Community Reinvestment Act Public File

Revised: 09/15/2026

Eastern Bank

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TO: **File**

FROM: **Stephen Ruggiero – CRA Officer**

DATE: **July 2, 2026**

SUBJECT: **CRA Overview**

The documentation contained within this file is required by law in conformance with the Community Reinvestment Act. Passed by Congress in 1977, the Community Reinvestment Act (CRA) states that "regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered." The regulation establishes the requirement for reporting and monitoring the level of lending, investments, and services in low- and moderate-income (LMI) neighborhoods traditionally underserved by lending institutions. Examiners from federal and state agencies assess and "grade" a lending institution's ability to service the needs of the LMI community.

Eastern Bank is committed to meeting the credit needs of the communities in which we do business. It is our policy to support all creditworthy segments of our market including those individuals and families of all income levels. We believe that supporting all creditworthy borrowers is basic to good business practice, and to Eastern Bank's long-term vitality and financial success.

This Public File is maintained by Eastern Bank's Compliance Department. Any questions regarding its contents should be sent via e-mail to:

Zaynab Al-Khayat – Compliance Officer
z.alkhayat@easternbank.com

Any questions regarding CRA and/or Eastern Bank's CRA Program can be sent directly to the CRA Officer.

Stephen Ruggiero – VP, Fair & Responsible Banking and CRA Officer
Eastern Bank
s.ruggiero@easternbank.com

Table of Contents

Public Comments 4

Performance Evaluation 20

Branch Listing 105

Branches Opened / Closed / Relocated 117

Retail Banking Services (including hours, products, and fees) 120

Assessment Area (Map / Demographic Data) 199

CRA Disclosure Statement 237

HMDA Disclosure Statement 387

Public Comments

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

Eastern Bank
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TO: **File**

FROM: **Karl Renney – CRA Officer**

DATE: **January 23, 2026**

SUBJECT: **Comment Summary – Lakeville Branch Proposed Closing**

In conjunction with Eastern Bank's acquisition of HarborOne Bank. A retail banking analysis was completed, and the decision was made to file an application with the banking regulators to close the branch located at 45 Main Street, Lakeville MA and relocate the deposits to the branch located at 2 West Grove Street, Middleborough, MA, 1.1 miles away. The following outlines the period in which the bank received comments and ultimately rescinded its application to close the branch.

- Notice was posted and customers were notified that the Lakeville branch would be closing and all deposits transferred to the Middleboro Branch

- 131 comments were received regarding the proposed Lakeville branch closing of which the attached written comments were received and placed in the Bank's CRA public file

- An initial response letter (attached) was drafted and sent to customers written requests

- Following further analysis, the bank concluded it would be in the best interest of the community to maintain the Lakeville branch.

Any questions regarding CRA and/or Eastern Bank's CRA Program can be sent directly to The CRA Officer, contact information listed below:

Karl C. Renney – SVP / CRA Officer
Eastern Bank
781-696-0664 - Mobile
k.renney@easternbank.com

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[Insert Date]

«CustName»
«CustAddrLine5»
«CustAddrLine6»

Dear [Customer First Name],

Thank you for reaching out and sharing your concerns regarding the closure of our Lakeville branch. We understand that this change may cause inconvenience, and we truly appreciate your taking the time to let us know how it affects you.

As a preliminary matter, we want to ensure customers are aware that, following the merger of Eastern Bank and HarborOne Bank, they will have access to over 120 full-service bank branches across Massachusetts, New Hampshire, and Rhode Island to conduct their banking business. This broader footprint is designed to enhance convenience and accessibility for customer banking needs.

Moreover, considerable efforts have been made to minimize the impact of any branch consolidation resulting from overlap between the existing Eastern and HarborOne branch networks. Any proposed branch closures have been carefully evaluated to ensure that an alternative branch is available in close proximity.

We further want to reassure you that no branch employees will be losing their jobs as a result of any branch consolidation. Our team members are being reassigned to nearby locations, including Middleboro, where we remain committed to providing the same high level of service you've come to expect.

We also acknowledge your feedback regarding traffic and parking at the Middleboro location. As we integrate the new branches, we are constantly evaluating what is needed to continue to support a best-in-class customer experience, including solutions to improve accessibility and ease for all our customers.

Your input is invaluable to us, and we thank you again for helping us serve you better.

Sincerely,

Maura Hurley
Vice President
Customer Service Center

Eastern Bank
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September 19, 2025

[redacted]

Dear Mr. [redacted],

We want to thank you again for reaching out and sharing your feedback regarding the proposed closure of our Lakeville branch. We truly appreciate your taking the time to let us know how it affects you.

We are writing to inform you that, at this time, Eastern Bank has withdrawn the previously filed application to close the Lakeville branch, and we are pausing to do further evaluation. The Bank intends to take additional time to evaluate customer volume at both the Lakeville and Middleboro branches and further review actual customer branch traffic and parking patterns prior to revisiting this decision.

Please know that we value you as a customer and appreciate the opportunity to provide you with banking services. Your input is invaluable to us, and we thank you again for helping us serve you better.

Sincerely,

[redacted]
[redacted]
Eastern Bankshares, Inc. (NASDAQ:EBC)
Eastern Bank
[redacted]
125 High Street, Suite 901 | Oliver Tower | Boston, MA 02110

Renney, Karl

From: [redacted]
Sent: Monday, July 28, 2025 5:16 PM
To: SocialWebTeam
Subject: Re: New location

This Message Is From an External Sender
Use caution with links and attachments.

My phone is [redacted]
On Monday, July 28, 2025 at 03:58:56 PM EDT, [redacted] wrote:

I commented on facebook, moving to the HarborOne location in Middleborough is a terrible location. I will
no longer be doing business if it is at that location

[redacted]

Renney, Karl

From: SocialWebTeam
Sent: Monday, August 4, 2025 12:17 PM
To: SocialWebTeam
Subject: Complaint # 15130226 FW: Eastern Bank moving

Entered complaint 15130226, added to spreadsheet, and mailed letter.

Thank you,
[redacted]

[redacted]
Problem Resolution Team
Office of the President

From: [redacted]
Sent: Monday, July 28, 2025 4:18 PM
To: SocialWebTeam
Subject: Eastern Bank moving

This Message Is From an External Sender
Use caution with links and attachments.

Hello,

I am writing to express my dismay at the new location for Eastern Bank once the merger with HarborOne happens. I have my mortgage with HarborOne and dread going there once a month with my full-size pickup. That intersection is horrible. Most times I park in the lower parking lot and walk up, but just having had a total knee replacement, that is now difficult. I understand that Eastern leases the building they are in now, but this location is a horrible idea. I will be looking into Bluestone down the street, which is a shame, because the staff at Eastern are to notch – like family.

Good-bye. Thanks for the great service over the years.

Sincerely,
[redacted]

Renney, Karl

From: SocialWebTeam
Sent: Monday, August 4, 2025 12:47 PM
To: SocialWebTeam
Subject: Complaint # 15130264 FW: Closure of Lakeville branch

Complaint 15130264 entered, added to the spreadsheet, and mailed letter.

Thank you,
[redacted]

[redacted]
Problem Resolution Team
Office of the President

From: [redacted]
Sent: Monday, July 28, 2025 5:56 PM
To: SocialWebTeam
Subject: Closure of Lakeville branch

This Message Is From an External Sender
Use caution with links and attachments.

I just heard you are merging with Harbor One and will be closing the Lakeville branch and customers will now have to go to the Harbor One branch at the intersection of route 105 and 28 in Middleboro.

Has anyone checked out that location?? The intersection is very busy and dangerous. The worst thing Harbor One did was closing the branch down the road on route 28 and build a new one on that corner. There is no easy in/out as it is right at the light.

I have been a customer of Eastern Bank since they came to the area, but I will not risk my safety going to a branch at that horrible intersection!

I certainly hope someone takes the time to look further into that location, keeping customer safety in mind.

Sincerely,
[redacted]

Renney, Karl

From: SocialWebTeam
Sent: Monday, August 4, 2025 1:05 PM
To: SocialWebTeam
Subject: Complaint # 15130334 FW: Changing location of bank

Entered complaint 15130334, added to spreadsheet, and mailed letter.

Thank you,
[redacted]

[redacted]
Problem Resolution Team
Office of the President

From: [redacted]
Sent: Thursday, July 31, 2025 1:32 PM
To: SocialWebTeam
Subject: Changing location of bank

This Message Is From an External Sender
Use caution with links and attachments.

I've been a longtime customer if Eastern bank for many years and am very disappointed to learn you will be relocating the Main St. Lakeville, MA branch to Middleboro Rt. 29 & 105.
That's a very congested traffic area and i will probably have to leave your bank,unfortunately, should that move happen.

[redacted]

Renney, Karl

From: SocialWebTeam
Sent: Monday, August 4, 2025 12:03 PM
To: SocialWebTeam
Subject: FW: Lakeville location

Complaint entered, added to the spreadsheet, and mailed letter.

Thank you,
[redacted]

[redacted]
Problem Resolution Team
Office of the President

From: [redacted]
Sent: Monday, July 28, 2025 3:29 PM
To: SocialWebTeam
Subject: Lakeville location

This Message Is From an External Sender
Use caution with links and attachments.

Hello,

Can you please pass along my feedback about my local branch? I've been banking at the Main St Lakeville location for 20 years and I hate to see it move to the busy intersection in Middleboro as planned. I may be forced to move my account elsewhere.

Thanks for sharing this,

[redacted]

[redacted]

July 21, 2025

Eastern Bank CEO
125 High Street, Suite 901
Boston, MA 02110

RE: Closing of Lakeville Eastern Branch

Dear Sir:

I am writing in regards to the notice I saw regarding the merger of Eastern Bank and Harbor One and the closing of the Lakeville branch. The Lakeville branch is busy branch and in a convenient, less congested location than the Harbor One Middleboro location. The Middleboro branch's location is in one of the worst intersections of Routes 105/28. There is no easy access to the bank with entrances on either side of the busy, congested, dangerous intersection. It is a public safety hazard and with increased traffic from the MBTA station and all the housing coming to the area, it will only be worse. There is only one drive up window lane and small parking lot that will have a nightmare for customers.

I am hoping you will reconsider you decision to close the Lakeville branch. I have been a long time customer of Eastern, and will be closing my account and going to another bank to do my business for convenience and my own personal safety.

Sincerely,

[redacted]

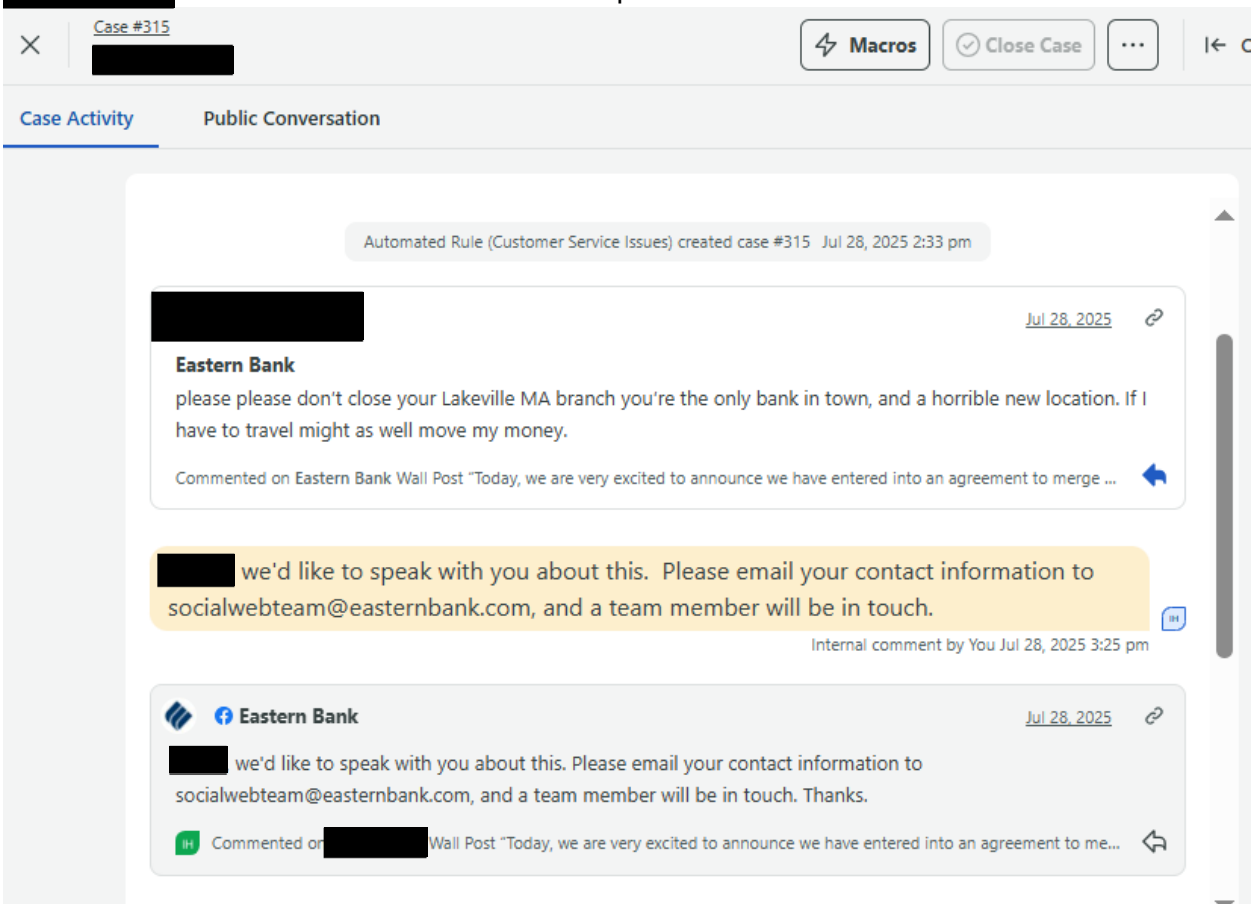
[redacted]

BOSTON MA
21 JUL 2025

POSTAGE PITNEY BOWES
ZIP 02301 $ 000.74⁰
02 4W
0000384555 JUL 21 2025

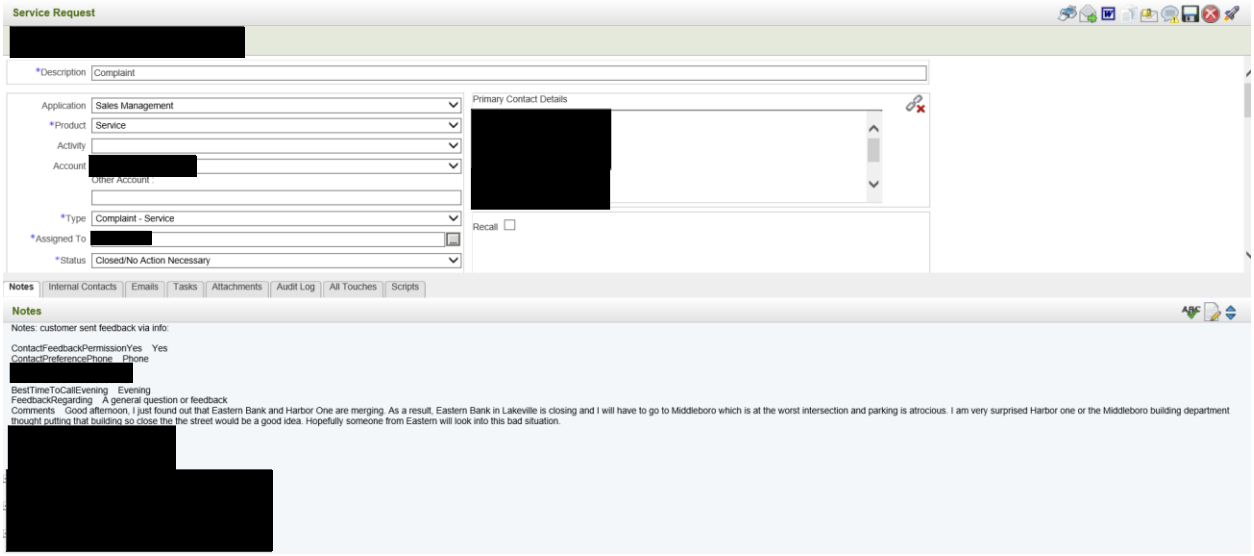
Eastern Bank CEO
125 High St

[redacted] – Social Media Comment - Complaint # 15113406

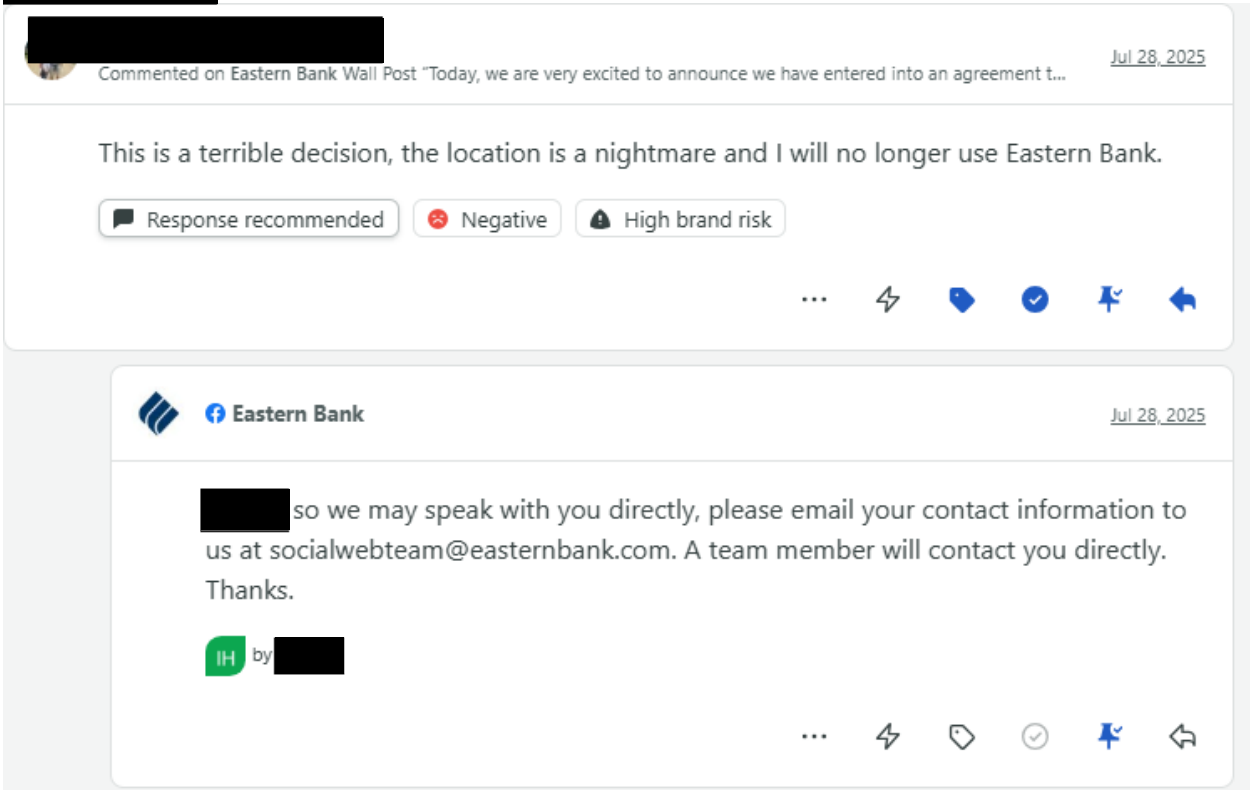


[redacted] – Feedback via website – Complaint # 15106667

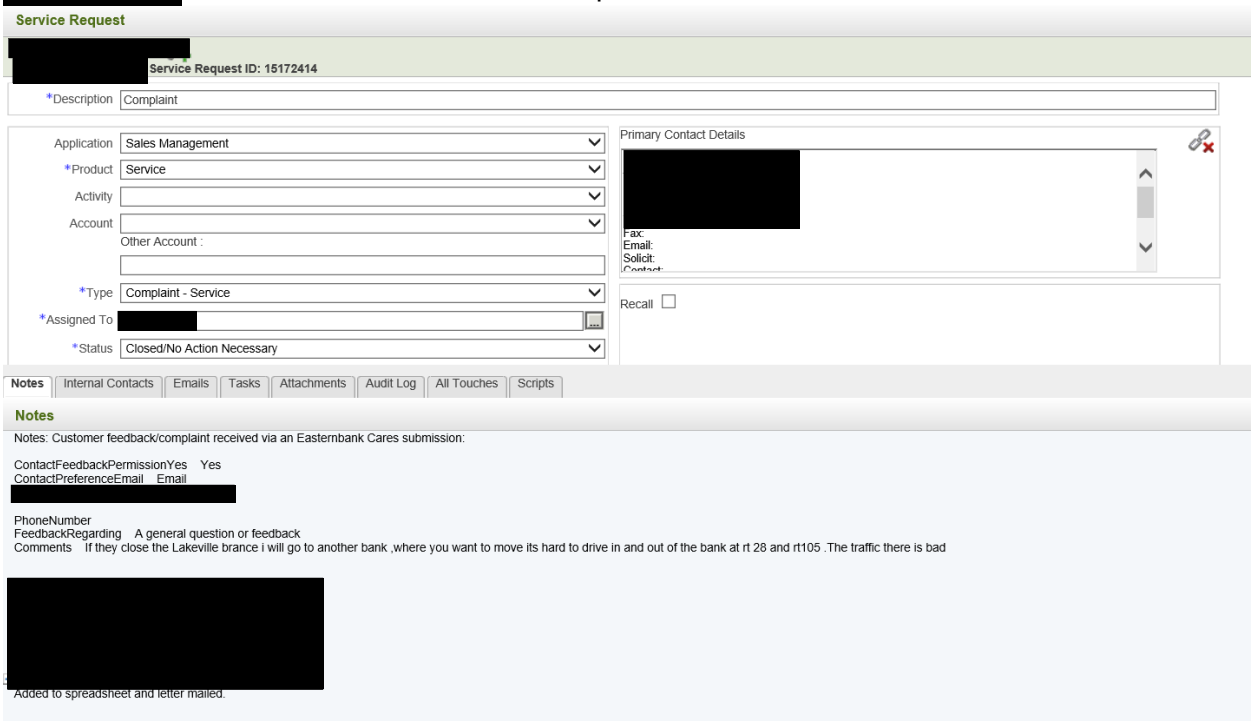
The website feedback is received via email in our info@easternbnak.com inbox.



[redacted] – Social Media - Comment Complaint # 15113420



[redacted] – Feedback viz website – Complaint # 15172414



[redacted] – Social Media – Complaint # 15105721

[redacted] Jul 18, 2025

Closing Lakeville Branch to move to Middleboro Harbor One building at 105/18, one of the worst intersections for a bank. Not a smart decision Eastern Bank.

Commented on Eastern Bank Wall Post "Today, we are very excited to announce we have entered into an agreement to merge ...

Automated Rule (Customer Service Issues) created case #312 Jul 18, 2025 11:54 am

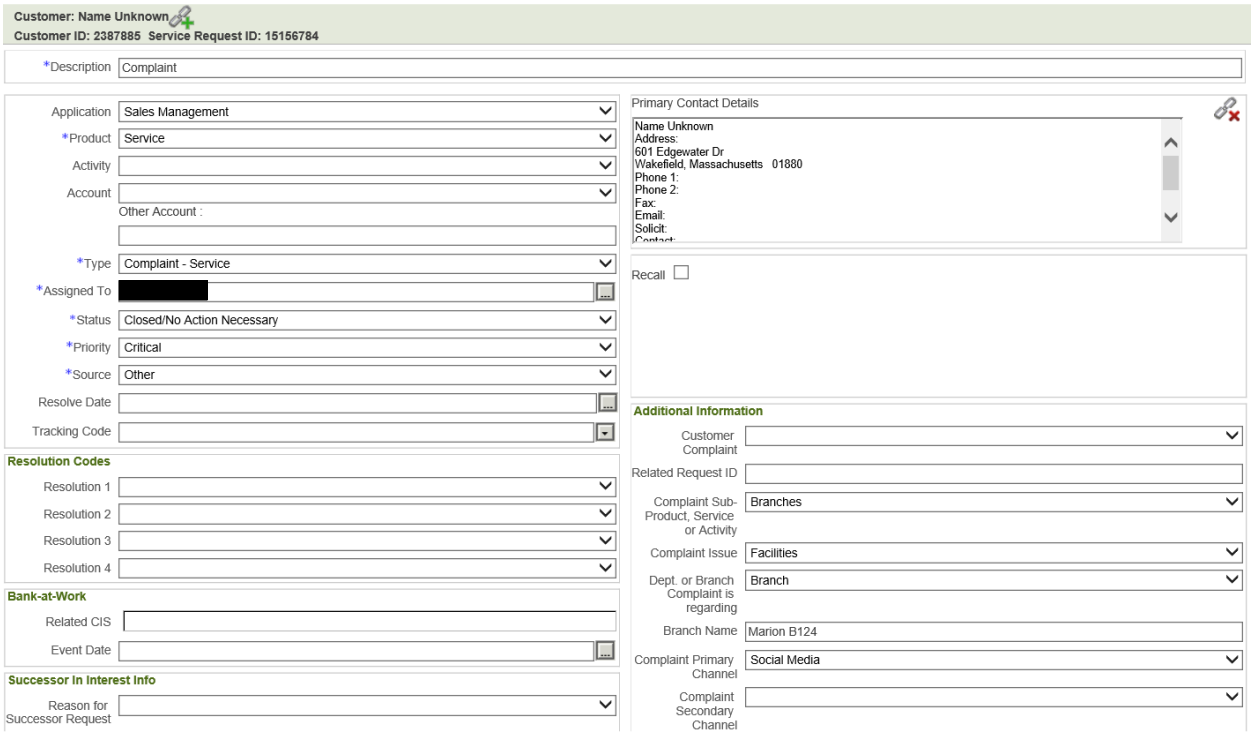
Eastern Bank Jul 18, 2025

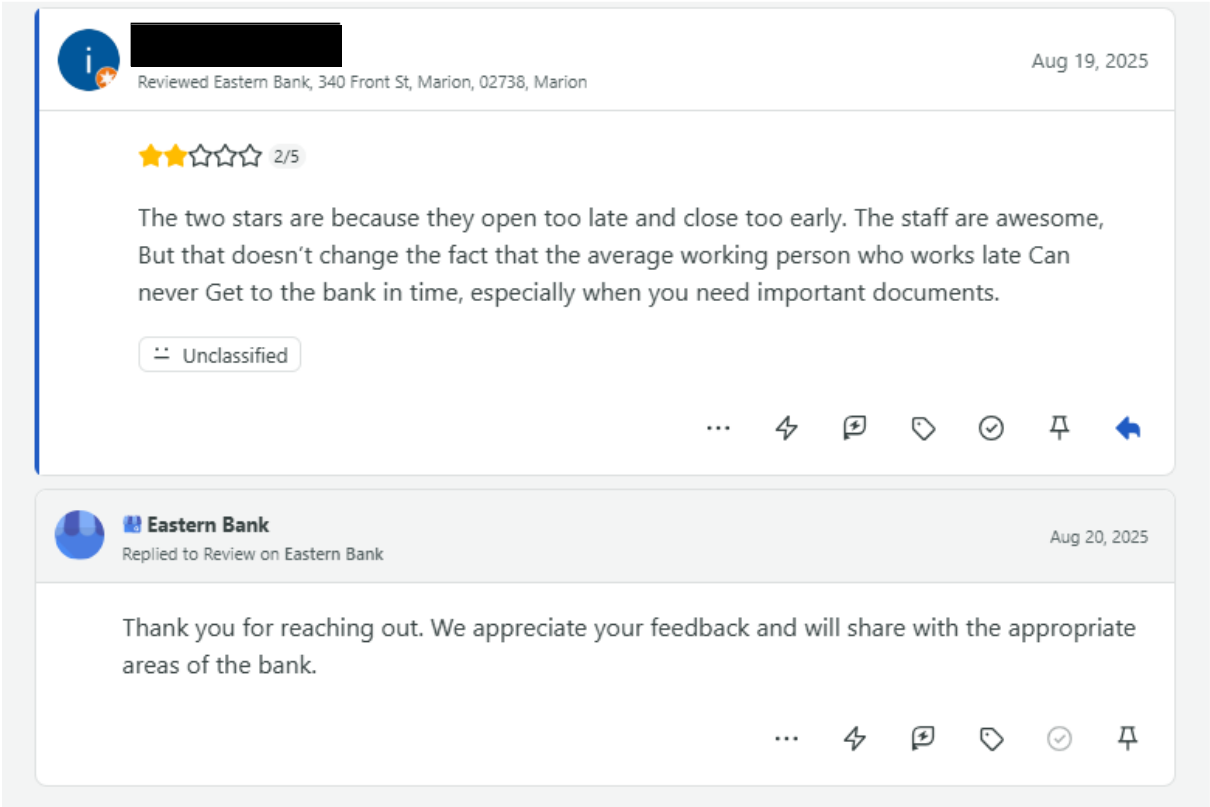
[redacted] we'd like to speak with you. Please email your contact information to socialwebteam@easternbank.com, so we may have a team member reach out. Thanks.

Commented on [redacted] Wall Post "Today, we are very excited to announce we have entered into an agreement to m...

Name Unknown – 15156784

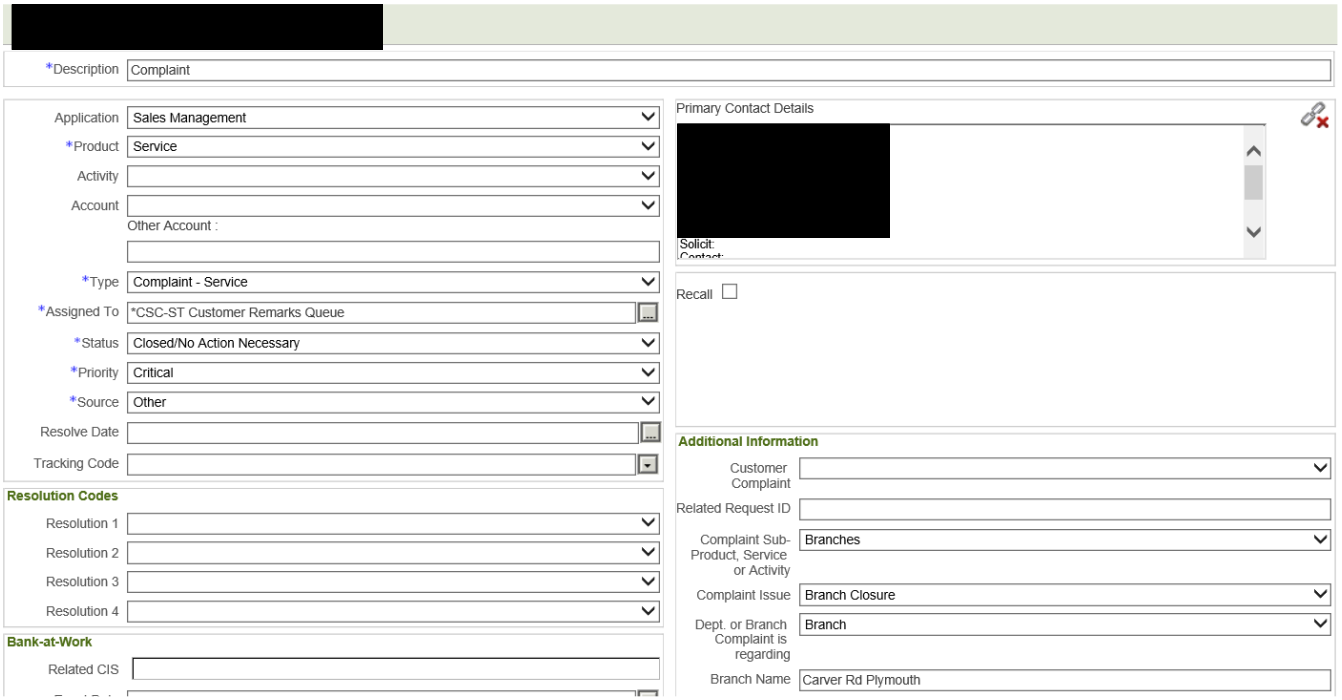
This was unrelated to the Lakeville branch. This was a Google review about the Marion branch.

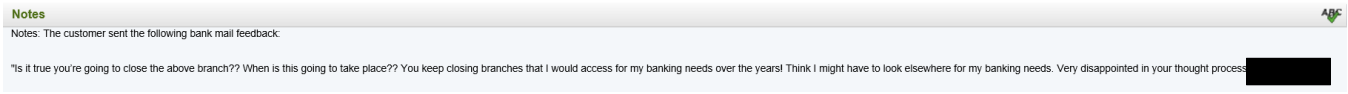




[redacted] – 15104997

This is unrelated to Lakeville. This was about Carver Rd Plymouth. The complaint was closed when it was entered.





Audit Log

	Entered By	Entered	Priority	Status
▷	[redacted]	07/17/2025 03:30 PM	Critical	Closed/No Action Necessary

Public File Comment:

Notes: We received the below comment on a Facebook post:
That's great ..now accommodate your customers and stay open one night for people that have work till 5 everyday and also working Saturdays that need to make bill change for their business. Ur not out for your customers! .And you closed the bank near me so your still not out for your customers!

**** Entered By: [redacted] @ 12/27/2024 04:09 PM ****
We responded through social media:
Hello [redacted], can you send your contact information to SocialWebTeam@easternbank.com so a member of our team can reach out to you to discuss your concerns.

No email received.

Notes: We received the below Facebook post:
The worst bank around. Closed on black Friday and only open till noon on Saturday.. been standing in line for 1 hour so far in dracut ma office. Only 2 tellers working . Ridiculous

**** Entered By: [redacted] @ 12/27/2024 04:12 PM ****
We responded through social media:
@[redacted], Sorry for your inconvenience, if you would like to send your contact information to SocialWebTeam@easternbank.com a member of our team will contact you.

No email received.

CRA Performance Evaluation

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank shall place this copy in the public file within 30 business days after its receipt from the FDIC;

PUBLIC DISCLOSURE

January 21, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Eastern Bank
Certificate Number: 32773

125 High Street
Boston, Massachusetts 02110

Division of Banks
One Federal Street, Suite 710
Boston, Massachusetts 02110

Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the Division of Banks or the Federal Deposit Insurance Corporation concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 3
DESCRIPTION OF ASSESSMENT AREAS 4
SCOPE OF EVALUATION 5
CONCLUSIONS ON PERFORMANCE CRITERIA 7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 19
MULTISTATE MSA 20
DESCRIPTION OF INSTITUTION'S OPERATIONS IN MULTISTATE MSA 20
SCOPE OF EVALUATION – MULTISTATE MSA 23
CONCLUSIONS ON PERFORMANCE CRITERIA IN MULTISTATE MSA 23
MASSACHUSETTS 34
DESCRIPTION OF INSTITUTION'S OPERATIONS IN MASSACHUSETTS 35
SCOPE OF EVALUATION – MASSACHUSETTS 35
CONCLUSIONS ON PERFORMANCE CRITERIA IN MASSACHUSETTS 35
PROVIDENCE-WARWICK MSA – Full-Scope Review 38
BARNSTABLE MSA – Limited-Scope Review 49
NEW HAMPSHIRE 52
DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW HAMPSHIRE 52
SCOPE OF EVALUATION – NEW HAMPSHIRE 52
CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW HAMPSHIRE 53
MANCHESTER-NASHUA MSA – Full-Scope Review 56
NON-METROPOLITAN STATEWIDE AREA – Limited-Scope Review 69
APPENDICES 71
DIVISION OF BANKS FAIR LENDING POLICIES AND PROCEDURES 71
LARGE BANK PERFORMANCE CRITERIA 74
SCOPE OF EVALUATION 76
SUMMARY OF RATINGS FOR RATED AREAS 76
GLOSSARY 77

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Outstanding.**

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding	X	X	X
High Satisfactory			
Satisfactory**			
Needs to Improve			
Substantial Noncompliance			

** The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*
***FDIC rules and regulations stipulate use of a "high satisfactory" and "low satisfactory" rating for the three tests. This jointly issued public evaluation uses the term "satisfactory" in lieu of "low satisfactory" for the Lending, Investment, and Service Test ratings and for rated areas in Massachusetts as the Division does not have a "low satisfactory" rating. For institutions with rated areas outside of Massachusetts, this jointly issued public evaluation uses the terms "high satisfactory" and "low satisfactory" for the Lending, Investment, and Service Test ratings.*

The Lending Test is rated Outstanding.

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A substantial majority of loans are in the institution's assessment areas.
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and business customers of different sizes.
- The institution makes extensive use of innovative and/or flexible lending practices in order to meet assessment area needs.

- The institution is a leader in making community development loans.

The Investment Test is rated <u>Outstanding</u>.

- The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits excellent responsiveness to credit and community economic development needs.

- The institution makes significant use of innovative and/or complex investments to support community development initiatives.

The Service Test is rated <u>Outstanding</u>.

- Delivery systems are readily accessible to all portions of the institution's assessment areas.

- To the extent changes have been made, the institution's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

- Services do not vary in a way that inconveniences certain portions of the assessment areas, particularly the low- and moderate-income geographies and/or individuals.

- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Eastern Bank is a state-chartered institution headquartered in Boston, Massachusetts (MA). The bank is wholly owned by the publicly traded single-bank holding company, Eastern Bankshares, Inc. In addition, Eastern Bank has six subsidiaries, including Real Property Services, Inc., High Street Securities Corporation (formed in 2024), Broadway Securities Corporation, Shared Value Investments LLC, Millennium Corporation, and Cambridge Trust Company of New Hampshire Inc. (formed in 2024). Real Property Services acquires and sells real property on the bank's behalf. The two securities subsidiaries hold and acquire securities. Shared Value Investments LLC aims to meet CRA-related needs by holding tax credit investments such as low- and moderate-income housing, renewable and alternative energy, and historic preservation and rehabilitation. Millennium Corporation is a wholly owned subsidiary engaged in holding Industrial Revenue Bonds. Cambridge Trust Company of New Hampshire Inc., is engaged in providing specialized wealth management and trust services in New Hampshire (NH).

The institution received an "Outstanding" rating from the Division of Banks and the FDIC during its prior joint Performance Evaluation dated March 22, 2021, using Interagency Large Institution Examination Procedures.

Operations

Eastern Bank operates 107 full-service branches and two limited-service branches throughout eastern MA and southern and coastal NH.

In May 2021, Eastern Bancshares merged with Century Bancorp, Inc., the holding company for Century Bank and Trust Company (CBTC). In July 2024, Eastern Bancshares merged with Cambridge Bancorp, Inc., the bank holding company for Cambridge Trust (CT). Concurrently, the bank sold Eastern Insurance Group, LLC, which completely divested the bank from its insurance operations.

The bank offers residential, commercial, and consumer loans with a primary focus on real estate loans. For consumers, the bank offers home mortgage loans, construction loans, lines of credit, automobile loans, student loans, and personal loans. Commercial lending products include commercial real estate, commercial lines of credit, and Small Business Administration (SBA) financing programs. Consumer and commercial deposit services include checking, savings, credit cards, money market, certificates of deposit, and individual retirement accounts. The bank also offers wealth management and trust services. Alternative banking services include internet and mobile banking, person-to-person payments, ATMs, and a 24/7 telephone banking service.

Ability and Capacity

Assets totaled approximately $25.6 billion as of December 31, 2024, and included loans of $17.8 billion and securities of $4.4 billion. Deposits totaled $21.5 billion. The following table illustrates the loan portfolio.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	**$ (000s)**	**%**
Construction, Land Development, and Other Land Loans	410,151	2.3
Secured by Farmland	86	0.0
Secured by 1-4 Family Residential Properties	5,521,106	31.0
Secured by Multifamily (5 or more) Residential Properties	2,640,957	14.8
Secured by Nonfarm Nonresidential Properties	4,694,981	26.4
Total Real Estate Loans	**13,267,281**	**74.6**
Commercial and Industrial Loans	2,090,145	11.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	224,017	1.3
Obligations of State and Political Subdivisions in the US	1,699,217	9.6
Other Loans	498,093	2.8
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**17,778,753**	**100.0**
Source: Reports of Condition and Income		

DESCRIPTION OF ASSESSMENT AREAS

Eastern Bank designated five separate, yet contiguous assessment areas consisting of 1,464 census tracts throughout portions of MA and NH. The five assessment areas are as follows: Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area (Multistate MSA); Barnstable Town, MA MSA (Barnstable MSA); Providence-Warwick, Rhode Island (RI)-MA, MSA (Providence-Warwick MSA); Manchester-Nashua, NH MSA (Manchester-Nashua MSA); and the Non-MSA, NH.

Since the prior evaluation, the bank expanded the assessment areas to include the following full counties. The following table presents the counties making up each assessment area.

Combined Assessment Area		
Assessment Area	**Counties**	**# of Census Tracts**
Multistate MSA	Essex, Middlesex, Suffolk, Norfolk, Plymouth (MA Counties) and Rockingham and Strafford (NH Counties)	1,134
Providence-Warwick MSA	Bristol (MA)	131
Barnstable MSA	Barnstable (MA)	57
Manchester-Nashua MSA	Hillsborough (NH)	103
Non-MSA, NH	Merrimack (NH)	39
Total		**1,464**

Please refer to the individual assessment areas for information on economic and demographic data, competition, and community credit needs and opportunities.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 22, 2021, to the current evaluation dated January 21, 2025. Examiners used the Interagency Large Institution Examination Procedures to evaluate the bank's performance.

The bank's performance in the Multistate MSA received significant weight in determining the overall rating. A substantial majority of the bank's loan originations, branches, and deposits are in the Multistate MSA. Examiners performed a full-scope review of the bank's performance in the Multistate MSA, Providence-Warwick MSA, and the Manchester-Nashua MSA assessment areas. Examiners performed a limited-scope review of the Barnstable MSA as it has only one low-income census tract, five moderate-income census tracts, five branches, and a low volume of lending. The previous evaluation was also limited scope, and the one prior was full scope. Similarly, the Non-MSA, NH assessment area has limited lending activity, one branch, no low-income census tracts, and two moderate-income census tracts. Given the limited lending activity, examiners conducted a limited-scope review. The previous evaluation was also limited scope, and the one prior was full scope.

The following table illustrates the distribution of the bank's loans, deposits, and branches by assessment area.

Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Multistate MSA	**2,899,051**	**87.5**	**20,790,024**	**95.7**	**99**	**90.8**
Providence-Warwick MSA	80,245	2.4	94,069	0.4	1	0.9
Barnstable MSA	215,729	6.5	511,902	2.4	5	4.6
MA Subtotal	**295,974**	**8.9**	**605,971**	**2.8**	**6**	**5.5**
Manchester-Nashua MSA	94,818	2.9	286,130	1.3	3	2.8
Non-MSA, NH	21,964	0.7	45,035	0.2	1	0.9
NH Subtotal	**116,782**	**3.6**	**331,165**	**1.5**	**4**	**3.7**
Total	**3,311,807**	**100.0**	**21,727,160**	**100**	**109**	**100.0**
Source: Bank Data; FDIC Summary of Deposits (06/30/2024)						

The majority of the bank's branches and lending and deposit activity occurs within the Multistate MSA; therefore, the bank's performance in the Multistate MSA carried the greatest weight when arriving at conclusions and assigning overall ratings, followed by the state of MA and then the State of NH.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. Based on the bank's business focus, origination activity, and the loan portfolio distribution,

examiners assigned equal weight to the bank's home mortgage and small business lending performance when arriving at overall conclusions and ratings. No other loan types, such as farm or consumer loans, represent a major product line and therefore are not presented.

Examiners considered all home mortgage loans reported on the bank's 2021, 2022, and 2023 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). Home mortgage loans include purchase money mortgage, refinance, home improvement loans, and home equity lines of credit. The bank reported 5,389 home mortgage loans totaling approximately $1.8 billion in 2021, 5,678 loans totaling approximately $2.5 billion in 2022, and 2,985 loans totaling approximately $1.1 billion in 2023. Although the Assessment Area Concentration performance table includes HMDA activity from all three years, Geographic Distribution and Borrower Profile tables only reference 2022 and 2023 HMDA lending, as these years represent bank performance under these criteria for the full evaluation period.

Examiners also considered all small business loans reported on the bank's 2021, 2022, and 2023 Community Reinvestment Act Loan Registers. The bank reported 7,420 small business loans totaling approximately $581 million in 2021, 1,166 loans totaling approximately $199 million in 2022, and 1,272 loans totaling approximately $165 million in 2023. Similar to HMDA activity, examiners presented 2021, 2022, and 2023 bank small business lending in the Assessment Area Concentration table and only 2022 and 2023 in the Geographic Distribution and Borrower Profile performance tables within the Lending Test.

Examiners compared bank home mortgage lending to demographic data from the 2020 American Community Survey (ACS) and the corresponding year of HMDA aggregate lending data. Examiners compared the bank's small business lending to the corresponding year of CRA aggregate lending and D&B business demographic data. Examiners focused on comparisons to aggregate lending data because aggregate data better represents the level of loan demand in each assessment area.

Examiners reviewed both the number and dollar volume of home mortgage and small business loans. The analysis weighed the number of originations more heavily than the dollar volume, as the number of loans more reliably indicates the number of individuals and businesses served.

Furthermore, examiners reviewed retail products and services targeted toward low- and moderate-income individuals or small businesses, delivery systems for providing retail-banking services, including branches and alternative delivery systems, and the impact of any branch openings and closings during the evaluation period. The evaluation considered community development loans, investments, and services, as well as innovative and/or flexible lending practices since the prior CRA evaluation dated March 22, 2021 through January 21, 2025. Although the evaluation covered the period from January 1, 2025 through January 21, 2025, the bank did not provide data or present activities for this time.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated Outstanding.

This rating is consistent with the conclusion for the Multistate MSA-rated area, which received the greatest weight in arriving at overall conclusions. Bank performance in the MA- and NH-rated areas was below overall Lending Test performance. The following sections discuss the bank's performance under each criterion.

Lending Activity

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. Excellent responsiveness in the Multistate MSA primarily supports this conclusion, as lending activity performances in the MA- and NH-rated areas were below overall performance. The following comments summarize bank lending activity in all assessment areas combined.

In 2021, 2022, and 2023, Eastern Bank originated and purchased 14,052 home mortgages totaling approximately $5.4 billion and 9,858 small business loans totaling approximately $945 million. Of this total, 12,619 home mortgage loans for approximately $4.5 billion and 9,505 small business loans for approximately $883 million were inside the combined assessment area.

Eastern Bank ranked 10th among home mortgage lenders in 2023, with a market share of 2.2 percent. Leading institutions consisted primarily of large national banks and lending companies. Eastern Bank was the top state-chartered mortgage lender. The bank's small business lending performance was similarly strong. The bank ranked 17th of 226 lenders. The leading small business lenders were national banks and credit card companies. In 2023, Eastern Bank was one of the top two state-chartered small business lenders.

Assessment Area Concentration

The bank made a substantial majority of home mortgage and small business loans, by number and dollar amount, within the combined assessment area. The high interest rate environment in 2023 helps to explain the decline in the number of home mortgage originations from 2022 to 2023. Additionally, the end of the SBA Paycheck Protection Program (PPP) in May 2021 contributed to the decline in the number of small business originations from 2021 to 2022. The following table demonstrates loan distribution inside and outside the combined assessment area by year and product type.

Lending Inside and Outside of the Combined Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$ (000's)	%	$ (000's)	%	
Home Mortgage										
2021	5,068	94.0	321	6.0	5,389	1,701,631	92.8	132,578	7.2	1,834,209
2022	4,817	84.8	861	15.2	5,678	1,883,589	76.7	572,202	23.3	2,455,791
2023	2,734	91.6	251	8.4	2,985	926,432	81.6	208,280	18.4	1,134,712
Subtotal	**12,619**	**89.8**	**1,433**	**10.2**	**14,052**	**4,511,652**	**83.2**	**913,060**	**16.8**	**5,424,712**
Small Business										
2021	7,196	97.0	224	3.0	7,420	557,987	96.1	22,710	3.9	580,697
2022	1,099	94.3	67	5.7	1,166	177,323	89.3	21,343	10.7	198,666
2023	1,210	95.1	62	4.9	1,272	147,345	89.1	18,045	10.9	165,390
Subtotal	**9,505**	**96.4**	**353**	**3.6**	**9,858**	**882,655**	**93.4**	**62,098**	**6.6**	**944,753**
Total	**22,124**	**92.5**	**1,786**	**7.5**	**23,910**	**5,394,307**	**84.7**	**975,158**	**15.3**	**6,369,465**
Source: Bank Data										

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects excellent penetration throughout the combined assessment area. Consistent performance in the Multistate MSA-rated area primarily supports this conclusion, as examiners placed the greatest weight on the Multistate MSA. Performances in the MA- and NH-rated areas were below overall performance. The MA- and NH-rated sections include detailed analysis and comparisons to aggregate and demographic data.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, excellent distribution among retail customers of different income levels and business customers of different sizes throughout the combined assessment area. This is primarily supported by excellent performance in the Multistate MSA, where examiners placed the greatest emphasis for evaluation. Performances in the MA- and NH-rated areas were below overall performance. The MA- and NH-rated sections include detailed analysis and comparisons to aggregate and demographic data.

Innovative or Flexible Lending Practices

The bank makes extensive use of innovative and flexible lending practices to serve assessment area credit needs. The bank originated 21,198 innovative and flexible loans totaling approximately $1.3 billion to individuals and businesses during the evaluation period. Although the bank extended $1.6 billion in innovative and flexible loan products during the prior evaluation, the bank provided

approximately 2,748 or 14.9 percent more loans to individuals and businesses during this evaluation.

Of these innovative and flexible loans, the bank extended $776 million through small business lending programs, $242 million through residential lending programs, and $249 million through consumer lending programs. Except for the MA-state specific loan programs, all programs are available throughout the bank's assessment areas. The following table details the innovative and flexible lending programs with originations from April 1, 2021, through December 31, 2024.

Innovative or Flexible Lending Programs										
	2021		2022		2023		2024		Total	
Program	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
SBA 7a	87	27,713	108	30,542	90	26,103	91	26,431	376	110,789
SBA 504	50	44,462	40	32,356	27	25,012	24	14,844	141	104,593
Equity Alliance for Business	0	0	0	0	8	440	15	1,043	23	1,483
SBA Express	116	4,678	148	7,064	132	6,564	179	10,130	575	28,436
PPP Loans	6,242	357,379	0	0	0	0	0	0	6,242	357,379
Mass Save Heat	90	1,596	79	1,370	132	2,735	94	1,839	395	7,540
COVID-19 Business Impact Loans	2	35,000	0	0	0	0	0	0	2	35,000
COVID-19 Business Deferments	108	118,960	2	69	0	0	0	0	110	119,029
Subtotal Commercial Loans	**6,695**	**589,788**	**377**	**71,401**	**389**	**60,854**	**403**	**54,287**	**7,864**	**776,330**
Residential Loan Modifications	6	880	54	4,230	76	15,476	53	9,683	189	30,269
Mass Housing Partnership (MHP) One Program	97	34,271	76	26,252	69	22,268	44	17,466	286	100,257
Rural Housing Service (RHS)	0	0	1	253	0	0	0	0	1	253
Federal Housing Administration	46	21,523	25	10,992	24	11,626	20	10,539	115	54,680
Mass Housing Finance Agency	45	10,610	39	8,212	67	13,035	72	17,324	223	49,181
Fannie Mae Home Ready/Freddie Mac Home Possible	10	2,721	1	261	0	0	1	519	12	15,383
Veteran's Administration (VA)	5	1,998	2	1,248	1	536	1	302	9	4,084
Subtotal Residential Loans	**209**	**72,003**	**198**	**51,448**	**237**	**62,941**	**191**	**55,833**	**835**	**242,225**
Starter Loans Program	45	58	36	47	64	79	38	52	183	236
Mass Save HEAT Loan Program	2,500	38,194	2,793	46,433	4,435	94,183	2,419	53,792	12,147	232,602
COVID-19 Consumer Impact Loans	3	11	0	0	0	0	0	0	3	11
COVID-19 Consumer Deferments	58	14,960	0	0	0	0	0	0	58	14,960
COVID-19 Mortgage Deferments	108	1,262	0	0	0	0	0	0	108	1,262
Subtotal Consumer Loans	**2,714**	**54,485**	**2,829**	**46,480**	**4,499**	**94,262**	**2,457**	**53,844**	**12,499**	**249,071**
Total	**9,618**	**716,276**	**3,404**	**169,329**	**5,125**	**218,057**	**3,051**	**163,964**	**21,198**	**1,267,626**
Source: Bank Data										

The following are examples of some innovative and flexible loan programs offered throughout the combined assessment area.

Residential Lending Programs

VA Loans – These loans feature financing up to 103.6 percent of the property value and no monthly mortgage insurance.

Small Business Lending Programs

Equity Alliance for Business – This loan program supports small businesses whose owners represent minority communities and may not qualify for loans using traditional underwriting standards. The program's focus is towards businesses with more than 51.0 percent of their ownership held by women or people of color. This involves building consultant relationships with business owners and loan officers, offering specialized credit programs, and providing access to entrepreneurial tools and resources. The program offers loans in two tiers: up to $100,000 and between $100,000 and $250,000.

SBA Express Business Loan – The SBA Express Option provide credit decisions within 24-48 hours for small businesses seeking funds for working capital, equipment and inventory, or business expansion. The program offers loans of up to $500,000.

Consumer Lending Programs

Eastern Bank Starter Loans Program – This program is designed to provide unsecured loans to individuals with little or no credit. The program includes cash reserves between $500 and $1,000 or personal loans between $500 and $2,000 with terms between 12 and 36 months. In addition to limited or no credit, borrowers must have at least one year of employment history to qualify.

Community Development Loans

Eastern Bank is a leader in making community development loans. The bank's consistent performance in the Multistate MSA-rated area primarily supports this performance. Bank performance in the MA-rated area was consistent with overall performance and performance in the NH-rated area was less than overall performance.

The bank originated and purchased 241 community development loans for approximately $1.7 billion, representing approximately 10.6 percent of average loans and 6.5 percent of average assets. The bank was the lead lender in several large community development projects. The bank's community development performance exceeds that of other large banks in MA.

The majority of community development loans supported affordable housing, followed by community services for low- or moderate-income individuals or geographies and economic development. The bank's community development loans supported the needs mentioned by community contacts, reflecting excellent responsiveness to area needs and opportunities.

The following tables illustrate the bank's community development lending activity during the evaluation period by year and purpose.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Multistate MSA	**103**	**1,023,074**	**41**	**233,483**	**49**	**167,070**	**5**	**20,279**	**198**	**1,443,906**
MA	**8**	**33,405**	**1**	**1,353**	**7**	**45,937**	**0**	**0**	**16**	**80,695**
NH	**3**	**18,780**	**2**	**6,474**	**0**	**0**	**0**	**0**	**5**	**25,254**
Statewide/Regional Activities	16	109,313	1	5,200	4	8,205	1	38,000	**22**	**160,718**
Total	**130**	**1,184,572**	**45**	**246,510**	**60**	**221,212**	**6**	**58,279**	**241**	**1,710,573**
Source: Bank Data										

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2021	33	273,694	13	67,362	19	59,195	5	44,279	**70**	**444,530**
2022	43	415,074	12	46,785	21	97,201	1	14,000	**77**	**573,060**
2023	36	259,484	11	105,609	8	21,939	0	0	**55**	**387,032**
2024	18	236,320	9	26,753	12	42,878	0	0	**39**	**305,951**
Total	**130**	**1,184,572**	**45**	**246,510**	**60**	**221,212**	**6**	**58,279**	**241**	**1,710,573**
Source: Bank Data										

The following is an example of a loan that had a statewide impact.

In 2021, the bank originated a $38 million loan. Proceeds were used to redevelop a vacant mall located in a moderate-income tract in Worcester, MA. The mall is also in a designated opportunity zone. Redeveloping the mall into a distribution center created employment opportunities. This loan qualifies for community development by stabilizing and revitalizing a moderate-income area.

INVESTMENT TEST

The Investment Test is rated Outstanding.

Consistent performance with the conclusions for the Multistate MSA-rated area primarily supports this conclusion. Bank performance in the MA- and NH-rated areas was lower than overall performance. The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. Eastern Bank and the Charitable Foundation (Foundation) made 3,083 qualified investments and charitable grants totaling approximately $936 million. This level of qualified investments exceeds that of similarly situated institutions and is a significant increase from $382 million at the prior evaluation. In total, the bank’s investments represent 4.4 percent of average total assets and 16.0

percent of average total securities. The following two tables illustrate the bank's community development investments by year, purpose, and rated area.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Multistate MSA	**325**	**625,588**	**2,032**	**80,766**	**115**	**5,050**	**77**	**17,704**	**2,549**	**729,108**
MA	**42**	**28,110**	**135**	**2,530**	**7**	**75**	**2**	**51**	**186**	**30,766**
NH	**35**	**18,564**	**157**	**1,031**	**1**	**1**	**2**	**2**	**195**	**19,598**
Statewide/Regional Activities	34	143,982	95	7,400	20	3,177	4	1,479	153	156,038
Total	**436**	**816,244**	**2,419**	**91,727**	**143**	**8,303**	**85**	**19,236**	**3,083**	**935,510**
Source: Bank Data										

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	72	244,237	14	38,604	1	71	2	14,011	**89**	**296,923**
2021	11	91,907	0	0	0	0	0	0	**11**	**91,907**
2022	14	133,790	4	14,251	0	0	0	0	**18**	**148,041**
2023	23	219,445	2	6,900	0	0	0	0	**25**	**226,345**
2024	14	121,577	0	0	0	0	1	2,800	**15**	**124,377**
Subtotal	**134**	**810,956**	**20**	**59,755**	**1**	**71**	**3**	**16,811**	**158**	**887,593**
Qualified Grants & Donations	302	5,288	2,399	31,972	142	8,232	82	2,425	**2,925**	**47,917**
Total	**436**	**816,244**	**2,419**	**91,727**	**143**	**8,303**	**85**	**19,236**	**3,083**	**935,510**
Source: Bank Data										

Equity Investments

The bank has 158 qualified equity investments totaling approximately $888 million. Of these, 69 totaling approximately $591 million are new since the prior evaluation. The bank also maintains 89 prior period investments totaling approximately $297 million. Of the total equity investments by dollar amount, 91.4 percent promote affordable housing, demonstrating the bank's commitment to affordable housing activities, a community development need identified by community contacts throughout all assessment areas. The following are examples of prior period and current investments that benefited the regional area, including the bank's combined assessment area.

Prior Period Investments

- The bank maintains eight Low Income Housing Tax Credit (LIHTC) investments with a current book value of $8.7 million. These investments promote the development of affordable housing in the broader regional area, including the combined assessment area.

- The bank maintains nine mortgage-backed securities with a current book value of approximately $25.9 million. The bank obtained these securities through the CBTC. The investment benefits a broader statewide area that includes the combined assessment area.

Current Period Investments

- The bank invested in three LIHTCs totaling $34.0 million. These investments benefit the broader statewide area that includes the combined assessment area. LIHTCs are responsive to the assessment areas' affordable housing needs, a need identified by community contacts.

Grants and Donations

The bank's Foundation provided 2,925 grants and donations totaling approximately $47.9 million. The following are examples of donations that benefited a broader regional area that includes the combined assessment area.

- ***Breaktime*** **–** This organization's mission is to break the cycle of young adult homelessness throughout MA. Breaktime's programs provide access to employment experience, financial stability, and through partnerships with local nonprofits and small businesses, young adults can receive training and obtain jobs to achieve housing security. The organization used the grant to purchase a space for a shelter, health and mental health services, all focused on individuals with low- or moderate-income.

- ***Father Bill's & MainSpring*** **–** This organization's mission is to end and prevent homelessness in Southern MA. Through several programs, this organization provides emergency and permanent housing including shelters that serve three meals a day and offer healthcare services. Other programs include helping families access affordable childcare and workforce training.

Responsiveness to Credit and Community Development Needs

The bank exhibits excellent responsiveness to credit and community development needs. A majority of investments supported affordable housing for low- and moderate-income individuals. Affordable housing was identified as a primary community development need in all areas. The bank's investments also supported community services benefitting low- and moderate-income individuals, another critical need in all areas throughout the evaluation period. Additionally, the bank's investments provided significant support for economic development, another key community development need in all assessment areas.

Community Development Initiatives

The bank makes significant use of innovative and complex investments to support community development initiatives. The bank's CRA investment portfolio consists of Mass Development Finance Agency (MDFA) Multifamily Housing Revenue Bonds, MDFA Tax-Exempt Bonds, and LIHTCs, all of which required collaboration among multiple funding partners and sources, required technical expertise, and are competitive to obtain. The bank used the MDFA Multifamily Housing Revenue Bonds to assist in addressing the lack of affordable housing within the combined assessment area.

The bank made significant use of LIHTCs to increase access to affordable housing. LIHTCs are complex due to the special due diligence and technical expertise required by the investor to maintain proper portfolios. Investors oversee the project to ensure that it meets underwriting guidelines, monitor cash flow including the expenses and debt service, and ensure that rents fall within the LIHTC guidelines.

In 2024, the bank partnered with MHP and provided funding for the ONE+ mortgage program in Lawrence, Lowell, and Lynn, in MA for low- to moderate-income households. The ONE+ mortgage program is for first time homebuyers and offers down payment and closing cost assistance, interest rate discounts. In addition, the bank is working with MHP to raise awareness of the program thought outreach and advertising.

SERVICE TEST

The Service Test is rated Outstanding.

Consistent performance with the conclusions for the Multistate MSA-rated area primarily supports this conclusion area. Bank performance in the MA- and NH-rated areas was lower than overall performance. The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the combined assessment area. Although alternative delivery systems are consistent among all assessment areas, branch distribution in the Multistate MSA-rated area primarily supports this conclusion. The bank maintains 107 full-service branches, 2 limited-service branches (upper-income census tracts), and 147 automatic teller machines (ATMs) within the combined assessment area. ATMs at several branches are interactive teller machines, which provide live video capabilities operated by virtual experts who work inside the bank's customer service center. Of the 107 full-service branches, 103 are located in MA and 4 are in NH. The following table demonstrates the distribution of the full-service branches and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	140	9.6	542,042	8.6	7	6.5	12	8.2
Moderate	275	18.8	1,204,064	19.0	19	17.7	30	20.4
Middle	549	37.5	2,456,019	38.8	36	33.6	48	32.6
Upper	450	30.7	2,067,993	32.7	45	42.9	56	38.1
NA	50	3.4	56,455	0.9	0	0.0	1	0.7
Total	**1,464**	**100.0**	**6,326,573**	**100.0**	**107**	**100.0**	**147**	**100.0**
Source: 2020 US Census Data; Bank Data								

In addition to the branch and ATM network, Eastern Bank offers alternative delivery systems to expand access to retail banking services to all individuals. The bank offers telephone banking and online and mobile banking platforms to connect consumers and businesses to their accounts 24 hours a day to perform various transactions. There is no additional cost for online or mobile banking. In addition, Eastern Bank allows customers to open consumer checking and savings accounts online. Alternative delivery systems allow all individuals, including low- and moderate-income individuals or those living in low- or moderate-income census tracts to open accounts without physically traveling to a branch.

Eastern Bank employees speak more than 50 languages and dialects. Several low- and moderate-income census tracts in the combined assessment area contain significant minority populations. Having employees who speak various languages assists in enhancing accessibility to banking services for the non-English speakers in those geographies.

Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.

The bank has 107 full service and 2 limited-service branches. The limited-service branches are in the Multistate MSA. Of the 107 full-service branches, 97 (90.7 percent) are in the Multistate MSA. The bank's other full-service branches are in Barnstable MSA - 5 branches; Providence-Warwick MSA - 1 branch; Manchester-Nashua, MSA - 3 branches; and Non-MSA, NH - 1 branch. Since the previous evaluation, the bank closed 20 branches. At the time of the closure, no branches were in low-income census tracts. Two, however, were in moderate-income census tracts. One of the moderate-income census tracts has since been reclassified as a middle-income census tract.

All branches closed were full-service branches in the Multistate MSA. See the Multistate MSA section for specifics.

Reasonableness of Business Hours and Services

The bank's retail services do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and individuals. Except for certain MA-state specific products and services, all branches offer the same products and services. Most branches, including those serving low- and moderate-income individuals and areas are open Monday through Saturday.

The bank offers free checking accounts with no monthly fees, no minimum balance, and low opening deposit requirements. The free checking account also includes access to thousands of SUM ATMs, a free Eastern Bank Debit MasterCard, access to mobile and online banking, and Zelle (person-to-person payments) to transfer money between family and friends. These services increase accessibility to all bank customers.

For MA customers, the bank offers lower cost checking and savings accounts through the Massachusetts Community and Banking Council's Basic Banking program. These accounts are particularly beneficial for low- and moderate-income individuals as they feature lower monthly fees and transaction costs. Further, these accounts provide affordable, traditional banking services and allow low- and moderate-income consumers to work toward financial security.

Community Development Services

The bank is a leader in providing community development services. Eastern Bank employees provided 14,736 community service hours, representing an 11.5 percent increase from the prior evaluation. Employees devoted time to community development organizations supporting affordable housing, community services, economic and workforce development, neighborhood revitalization and stabilization initiatives, and financial literacy. All assessment areas have needs and opportunities for these community development categories, reflecting excellent responsiveness. These activities respond to the needs identified by the community contacts.

The following two tables summarize the community development service hours by year, purpose, and area.

Community Development Services by Rated Area					
Rated Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Multistate MSA	**1,839**	**7,782**	**2,201**	**1,471**	**13,293**
MA	**7**	**247**	**417**	**34**	**705**
NH	**110**	**448**	**92**	**38**	**688**
Statewide/Regional Activities	0	36	13	1	50
Total	**1,956**	**8,513**	**2,723**	**1,544**	**14,736**
Source: Bank Data					

Community Development Services Assessment Area: Combined					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	141	1,085	425	212	**1,863**
2022	249	2,269	297	518	**3,333**
2023	654	2,061	956	374	**4,045**
2024	912	3,098	1,045	440	**5,495**
Totals	**1,956**	**8,513**	**2,723**	**1,544**	**14,736**
Source: Bank Data					

The following are a sample of the community development services and programs that benefitted a broader statewide or regional area that includes the bank's combined assessment area.

Employee Involvement

- ***The Friends Program*** – This organization increases access to affordable housing and operates a permanent year-round shelter for homeless families with children, among other services for at-risk populations in eight NH counties. An assistant branch manager serves on the Board.

- ***New Commonwealth Fund (NCF)*** – NCF provides grants throughout MA to various small businesses and nonprofits. The bank president serves on the NCF Board.

- ***Massachusetts Housing Investment Corporation (MHIC)*** – MHIC's mission is to provide innovative financing for affordable housing and essential community development services in New England, primarily serving low- to moderate-income individuals and families. For example, MHIC provides financing for the preservation and rehabilitation of affordable properties, and they manage a Neighborhood Stabilization Loan Fund. A senior vice president serves on the organization's board.

Financial Literacy Education and Seminars

- ***Money Smart Program*** – The bank is a member of the FDIC Money Smart Alliance, which helps all people, including low- and moderate-income individuals and unbanked individuals enhance their financial skills and create positive banking relationships. The bank held these classes with various community development organizations such as Baystate Community Services and Loop Lab Inc., as well as other organizations that serve low- and moderate-income individuals. Approximately 50 bank employees are trained in all 10 Money Smart modules, and the bank presented in English or Spanish.

- ***First Time Homebuyer Classes*** – The bank provides first-time homebuyers classes that target low- and moderate-income individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

MULTISTATE METROPOLITAN STATISTICAL AREA

CRA RATING FOR BOSTON MULTISTATE MSA: OUTSTANDING

The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BOSTON MULTISTATE MSA

The bank operates 97 or 90.7 percent of its 107 full-service branches, including its main office in the Multistate MSA assessment area. The Multistate MSA represents 77.5 percent of the total number of census tracts and holds 87.5 percent of the bank's loans and 95.7 percent of the bank's deposits. The bank offers the same products and services in the Multistate MSA as discussed in the combined assessment areas section. The Multistate MSA assessment area includes all of Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties in MA and Rockingham and Strafford counties in NH.

Essex and Middlesex Counties are in the Cambridge-Newton-Framingham, MA Metropolitan District (MD). Norfolk, Plymouth, and Suffolk Counties are in the Boston, MA MD. Rockingham and Strafford Counties are in the Rockingham County-Strafford County, NH MD. All three MDs are part of the greater Multistate MSA.

Economic and Demographic Data

The Multistate MSA assessment area contains 1,134 census tracts with the following income designations according to the 2020 U.S. Census:

- 111 low-income tracts,
- 208 moderate-income tracts,
- 411 middle-income tracts,
- 358 upper-income tracts, and
- 46 census tracts with no income designation

The census tracts with no income designation include green spaces in Boston (Franklin Park Zoo, the Arnold Arboretum, and Boston Common), public facilities (Old Colony Correctional Facility and Bridgewater State University), and transportation hubs (Conley Terminal and Manchester-Boston Regional Airport).

There are no underserved or distressed nonmetropolitan middle-income geographies within the assessment area. There are 34 cities and towns throughout the Multistate MSA that contain

designated opportunity zones. The Opportunity Zone Program provides incentives for investing in certain census tracts to encourage growth in low-income areas.

Demographic Information of the Multistate MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	1,134	9.8	18.3	36.2	31.6	4.1
Population by Geography	4,941,632	9.1	19.0	38.0	32.7	1.1
Housing Units by Geography	1,972,346	8.6	19.2	39.0	32.2	1.0
Owner-Occupied Units by Geography	1,143,559	3.3	15.0	42.8	38.4	0.5
Occupied Rental Units by Geography	709,196	16.9	26.1	32.8	22.5	1.7
Vacant Units by Geography	119,591	9.4	19.2	39.4	30.2	1.8
Businesses by Geography	608,225	6.2	15.4	35.8	41.2	1.4
Farms by Geography	11,413	3.2	14.3	43.7	38.2	0.5
Family Distribution by Income Level	1,172,623	22.5	16.6	20.2	40.7	0.0
Household Distribution by Income Level	1,852,755	26.2	14.6	17.1	42.1	0.0
Median Family Income MSA - 14454 Boston, MA		$112,607	Median Housing Value			$511,620
Median Family Income MSA - 15764 Cambridge-Newton-Framingham, MA		$121,481	Median Gross Rent			$1,582
Median Family Income MSA - 40484 Rockingham County-Strafford County, NH		$107,377	Families Below Poverty Level			5.8%
Source: 2020 ACS, 2023 D&B Data, and FFIEC Estimated Median Family Income						

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Boston, MA				
2022 ($129,500)	<$64,750	$64,750 to <$103,600	$103,600 to <$155,400	≥$155,400
2023 ($136,900)	<$68,450	$68,450 to <$109,520	$109,520 to <$164,280	≥$164,280
Cambridge-Newton-Framingham, MA				
2022 ($138,700)	<$69,350	$69,350 to <$110,960	$110,960 to <$166,440	≥$166,440
2023 ($146,200)	<$73,100	$73,100 to <$116,960	$116,960 to <$175,440	≥$175,440

Competition

The Multistate MSA assessment area is highly competitive for financial services. The 2023 Branch and Deposit data shows that 206 institutions operated 1,696 branches in the Multistate MSA assessment area. Among institutions that reported deposits, Eastern Bank ranked 6th with a 3.3 percent market share and was the second-ranked state-chartered bank. The top three institutions accounted for 60.1 percent of the market share by dollar amount.

The bank faces a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 626 lenders reported 95,789 residential mortgage loans originated or purchased. Eastern Bank ranked 9th by number with a market share of 2.5 percent and was the highest ranked state-chartered community bank. The financial institutions that ranked ahead of Eastern Bank were large national banks or mortgage companies.

There is also significant competition for small business loans from national banks and other state-chartered community banks. In 2023, 221 lenders originated 134,156 small business loans within the Multistate MSA. Eastern Bank originated 1,043 small business loans and ranked 15th with 0.8 percent of the market share. The top five institutions are mainly national credit card lenders.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to understand the area's credit and community development needs. This information helps to determine whether local financial institutions respond to those needs. The information also shows what credit and community development opportunities are available. Examiners reviewed two recent community contacts with organizations operating in the assessment area.

Examiners reviewed a contact from a local community development financial institution (CDFI) that promotes affordable housing, economic development, and community services. Although the CDFI serves several states throughout the U.S., it is based in Boston and maintains longstanding roots in the assessment area. The contact described a continuous need for affordable housing in the assessment area, particularly for low-income individuals and for more economic development projects that create jobs and opportunities for low-income individuals and areas. The contact also stressed the homelessness crisis in the assessment area. The contact stated that local financial institutions have been involved with the community and suggested local financial institutions

become more involved with community development initiatives, especially affordable housing. For example, the contact noted that providing low-cost, risk-tolerant capital to CDFIs would be helpful. The contact further encouraged banks to participate in MassHousing and MHP affordable housing programs such as the ONE Mortgage and ONE+ Boston program, as these programs have effectively helped low- and moderate-income individuals achieve homeownership. The contact further stated that banks should create innovative and flexible loan products targeted to low- and moderate-income homebuyers, as these prospective homebuyers typically do not qualify for traditional loan products. Lastly, the contact noted that grants and donations to CDFIs and other community development organizations can have a powerful impact.

A second contact, focused on economic development of small businesses in the Greater Lawrence area identified access to credit and awareness of small business resources as the greatest need. As small businesses are diverse and range from manufacturing to microbusinesses, capital needs vary widely as well. Many small businesses that qualify for assistance are unaware of the opportunities. The contact mentioned that institutions are involved in the community and provide grants and donations to economic development organizations and participate in venture loan funds and other initiatives for small businesses. The contact mentioned that financial institutions can continue to develop financial literacy opportunities for small businesses and couple such education with financing.

Credit and Community Development Needs and Opportunities

Considering information from demographic and economic data, management, and community contacts, examiners determined that home mortgage and small business loans represent primary credit needs. Affordable housing, community services for low- and moderate-income individuals, and technical assistance represent primary community needs. The significant number of businesses with GARs of less than $1.0 million, the high poverty level, and housing costs support this conclusion. Opportunities exist for banks to meet these credit and community development needs.

SCOPE OF EVALUATION

The scope is similar to the overall scope discussed previously, except that this portion of the evaluation only considers activity within the Multistate MSA portion of the combined assessment area. The bank designated a single assessment area within a portion of the Multistate MSA. The majority of branches, deposits, and lending activities were in this assessment area. Therefore, examiners gave more weight to the bank's performance in the Multistate MSA assessment area than the bank's performance by state (MA and NH) in arriving at the overall rating. Please refer to the overall discussion for more information on products reviewed, timeframe, and product weighting.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MULTISTATE MSA

LENDING TEST

The Lending Test is rated Outstanding.

The following sections discuss the bank's performance under each criterion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. In 2022 and 2023, Eastern Bank reported 6,599 home mortgage loans for approximately $2.5 billion within the Multistate MSA assessment area. For small businesses, the bank provided 1,980 loans for approximately $275 million in this same area.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the Multistate MSA assessment area. Excellent performance in both home mortgage and small business lending supports this conclusion. Examiners focused on the percentage of loans in low- and moderate-income census tracts by number.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the Multistate MSA assessment area. As shown in the following table, in 2022 and 2023, Eastern Bank's performance in low-income census tracts exceeded demographics, whereas it was less than the aggregate. Conversely, lending to individuals in moderate-income census tracts exceeded demographics and the aggregate in both years, most notably by more than five percentage points in 2023.

In 2023, the bank ranked 7th and 4th in lending in the low- and moderate-income census tracts, respectively, which are better than its overall ranking in the assessment area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.3	4.4	156	3.7	69,570	4.2
2023	3.3	4.7	110	4.6	28,156	3.4
Moderate						
2022	15.0	15.6	734	17.3	257,433	15.7
2023	15.0	15.1	490	20.7	105,636	12.8
Middle						
2022	42.8	41.7	1,742	41.2	673,055	40.9
2023	42.8	39.5	972	41.1	412,249	49.8
Upper						
2022	38.4	37.6	1,574	37.2	623,799	37.9
2023	38.4	39.8	778	32.9	256,797	31.0
Not Available						
2022	0.5	0.6	26	0.6	20,209	1.2
2023	0.5	0.9	17	0.7	24,993	3.0
Total						
2022	**100.0**	**100.0**	**4,232**	**100.0**	**1,644,066**	**100.0**
2023	**100.0**	**100.0**	**2,367**	**100.0**	**827,831**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data						

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the Multistate MSA assessment area. As shown in the following table, in both years, the bank's lending performance in the low- and moderate-income census tracts exceeded aggregate performance and demographics.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	6.2	6.0	76	8.1	11,832	7.9
2023	6.2	5.9	93	8.9	9,773	7.8
Moderate						
2022	15.3	16.4	164	17.5	28,679	19.1
2023	15.4	16.4	216	20.7	28,361	22.6
Middle						
2022	36.0	38.3	392	41.8	60,796	40.6
2023	35.8	38.2	428	41.0	51,373	41.0
Upper						
2022	41.1	38.1	293	31.3	46,849	31.3
2023	41.2	38.3	290	27.8	34,375	27.4
Not Available						
2022	1.4	1.2	12	1.3	1,651	1.1
2023	1.4	1.2	16	1.5	1,560	1.2
Total						
2022	**100.0**	**100.0**	**937**	**100.0**	**149,807**	**100.0**
2023	**100.0**	**100.0**	**1,043**	**100.0**	**125,442**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data						

Borrower Profile

The distribution of borrowers reflects excellent penetration among retail customers of different income levels and business customers of different sizes in the Multistate MSA assessment area. Excellent performance in home mortgage lending and good performance in small business lending support this conclusion. Examiners focused on home mortgage loans to low- and moderate-income borrowers and the percentage by number of small business loans to businesses with GARs of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects excellent penetration among individuals of different income levels, including low- and moderate-income borrowers. As shown in the following table, in both 2022 and 2023 lending to low-income borrowers exceeded the aggregate, but fell below demographics. As demographics illustrate that a low-income family in the Multistate MSA assessment area earns approximately $73,100 annually, low-income families may have difficulty qualifying for a mortgage under conventional underwriting standards, considering the median housing value of $511,620. Additionally, 5.8 percent of families in this assessment area are below

the poverty level. These factors help explain the disparity between lending to low-income families and the percentage of low-income families.

In lending to moderate-income borrowers, in 2022, the bank's lending was less than aggregate and in line with demographics. Conversely, in 2023, the bank's performance was greater than aggregate and demographics.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	22.5	7.4	342	8.1	44,882	2.7
2023	22.5	5.8	225	9.5	27,630	3.3
Moderate						
2022	16.6	19.0	702	16.6	126,407	7.7
2023	16.6	15.6	492	20.8	88,420	10.7
Middle						
2022	20.2	22.6	962	22.7	201,488	12.3
2023	20.2	21.3	605	25.6	133,511	16.1
Upper						
2022	40.7	38.4	2,033	48.0	645,126	39.2
2023	40.7	35.5	995	42.0	333,385	40.3
Not Available						
2022	0.0	12.6	193	4.6	626,163	38.1
2023	0.0	21.8	50	2.1	244,884	29.6
Total						
2022	**100.0**	**100.0**	**4,232**	**100.0**	**1,644,066**	**100.0**
2023	**100.0**	**100.0**	**2,367**	**100.0**	**827,830**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data.						

Small Business Loans

The distribution of small business loans reflects good penetration of loans to businesses with GARs of $1.0 million or less. As shown in the following table, in 2022, the bank's lending was less than the aggregate and demographics and in 2023, in line with aggregate. In addition, Eastern Bank ranked 2nd in 2022 and 2023 among state-chartered banks operating in the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Business Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	88.5	48.2	394	42.0	37,971	25.3
2023	89.6	52.0	552	52.9	33,270	26.5
>$1,000,000						
2022	4.3	--	264	28.2	84,874	56.7
2023	3.8	--	236	22.6	69,182	55.2
Revenue Not Available						
2022	7.3	--	279	29.8	26,962	18.0
2023	6.6	--	255	24.4	22,990	18.3
Total						
2022	**100.0**	**100.0**	**937**	**100.0**	**149,807**	**100.0**
2023	**100.0**	**100.0**	**1,043**	**100.0**	**125,442**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data, "--" data not available.						

Community Development Loans

The bank is a leader in community development lending. The bank originated or purchased 198 community development loans totaling approximately $1.4 billion in the Multistate MSA assessment area. This is a significant increase by dollar amount from the prior evaluation, when the bank originated 204 loans totaling $831.9 million. The majority of community development loans, by number and dollar amount, supported affordable housing, specifically addressing the assessment area's primary need identified by the community contact. The following table illustrates the community development loans by year and purpose.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2021	28	257,243	10	55,689	19	59,195	4	6,279	**61**	**378,406**
2022	35	374,465	12	46,785	13	54,209	1	14,000	**61**	**489,459**
2023	23	164,646	11	105,609	5	10,788	0	0	**39**	**281,043**
2024	17	226,720	8	25,400	12	42,878	0	0	**37**	**294,998**
Total	**103**	**1,023,074**	**41**	**233,483**	**49**	**167,070**	**5**	**20,279**	**198**	**1,443,906**
Source: Bank Data										

The following are examples of community development loans that benefited the Multistate MSA assessment area.

- In 2021, the bank originated a $6.4 million loan to a nonprofit to purchase its headquarters in the Greater Brockton area. The borrower provides day habilitation, medical services, social services, professional development and job placement, transitional services, and transportation to individuals with developmental disabilities, a majority of which are supported by the Department of Developmental Services and Medicaid. This loan qualifies for community development by supporting a community service that primarily benefits low- and moderate-income individuals.

- In 2022, the bank originated a $13.4 million loan to construct a 43-unit affordable rental housing project located in Roxbury, MA. The development will include space for both healthcare and social programming for low-income senior residents. This loan qualifies for community development by supporting affordable housing for low- and moderate-income residents.

- In 2023, the bank originated a $8.5 million loan to construct a nonprofit, multi-purpose community center, located within a low-income census tract in Boston, MA. The construction will allow the organization to increase program capacity and offer a wider range of community service programs to low- and moderate-income individuals. This loan qualifies for community development by supporting a community service for low- and moderate-income individuals.

INVESTMENT TEST

The Investment Test is rated Outstanding.

The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has an excellent level of qualified community development investments and grants in the Multistate MSA assessment area. The bank made 2,549 investments totaling approximately $729 million, or 77.9 percent of the bank's total community development investments in this area. The following table illustrates the community development investments by year and purpose.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	47	165,177	10	34,450	1	71	2	14,011	**60**	**213,709**
2021	11	91,907	0	0	0	0	0	0	**11**	**91,907**
2022	10	91,991	4	14,251	0	0	0	0	**14**	**106,242**
2023	17	159,405	2	6,900	0	0	0	0	**19**	**166,305**
2024	13	112,776	0	0	0	0	1	2,800	**14**	**115,576**
Subtotal	**98**	**621,256**	**16**	**55,601**	**1**	**71**	**3**	**16,811**	**118**	**693,739**
Qualified Grants & Donations	227	4,332	2,016	25,165	114	4,979	74	893	**2,431**	**35,369**
Total	**325**	**625,588**	**2,032**	**80,766**	**115**	**5,050**	**77**	**17,704**	**2,549**	**729,108**
Source: Bank Data										

The following are some examples of investments that benefited the Multistate MSA assessment area.

Equity Investments

The bank made 118 qualified equity investments totaling approximately $694 million within the Multistate MSA assessment area. Of these, 58 equity investments totaling approximately $480 million are new. The bank maintained 60 prior period investments totaling approximately $214 million.

Prior Period Investment

- The bank maintains a prior period investment in two MDFA Multifamily Housing Revenue bonds with a combined book value of $12.1 million. The bond financed the preservation of 112 affordable housing units in a moderate-income census tract in Cambridge, MA. All units are under a Section 8 Housing Assistance contract with HUD.

Current Period Investments

- In 2022, the bank invested $21.4 million in two MA Development bonds to redevelop existing, underutilized parcels into a 65-unit affordable housing development in a low-income census tract in Roxbury, MA. Of the 65 units, 22 are restricted to households earning up to 30.0 percent of the area median income (AMI), including eight that are under federal Section 8 Housing Assistance and eight that are under the MA Rental Voucher Program.

- In 2023, the bank invested in two MDFA Tax Exempt bonds totaling $6.9 million to fund a social service organization that provides services for low-income individuals and families in the Greater Lynn area, focusing on early childhood education, home energy assistance, and community services focused on food and housing. The organization operates from and provides services in a low-income census tract in Lynn, MA. Services provided include early childhood education for low-income families, emergency and supplemental food distribution for low-income senior citizens, and funding for individuals and families transitioning from homelessness.

- In 2024, the bank invested in two MDFA Tax Exempt bonds totaling $17.0 million to build 52 units of affordable housing in a low-income census tract in Lowell, MA. Of the 52 units, 41 will be for those households earning up to 60.0 percent of the AMI, 11 will be for households earning up to 30.0 percent of AMI, and 3 of those 11 are set aside for former homeless families.

Grants and Donations

The Foundation provided 2,431 grants and donations, which totaled approximately $35 million. The following are examples of donations that benefited the Multistate MSA assessment area.

- ***MA Housing and Shelter Alliance, Inc. (MHSA)*** – MHSA's mission is to end homelessness through housing, collaboration, education, and advocacy. MHSA primarily serves unaccompanied homeless adults, providing permanent supportive housing for those individuals who have experienced years of homelessness and who have multiple complex, disabling conditions.

- ***Asian Community Development Corporation*** - The Asian Community Development Corporation works in underserved and immigrant Asian American communities in the Greater Boston region to create and preserve affordable, sustainable, and healthy neighborhoods, primarily supporting low- and moderate-income individuals and families.

- ***Urban Edge*** – Urban Edge builds affordable housing and provides down payment assistance and several classes and programs, including first time homebuyer, financial and credit counseling, home improvement and repair, foreclosure prevention counseling, all geared towards low- and moderate-income individuals and families.

Responsiveness to Credit and Community Development Needs

The bank exhibits excellent responsiveness to the credit and community development needs of the Multistate MSA assessment area. The bank's equity investments primarily targeted affordable housing, which is a primary community development need identified by the community contact. The bank's investments in affordable housing initiatives resulted in hundreds of new affordable housing units across the rated area. The area's median housing value of $511,620 is unaffordable for low- and moderate-income borrowers, and therefore, affordable housing demand remains very high. Additionally, the bank's donations responded to the community service needs of low- and moderate-income individuals, another need identified by the community contact.

Community Development Initiatives

The bank makes significant use of innovative and complex investments to support community development initiatives. The bank invested in LIHTC and MDFA Multifamily Revenue bond projects that promoted affordable housing. Please refer to the overall Investment Test discussion of this factor for a detailed analysis supporting this conclusion. The bank made innovative and complex investments within the Multistate MSA that are similar to those discussed in the overall Investment Test.

SERVICE TEST

The Service Test is rated Outstanding.

The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

The bank's delivery systems are readily accessible to all portions of the assessment area. This conclusion is consistent with, and primarily supports, the overall conclusion. Eastern Bank operates 97, or 90.7 percent, of its branches throughout the Multistate MSA assessment area. With seven branches in low-income geographies and 18 in moderate-income geographies, the distribution of branches in these areas is similar to demographics. Further, several branches maintain interactive teller machines, which provide live video capabilities operated by virtual experts who work inside the bank's customer service center.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	111	9.8	449,689	9.1	7	7.1	12	8.9
Moderate	208	18.3	938,910	19.1	18	18.2	28	20.7
Middle	411	36.2	1,877,820	38.0	30	30.3	41	30.4
Upper	358	31.6	1,615,914	32.7	43	43.4	53	39.3
NA	46	4.1	54,358	1.1	1	1.0	1	0.7
Total	**1,134**	**100.0**	**4,941,632**	**100.0**	**99**	**100.0**	**135**	**100.0**
Source: 2020 ACS Data; Bank Data								

Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Since the prior evaluation, the bank acquired 41 new branches and closed 20 full-service branches, all in the Multistate MSA. Of those closed, none were in low-income census tracts and two in moderate-income census tracts. Of the two closed branches located in moderate-income census tracts at the time of closure, one tract has since reclassified and is now a middle-income census tract. For the second location, it was consolidated with another branch located three miles away. In MA, the closed branches were in Andover, Beverly, Boston (3), Brookline, Burlington, Cambridge (3), Lexington, Malden, Medford (2), Newton (2), Salem, and Wareham (consolidated two into one). In NH, the closed branches were in Dover and Portsmouth.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. This conclusion is consistent with the overall conclusion. Four branches offer both lobby and drive-up hours on Sundays; these are in Danvers, Lynn, Salem, and Saugus. Of these four locations, the Lynn and Salem branches are in moderate-income census tracts. Please refer to the overall Service Test section for more information.

Community Development Services

The bank is a leader in providing community development services. Employees contributed 13,293 community service hours that benefited the Multistate MSA assessment area, an increase of approximately 18.8 percent since the previous evaluation. The majority of all service activity occurred in the Multistate MSA, which is in line with the significant percentage of branches as well as lending and deposit activity in this assessment area. Eastern Bank employees provide technical support and financial expertise by serving on the boards and other committees of various community organizations, as well as by providing FDIC Money Smart classes and first-time homebuyer seminars to low- and moderate-income individuals. This involvement demonstrates the

bank's leadership and responsiveness to community needs. The following table summarizes the community development service hours by year and purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	98	1,005	325	212	**1,640**
2022	244	2,074	261	518	**3,097**
2023	635	1,868	768	369	**3,640**
2024	862	2,835	847	372	**4,916**
Totals	**1,839**	**7,782**	**2,201**	**1,471**	**13,293**
Source: Bank Data					

The following are some examples of services that benefited the Multistate MSA assessment area.

- ***Preservation of Affordable Housing -*** This organization uses various strategies, such as acquiring and renovating properties, to preserve and maintain or build affordable homes for low- and moderate-income individuals and families. A senior vice president serves on the Board.

- ***Acre Family Childcare Inc. -*** The organization promotes economic development by financing small businesses, specifically to enable women to achieve economic independence by running licensed family childcare businesses in their own homes. A vice president serves as a director.

- ***Bay Cove Human Services*** – This organization provides community services for people facing the challenges associated with developmental disabilities, mental illness, homelessness, aging-related needs, and drug and alcohol addiction. The organization provides services to those without the ability to pay. The majority of individuals served are low- or moderate-income. An executive vice president serves on the Board.

- ***Dorchester Bay Economic Development Corporation -*** This organization's mission includes creating economic development opportunities for small businesses and the provision of affordable housing primarily supporting low- and moderate-income individuals and families. A senior vice president serves on the Board.

MASSACHUSETTS

CRA RATING FOR MASSACHUSETTS: Satisfactory by the FDIC.
High Satisfactory by the Division.

The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MASSACHUSETTS

Eastern Bank operates 6 or 5.6 percent of its 107 branches, in the MA-rated area. The MA-rated area represents 12.8 percent of the total number of census tracts and holds 8.9 percent of the bank's loans and 5.5 percent of the bank's deposits. The bank offers the same products and services in the MA-rated area as discussed in the combined assessment area section. The MA-rated area includes municipalities in Barnstable and Bristol Counties. Please refer to the following full- and limited-scope assessment area evaluations for more details, including economic and demographic data.

SCOPE OF EVALUATION – MASSACHUSETTS

The scope is similar to the overall scope discussed previously, except that this portion of the evaluation only considers activity within the MA-rated area, excluding the Multistate MSA. Specifically, this section considers the bank's performance in the Providence-Warwick MSA and the Barnstable MSA assessment areas. Please refer to the overall scope for more information on products reviewed, timeframe, and product weighting.

Only a small portion of the combined assessment area falls within the MA-rated area outside of the Multistate MSA. Therefore, the MA-rated area performance carried less weight than performance within the Multistate MSA when arriving at overall ratings and conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MASSACHUSETTS

LENDING TEST

The Lending Test is rated High Satisfactory.

Consistent performance in the Providence-Warwick MSA and Barnstable MSA assessment areas support this conclusion. The following sections discuss the bank's performance under each criterion

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2022 and 2023, Eastern Bank reported 761 home mortgage loans totaling approximately $195.8 million and 235 small business loans totaling approximately $30.9 million in the MA-rated area.

The Description of Assessment Area section for each individual assessment area discusses the bank's market share rankings for home mortgage and small business loans. In the MA-rated area in 2023, Eastern Bank ranked 15th out of 439 mortgage lenders and 7th among state-chartered financial institutions. The bank ranked 21st out of 110 small business lenders and ranked 4th among state-chartered financial institutions. The top three institutions, consisting of large credit card lenders, originated 45.9 percent of all small business loans in the area.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the MA-rated area. Good performance in the Providence-Warwick MSA primarily supports this conclusion.

Borrower Profile

The distribution of borrowers reflects adequate penetration among individuals of different income levels and business customers of different size throughout the MA-rated area. Adequate performance in the Providence-Warwick MSA supports this conclusion.

Community Development Loans

The bank was a leader in community development lending within the MA-rated area. As shown in the following table, the bank originated 16 loans totaling approximately $80.7 million that benefited the Providence-Warwick MSA and Barnstable MSA assessment areas. This is a significant increase from the prior evaluation, when the bank originated eight loans totaling approximately $39.7 million.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Providence-Warwick MSA	5	19,430	1	1,353	2	10,125	0	0	**8**	**30,908**
Barnstable MSA	3	13,975	0	0	5	35,812	0	0	**8**	**49,787**
Total	**8**	**33,405**	**1**	**1,353**	**7**	**45,937**	**0**	**0**	**16**	**80,695**
Source: Bank Data										

INVESTMENT TEST

The Investment Test is rated High Satisfactory.

Consistent performance in the Providence-Warwick MSA and Barnstable MSA supports this conclusion. The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and grants in MA. As shown in the following table, qualified investments that directly benefited the Providence-Warwick MSA and Barnstable MSA assessment areas totaled approximately $30.8 million or 3.3 percent of the bank's total qualified community development investments. This represents a significant increase since the prior evaluation during which the bank had $12.3 million in qualified community development investments and grants in these areas.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	**Totals**
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Providence-Warwick MSA	8	13,073	61	651	1	2	2	51	**72**	**13,777**
Barnstable MSA	34	15,037	74	1,879	6	73	0	0	**114**	**16,989**
Total	**42**	**28,110**	**135**	**2,530**	**7**	**75**	**2**	**51**	**186**	**30,766**
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

The bank exhibits good responsiveness to credit and community economic development needs in this area. A majority of investments, by dollar volume, promoted affordable housing and community services to low- and moderate individuals. Community contacts identified affordable housing and community services as community development needs.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support community development initiatives. The bank invested in a LIHTC and prior period investments included a LIHTC and bonds.

SERVICE TEST

The Service Test performance is High Satisfactory.

Consistent performance in the Barnstable MSA supports this conclusion, as performance in the Providence-Warwick MSA assessment area was below statewide performance. The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

The bank's delivery systems are accessible to essentially all portions of the assessment areas. This is inconsistent with the overall conclusion; however, there are only six branches in this area. The bank operates 5.5 percent of all branches in the Barnstable MSA and Providence-Warwick MSA assessment areas. Of the six branches, five are within the Barnstable MSA and one is in the Providence-Warwick MSA. The Hyannis branch and ATM are in a moderate-income census tract in the Barnstable MSA assessment area, exceeding the percent of moderate-income census tracts and the population residing in those geographies. Please refer to the following table for further information on the branch distribution.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	2	2.7	7,646	2.2	0	0	0	0
Moderate	8	10.7	28,591	8.1	1	16.7	1	16.7
Middle	35	46.6	154,522	44.0	3	50.0	3	50.0
Upper	30	40.0	160,598	45.7	2	33.3	2	33.3
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	**75**	**100.0**	**351,357**	**100.0**	**6**	**100.0**	**6**	**100.0**
Source: 2020 ACS Data; Bank Data								

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Since the prior evaluation, the bank has not opened, closed, or relocated any branches in the Barnstable MSA or the Providence-Warwick MSA assessment areas.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. This is consistent with overall conclusions. The bank also offers various alternative systems that effectively deliver retail banking services throughout the assessment area. For details, please refer to the Reasonableness of Business Hours and Services under the overall Service Test section.

Community Development Services

The bank provided a high level of community development services. Employees provided 705 hours to the MA assessment areas, a significant increase since the prior evaluation when employees provided 284 hours.

PROVIDENCE-WARWICK MSA– Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PROVIDENCE-WARWICK MSA

Eastern Bank operates 1 or 0.9 percent of its 107 full-service branches in the Providence-Warwick MSA assessment area. The Providence-Warwick MSA assessment area represents 8.9 percent of the total number of census tracts and holds 2.4 percent of the bank's loans and 0.4 percent of the bank's deposits. This assessment area consists of all municipalities within Bristol County, MA.

Economic and Demographic Data

The Providence-Warwick MSA assessment area contains 131 census tracts with the following income designations according to the 2020 ACS U.S. Census:

- 19 low-income tracts,
- 32 moderate-income tracts,
- 38 middle-income tracts,
- 41 upper-income tracts, and
- 1 tract with no income designation

The following table illustrates select demographic characteristics of the Providence-Warwick MSA assessment area.

Demographic Information of the Providence-Warwick MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	131	14.5	24.4	29.0	31.3	0.8
Population by Geography	579,200	10.3	21.4	30.9	37.4	0.0
Housing Units by Geography	236,043	11.8	22.9	30.9	34.4	0.0
Owner-Occupied Units by Geography	138,424	3.8	14.5	35.7	46.0	0.0
Occupied Rental Units by Geography	81,941	24.3	36.0	23.1	16.5	0.0
Vacant Units by Geography	15,678	16.6	28.6	28.4	26.4	0.0
Businesses by Geography	50,393	11.7	16.6	28.8	43.0	0.0
Farms by Geography	1,419	5.2	10.2	23.7	60.9	0.0
Family Distribution by Income Level	144,944	23.3	15.9	19.8	41.1	0.0
Household Distribution by Income Level	220,365	26.8	14.3	16.3	42.7	0.0
Median Family Income MSA - 39300 Providence-Warwick, RI-MA MSA		$89,555	Median Housing Value			$308,107
			Median Gross Rent			$968
			Families Below Poverty Level			8.2%

Source: 2020 ACS, 2023 D&B Data, and FFIEC Estimated Median Family Income;
(*) The NA category consists of geographies that have not been assigned an income classification.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing costs are moderately expensive in the assessment area as demonstrated by a median housing cost of $308,107. This cost is lower than the average in MA ($449,342).

The small business loan analysis under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2023 D&B data, 50,393 non-farm businesses operate in the Providence-Warwick MSA assessment area. GARs for these businesses follow.

- 88.5 percent have GARs of $1 million or less,
- 3.7 percent have GARs of over $1 million,
- 7.8 percent have unknown revenues

Service industries represent the largest portion of businesses at 34.7 percent; followed by non-classifiable establishments (18.3 percent); retail trade (12.5 percent); finance, insurance and real estate (11.0 percent); and construction (9.4 percent). In addition, 65.8 percent of the area businesses have four or fewer employees, and 91.7 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, which are based on the 2022 and 2023 FFIEC-updated median family income categories.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Providence-Warwick MSA				
2022 ($99,600)	<$49,800	$49,800 to <$79,680	$79,680 to <$119,520	≥$119,520
2023 ($108,300)	<$54,150	$54,150 to <$86,640	$86,640 to <$129,960	≥$129,960
Source: FFIEC Estimated Median Family Income				

Competition

The Providence-Warwick MSA assessment area is competitive for financial services. Based on available 2023 Deposit Market Share data, 37 institutions operated 187 branches in the Providence-Warwick MSA assessment area. Eastern Bank ranked 23rd with 0.4 percent market share of the reported deposit base. The top three institutions, Bank of America, NA; Bristol County Savings Bank; and Baycoast Bank, accounted for 35.7 percent of the market share.

There is significant competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 364 lenders reported 11,044 residential mortgage loans originated or purchased. Eastern Bank ranked 33rd by number with a market share of 0.8 percent. The financial institutions that ranked ahead of Eastern Bank were large national banks, mortgage companies, and other state-chartered community banks.

Eastern Bank faces a high level of competition for small business loans from national banks and other state-chartered community banks. In 2023, 97 lenders originated 12,810 small business loans within the Providence-Warwick MSA. Eastern Bank ranked 41st with 0.3 percent of the market share. The top three institutions, American Express, N.A.; JPMorgan Chase Bank, N.A.; and Bank of America, N.A., originated 43.9 percent of all small business loans.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows available credit and community development opportunities.

Examiners reviewed a recent community contact with a local economic development corporation that serves southern MA and RI. The organization works to improve the region's economy by assisting businesses with financing and technical assistance. The contact noted that the area contains a large population of low- and moderate-income individuals. Further, the contact noted that there is a need to increase access to low-cost checking accounts for low-income individuals. Specifically, the contact cited a need for deposit accounts with no minimum balance and no credit score requirement. The contact also cited a need for affordable housing in the assessment area and affordable rental housing. For small businesses, the contact noted that small business financing is generally available; however, many small businesses do not meet the underwriting standards. The contact noted that there is an opportunity for institutions to offer small business loans with more flexible underwriting standards. There is also a need for small business technical assistance to help prepare small businesses to apply for a loan. Overall, the contact noted that local institutions were responsive to community needs.

Credit and Community Development Needs and Opportunities

Considering information from demographic and economic data, management, and community contacts, examiners determined that home mortgage and small business loans represent primary credit needs. Affordable housing, community services for low- and moderate-income individuals, and economic development for small business represent primary community needs. The significant number of businesses with GARs of less than $1.0 million, the high poverty level, and housing costs support this conclusion. Opportunities exist for banks to meet these credit and community development needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PROVIDENCE-WARWICK MSA

LENDING TEST

The bank demonstrated good responsiveness to assessment area credit within the Providence-Warwick MSA assessment area. The following sections discuss the bank's performance under each criterion.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2022 and 2023, Eastern Bank reported 257 home mortgage loans totaling approximately $85.7 million and 68 small business loans totaling approximately $11.8. The Competition section previously discussed the bank's market share rankings for home mortgage and small business lending.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Providence-Warwick MSA assessment area. The bank's good performance in both home mortgage and small business lending supports this conclusion. Examiners focused on the percentage of loans in low- and moderate-income census tracts by number.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the Providence-Warwick MSA assessment area. In 2022, lending in the low-income census tracts exceeded the aggregate and demographics. In 2023, lending in the low-income census tracts fell, but remained above the aggregate and demographic data.

The bank's 2022 lending in moderate-income census tracts was below the aggregate and demographic data. The lending performance, by percentage, improved in the moderate-income census tracts in 2023, and was above the aggregate and demographics.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.8	5.2	16	9.6	10,286	18.1
2023	3.8	5.4	6	6.6	1,594	5.5
Moderate						
2022	14.5	17.1	18	10.8	7,913	13.9
2023	14.5	16.2	16	17.6	14,386	49.8
Middle						
2022	35.7	34.3	42	25.3	14,122	24.8
2023	35.7	35.8	34	37.4	5,696	19.7
Upper						
2022	46.0	43.4	90	54.2	24,528	43.1
2023	46.0	42.7	35	38.5	7,225	25.0
Total						
2022	**100.0**	**100.0**	**166**	**100.0**	**56,848**	**100.0**
2023	**100.0**	**100.0**	**91**	**100.0**	**28,901**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data,						

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the Providence-Warwick MSA assessment area. The bank's lending in low-income census tracts exceeded aggregate performance and demographics in 2022. Performance in 2023 fell below aggregate and demographic.

The bank's lending exceeded the aggregate and demographics in moderate-income census tracts in 2022. In 2023, the bank's performance in moderate-income census tracts fell and was than that of aggregate lenders and demographics.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	11.6	11.1	5	14.7	166	2.4
2023	11.7	10.5	1	2.9	21	0.4
Moderate						
2022	16.5	16.0	7	20.6	2,399	34.2
2023	16.6	16.0	3	8.8	142	3.0
Middle						
2022	28.9	29.1	10	29.4	1,480	21.1
2023	28.8	29.0	7	20.6	1,177	24.5
Upper						
2022	43.1	43.9	12	35.3	2,964	42.3
2023	43.0	44.6	23	67.6	3,471	72.1
Total						
2022	**100.0**	**100.0**	**34**	**100.0**	**7,009**	**100.0**
2023	**100.0**	**100.0**	**34**	**100.0**	**4,811**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data, "--" data not available.						

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels in the Providence-Warwick MSA assessment area. Good performance in home mortgage lending and adequate performance in small business lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers and small business loans to businesses with GARs of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers. Lending performance to low-income borrowers in 2022 was below that of aggregate lenders and demographics. Performance in 2023 was greater than the aggregate and less than demographics. Considering the median housing value of $308,107, a low-income family in the Providence-Warwick MSA assessment area earning less than $54,150 may have difficulty qualifying for a mortgage under conventional underwriting

standards. Additionally, 8.2 percent of families in this assessment area are below the poverty level. These factors help explain the disparity between lending to low-income families and demographics.

Lending to moderate-income borrowers was less than aggregate and demographics in 2022. Performance improved in 2023 by number and percentage, and the bank's lending performance to moderate-income borrowers exceeded the aggregate and demographics.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	23.3	5.1	5	3.0	363	0.6
2023	23.3	5.2	6	6.6	683	2.4
Moderate						
2022	15.9	18.7	16	9.6	2,321	4.1
2023	15.9	17.5	22	24.2	3,246	11.2
Middle						
2022	19.8	28.0	32	19.3	5,879	10.3
2023	19.8	27.8	23	25.3	5,061	17.5
Upper						
2022	41.1	35.1	81	48.8	19,348	34.0
2023	41.1	36.4	36	39.6	7,229	25.0
Not Available						
2022	0.0	13.1	32	19.3	28,936	50.9
2023	0.0	13.0	4	4.4	12,683	43.9
Total						
2022	**100.0**	**100.0**	**166**	**100.0**	**56,848**	**100.0**
2023	**100.0**	**100.0**	**91**	**100.0**	**28,901**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.						

Small Business Loans

The distribution of small business loans reflects adequate penetration of loans to businesses with GARs of $1.0 million or less. In 2022, the bank's lending performance to businesses with GARs of $1.0 or less was slightly greater than aggregate and less than demographics. In 2023, the bank's performance decreased and was less than aggregate and demographics.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Business Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	87.5	51.3	18	52.9	3,532	50.4
2023	88.5	54.3	14	41.2	1,344	27.9
>$1,000,000						
2022	4.1	--	4	11.8	1,194	17.0
2023	3.7	--	10	29.4	2,162	44.9
Revenue Not Available						
2022	8.4	--	12	35.3	2,283	32.6
2023	7.8	--	10	29.4	1,305	27.1
Total						
2022	**100.0**	**100.0**	**34**	**100.0**	**7,009**	**100.0**
2023	**100.0**	**100.0**	**34**	**100.0**	**4,811**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data, "--" data not available.						

Community Development Loans

The bank was a leader in community development lending in the Providence-Warwick MSA assessment area. The bank originated eight community development loans totaling approximately $30.9 million during the evaluation period. This is a significant increase from the prior evaluation period when the bank originated three loans totaling $5.1 million. Of the eight loans, five loans totaling approximately $19.4 million supported affordable housing, one loan for approximately $1.4 million supported community services for low- or moderate-income individuals, and two loans for approximately $10.1 million supported economic development by financing small businesses.

The following are examples of qualified community development loans that benefited the Providence-Warwick MSA assessment area.

- In 2023, the bank originated a $5.6 million SBA 504 loan to finance the acquisition and construction of a car dealership located in Easton, MA. The loan created employment opportunities for low- and moderate-income individuals. This loan qualifies for community development by supporting economic development through the financing of a small business.

- In 2023, the bank funded a $12.5 million construction loan to refurbish the historic Moby Dick Chandler building, located in New Bedford, MA. The refurbishment will create new ground-floor retail space, as well as a 45-unit, mixed-income affordable housing community. Of the 45 units, 32 will provide affordable housing opportunities for low-income individuals making 30-60 percent of the AMI. This loan qualifies for community development by supporting affordable housing for low- and moderate-income individuals.

INVESTMENT TEST

The bank demonstrated good performance under the Investment Test within the Providence-Warwick MSA assessment area. The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and grants in Providence-Warwick, MSA. As shown in the following table, qualified investments and grants in the Providence-Warwick MSA total approximately $13.8 million. Qualified investments and grants consist of one prior period investment totaling approximately $2.6 million, a new investment totaling approximately $10.5 million, and 70 qualified grants totaling approximately $723,000. This represents a substantial increase since the prior evaluation where qualified investments and grants totaled $3.5 million.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	1	2,587	0	0	0	0	0	0	**1**	**2,587**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	1	10,467	0	0	0	0	0	0	**1**	**10,467**
2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**2**	**13,054**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**13,054**
Qualified Grants & Donations	6	19	61	651	1	2	2	51	**70**	**723**
Total	**8**	**13,073**	**61**	**651**	**1**	**2**	**2**	**51**	**72**	**13,777**
Source: Bank Data										

The following are examples of current equity investments and donations that benefited the Providence-Warwick MSA assessment area.

Equity Investments

- In partnership with the MA Housing Investment Corporation, the bank invested $10.5 million in a fund that will provide affordable housing in New Bedford, MA. The project will transform a vacant site into 45 units, of which 32 or 71.0 percent will be affordable.

Grants and Donations

- ***Waterfront Historic Area League's Neighborhood Stabilization Program*** – Based in New Bedford, this Community Development Corporation creates affordable housing in areas with abandoned and blighted properties.

- ***Our Daily Bread*** – Based in Taunton, MA, this nonprofit organization operates a food, nutrition, and resource center that provides community services to homeless and economically disenfranchised individuals.

Responsiveness to Credit and Community Development Needs

The bank exhibits good responsiveness to credit and community economic development needs. Investments primarily supported affordable housing and community services.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support community development initiatives that benefit the Providence-Warwick MSA assessment area. Current period investments consisted of one new investment using the LIHTC program and partnering with MA to create an affordable housing fund.

SERVICE TEST

The bank demonstrated adequate performance under the Service Test within the Providence-Warwick MSA assessment area. The following sections discuss the bank's performance under each criterion

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. This is inconsistent with the overall conclusion; however, the bank only has one branch in this assessment area. The branch is in a middle-income census tract in Taunton, MA which is contiguous to one low- and one moderate-income census tract in the city center. The branch is approximately 1.0 mile from the nearest moderate-income census tract and 1.5 miles from the low-income census tract. All low- and moderate-income census tracts are in Taunton, MA.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	19	14.5	59,657	10.3	0	0.0	0	0.0
Moderate	32	24.4	123,949	21.4	0	0.0	0	0.0
Middle	38	29.0	178,973	30.9	1	100.0	1	100.0
Upper	41	31.3	216,621	37.4	0	0.0	0	0.0
NA	1	.8	0	0	0	0.0	0	0.0
Total	**131**	**100.0**	**579,200**	**100.0**	**1**	**100.0**	**1**	**100.0**
Source: 2020 ACS Data; Bank Data								

Changes in Branch Locations

The extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank did not open or close any branches in this area during the evaluation period.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. This is consistent with the overall conclusion. The branch provides all products and services offered by other branches. Various alternative systems that effectively deliver retail banking services throughout the assessment area are also available. For details, please refer to the Reasonableness of Business Hours and Services under the overall Service Test section.

Community Development Services

The bank provides an adequate level of community development services. Community development service hours totaled 152 hours, with a majority of hours dedicated to community services. This represents an increase since the prior evaluation where community development service hours were 113. The following table summarizes the community development service hours by year and purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021	0	5	17	0	**22**
2022	0	30	18	0	**48**
2023	2	0	0	0	**2**
2024	0	42	31	7	**80**
Total	**2**	**77**	**66**	**7**	**152**
Source: Bank Data					

The following are examples of services that benefited the Providence-Warwick MSA assessment area.

- ***South Eastern Economic Development Corporation (SEED)*** – SEED creates jobs by financing small businesses in MA and RI and promoting economic development. SEED makes microloans and SBA 504 loans and administers a small business technical assistance program. A senior vice president served on the Board.

- ***Matthew Mission Food Pantry –*** The mission is to end hunger, and they offer their food pantry, free of charge, focusing on low- and moderate-income individuals and families in Taunton, MA and contiguous municipalities. A branch manager serves on a committee and as an advisor.

BARNSTABLE MSA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BARNSTABLE MSA

Eastern Bank operates 5 or 4.6 percent of its 107 full-service branches in the Barnstable MSA assessment area. The Barnstable MSA assessment area represents 3.9 percent of the total number of census tracts and holds 6.5 percent of the bank's loans and 2.4 percent of the bank's deposits. This assessment area consists of all municipalities within Barnstable County, MA.

Economic and Demographic Data

The Barnstable MSA assessment area contains 57 census tracts with the following income designations according to the 2020 ACS U.S. Census:

- 1 low-income tract,
- 11 moderate-income tracts,
- 35 middle-income tracts,
- 9 upper-income tracts, and
- 1 tract with no income designation

The following table illustrates select demographic characteristics of the Barnstable MSA assessment area.

Demographic Information of the Barnstable MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	57	1.8	19.3	61.4	15.8	1.8
Population by Geography	228,996	0.3	19.3	63.0	17.4	0.0
Housing Units by Geography	164,064	0.2	20.7	64.3	14.8	0.0
Owner-Occupied Units by Geography	76,319	0.0	15.9	65.9	18.2	0.0
Occupied Rental Units by Geography	19,540	1.5	28.9	59.7	9.9	0.0
Vacant Units by Geography	68,205	0.1	23.6	63.8	12.4	0.0
Businesses by Geography	32,522	0.2	21.4	62.8	15.6	0.0
Farms by Geography	1,236	0.0	19.3	65.5	15.2	0.0
Family Distribution by Income Level	59,596	19.3	19.3	20.7	40.7	0.0
Household Distribution by Income Level	95,859	23.6	16.1	18.2	42.1	0.0
Median Family Income MSA - 12700 Barnstable Town, MA MSA		$99,410	Median Housing Value			$454,477
			Median Gross Rent			$1,313
			Families Below Poverty Level			4.3%

Source: 2020 ACS, 2023 D&B Data, and FFIEC Estimated Median Family Income;
(*) The NA category consists of geographies that have not been assigned an income classification.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing costs are moderately expensive in the assessment area as demonstrated by a median housing cost of $454,477. This cost is higher than the average in MA ($449,342).

The small business loan analysis under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2023 D&B data, 32,522 non-farm businesses operate in the Barnstable MSA assessment area. GARs for these businesses follow.

- 90.3 percent have GARs of $1 million or less,
- 2.9 percent have GARs of over $1 million,
- 6.8 percent have unknown revenues

Service industries represent the largest portion of businesses at 35.3 percent; followed by non-classifiable establishments (20.2 percent); retail trade (12.2 percent); construction (10.9 percent); and finance, insurance and real estate (11.0 percent). In addition, 65.2 percent of the area businesses have four or fewer employees, and 92.8 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, which are based on the 2022 and 2023 FFIEC-updated median family income categories.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Barnstable MSA				
2022 ($115,600)	<$57,800	$57,800 to <$92,480	$92,480 to <$138,720	≥$138,720
2023 ($124,300)	<$62,150	$62,150 to <$99,440	$99,440 to <$149,160	≥$149,160
Source: FFIEC				

CONCLUSIONS ON PERFORMANCE CRITERIA IN BARNSTABLE MSA

LENDING TEST

The bank's Lending Test performance in the Barnstable MSA assessment area is consistent with the bank's lending performance in the Providence-Warwick MSA that examiners reviewed using full-scope examination procedures. In 2022 and 2023, Eastern Bank reported 504 home mortgage loans totaling approximately $110.0 million, and 167 small business loans totaling approximately $19.1 million. The following sections discuss the bank's performance under each criterion within the assessment area.

Geographic Distribution

Home Mortgage Loans
The bank's activity in moderate-income census tracts was comparable to demographics in 2022 and 2023, was less than aggregate for both years.

Small Business Loans
The bank made no loans in low-income census tracts in 2022 or 2023. In 2022, the bank's lending performance in moderate-income census tracts exceeded aggregate and demographics. In 2023, performance improved by number and percentage and remained above aggregate and demographics.

Borrower Profile

Home Mortgage Loans
The bank's lending to low-income borrowers was comparable to aggregate performance for 2022 and 2023, but was less than demographics for both years. The bank's performance to moderate-income borrowers exceeded that of aggregate lenders and was comparable to demographics in 2022. The bank's 2023 performance decreased by number relative to 2022, but remained above the aggregate lender performance and comparable to demographics.

Small Business Loans
The bank's lending to business with GARs of $1 million or less was below the aggregate and demographics for 2022 and 2023. The bank had a relatively higher rate of loans to businesses with unknown revenues.

Community Development Loans

The bank originated eight community development loans totaling approximately $49.8 million. This is an increase from the prior evaluation period when the bank originated five loans totaling $34.6 million. Of the eight loans, three loans totaling $14.0 million supported affordable housing and five loans for $35.8 million supported economic development by financing small businesses.

INVESTMENT TEST

The bank's Investment Test performance in the Barnstable MSA assessment area is consistent with the bank's investment performance in the Providence-Warwick, MSA that examiners reviewed using full-scope examination procedures.

Qualified investments and grants in the Barnstable MSA total approximately $17.0 million, consisting of three prior ($5,402,000) and one new equity investment ($10,648,000) totaling approximately $16.0 million and 110 grants totaling approximately $939,000. A majority of the investments and grants are to organizations providing community development services to low- and moderate-income individuals.

SERVICE TEST

The bank's Service Test performance in the Barnstable MSA assessment area exceeds the bank's performance in the Providence-Warwick MSA assessment area that examiners reviewed using full-scope examination procedures. However, it does not change the overall performance rating for MA. The bank operates five branches within the Barnstable MSA assessment area. One branch is in a moderate-income census tract in Hyannis. Of the remaining four branches, two each are in middle- and upper-income census tracts. Products, services, and business hours are similar to those offered within the full-scope assessment area. The bank did not open or close any branches in the Barnstable MSA assessment area during the evaluation period. Bank employees provided 553 hours of community development services that benefited the assessment area.

NEW HAMPSHIRE

CRA RATING FOR NEW HAMPSHIRE: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW HAMPSHIRE

Eastern Bank operates 4 or 3.7 percent of its 107 full-service branches, in the NH-rated area, excluding the Multistate MSA. The NH-rated area represents 9.7 percent of the total number of census tracts and holds 3.6 percent of the bank's loans and 1.5 percent of the bank's deposits. Except for the NH-state specific programs, the bank offers the same products and services in the NH-rated area as discussed in the combined assessment area section. The NH-rated area includes Hillsborough and Merrimack Counties. Please refer to the full- and limited-scope assessment area evaluations for more details, including economic and demographic data.

SCOPE OF EVALUATION – NEW HAMPSHIRE

The scope is similar to the overall scope discussed previously, except that this portion of the evaluation only considers activity within the NH-rated area, excluding the Multistate MSA. Specifically, this section considers the bank's performance in the Manchester-Nashua MSA and the Non-MSA, NH assessment areas. The bank's performance in the Manchester-Nashua MSA assessment area carried the most weight in arriving at overall ratings and conclusions for the NH state rating since it contains the majority of branches, deposits, and loans of the two NH assessment areas. Please refer to the overall discussion for more information on products reviewed, timeframe, and product weighting.

This area accounts for the smallest portion of lending (by number of loans), deposits, and branches compared to the Multistate MSA and the MA-rated areas; therefore, performance in this area carried less weight in arriving at overall ratings and conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW HAMPSHIRE

LENDING TEST

The Lending Test is rated High Satisfactory.

Performance in the Manchester-Nashua MSA assessment area is consistent with the state level, whereas performance in the Non-MSA, NH assessment area is lower. Performance in the Manchester-Nashua MSA assessment area contributed more weight to the overall rating. The following sections discuss the bank's performance under each criterion.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2022 and 2023, Eastern Bank reported 191 home mortgage loans totaling approximately $142.3 million and 94 small business loans totaling approximately $18.5 million in the NH rated area.

The Description of Assessment Area section for each individual assessment area discusses the bank's market share rankings for home mortgage and small business loans. In the NH-rated area in 2023, Eastern Bank ranked 34th out of 353 mortgage lenders and 3rd among state-chartered financial institutions. Top rated institutions were large national banks, mortgage companies, and credit unions. The bank ranked 26th out of 103 small business lenders and ranked 2nd among state-chartered financial institutions. The top three institutions, consisting of large credit card lenders, originated 50.0 percent of all small business loans in the area.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the NH-rated area. Consistent performance in the Manchester-Nashua MSA and Non-MSA assessment areas supports this conclusion.

Borrower Profile

The distribution of borrowers reflects adequate penetration among individuals of different income levels and business customers of different size throughout the NH-rated area. Consistent performance in the Manchester-Nashua MSA assessment area supports this rating, as performance was inconsistent in the Non-MSA, NH assessment areas.

Community Development Loans

The bank made an adequate level of community development loans within the NH-rated area. As shown in the following table, the bank originated 5 loans totaling approximately $25.3 million that benefited the Manchester-Nashua MSA and Non-MSA, NH assessment areas. This is comparable, by dollar amount, to the prior evaluation, when the bank originated 13 loans totaling approximately $28.6 million.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Manchester-Nashua MSA	2	8,280	2	6,474	0	0	0	0	**4**	**14,754**
Non-MSA, NH	1	10,500	0	0	0	0	0	0	**1**	**10,500**
Total	**3**	**18,780**	**2**	**6,474**	**0**	**0**	**0**	**0**	**5**	**25,254**
Source: Bank Data										

INVESTMENT TEST

The Investment Test is rated Low Satisfactory.

Consistent performance in the Manchester-Nashua MSA and Non-MSA, NH assessment areas supports this rating. The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants in the NH-rated area. As shown in the following table, the bank made 195 qualified investments totaling approximately $19.6 million that directly benefited the Manchester-Nashua MSA and Non-MSA, NH assessment areas. The current activity level is greater than that at the prior evaluation where the investment level totaled $7.8 million.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Manchester-Nashua MSA	23	1,000	116	904	0	0	0	0	**139**	**1,904**
Non-MSA, NH	12	17,564	41	127	1	1	2	2	**56**	**17,694**
Total	**35**	**18,564**	**157**	**1,031**	**1**	**1**	**2**	**2**	**195**	**19,598**
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and community economic development needs. The bank's investments primarily supported affordable housing and community services. A community contact in Hillsborough County noted that the area has significant affordable housing needs. The bank's investments promoting affordable housing reflect positively on its responsiveness, as these investments supported projects that increased the availability of affordable housing primarily serving low- and moderate-income individuals and families.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support community development initiatives in this area. One of the new LIHTC investments in the Non-MSA, NH assessment area supports the most pressing need in the community by providing affordable housing units in an area where government subsidized units are fully occupied. This particular investment is being built with 48 units and 36 or 75.0 percent will be available to low- and moderate-income individuals and families.

SERVICE TEST

The Service Test is rated High Satisfactory.

Consistent performance in the Manchester-Nashua, MSA assessment area supports this conclusion. The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

The bank's delivery systems are reasonable accessible to essentially all portions of the assessment areas. This is inconsistent with the overall conclusion; however, there are only four branches in this area. The bank operates 3.7 percent of all branches in the Manchester-Nashua MSA and Non-MSA, NH assessment areas. Of the four branches, three are within the Manchester-Nashua MSA and one is in the Non-MSA, NH assessment area. No branches or ATMs are in low- or moderate-income census tracts for the NH-rated area; however, some branches are in close proximity to low- and moderate-income census tracts. See the individual assessment area discussions for details.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	9	7.1	30,029	5.8	0	0.0	0	0.0
Moderate	23	18.0	91,884	17.7	0	0.0	0	0.0
Middle	56	44.1	212,927	41.1	3	75.0	2	66.7
Upper	38	30.0	183,564	35.4	1	25.0	1	33.3
NA	1	.8	0	0	0	0.0	0	0.0
Total	**127**	**100.0**	**518,404**	**100.0**	**4**	**100.0**	**3**	**100.0**
Source: 2020 ACS Data; Bank Data								

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank did not open or close any branches in this area during the evaluation period.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies, and/or individuals. The bank also offers various alternative systems that effectively deliver retail-banking services throughout the assessment area. Please refer to the overall Service Test section for more information.

Community Development Services

The bank provides a high level of community development services. Bank employees provided 688 hours of services in the NH-rated area. This is less than the 867 hours provided during the prior evaluation.

MANCHESTER-NASHUA MSA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MANCHESTER-NASHUA MSA

Eastern Bank operates 3 or 2.8 percent of its 107 branches in the Manchester-Nashua MSA assessment area. The Manchester-Nashua MSA assessment area represents 7.0 percent of the total number of census tracts and holds 2.9 percent of the bank's loans and 1.3 percent of the bank's deposits. This assessment area consists of all municipalities within Hillsborough County, NH.

Economic and Demographic Data

The Manchester-Nashua MSA assessment area contains 103 census tracts with the following income designations according to the 2020 ACS U.S. Census:

- 9 low-income tracts,
- 21 moderate-income tracts,
- 45 middle-income tracts,
- 27 upper-income tracts, and
- 1 tract with no income designation

The following table illustrates select demographic characteristics of the Manchester-Nashua MSA assessment area.

Demographic Information of the Manchester-Nashua MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	103	8.7	20.4	43.7	26.2	1.0
Population by Geography	422,937	7.1	20.1	41.0	31.8	0.0
Housing Units by Geography	172,201	7.7	21.6	41.9	28.8	0.0
Owner-Occupied Units by Geography	107,043	1.9	13.7	46.1	38.3	0.0
Occupied Rental Units by Geography	55,800	18.4	35.7	33.0	12.9	0.0
Vacant Units by Geography	9,358	10.3	27.8	47.2	14.7	0.0
Businesses by Geography	52,104	8.4	16.8	40.5	33.9	0.4
Farms by Geography	1,438	3.3	10.8	47.3	38.6	0.1
Family Distribution by Income Level	105,324	19.7	18.8	22.8	38.7	0.0
Household Distribution by Income Level	162,843	23.6	16.3	18.4	41.7	0.0
Median Family Income MSA - 31700 Manchester-Nashua, NH MSA		$103,238	Median Housing Value			$276,606
			Median Gross Rent			$1,219
			Families Below Poverty Level			5.0%

Source: 2020 ACS, 2023 D&B Data, and FFIEC Estimated Median Family Income.
(*) The NA category consists of geographies that have not been assigned an income classification.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing costs are moderately expensive in the assessment area as demonstrated by a median housing cost of $276,606. This cost is higher than the average in NH ($271,757).

The small business loan analysis under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2023 D&B data, 52,104 non-farm businesses operate in the Manchester-Nashua MSA assessment area. GARs for these businesses follow.

- 90.0 percent have GARs of $1 million or less,
- 3.4 percent have GARs of over $1 million,
- 6.6 percent have unknown revenues

Service industries represent the largest portion of businesses at 35.4 percent; followed by non-classifiable establishments (20.9 percent); finance, insurance and real estate (12.0 percent); and retail trade (9.9 percent). In addition, 65.3 percent of the area businesses have four or fewer employees, and 92.8 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, which are based on the 2022 and 2023 FFIEC-updated median family income categories.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Manchester-Nashua, MSA				
2022 ($114,500)	<$57,250	$57,250 to <$91,600	$91,600 to <$137,400	≥$137,400
2023 ($121,800)	<$60,900	$60,900 to <$97,440	$97,440 to <$146,160	≥$146,160
Source: FFIEC				

Competition

The Manchester-Nashua MSA assessment area is competitive for financial services. Based on available 2023 Deposit Market Share data, 34 institutions operated 136 branches in the Manchester-Nashua MSA assessment area. Eastern Bank ranked 15th with 1.2 percent market share of the reported deposit base. The top three institutions, Citizens Bank, NA; Bank of America, NA; TD Bank, NA accounted for 67.8 percent of the market share.

There is significant competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 325 lenders reported 8,825 residential mortgage loans originated or purchased in the Manchester-Nashua MSA assessment area. Eastern Bank ranked 33rd by number with a market share of 0.7 percent. The financial institutions that ranked ahead of Eastern Bank were large national banks, mortgage companies, and other state-chartered community banks.

Eastern Bank faces a high level of competition for small business loans from national banks and other state-chartered community banks. In 2023, 96 lenders originated 9,835 small business loans within the Manchester-Nashua MSA. Eastern Bank ranked 27th with 0.4 percent of the market share. The top three institutions, American Express, N.A.; JPMorgan Chase Bank, N.A.; and Citibank, N.A. originated 51.1 percent of all small business loans.

Community Contact

Examiners referenced a recent community contact with an organization that provides community services to low- and moderate-income individuals in Hillsborough County. The contact identified affordable housing, health services, transportation, childcare, basic shelter and clothing, and substance abuse services as community needs for low- and moderate-income individuals. However, the contact emphasized that affordable housing is the most pressing community need, as low-income individuals cannot afford market rents, and the number of affordable units cannot meet the high demand.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing is the area's primary community development need. Additionally, needs and opportunities exist to provide community services to low- and moderate-income individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MANCHESTER-NASHUA MSA

LENDING TEST

The bank demonstrated good responsiveness to assessment area credit needs within the Manchester-Nashua MSA assessment area. The following sections discuss the bank's performance under each criterion.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2022 and 2023, Eastern Bank reported 148 home mortgage loans totaling approximately $122.9 million and 71 small business loans totaling approximately $14.9 million. The Competition section previously discussed the bank's market share rankings for home mortgage and small business lending.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Manchester-Nashua MSA assessment area. The bank's good performance in both home mortgage and small business lending supports this conclusion. Examiners focused on the percentage of loans in low- and moderate-income census tracts by number.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the Manchester-Nashua MSA assessment area. As the following table depicts, lending in the low-income census tracts exceeded the aggregate and demographics in 2022. In 2023, lending increased by percentage and remained above the aggregate and demographics.

The bank's 2022 lending in moderate-income census tracts was below the aggregate and demographic data. In 2023, lending improved and was greater than the aggregate and demographics.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	1.9	3.0	5	5.7	8,825	8.3
2023	1.9	2.7	6	9.8	4,280	25.0
Moderate						
2022	13.7	16.4	8	9.2	49,568	46.9
2023	13.7	17.3	11	18.0	2,902	16.9
Middle						
2022	46.1	43.4	30	34.5	21,180	20.0
2023	46.1	43.7	24	39.3	4,719	27.6
Upper						
2022	38.3	37.2	44	50.6	26,178	24.8
2023	38.3	36.3	20	32.8	5,219	30.5
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Total						
2022	**100.0**	**100.0**	**87**	**100.0**	**105,751**	**100.0**
2023	**100.0**	**100.0**	**61**	**100.0**	**17,120**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.						

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the Manchester-Nashua MSA assessment area. As illustrated in the following table, lending in the low-income census tracts significantly exceeded the aggregate and demographics in 2022. In 2023, lending declined, but remained above the aggregate and demographics.

The bank's 2022 lending in moderate-income census tracts was below the aggregate and demographics. In 2023, lending improved, but remained slightly below the aggregate and demographics.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	8.4	6.6	8	21.6	2,453	27.0
2023	8.4	6.1	4	11.8	1,315	22.7
Moderate						
2022	16.7	15.1	5	13.5	1,238	13.6
2023	16.8	15.0	5	14.7	963	16.6
Middle						
2022	40.5	40.8	9	24.3	1,588	17.5
2023	40.5	39.7	14	41.2	1,867	32.2
Upper						
2022	34.1	37.0	15	40.5	3,802	41.9
2023	33.9	39.0	11	32.4	1,659	28.6
Not Available						
2022	0.3	0.6	0	0.0	0	0.0
2023	0.4	0.3	0	0.0	0	0.0
Total						
2022	**100.0**	**100.0**	**37**	**100.0**	**9,081**	**100.0**
2023	**100.0**	**100.0**	**34**	**100.0**	**5,804**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data, "--" data not available.						

Borrower Profile

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and businesses of different sizes in the Manchester-Nashua MSA assessment area. The bank's adequate performance in both home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income borrowers and small businesses with GARs of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among retail customers of different income levels. As shown in the following table, the bank's lending to low- and moderate-income borrowers was below aggregate performance and demographics for both 2022 and 2023. In this assessment area, a low-income family earning less than $60,900 may have difficulty qualifying for a mortgage under conventional underwriting standards, considering the median housing value of $276,606. These factors help explain the disparity between lending to low-income families and the percentage of low-income families.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	19.7	7.9	2	2.3	82	0.1
2023	19.7	6.3	2	3.3	238	1.4
Moderate						
2022	18.8	22.6	12	13.8	1,429	1.4
2023	18.8	21.2	6	9.8	347	2.0
Middle						
2022	22.8	27.1	14	16.1	2,036	1.9
2023	22.8	28.1	13	21.3	2,148	12.5
Upper						
2022	38.7	32.6	44	50.6	10,372	9.8
2023	38.7	34.6	32	52.5	8,421	49.2
Not Available						
2022	0.0	9.9	15	17.2	91,833	86.8
2023	0.0	9.9	8	13.1	5,967	34.9
Total						
2022	**100.0**	**100.0**	**87**	**100.0**	**105,751**	**100.0**
2023	**100.0**	**100.0**	**61**	**100.0**	**17,120**	**100.0**
Source: 2020 ACS; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.						

Small Business Loans

The distribution of small business loans among businesses of different sizes reflects adequate penetration. As shown in the following table, the bank's 2022 performance was below the aggregate performance and demographics. In 2023, lending to small businesses with GARs of $1 million or less improved. The bank's performance was comparable to the aggregate lenders, but was less than demographics.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Business Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2022	88.4	49.3	11	29.7	2,276	25.1
2023	89.9	53.8	17	50.0	1,354	23.3
>$1,000,000						
2022	4.0	--	19	51.4	5,749	63.3
2023	3.4	--	10	29.4	3,077	53.0
Revenue Not Available						
2022	7.6	--	7	18.9	1,056	11.6
2023	6.7	--	7	20.6	1,373	23.7
Total						
2022	**100.0**	**100.0**	**37**	**100.0**	**9,081**	**100.0**
2023	**100.0**	**100.0**	**34**	**100.0**	**5,804**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data, 2022 & 2023 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0 percent.*						

Community Development Loans

The bank made an adequate level of community development loans in the Manchester-Nashua MSA assessment area. The bank originated four community development loans totaling approximately $14.8 million during the evaluation period. This is comparable, by dollar amount, to the prior evaluation period when the bank originated 9 loans totaling $14.0 million. Of the 4 loans, two loans totaling $8.3 million supported affordable housing and two loans totaling $6.5 million supported community services for low- or moderate-income individuals.

The following are examples of qualified community development loans that benefited the Manchester-Nashua MSA assessment area.

- In 2022, the bank originated a $3.6 million loan for a new 47-unit housing complex in Hudson, NH. Of the 47 units, 35 are restricted to individuals with income levels at or below 60.0 percent of the AMI. This loan qualifies for community development by supporting affordable housing for low- and moderate-income families.

- In 2021, the bank originated a $1.7 million loan to refinance several existing properties in Nashua NH. The refinanced properties provide transitional housing for individuals recovering from substance abuse addiction. Loan proceeds will maintain and help grow the borrower's addiction treatment and recovery programs. This loan qualifies for community development by supporting a community service for low- and moderate-income individuals.

INVESTMENT TEST

The bank demonstrated adequate performance under the Investment Test within the Manchester-Nashua MSA assessment area. The following sections discuss the bank's performance under each criterion.

Investment and Grant Activity

The bank has an adequate level of community development investments and grants in the Manchester-Nashua MSA assessment area. As shown in the following table, qualified investments totaled approximately $1.9 million which included one prior period investment with a current book value of $725,000 and 138 qualified grants totaled approximately $1.2 million. The current investment level is less than the $2.2 million level at the prior evaluation.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	1	725	0	0	0	0	0	0	**1**	**725**
2021	0	0	0	0	0	0	0	0	**0**	**0**
2022	0	0	0	0	0	0	0	0	**0**	**0**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**1**	**725**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**725**
Qualified Grants & Donations	22	275	116	904	0	0	0	0	**138**	**1,179**
Total	**23**	**1,000**	**116**	**904**	**0**	**0**	**0**	**0**	**139**	**1,904**
Source: Bank Data										

The following are examples of current qualified investments that benefited the Manchester-Nashua MSA.

Equity Investments

- The bank continues to hold an equity investment in a Manchester Housing and Redevelopment Authority bond that promotes affordable housing in Manchester, NH and primarily serves low- and moderate-income individuals and families. The investment's current book value is $725,000.

Grants and Donations

- ***Catholic Charities NH (CCNH) –*** CCNH is an organization that provides support to individuals of all backgrounds and beliefs, including providing shelter and food to those in need, including homeless and low- and moderate-income individuals.

- ***The Front Door Agency (TFDA)*** – TFDA's mission is to end homelessness in Greater Nashua/Southern NH and their housing programs, including transitional and permanent affordable housing, support this mission. The programs are geared towards low- and moderate-income individuals and families.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and community economic development needs. The prior period equity investment promotes affordable housing, while a majority of donations provides community services. The community contact identified both areas as community development needs.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support community development initiatives that benefit the Manchester-Nashua MSA assessment area. Activity consisted of purchasing a bond in a prior period and providing grants and donations.

SERVICE TEST

The bank demonstrated good performance under the Service Test within the Manchester-Nashua MSA assessment area. The following sections discuss the bank's performance under each criterion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment area. This is inconsistent with the overall conclusion; however, the bank operates only three branches in this assessment area, and they are in close proximity to the low- and moderate-income census tracts. Specifically, the bank operates two branches within middle-income census tracts, one in Manchester and one in Nashua, NH and one within an upper-income census tract in Bedford, NH. The Nashua branch is within 2.5 miles of the low- and moderate-income census tracts in downtown Nashua. The Manchester branch is located just outside a concentration of low- and moderate-income census tracts in the northern end of downtown Manchester. The branch is within walking distance (less than 0.2 miles) from the closest moderate-income census tract and less than or equal to 1 mile from two other moderate-income census tracts and the two low-income census tracts in downtown Manchester. The Bedford branch, although on the other side of the Merrimack River, is also close to several moderate-income census tracts in the southeast portion of Manchester.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	9	8.7	30,029	7.1	0	0.0	0	0.0
Moderate	21	20.4	85,010	20.1	0	0.0	0	0.0
Middle	45	43.7	173,404	41.0	2	66.7	1	50.0
Upper	27	26.2	134,494	31.8	1	33.3	1	50.0
NA	1	1.0	0	0.0	0	0.0	0	0.0
Total	**103**	**100.0**	**422,937**	**100.0**	**3**	**100.0**	**2**	**100.0**
Source: 2020 ACS Data; Bank Data								

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank did not open or close any branches in this area during the evaluation period.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income-geographies and/or individuals. The bank also offers various alternative systems that effectively deliver retail banking services throughout the assessment area. The hours and services offered in this area are consistent with the rated area. For details, please refer to the Reasonableness of Business Hours and Services under the overall Service Test section.

Community Development Services

The bank provides a high level of community development services in this area. Community development services totaled 501 hours. The current level represents an increase of approximately 15.5 percent from the prior evaluation where the bank provided 432 hours. A majority of the current activity provided community services to low- and moderate-income individuals. The following table shows the hours by year and community development category.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	17	35	0	0	**52**
2022	5	91	0	0	**96**
2023	8	131	3	0	**142**
2024	38	164	7	2	**211**
Total	**68**	**421**	**10**	**2**	**501**
Source: Bank Data					

The following are some notable examples of services that benefited the Manchester-Nashua MSA assessment area.

- ***Manchester Neighborhood Housing Services*** – This organization increases access to affordable home ownership and rental opportunities to low- and moderate-income families in southern NH. A vice president serves on the Asset Management Committee.

- ***Marguerite's Place*** – This organization provides various services to low- and moderate-income families including affordable childcare and group programs while their main focus is providing transitional housing for those facing homelessness. A branch manager serves as an FDIC Money Smart financial education program instructor.

- ***Nashua Center –*** This organization provide educational, health, and social services to low- and moderate-income individuals. A significant portion of the organization's funding is from Medicaid, which covers costs for individuals with limited income. A branch manager is a Board and committee member.

NON-METROPOLITAN STATEWIDE AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-METROPOLITAN STATEWIDE AREA

Eastern Bank operates 1 or 0.9 percent of its 107 full-service branches in the Non-MSA, NH assessment area. The Non-MSA, NH assessment area represents 2.7 percent of the total number of census tracts and holds 0.7 percent of the bank's loans and 0.2 percent of the bank's deposits. This assessment area consists of Merrimack County, NH. The Non-MSA, NH assessment area contains 39 census tracts with the following income designations according to the 2020 U.S. Census:

- 3 moderate-income census tracts,
- 21 middle-income census tracts, and
- 15 upper-income census tracts.

The following table illustrates select demographic characteristics of the Non-MSA assessment area.

Demographic Information of the Non-MSA, NH Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	39	0.0	7.7	53.8	38.5	0.0
Population by Geography	153,808	0.0	7.0	54.3	38.7	0.0
Housing Units by Geography	65,284	0.0	8.3	54.7	36.9	0.0
Owner-Occupied Units by Geography	42,947	0.0	4.3	54.1	41.6	0.0
Occupied Rental Units by Geography	16,262	0.0	20.6	59.1	20.3	0.0
Vacant Units by Geography	6,075	0.0	3.4	47.8	48.8	0.0
Businesses by Geography	19,418	0.0	11.2	49.8	39.0	0.0
Farms by Geography	802	0.0	4.5	50.4	45.1	0.0
Family Distribution by Income Level	39,851	14.7	17.0	23.1	45.3	0.0
Household Distribution by Income Level	59,209	20.4	13.9	17.9	47.7	0.0
Median Family Income Non-MSAs – NH		$85,473	Median Housing Value			$246,465
			Median Gross Rent			$1,070
			Families Below Poverty Level			3.7%
Source: 2020 ACS, 2023 D&B Data, and FFIEC Estimated Median Family Income;						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing costs are relatively inexpensive in the assessment area as demonstrated by a median housing cost of $246,465. This cost is lower than the average in NH ($271,757).

The small business loan analysis under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2023 D&B data, 19,418 non-farm businesses operate in the Non-MSA NH AA assessment area. GARs for these businesses follow.

- 87.9 percent have GARs of $1 million or less,
- 3.6 percent have GARs of over $1 million,
- 8.5 percent have unknown revenues

Service industries represent the largest portion of businesses at 36.1 percent; followed by non-classifiable establishments (19.1 percent); finance, insurance and real estate (10.5 percent); and retail trade (9.4 percent). In addition, 65.5 percent of the area businesses have four or fewer employees, and 91.8 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, which are based on the 2022 and 2023 FFIEC-updated median family income categories.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Non-MSA, NH				
2022 ($94,500)	<$47,250	$47,250 to <$75,600	$75,600 to <$113,400	≥$113,400
2023 ($106,500)	<$53,250	$53,250 to <$85,200	$85,200 to <$127,800	≥$127,800
Source: FFIEC				

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-METROPOLITAN STATEWIDE AREA

LENDING TEST

The bank's Lending Test performance in the Non-MSA, NH assessment area is below the bank's lending performance in the Manchester-Nashua MSA assessment area that examiners reviewed using full-scope examination procedures. However, it does not change the overall performance rating for NH.

In 2022 and 2023, Eastern Bank reported 43 home mortgage loans totaling approximately $19.5 million and 23 small business loans totaling approximately $3.6 million. The following sections discuss the bank's performance under each criterion within the assessment area.

Geographic Distribution

Home Mortgage Loans
In 2022, the bank's activity in moderate-income census tracts was comparable to demographics and the aggregate. In 2023, lending improved and was above aggregate and demographics.

Small Business Loans
The bank made no loans in the moderate-income census tracts in 2022. In 2023, performance improved and exceeded the aggregate and demographics.

Borrower Profile

Home Mortgage Loans
The bank originated one loan to a low-income borrower in 2022. Performance was comparable to aggregate performance, but less than demographics. In 2023, the bank made no loans to low-income borrowers. The bank's performance to moderate-income borrowers was below that of aggregate lenders and the demographic of moderate-income families in 2022. In 2023, the bank's lending declined, but was greater than demographics and comparable to the aggregate performance.

Small Business Loans
In 2022 and 2023, lending to business with GARs of $1 million or less was less than the aggregate and demographics. The bank had a relatively higher rate of loans to businesses with unknown revenues.

Community Development Loans

The bank originated one community development loan for $10.5 million in the Non-MSA, NH assessment area. The loan supports the construction of a 48-unit housing project in Concord, NH, with 36 affordable units. This loan qualifies for community development by supporting affordable housing for low- or moderate-income individuals. The bank's performance was comparable to the previous evaluation period, when the bank originated 3 loans totaling $12.4 million.

INVESTMENT TEST

The bank's Investment Test performance in the Non-MSA, NH assessment area exceeds the bank's investment performance in the Manchester-Nashua MSA assessment area that examiners reviewed using full-scope examination procedures. However, it does not change the overall performance rating for NH. The bank made one new equity investment (approximately $8.8 million) and holds three prior investments (approximately $8.7 million), totaling approximately $17.5 million, a substantial increase since the previous evaluation. Of the four investments, three are through the LIHTC program and one is to a loan fund, all of which support and provide affordable housing. The bank provided 52 qualified grants totaling approximately $192,000 during the evaluation period. The majority of grants supported community organizations serving low- and moderate-income individuals and families.

SERVICE TEST

The bank's Service Test performance in the Non-MSA, NH assessment area is less than its performance in the Manchester-Nashua MSA assessment area that examiners reviewed using full-scope examination procedures. However, it does not change the overall performance rating for NH. Eastern Bank operates one branch in a middle-income tract in Concord, NH. Products, services, and business hours are similar to those offered within the full-scope assessment area. The bank did not open or close any branches in this area. Bank employees provided 187 hours of community development services to the area.

APPENDICES

DIVISION OF BANKS' FAIR LENDING POLICIES AND PROCEDURES

The Division of Banks provides comments regarding the institution's fair lending policies and procedures pursuant to Regulatory Bulletin 1.3-106. A review of the bank's public comment file illustrated that the bank received no complaints pertaining to the institution's CRA performance since the prior evaluation. Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. Based on these procedures, examiners did not note any evidence of disparate treatment. The bank has a good record relative to fair lending policies and procedures.

MINORITY APPLICATION FLOW

Division of Banks examiners reviewed the bank's 2022 and 2023 HMDA LARs to determine if the application flow from the different racial groups within the bank's combined assessment area reflected the combined assessment areas' demographics.

According to the 2020 ACS U.S. Census Data, the bank's combined assessment area contained a population of 6.3 million individuals, of which 30.3 percent are minorities. The minority population represented is 8.2 percent Asian, 6.8 percent Black/African American, 0.2 percent American Indian, 10.8 percent Hispanic or Latino, and 6.7 percent other.

Examiners compared the bank's application activity to 2022 and 2023 aggregate. This data comparison assists in deriving reasonable expectations for the rate of applications the bank received from minority home mortgage loan applicants. Refer to the following table for information on the bank's minority application flow as well as for the aggregate lenders in the bank's combined assessment area.

MINORITY APPLICATION FLOW						
RACE	**Bank 2022 HMDA**		**2022 Aggregate Data**	**Bank 2023 HMDA**		**2023 Aggregate Data**
	#	%	%	#	%	%
American Indian/ Alaska Native	33	0.5	0.3	23	0.5	0.4
Asian	484	6.7	6.6	255	6.0	1.0
Black/ African American	488	6.8	5.0	416	9.8	2.0
Hawaiian/Pacific Islander	21	0.3	0.1	11	0.3	0.1
2 or more Minority	12	0.2	0.1	13	0.3	0.1
Joint Race (White/Minority)	148	2.0	1.7	109	2.6	1.3
Total Racial Minority	**1,186**	**16.5**	**13.8**	**827**	**19.5**	**4.9**
White	5,317	73.7	62.4	3,058	71.9	70.7
Race Not Available	713	9.8	23.8	366	8.6	24.4
Total	**7,216**	**100.0**	**100.0**	**4,251**	**100.0**	**100.0**
ETHNICITY						
Hispanic or Latino	600	8.3	6.1	488	11.5	4.5
Joint (Hisp/Lat /Not Hisp/Lat)	119	1.7	1.4	72	1.7	1.1
Total Ethnic Minority	**719**	**10.0**	**7.5**	**560**	**13.2**	**5.6**
Not Hispanic or Latino	5,804	80.4	69.1	3,341	78.6	69.2
Ethnicity Not Available	693	9.6	23.4	350	8.2	25.2
Total	**7,216**	**100.0**	**100.0**	**4,251**	**100.0**	**100.0**
Source: 2020 US Census Data, HMDA Aggregate Data 2022 and 2023, HMDA LAR Data 2022 and 2023						

In 2022, the bank received 7,216 HMDA reportable loan applications within its combined assessment area. Of these, the bank received 1,186 applications, or 16.5 percent, from minority applicants, which ranked above the 2022 aggregate data of 13.8 percent. The bank received 719 or 10.0 percent of all applications from ethnic groups of Hispanic origin within its combined assessment area in 2022, compared to the aggregate of 7.5 percent.

In 2023, the bank received 4,251 HMDA reportable loan applications within its combined assessment area. Of these applications received, 827 or 19.5 percent were from minority applicants, compared to 4.9 percent of the 2023 aggregate data. Additionally, the bank received 560 or 13.2 percent of all applications from ethnic groups of Hispanic origin within its combined assessment area, compared to the aggregate of 5.6 percent.

Considering the combined assessment area's demographic composition and comparisons to 2022 and 2023 aggregate data, the bank's minority application flow is more than reasonable. Eastern Bank's marketing, branch structure and brand awareness allow the bank to reach its entire assessment area. The bank also conducts first-time homebuyer and financial literacy courses throughout its footprint, including a focus on majority-minority areas. Financial literacy and first-time home buyer programs are provided in both English and Spanish. The bank's outreach efforts appropriately correlate with their resources and capabilities.

DIVISION OF BANKS' LOSS OF AFFORDABLE HOUSING

The Division of Banks' regulation 209 CMR 46.22(2)(g) requires that the evaluation of the lending performance of a large institution includes a review of its efforts to forestall the loss of affordable housing. The Division reviews the institution's loans to ensure that there is no undue concentration and a systematic pattern of lending resulting in the loss of affordable housing units. No systemic patterns were identified.

Additionally, the bank's leadership in community development lending for affordable housing projects and developing and participating in flexible lending programs support excellent performance for this criterion. The bank's investment initiatives also reflect a commitment to helping individuals stay in their homes.

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Eastern Bank	
Scope of Examination: Full-scope reviews were performed on the following assessment areas within the noted rated areas: Multistate MSA Assessment Area: State of MA: Providence-Warwick MSA Assessment Area State of NH: Manchester-Nashua MSA Assessment Area	
Time Period Reviewed:	03/22/21 to 01/21/25
Products Reviewed: Home Mortgage Loans: (01/01/21 -12/31/23) Small Business Loans: (01/01/21 – 12/31/23)	

LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION			
ASSESSMENT AREA	**TYPE OF EXAMINATION**	**BRANCHES VISITED**	**OTHER INFORMATION**
Combined Assessment Area	Full-scope	Main Office	None
Multistate MSA	Full-scope	Main Office	None
Barnstable MSA	Limited-scope	None	None
Providence-Warwick MSA	Full-scope	None	None
Manchester-Nashua MSA	Full-scope	None	None
Non-MSA, NH	Limited-scope	None	None

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Overall	Outstanding	Outstanding	Outstanding	Outstanding
Multistate MSA	Outstanding	Outstanding	Outstanding	Outstanding
MA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
NH	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Branch Listing

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(3) A list of the bank's branches, their street addresses, and geographies;

Branch Listing w/ Demographic Data

8/21/2026

Branch Distribution #s — 127

	Low	Mod	Mid	Upp	N/A	Total	
Branches	8	20	46	52	1	**127**	100.00%
Boston MA / NH MSA	8	18	34	47	1	108	85.04%
Barnstable MSA	0	1	2	2	0	5	3.94%
Providence RI / MA MSA	0	1	7	2	0	10	7.87%
Manchester Nashua MSA	0	0	2	1	0	3	2.36%
Concord Non-MSA	0	0	1	0	0	1	0.79%

Low Income Tract

Mod Income Tract

Branch Distribution #s

	Low	Mod	Mid	Upp	N/A	Total	MSA
Branches	6.30%	15.75%	36.22%	40.94%	0.79%	**100%**	
Boston MA / NH MSA	7%	17%	31%	44%	1%	100%	14454, 15764, 40484
Barnstable MSA	0%	20%	40%	40%	0%	100%	12700
Providence RI / MA MSA	0%	10%	70%	20%	0%	100%	39300
Manchester Nashua MSA	0%	0%	67%	33%	0%	100%	31700
Concord Non-MSA	0%	0%	100%	0%	0%	100%	NA

AA	BRANCH	ADDRESS	CITY	STATE_ABRV	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_ TRAC	MNRTY_ TRCT	Cost_Ctr
1-BOS	Abington: 660 Bedford St	660 Bedford St	Abington	MA	02351	Middle	14454	25	023	5202.02	19.02	571
1-BOS	Alston	300 Western Avenue	Allston	MA	02134	Middle	14454	25	025	0001.01	35.45	530
1-BOS	Andover	15 Elm Street	Andover	MA	01810	Upper	15764	25	009	2542.00	19.53	531
3-PROV	Attleboro: 127 Pleasant St	127 Pleasant St	Attleboro	MA	02703	Moderate	14454	25	005	6314.00	17.8	572
1-BOS	Belmont - 361 Trapelo Rd	361 Trapelo Rd	Belmont	MA	02478	Middle	15764	25	017	3577.00	33.34	551
1-BOS	Beverly - Enon St	33 Enon Street	Beverly	MA	01915	Moderate	15764	25	009	2171.02	17.89	313
1-BOS	Beverly	428 Rantoul Street	Beverly	MA	01915	Moderate	15764	25	009	2173.00	30.28	542
1-BOS	Back Bay	145 Dartmouth Street	Boston	MA	02116	Not Available	14454	25	025	0707.00	45.71	157
1-BOS	Roxbury Crossing	1413 Tremont St	Boston	MA	02120	Low	14454	25	025	0808.01	71.09	169
1-BOS	Boston East - Shaw's Supermarket	246 Border St	Boston	MA	02128	Moderate	14454	25	025	0503.00	61.6	338
1-BOS	Boston - South	470 West Broadway	Boston	MA	02127	Upper	14454	25	025	0605.01	11.96	374
1-BOS	Boston - North End	275 Hanover Street	Boston	MA	02113	Upper	15764	25	025	0304.00	15.6	539
1-BOS	Boston - 65 Beacon St	65 Beacon Street	Boston	MA	02108	Upper	14454	25	025	0201.01	13.98	552
1-BOS	Boston - 1 Federal St	1 Federal Street	Boston	MA	02110	Upper	14454	25	025	0701.04	35.29	553
1-BOS	Boston - 125 High St - Main Office	125 High Street	Boston	MA	02110	Upper	14454	25	025	0701.04	35.29	
1-BOS	Braintree	51 Commercial St	Braintree	MA	02184	Upper	14454	25	021	4195.00	32.55	368
1-BOS	Braintree	703 Granite Street	Braintree	MA	02184	Upper	14454	25	021	4191.00	30.53	532
1-BOS	Bridgewater: 295 Bedford St	295 Bedford St	Bridgewater	MA	02324	Upper	14454	25	023	5251.04	12.46	573
1-BOS	Brighton: 1952 Beacon St	1952 Beacon St	Brighton	MA	02135	Middle	14454	25	025	0005.02	26.17	574
1-BOS	Brockton - Belmont St	1265 Belmont St	Brockton	MA	02301	Middle	14454	25	023	5117.02	46.24	172
1-BOS	Brockton: 1601 Main St	1601 Main St	Brockton	MA	02301	Middle	14454	25	023	5116.02	61.75	575
1-BOS	Brockton: 68 Legion Parkway	68 Legion Parkway	Brockton	MA	02301	Low	14454	25	023	5109.00	84.32	576
1-BOS	Brockton: 443 Belmont St	443 Belmont St	Brockton	MA	02301	Middle	14454	25	023	5107.00	74.1	577
1-BOS	Brookline - Hebrew Senior Life Center	100 Centre Street, Suite 4A	Brookline	MA	02466	Upper	14454	25	021	4004.01	28.89	326
1-BOS	Brookline - Coolidge Corner	1354 Beacon Street	Brookline	MA	02446	Upper	14454	25	021	4004.01	28.89	533
1-BOS	Burlington	134 Cambridge Street	Burlington	MA	01803	Middle	15764	25	017	3322.02	38.4	534
1-BOS	Cambridge - Central Square	647 Massachusetts Avenue	Cambridge	MA	02139	Middle	15764	25	017	3530.00	43.19	161
1-BOS	Cambridge	2309 Massachusetts Avenue	Cambridge	MA	02140	Upper	15764	25	017	3550.00	36.18	543

Branch Listing w/ Demographic Data

8/21/2026

Branch Distribution #s — 127

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Manchester Nashua MSA	0	0	2	1	0	3	2.36%
Concord Non-MSA	0	0	1	0	0	1	0.79%

Low Income Tract

Mod Income Tract

Branch Distribution #s

	Low	Mod	Mid	Upp	N/A	Total	MSA
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Providence RI / MA MSA	0%	10%	70%	20%	0%	100%	39300
Manchester Nashua MSA	0%	0%	67%	33%	0%	100%	31700
Concord Non-MSA	0%	0%	100%	0%	0%	100%	NA

AA	BRANCH	ADDRESS	CITY	STATE_ABRV	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_TRAC	MNRTY_TRCT	Cost_Ctr
1-BOS	Cambridge - 1336 Massachusetts Ave	1336 Massachusetts Ave	Cambridge	MA	02138	Upper	15764	25	017	3537.00	43.75	554
1-BOS	Cambridge - 353 Huron Ave	353 Huron Ave	Cambridge	MA	02138	Upper	15764	25	017	3544.00	26.13	555
1-BOS	Cambridge - 415 Main St	415 Main St	Cambridge	MA	02142	Middle	15764	25	017	3531.02	64.41	556
1-BOS	Cambridge - Porter Square	1720 Massachusetts Avenue	Cambridge	MA	02138	Upper	15764	25	017	3540.00	34.87	557
1-BOS	Canton: 95 Washington St.	95 Washington St.	Canton	MA	02021	Middle	14454	25	021	4151.04	25.38	578
1-BOS	Chelmsford	291 Chelmsford St	Chelmsford	MA	01824	Upper	15764	25	017	3172.03	21.16	145
1-BOS	Chelsea	90 Everett Ave	Chelsea	MA	02150	Moderate	14454	25	025	1604.00	78.93	111
1-BOS	Chestnut Hill	210 Boylston Street	Chestnut Hill	MA	02467	Upper	15764	25	017	3739.02	33.80	535
1-BOS	Concord - 75 Main St	75 Main St	Concord	MA	01742	Upper	15764	25	017	3613.00	18.6	558
1-BOS	Danvers - Liberty Tree Mall	4 Federal St	Danvers	MA	01923	Middle	15764	25	009	2112.01	11.63	335
1-BOS	Dedham	240 Providence Highway	Dedham	MA	02026	Upper	14454	25	021	4021.01	20.73	332
1-BOS	Ashmont Station	1906 Dorchester Avenue	Dorchester	MA	02124	Middle	14454	25	025	1008.00	46.66	167
1-BOS	Dracut	45 Broadway Rd	Dracut	MA	01826	Middle	15764	25	017	3143.01	24.81	152
1-BOS	Duxbury	19 Depot St	Duxbury	MA	02332	Upper	14454	25	023	5071.03	7.83	126
1-BOS	East Wareham	3003 Cranberry Highway	East Wareham	MA	02538	Moderate	14454	25	023	5452.00	20.01	135
1-BOS	Easton: 472 Foundry St.	472 Foundry St.	Easton	MA	02356	Upper	14454	25	005	6002.04	20.32	579
1-BOS	Everett	738 Broadway	Everett	MA	02149	Moderate	15764	25	017	3422.02	65.45	141
1-BOS	Everett	1763 Revere Beach Parkway	Everett	MA	02149	Moderate	15764	25	017	3426.00	71.22	544
2-BARN	Falmouth	815 Main St	Falmouth	MA	02540	Middle	12700	25	001	0148.00	14.84	183
1-BOS	Hingham - Hingham Center	274 Main St	Hingham	MA	02043	Upper	14454	25	023	5011.01	7.08	372
2-BARN	Hyannis	375 Iyannough Road	Hyannis	MA	02601	Moderate	12700	25	001	0153.00	49.51	139
1-BOS	Jamaica Plain	687 Centre Street	Jamaica Plain	MA	02130	Upper	14454	25	025	1201.03	21.07	159
1-BOS	Kingston	108 Main St	Kingston	MA	02364	Middle	14454	25	023	5091.01	8.16	125
1-BOS	Lakeville - Main St - 1	45 Main St	Lakeville	MA	02347	Moderate	14454	25	023	5401.01	10.89	173
1-BOS	Lawrence	486 Essex St	Lawrence	MA	01840	Low	15764	25	009	2501.00	83.91	384
1-BOS	Lexington - 1690 Massachusetts Ave	1690 Massachusetts Ave	Lexington	MA	02421	Upper	15764	25	017	3584.00	39.55	560
1-BOS	Lowell	50 Central St	Lowell	MA	01852	Low	15764	25	017	3101.02	62.17	147
1-BOS	Lynn - Lynngate	156 Boston St	Lynn	MA	01904	Moderate	15764	25	009	2055.00	74.71	303
1-BOS	Lynn - Market St	112 Market St	Lynn	MA	01901	Low	15764	25	009	2068.00	76.32	330
1-BOS	Lynnfield - Kernwood	45 Salem St	Lynnfield	MA	01940	Upper	15764	25	009	2091.00	16.18	331
1-BOS	Malden	140 Ferry Street	Malden	MA	02148	Moderate	15764	25	017	3415.00	70.61	545
1-BOS	Mansfield: 131 Copeland Dr	131 Copeland Dr	Mansfield	MA	02048	Upper	14454	25	005	6101.00	17.47	580
1-BOS	Marblehead	118 Washington St	Marblehead	MA	01945	Upper	15764	25	009	2033.02	9.9	312
1-BOS	Marion	340 Front St	Marion	MA	02738	Middle	14454	25	023	5611.00	14.76	124

Branch Listing w/ Demographic Data

8/21/2026

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Manchester Nashua MSA	0	0	2	1	0	3	2.36%
Concord Non-MSA	0	0	1	0	0	1	0.79%

Low Income Tract

Mod Income Tract

Branch Distribution #s

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Concord Non-MSA	0%	0%	100%	0%	0%	100%	NA

AA	BRANCH	ADDRESS	CITY	STATE_ABRV	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_ TRAC	MNRTY_ TRCT	Cost_Ctr
1-BOS	Marshfield	1932 Ocean St	Marshfield	MA	02050	Middle	14454	25	023	5062.03	7.4	353
2-BARN	Marstons Mills (Cotuit)	1560 Old Post Road	Marstons Mills	MA	02648	Middle	12700	25	001	0132.00	11.49	129
2-BARN	Mashpee	6 Shellback Way	Mashpee	MA	02649	Upper	12700	25	001	0151.00	12.9	132
1-BOS	Mattapoisett	29 County Rd	Mattapoisett	MA	02739	Middle	14454	25	023	5601.00	8.48	123
1-BOS	Medford - Fellsway	503 Riverside Avenue	Medford	MA	02155	Middle	15764	25	017	3398.02	49.3	536
1-BOS	Melrose	441 Main Street	Melrose	MA	02176	Upper	15764	25	017	3363.00	16.78	308
1-BOS	Middleboro: 2 West Grove St	2 West Grove St	Middleboro	MA	02346	Moderate	14454	25	023	5423.02	15.13	581
1-BOS	Natick	2 South Ave	Natick	MA	01760	Upper	15764	25	017	3822.00	17.47	371
1-BOS	Needham	1433 Highland Ave	Needham	MA	02492	Upper	14454	25	021	4572.00	16.49	537
1-BOS	Needham - 865 Central Ave	865 Central Ave	Needham	MA	02492	Upper	14454	25	021	4034.00	18.86	561
1-BOS	Newburyport	17 Storey Ave	Newburyport	MA	01950	Middle	15764	25	009	2682.00	10.12	320
1-BOS	Newton - Auburndale	2060 Commonwealth Ave	Newton	MA	02466	Upper	15764	25	017	3747.00	33.2	356
1-BOS	Newton Center	32 Langley Road	Newton	MA	02459	Upper	15764	25	017	3736.00	31.75	538
1-BOS	North Andover - 89 Turnpike St	89 Turnpike St	North Andover	MA	01845	Middle	15764	25	009	2532.02	29.43	562
1-BOS	Norwell	80 Washington St	Norwell	MA	02061	Upper	14454	25	023	5041.01	9.52	362
1-BOS	Peabody - Shaws	114 Essex Center Drive	Peabody	MA	01960	Middle	15764	25	009	2103.02	24.66	319
1-BOS	Peabody - Foster St	37 Foster St	Peabody	MA	01960	Low	15764	25	009	2107.00	44.06	333
1-BOS	Peabody - Brooksby Village 2	300 Brooksby Village Dr	Peabody	MA	01960	Middle	15764	25	009	2103.01	10.72	336
1-BOS	Plymouth: 43 Commerce Way	43 Commerce Way	Plymouth	MA	02360	Middle	14454	25	023	5301.00	16.89	582
1-BOS	Quincy - Wollaston	34 Chapman St	Quincy	MA	02170	Middle	14454	25	021	4176.02	48.67	366
1-BOS	Quincy	63 Franklin St	Quincy	MA	02169	Moderate	14454	25	021	4180.04	52.57	367
1-BOS	Randolph - 19 Warren St	19 Warren St	Randolph	MA	02368	Middle	14454	25	021	4203.01	71.65	583
1-BOS	Raynham: 500 South St W	500 South St W	Raynham	MA	02767	Upper	14454	25	005	6122.02	16.45	584
1-BOS	Reading	123 Haven St	Reading	MA	01867	Upper	15764	25	017	3342.00	11.89	140
1-BOS	Revere	339 Squire Rd	Revere	MA	02151	Moderate	14454	25	025	1703.02	57.34	189
1-BOS	Salem - Pickering Wharf	19 Congress Street	Salem	MA	01970	Low	15764	25	009	2043.00	57.68	316
1-BOS	Salem - Highlander	6 Traders Way	Salem	MA	01970	Moderate	15764	25	009	2047.01	40.02	334
1-BOS	Salem	37 Central Street	Salem	MA	01970	Low	15764	25	009	2043.00	57.68	548
2-BARN	Sandwich	65C Route 6A	Sandwich	MA	02563	Upper	12700	25	001	0133.00	6.87	127
1-BOS	Saugus - Lynnfells	605 Broadway	Saugus	MA	01906	Middle	15764	25	009	2084.01	21.56	315
1-BOS	Saugus - Cliftondale	466 Lincoln Ave	Saugus	MA	01906	Middle	15764	25	009	2081.02	30.55	329
1-BOS	Sharon	7 South Main St	Sharon	MA	02067	Upper	14454	25	021	4143.00	27.38	138
1-BOS	Somerville	102 Fellsway West	Somerville	MA	02145	Moderate	15764	25	017	3501.09	53.77	549
1-BOS	Stoneham	163 Main St	Stoneham	MA	02180	Middle	15764	25	017	3372.02	14.72	328
1-BOS	Stoughton - 470 Washington St	470 Washington Street	Stoughton	MA	02072	Moderate	14454	25	021	4561.02	41.72	585
1-BOS	Swampscott - Vinnin Square 2	405 Paradise Road	Swampscott	MA	01907	Middle	15764	25	009	2021.01	13.61	337
3-PROV	Taunton	742 County St	Taunton	MA	02780	Middle	39300	25	005	6141.01	28.8	137
1-BOS	Wakefield	445 Main St	Wakefield	MA	01880	Middle	15764	25	017	3351.00	11.68	307

Branch Listing w/ Demographic Data

8/21/2026

Branch Distribution #s — 127

	Low	Mod	Mid	Upp	N/A	Total	
Branches	8	20	46	52	1	**127**	100.00%
Boston MA / NH MSA	8	18	34	47	1	108	85.04%
Barnstable MSA	0	1	2	2	0	5	3.94%
Providence RI / MA MSA	0	1	7	2	0	10	7.87%
Manchester Nashua MSA	0	0	2	1	0	3	2.36%
Concord Non-MSA	0	0	1	0	0	1	0.79%

Low Income Tract

Mod Income Tract

Branch Distribution #s

	Low	Mod	Mid	Upp	N/A	Total	MSA
Branches	6.30%	15.75%	36.22%	40.94%	0.79%	**100%**	
Boston MA / NH MSA	7%	17%	31%	44%	1%	100%	14454, 15764, 40484
Barnstable MSA	0%	20%	40%	40%	0%	100%	12700
Providence RI / MA MSA	0%	10%	70%	20%	0%	100%	39300
Manchester Nashua MSA	0%	0%	67%	33%	0%	100%	31700
Concord Non-MSA	0%	0%	100%	0%	0%	100%	NA

AA	BRANCH	ADDRESS	CITY	STATE_ABRV	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_ TRAC	MNRTY_ TRCT	Cost_Ctr
1-BOS	Watertown	One Church Street	Watertown	MA	02472	Upper	15764	25	017	3701.03	34.48	165
1-BOS	Wellesley - 197 Linden St	197 Linden St	Wellesley	MA	02482	Upper	14454	25	021	4043.02	29.1	566
1-BOS	Wellesley - 29 Washington St	29 Washington St	Wellesley	MA	02481	Upper	14454	25	021	4042.01	15.24	567
1-BOS	Westford	203 Littleton Rd	Westford	MA	01886	Upper	15764	25	017	3184.00	28.94	144
1-BOS	Weston - 494 Boston Post Rd	494 Boston Post Rd	Weston	MA	02493	Upper	15764	25	017	3671.00	26.31	568
1-BOS	Weymouth	1150 Washington St	Weymouth	MA	02189	Moderate	14454	25	021	4225.01	27.83	370
1-BOS	Wilmington North	370 Main St	Wilmington	MA	01887	Middle	15764	25	017	3311.02	11.59	150
1-BOS	Winchester	522 Main Street	Winchester	MA	01890	Upper	15764	25	017	3385.00	18.62	540
1-BOS	Winchester - 26 Mt Vernon St	26 Mt Vernon St	Winchester	MA	01890	Upper	15764	25	017	3385.00	18.62	569
1-BOS	Woburn	299 Mishawum Road	Woburn	MA	01801	Moderate	15764	25	017	3336.01	41.74	541
4-MAN	Bedford - Main Office	1 Atwood Lane	Bedford	NH	03110	Upper	31700	33	011	0029.02	12.72	176
5-CON	Concord	11 South Main Street	Concord	NH	03301	Middle	NA	33	013	0323.00	10.83	177
1-BOS	Dover - 920 Central St	920 Central St	Dover	NH	03820	Middle	40484	33	017	0815.00	17.56	559
4-MAN	Manchester	41 Hooksett Road	Manchester	NH	03104	Middle	31700	33	011	0007.00	13.88	179
4-MAN	Nashua	11 Trafalgar Square, Suite 105	Nashua	NH	03063	Middle	31700	33	011	0102.01	31.86	181
1-BOS	North Hampton - 26 Laffayette Rd	26 Lafayette Rd	North Hampton	NH	03862	Upper	40484	33	015	0660.00	7.29	563
1-BOS	Portsmouth - 143 Daniel St	143 Daniel St	Portsmouth	NH	03801	Upper	40484	25	015	0691.00	7.55	564
1-BOS	Salem, NH	365 S Broadway	Salem	NH	03079	Middle	40484	33	015	1004.01	15.24	547
1-BOS	Stratham - 17 Portsmouth Ave	17 Portsmouth Ave	Stratham	NH	03885	Upper	40484	33	015	0670.00	9.23	565
3-PROV	1155 Resevoir - Cranston	1155 Reservoir Ave	Cranston	RI	02920	Middle	39300	44	007	0143.00	21.63	522
3-PROV	200 Comstock - Cranston	200 Comstock Parkway	Cranston	RI	02921	Middle	39300	44	007	0146.00	16.01	523
3-PROV	East Greenwich	5750 Post Road	East Greenwich	RI	02818	Upper	39300	44	003	0209.04	13.5	524
3-PROV	Lincoln	618 George Washington Hwy	Lincoln	RI	02865	Upper	39300	44	007	0116.00	15.58	526
3-PROV	East Providence	2830 Pawtucket Ave	Pawtucket	RI	02915	Middle	39300	44	007	0105.02	25.67	525
3-PROV	Providence	180 Washington Street	Providence	RI	02903	Middle	39300	44	007	0008.00	48.39	527
3-PROV	3830 Post Road - Warwick	3830 Post Road	Warwick	RI	02886	Middle	39300	44	003	0220.00	10.68	528
3-PROV	2089 Warwick Ave - Warwick	2089 Warwick Ave	Warwick	RI	02889	Middle	39300	44	003	0214.01	15.36	529

ATM / ITM Distribution

8/21/2026

All ATM Distribution #s

	Low	Mod	Mid	Upp	N/A	177 Total	
ATMs	15	33	66	62	1	**177**	100.00%
Boston MA / NH MSA	15	30	51	57	1	154	87.01%
Barnstable MSA	0	2	4	2	0	8	4.52%
Providence RI / MA MSA	0	1	9	2	0	12	6.78%
Manchester Nashua MSA	0	0	1	1	0	2	1.13%
Concord Non-MSA	0	0	1	0	0	1	0.56%

Deposit Taking ATM Distribution #s

	Low	Mod	Mid	Upp	177 N/A	Total
ATMs	14	30	62	57	1	**164**
Boston MA / NH MSA	14	27	47	52	1	141
Barnstable MSA	0	2	4	2	0	8
Providence RI / MA MSA	0	1	9	2	0	12
Manchester Nashua MSA	0	0	1	1	0	2
Concord Non-MSA	0	0	1	0	0	1

Low Income Census Tract

Mod Income Census Trac

All ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total	MSA
ATMs	8.47%	18.64%	37.29%	35.03%	0.56%	**100%**	
Boston MA / NH MSA	9.74%	19.48%	33.12%	37.01%	0.65%	100%	14454, 15764, 40484
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%	12700
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%	39300
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%	31700
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%	NA

Deposit Taking ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total
ATMs	8.54%	18.29%	37.80%	34.76%	0.61%	**100%**
Boston MA / NH MSA	9.93%	19.15%	33.33%	36.88%	0.71%	100%
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%

AA	Term Name	Location	City	State	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_TRAC	MNRTY_TRCT	Terminal ID	Cost_Ctr	ATM / ITM	In Branch / Remote	Accepts Deposits	SUM
1-BOS	Abington: 660 Bedford St	660 Bedford St	Abington	MA	02351	Middle	14454	25	023	5202.02	19.02	E3735712	571	ATM	In Branch	Yes	No
1-BOS	Allston Branch	300 WESTERN AVENUE	ALLSTON	MA	02134	Middle	14454	25	025	0001.01	35.45	E3735301	530	ATM	In Branch	Yes	Yes
1-BOS	Andover	15 ELM STREET	ANDOVER	MA	01810	Upper	15764	25	009	2542.00	19.53	E3735311	531	ATM	In Branch	Yes	No
1-BOS	Andover	15 ELM STREET	ANDOVER	MA	01810	Upper	15764	25	009	2542.00	19.53	E3735312	531	ATM	In Branch	Yes	No
3-PROV	Attleboro: 127 Pleasant St	127 Pleasant St	Attleboro	MA	02703	Moderate	14454	25	005	6314.00	17.8	E3735722	572	ATM	In Branch	Yes	Yes
1-BOS	Belmont	361 Trapelo Rd	Belmont	MA	02478	Middle	15764	25	17	3577	33.34	E3735511	551	ATM	In Branch	Yes	Yes
1-BOS	Enon Street	33 Enon Street	Beverly	MA	01915-2931	Moderate	15764	25	009	2171.02	17.89	E3733131	313	ATM	In Branch	Yes	Yes
1-BOS	Beverly	428 RANTOUL STREET	BEVERLY	MA	01915	Moderate	15764	25	009	2173.00	30.28	E3735421	542	ATM	In Branch	Yes	Yes
1-BOS	Back Bay	145 Dartmouth St.	Boston	MA	02116	Not Available	14454	25	025	0707.00	45.71	E3731571	157	ATM	In Branch	Yes	Yes
1-BOS	Roxbury	1413 Tremont Street	Boston	MA	02120-3401	Low	14454	25	025	0808.01	71.09	E3731691	169	ATM	In Branch	Yes	No
1-BOS	North End Branch	275 HANOVER STREET	BOSTON	MA	02113	Upper	15764	25	025	0304.00	15.60	E3735931	539	ATM	In Branch	Yes	No
1-BOS	Beacon Street	65 BEACON STREET	BOSTON	MA	02108	Upper	14454	25	25	201.01	13.98	E3735521	552	ATM	In Branch	Yes	Yes
1-BOS	One Federal	1 Federal St	Boston	MA	02110	Upper	14454	25	25	701.04	35.29	E3735531	553	ATM	In Branch	Yes	Yes
1-BOS	New England Conservato	33 GAINSBOROUGH	BOSTON	MA	02115	Low	14454	25	025	104.05	44.65	E3735933	593	ATM	Remote	No	No
1-BOS	Braintree	51 Commercial Street	Braintree	MA	02184	Upper	14454	25	021	4195.00	32.55	E3733681	368	ATM	In Branch	Yes	No
1-BOS	Braintree	703 GRANITE STREET	BRAINTREE	MA	02184	Upper	14454	25	021	4191.00	30.53	E3735322	532	ATM	In Branch	Yes	No
1-BOS	Center Plaza	1 E Center St.	Bridgewater	MA	02379	Middle	14454	25	023	5251.01	17.54	E3733961	396	ATM	Remote	Yes	No
1-BOS	Bridgewater: 295 Bedford St	295 Bedford St	Bridgewater	MA	02324	Upper	14454	25	023	5251.04	12.46	E3735732	573	ATM	In Branch	Yes	No
1-BOS	Brighton: 1952 Beacon St	1952 Beacon St	Brighton	MA	02135	Middle	14454	25	025	0005.02	26.17	E3735741	574	ATM	In Branch	Yes	Yes
1-BOS	Brockton - Belmont Stree	1265 Belmont Street	Brockton	MA	02301	Middle	14454	25	023	5117.02	46.24	E3731721	172	ATM	In Branch	Yes	No
1-BOS	Brockton - Belmont Stree	1265 Belmont Street	Brockton	MA	02301	Middle	14454	25	023	5117.02	46.24	E3731722	172	ATM	In Branch	Yes	No
1-BOS	Montello Kiosk 2	806 N Main St.	Brockton	MA	02301	Low	14454	25	023	5103.00	84.25	E3731900	190	ATM	Remote	Yes	No
1-BOS	Montello Kiosk 1	806 N Main St.	Brockton	MA	02301	Low	14454	25	023	5103.00	84.25	E3731901	190	ATM	Remote	Yes	No
1-BOS	Cary Hill	243 E Ashland St.	Brockton	MA	02302	Moderate	14454	25	023	5110.00	83.05	E3731922	192	ATM	Remote	Yes	No
1-BOS	Brockton Hospital	680 Centre St.	Brockton	MA	02302	Middle	14454	25	023	5111.00	58.21	E3731951	195	ATM	Remote	Yes	No
1-BOS	Brockton: 1601 Main St	1601 Main St	Brockton	MA	02301	Middle	14454	25	023	5116.02	61.75	E3735751	575	ATM	In Branch	Yes	No
1-BOS	Brockton: 68 Legion Parkway	68 Legion Parkway	Brockton	MA	02301	Low	14454	25	023	5109.00	84.32	E3735761	576	ATM	In Branch	Yes	No
1-BOS	Brockton: 443 Belmont St	443 Belmont St	Brockton	MA	02301	Middle	14454	25	023	5107.00	74.1	E3735771	577	ATM	In Branch	Yes	No
1-BOS	Brockton: 443 Belmont St	443 Belmont St	Brockton	MA	02301	Middle	14454	25	023	5107.00	74.1	E3735772	577	ATM	In Branch	Yes	No
1-BOS	Brockton: 443 Belmont St	443 Belmont St	Brockton	MA	02301	Middle	14454	25	023	5107.00	74.1	E3735773	577	ATM	In Branch	No	No
1-BOS	Corporate	770 Oak St.	Brockton	MA	02301	Low	14454	25	023	5105.03	70.51	E3734841	399	ATM	Remote	Yes	No
1-BOS	Coolidge Corner	1354 BEACON STREET	BROOKLINE	MA	02446	Upper	14454	25	021	4004.01	28.89	E3735331	533	ATM	In Branch	Yes	No
1-BOS	Burlington	134 CAMBRIDGE ST ROUT	BURLINGTON	MA	01803	Middle	15764	25	017	3322.02	38.40	E3735341	534	ATM	In Branch	Yes	Yes
1-BOS	Burlington	134 CAMBRIDGE ST ROUT	BURLINGTON	MA	01803	Middle	15764	25	017	3322.02	38.40	E3735342	534	ATM	In Branch	Yes	Yes
1-BOS	Central Square	647 Massachusetts Ave	Cambridge	MA	02139	Middle	15764	25	017	3530.00	43.19	E3731611	161	ATM	In Branch	Yes	No
1-BOS	Cambridge Branch	2309 MASSACHUSETTS AV	CAMBRIDGE	MA	02140	Upper	15764	25	017	3550.00	36.18	E3735432	543	ATM	In Branch	Yes	Yes
1-BOS	Harvard Square	1336 MASSACHUSETTS AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3537	43.75	E3735541	554	ATM	In Branch	Yes	Yes
1-BOS	Harvard Square	1336 MASSACHUSETTS AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3537	43.75	E3735543	554	ATM	In Branch	No	Yes
1-BOS	Harvard Square	1336 MASSACHUSETTS AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3537	43.75	E3735545	554	ATM	In Branch	No	Yes
1-BOS	Huron Ave	353 HURON AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3544	26.13	E3735550	555	ATM	In Branch	Yes	Yes
1-BOS	Huron Ave	353 HURON AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3544	26.13	E3735551	555	ATM	In Branch	Yes	Yes
1-BOS	Kendall Sq	415 MAIN ST	CAMBRIDGE	MA	02142	Middle	15764	25	17	3531.02	64.41	E3735561	556	ATM	In Branch	Yes	Yes
1-BOS	Porter Square	1720 MASSACHUSETTS AVE	CAMBRIDGE	MA	02138	Upper	15764	25	17	3540	34.87	E3735571	557	ATM	In Branch	Yes	Yes
1-BOS	Canton: 95 Washington St.	95 Washington St.	Canton	MA	02021	Middle	14454	25	021	4151.04	25.38	E3735782	578	ATM	In Branch	Yes	No
1-BOS	Chelmsford	291 Chelmsford Street	Chelmsford	MA	01824	Upper	15764	25	017	3172.03	21.16	E3731452	145	ATM	In Branch	Yes	No
1-BOS	Chelsea	90 Everett Avenue	Chelsea	MA	02150	Moderate	14454	25	025	1604.00	78.93	E3731111	111	ATM	In Branch	Yes	Yes
1-BOS	Chestnut Hill	210 BOYLSTON STREET	CHESTNUT HIL	MA	02467	Upper	15764	25	017	3739.02	33.80	E3735351	535	ATM	In Branch	Yes	Yes
1-BOS	Concord	75 MAIN ST	CONCORD	MA	01742	Upper	15764	25	17	3613	18.6	E3735581	558	ATM	In Branch	Yes	Yes
1-BOS	Liberty Tree	4 Federal Street	Danvers	MA	01923-3606	Middle	15764	25	009	2112.01	11.63	E3733351	335	ATM	In Branch	Yes	No
1-BOS	Dedham	240 Providence Hwy	Dedham	MA	02026-1878	Upper	14454	25	021	4021.01	20.73	E3733321	332	ATM	In Branch	Yes	No
1-BOS	Dedham	240 Providence Hwy	Dedham	MA	02026-1878	Upper	14454	25	021	4021.01	20.73	E3733322	332	ATM	In Branch	Yes	No
1-BOS	Ashmont Station	1906 Dorchester Ave	Dorchester	MA	02124	Middle	14454	25	025	1008.00	46.66	E3731671	167	ATM	In Branch	Yes	No
1-BOS	Ashmont Station	1906 Dorchester Ave	Dorchester	MA	02124	Middle	14454	25	025	1008.00	46.66	E3731673	167	ATM	In Branch	No	No
1-BOS	Dracut	45 Broadway Road	Dracut	MA	01826	Middle	15764	25	017	3143.01	24.81	E3731522	152	ATM	In Branch	Yes	No
1-BOS	Duxbury	19 Depot Street	Duxbury	MA	02332-4431	Upper	14454	25	023	5071.03	07.83	E3731261	126	ATM	In Branch	Yes	Yes
1-BOS	E. Boston - Shaws	246 Border Street	E. Boston	MA	02128	Moderate	14454	25	025	0503.00	61.60	E3733381	338	ATM	In Branch	Yes	No
1-BOS	E. Wareham	3003 Cranberry Hgwy	E. Wareham	MA	02538-1354	Moderate	14454	25	023	5452.00	20.01	E3731351	135	ATM	In Branch	Yes	Yes
1-BOS	Easton: 472 Foundry St.	472 Foundry St.	Easton	MA	02356	Upper	14454	25	005	6002.04	20.32	E3735791	579	ATM	In Branch	Yes	Yes
1-BOS	Everett	738 Broadway	Everett	MA	02149	Moderate	15764	25	017	3422.02	65.45	E3731411	141	ATM	In Branch	Yes	No
1-BOS	Everett	738 Broadway	Everett	MA	02149	Moderate	15764	25	017	3422.02	65.45	E3731412	141	ATM	In Branch	Yes	No
1-BOS	Everett Branch	1763 REVERE BEACH PW	EVERETT	MA	02149	Moderate	15764	25	017	3426.00	71.22	E3735442	544	ATM	In Branch	Yes	Yes
2-BARN	Falmouth	815 Main St	Falmouth	MA	02540	Middle	12700	25	001	0148.00	14.84	E3731831	183	ATM	In Branch	Yes	No
2-BARN	Falmouth	815 Main St	Falmouth	MA	02540	Middle	12700	25	001	0148.00	14.84	E3731832	183	ATM	In Branch	Yes	No
1-BOS	Hingham Center	274 Main Street	Hingham	MA	02043	Upper	14454	25	023	5011.01	07.08	E3733721	372	ATM	In Branch	Yes	No
2-BARN	Hyannis	375 Iyannough Road	Hyannis	MA	02601-2035	Moderate	12700	25	001	0153.00	49.51	E3731391	139	ATM	In Branch	Yes	Yes
2-BARN	Hyannis	375 Iyannough Road	Hyannis	MA	02601-2035	Moderate	12700	25	001	0153.00	49.51	E3731392	139	ATM	In Branch	Yes	Yes
1-BOS	Jamaica Plain	687 Centre St.	Jamaica Plain	MA	02130	Upper	14454	25	025	1201.03	21.07	E3731591	159	ATM	In Branch	Yes	No
1-BOS	Kingston	108 Main Street	Kingston	MA	02364-2240	Middle	14454	25	023	5091.01	08.16	E3731251	125	ATM	In Branch	Yes	No
1-BOS	Lakeville - Main Street	45 Main Street	Lakeville	MA	02347	Moderate	14454	25	023	5401.01	10.89	E3731731	173	ATM	In Branch	Yes	Yes
1-BOS	Lakeville - Main Street	45 Main Street	Lakeville	MA	02347	Moderate	14454	25	023	5401.01	10.89	E3731732	173	ATM	In Branch	Yes	Yes
1-BOS	Lawrence	486 Essex Street	Lawrence	MA	01840	Low	15764	25	009	2501.00	83.91	E3733841	384	ATM	In Branch	Yes	Yes
1-BOS	Lexington	1690 MASSACHUSETTS AVE	LEXINGTON	MA	02420	Upper	15764	25	17	3584	39.55	E3735601	560	ATM	In Branch	Yes	Yes
1-BOS	Lowell	50 Central Street	Lowell	MA	01852-1908	Low	15764	25	017	3101.02	62.17	E3731471	147	ATM	In Branch	Yes	Yes
1-BOS	Lynn - Lynngate	156 Boston Street	Lynn	MA	01904-2523	Moderate	15764	25	009	2055.00	74.71	E3733031	303	ATM	In Branch	Yes	No
1-BOS	Lynn - Lynngate	156 Boston Street	Lynn	MA	01904-2523	Moderate	15764	25	009	2055.00	74.71	E3733032	303	ATM	In Branch	Yes	No

ATM / ITM Distribution

8/21/2026

All ATM Distribution #s

177

	Low	Mod	Mid	Upp	N/A	Total	
ATMs	15	33	66	62	1	**177**	100.00%
Boston MA / NH MSA	15	30	51	57	1	154	87.01%
Barnstable MSA	0	2	4	2	0	8	4.52%
Providence RI / MA MSA	0	1	9	2	0	12	6.78%
Manchester Nashua MSA	0	0	1	1	0	2	1.13%
Concord Non-MSA	0	0	1	0	0	1	0.56%

Deposit Taking ATM Distribution #s

177

	Low	Mod	Mid	Upp	N/A	Total
ATMs	14	30	62	57	1	**164**
Boston MA / NH MSA	14	27	47	52	1	141
Barnstable MSA	0	2	4	2	0	8
Providence RI / MA MSA	0	1	9	2	0	12
Manchester Nashua MSA	0	0	1	1	0	2
Concord Non-MSA	0	0	1	0	0	1

Low Income Census Tract

Mod Income Census Trac

All ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total	MSA
ATMs	8.47%	18.64%	37.29%	35.03%	0.56%	**100%**	
Boston MA / NH MSA	9.74%	19.48%	33.12%	37.01%	0.65%	100%	14454, 15764, 40484
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%	12700
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%	39300
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%	31700
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%	NA

Deposit Taking ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total
ATMs	8.54%	18.29%	37.80%	34.76%	0.61%	**100%**
Boston MA / NH MSA	9.93%	19.15%	33.33%	36.88%	0.71%	100%
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%

AA	Term Name	Location	City	State	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_TRAC	MNRTY_TRCT	Terminal ID	Cost_Ctr	ATM / ITM	In Branch / Remote	Accepts Deposits	SUM
1-BOS	Lynn - Market Street	112 Market Street	Lynn	MA	01901-1125	Low	15764	25	009	2068.00	76.32	E3733301	330	ATM	In Branch	Yes	No
1-BOS	Lynn - Market Street	112 Market Street	Lynn	MA	01901-1125	Low	15764	25	009	2068.00	76.32	E3733302	330	ATM	In Branch	Yes	No
1-BOS	Lynnfield - Kernwood	45 Salem Street	Lynnfield	MA	01940-2621	Upper	15764	25	009	2091.00	16.18	E3733311	331	ATM	In Branch	Yes	No
1-BOS	Lynnfield - Kernwood	45 Salem Street	Lynnfield	MA	01940-2621	Upper	15764	25	009	2091.00	16.18	E3733312	331	ATM	In Branch	Yes	No
1-BOS	Malden	140 FERRY STREET	MALDEN	MA	02148	Moderate	15764	25	017	3415.00	70.61	E3735451	545	ATM	In Branch	Yes	No
1-BOS	Malden	140 FERRY STREET	MALDEN	MA	02148	Moderate	15764	25	017	3415.00	70.61	E3735452	545	ATM	In Branch	Yes	No
1-BOS	Mansfield: 131 Copeland Dr	131 Copeland Dr	Mansfield	MA	02048	Upper	14454	25	005	6101.00	17.47	E3735802	580	ATM	In Branch	Yes	Yes
1-BOS	Marblehead	118 Washington Street	Marblehead	MA	01945-3566	Upper	15764	25	009	2033.02	09.90	E3733121	312	ATM	In Branch	Yes	Yes
1-BOS	Marion	340 Front Street	Marion	MA	02738-1528	Middle	14454	25	023	5611.00	14.76	E3731241	124	ATM	In Branch	Yes	No
1-BOS	Marshfield	1932 Ocean Street	Marshfield	MA	E3733532	Middle	14454	25	023	5062.03	7.4	E3733531	353	ATM	In Branch	Yes	Yes
1-BOS	Marshfield	1932 Ocean Street	Marshfield	MA	E3733531	Middle	14454	25	023	5062.03	07.40	E3733532	353	ATM	In Branch	Yes	Yes
2-BARN	Cotuit	1560 Old Post Rd	Marston Mills	MA	02648	Middle	12700	25	001	0132.00	11.49	E3731291	129	ATM	In Branch	Yes	No
2-BARN	Cotuit	1560 Old Post Rd	Marston Mills	MA	02648	Middle	12700	25	001	0132.00	11.49	E3731292	129	ATM	In Branch	Yes	No
2-BARN	Mashpee	6 Shellback Way Rte 28	Mashpee	MA	02649-3301	Upper	12700	25	001	0151.00	12.90	E3731321	132	ATM	In Branch	Yes	Yes
1-BOS	Mattapoisett	29 County Road Rte 6	Mattapoisett	MA	02739-1583	Middle	14454	25	023	5601.00	08.48	E3731231	123	ATM	In Branch	Yes	No
1-BOS	Fellsway	503 RIVERSIDE AVENUE	MEDFORD	MA	02155	Middle	15764	25	017	3398.02	49.30	E3735361	536	ATM	In Branch	Yes	Yes
1-BOS	Fellsway	503 RIVERSIDE AVENUE	MEDFORD	MA	02155	Middle	15764	25	017	3398.02	49.30	E3735362	536	ATM	In Branch	Yes	Yes
1-BOS	Melrose	441 Main Street	Melrose	MA	02176-6676	Upper	15764	25	017	3363.00	16.78	E3733081	308	ATM	In Branch	Yes	No
1-BOS	Melrose	441 Main Street	Melrose	MA	02176-6676	Upper	15764	25	017	3363.00	16.78	E3733082	308	ATM	In Branch	Yes	No
1-BOS	Middleboro: 2 West Grove St	2 West Grove St	Middleboro	MA	02346	Moderate	14454	25	023	5423.02	15.13	E3735811	581	ATM	In Branch	Yes	No
1-BOS	Middleboro: 2 West Grove St	2 West Grove St	Middleboro	MA	02346	Moderate	14454	25	023	5423.02	15.13	E3735812	581	ATM	In Branch	Yes	No
1-BOS	Natick	2 South Avenue	Natick	MA	01760-4623	Upper	15764	25	017	3822.00	17.47	E3733711	371	ATM	In Branch	Yes	Yes
1-BOS	Natick	2 South Avenue	Natick	MA	01760-4623	Upper	15764	25	017	3822.00	17.47	E3733712	371	ATM	In Branch	Yes	Yes
1-BOS	Needham Branch Walk U	1433 Highland Ave	Needham	MA	02492	Upper	14454	25	021	4572.00	16.49	E3735371	537	ATM	In Branch	Yes	Yes
1-BOS	North Hill	865 Central Ave	Needham	MA	02492	Upper	14454	25	21	4034	18.86	E3735613	561	ATM	In Branch	No	Yes
1-BOS	Newburyport	17 Storey Avenue	Newburyport	MA	01950-1818	Middle	15764	25	009	2682.00	10.12	E3733201	320	ATM	In Branch	Yes	Yes
1-BOS	Newton - Auburndale	2060 Commonwealth Ave	Newton	MA	E3733561	Upper	15764	25	017	3747.00	33.20	E3733561	356	ATM	In Branch	Yes	Yes
1-BOS	Newton Centre Branch	32 LANGLEY ROAD	NEWTON CEN	MA	02459	Upper	15764	25	017	3736.00	31.75	E3735381	538	ATM	In Branch	Yes	No
1-BOS	North Andover	89 Turnpike St	North Andove	MA	01845	Middle	15764	25	9	2532.02	29.43	E3735624	562	ATM	In Branch	Yes	Yes
1-BOS	Norwell	80 Washington Street	Norwell	MA	02061	Upper	14454	25	023	5041.01	09.52	E3733622	362	ATM	In Branch	Yes	No
1-BOS	Peabody - Shaws	Essex Center Drive	Peabody	MA	01960-1600	Middle	15764	25	009	2103.02	24.66	E3733191	319	ATM	In Branch	Yes	Yes
1-BOS	Peabody - Foster Street	37 Foster Street	Peabody	MA	01961-5739	Low	15764	25	009	2107.00	44.06	E3733331	333	ATM	In Branch	Yes	No
1-BOS	Brooksby Remote	100 Brooksby Village Drive	Peabody	MA	01960-1445	Middle	15764	25	009	2103.01	10.72	E3733364	336	ATM	Remote	Yes	Yes
1-BOS	Plymouth: 43 Commerce Way	43 Commerce Way	Plymouth	MA	02360	Middle	14454	25	023	5301.00	16.89	E3735822	582	ATM	In Branch	Yes	No
1-BOS	Quincy - Wollaston	34 Chapman St	Quincy	MA	02170-2722	Middle	14454	25	021	4176.02	48.67	E3733661	366	ATM	In Branch	Yes	No
1-BOS	Quincy	63 Franklin Street	Quincy	MA	02110	Moderate	14454	25	021	4180.04	52.57	E3733671	367	ATM	In Branch	Yes	No
1-BOS	Quincy	63 Franklin Street	Quincy	MA	02110	Moderate	14454	25	021	4180.04	52.57	E3733672	367	ATM	Remote	Yes	No
1-BOS	Randolph - 19 Warren St	19 Warren St	Randolph	MA	02368	Middle	14454	25	021	4203.01	71.65	E3735831	583	ATM	In Branch	Yes	Yes
1-BOS	Randolph - 19 Warren St	19 Warren St	Randolph	MA	02368	Middle	14454	25	021	4203.01	71.65	E3735832	583	ATM	In Branch	Yes	Yes
1-BOS	Raynham: 500 South St W	500 South St W	Raynham	MA	02767	Upper	14454	25	005	6122.02	16.45	E3735842	584	ATM	In Branch	Yes	No
1-BOS	Reading	123 Haven Street	Reading	MA	01867-2988	Upper	15764	25	017	3342.00	11.89	E3731401	140	ATM	In Branch	Yes	No
1-BOS	Reading	123 Haven St	Reading	MA	01867-2988	Upper	15764	25	017	3342.00	11.89	E3731402	140	ATM	In Branch	Yes	No
1-BOS	Revere	300 Squire Rd	Revere	MA	02151	Middle	14454	25	025	1703.01	57.34	E3731892	189	ATM	In Branch	Yes	Yes
1-BOS	Pickering Wharf	19 Congress Street	Salem	MA	01970-5130	Low	15764	25	009	2043.00	57.68	E3733161	316	ATM	In Branch	Yes	No
1-BOS	Pickering Wharf	19 Congress Street	Salem	MA	01970-5130	Low	15764	25	009	2043.00	57.68	E3733162	316	ATM	In Branch	Yes	No
1-BOS	Highlander	6 Traders Way	Salem	MA	01970-1741	Moderate	15764	25	009	2047.01	40.02	E3733341	334	ATM	In Branch	Yes	No
1-BOS	Salem State University	352 Lafayette St	Salem	MA	01970-5348	Moderate	15764	25	009	2041.01	30.21	E3733943	394	ATM	Remote	No	No
1-BOS	Salem Hospital	81 Highland Avenue	Salem	MA	01970-2714	Moderate	15764	25	009	2047.01	40.02	E3739983	395	ATM	Remote	No	No
1-BOS	Salem	37 CENTRAL STREET	Salem	MA	01970	Low	15764	25	009	2043.00	57.68	E3735481	548	ATM	In Branch	Yes	Yes
1-BOS	Salem	37 CENTRAL STREET	SALEM	MA	01970	Low	15764	25	009	2043.00	57.68	E3735482	548	ATM	In Branch	Yes	Yes
2-BARN	Sandwich	65C Rte 6A	Sandwich	MA	02563	Upper	12700	25	001	0133.00	06.87	E3731271	127	ATM	In Branch	Yes	No
1-BOS	Saugus Center	13 Main Street	Saugus	MA	01906	Moderate	15764	25	009	2083.01	20.61	E3733392	196	ATM	Remote	Yes	Yes
1-BOS	Lynnfells	605 West Broadway	Saugus	MA	01906-3200	Middle	15764	25	009	2084.01	21.56	E3733151	315	ATM	In Branch	Yes	No
1-BOS	Lynnfells	605 West Broadway	Saugus	MA	01906-3200	Middle	15764	25	009	2084.01	21.56	E3733152	315	ATM	In Branch	Yes	No
1-BOS	Cliftondale	466 Lincoln Street	Saugus	MA	01906-3769	Middle	15764	25	009	2081.02	30.55	E3733291	329	ATM	In Branch	Yes	No
1-BOS	Sharon	7 South Main Street	Sharon	MA	02067	Upper	14454	25	021	4143.00	27.38	E3731381	138	ATM	In Branch	Yes	Yes
1-BOS	Sharon	7 South Main Street	Sharon	MA	02067	Upper	14454	25	021	4143.00	27.38	E3731382	138	ATM	In Branch	Yes	Yes
1-BOS	Somerville	102 FELLSWAY WEST	SOMERVILLE	MA	02145	Moderate	15764	25	017	3501.09	53.77	E3735491	549	ATM	In Branch	Yes	Yes
1-BOS	Somerville City Hall	93 Highland Ave	SOMERVILLE	MA	02143	Middle	15674	25	017	3513	34.25	E3735903	590	ATM	Remote	No	No
1-BOS	Somerville DPW	1 Franey Rd	SOMERVILLE	MA	02145	Middle	15674	25	017	3503	33.55	E3735913	591	ATM	Remote	No	No
1-BOS	Somerville Police	220 Washington St	SOMERVILLE	MA	02143	Moderate	15674	25	017	3515	49.35	E3735923	592	ATM	Remote	No	No
1-BOS	South Boston	470 West Broadway	South Boston	MA	02127	Upper	14454	25	025	0605.01	11.96	E3733741	374	ATM	In Branch	Yes	Yes
1-BOS	Stoneham	163 Main Street	Stoneham	MA	02180-1613	Middle	15764	25	017	3372.02	14.72	E3733281	328	ATM	In Branch	Yes	No
1-BOS	Stoneham	163 Main Street	Stoneham	MA	02180-1613	Middle	15764	25	017	3372.02	14.72	E3733282	328	ATM	In Branch	Yes	No
1-BOS	Stoughton - 470 Washington St	470 Washington Street	Stoughton	MA	02072	Moderate	14454	25	021	4561.02	41.72	E3735851	585	ATM	In Branch	Yes	Yes
1-BOS	Stoughton - 470 Washington St	471 Washington Street	Stoughton	MA	02073	Moderate	14454	25	021	4561.02	41.72	E3735852	585	ATM	In Branch	Yes	Yes
1-BOS	Vinnin Square	405 Paradise Road	Swampscott	MA	01907-1330	Middle	15764	25	009	2021.01	13.61	E3733371	337	ATM	In Branch	Yes	Yes
3-PROV	Taunton	742 County Street	Taunton	MA	02780-6947	Middle	39300	25	005	6141.01	28.8	E3731372	137	ATM	In Branch	Yes	No
1-BOS	Wakefield	445 Main Street	Wakefield	MA	01880-3354	Middle	15764	25	017	3351.00	11.68	E3733071	307	ATM	In Branch	Yes	No
1-BOS	Edgewater	601 Edgewater Dr	Wakefield	MA	01880	Middle	15764	25	017	3353.02	15.75	E3739911	391	ATM	Remote	Yes	Yes
1-BOS	Watertown Square	One Church St	Watertown	MA	02472	Upper	15764	25	017	3701.03	34.48	E3731651	165	ATM	In Branch	Yes	Yes
1-BOS	Linden Square	197 Linden St	Wellesley	MA	02482	Upper	14454	25	021	4043.02	29.1	E3735661	566	ATM	In Branch	Yes	Yes
1-BOS	Lower Falls	29 Washington St	Wellesley	MA	02481	Upper	14454	25	021	4042.01	15.24	E3735671	567	ATM	In Branch	Yes	Yes
1-BOS	Westford	199 Littleton Rd	Westford	MA	01886	Upper	15764	25	017	3184.00	28.94	E3731442	144	ATM	In Branch	Yes	No
1-BOS	Weston	494 BOSTON POST RD	WESTON	MA	02493	Upper	15764	25	017	3671	26.31	E3735681	568	ATM	In Branch	Yes	Yes
1-BOS	Regis College	235 WELLESLEY STREET	WESTON	MA	02493	Upper	15674	25	017	3672	25.81	E3735943	594	ATM	Remote	No	Yes
1-BOS	Cambridge School	45 Georgian Rd	Weston	MA	02493	Upper	15674	25	017	3671	26.31	E3735953	595	ATM	Remote	No	No

ATM / ITM Distribution

8/21/2026

All ATM Distribution #s

177

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Providence RI / MA MSA	0	1	9	2	0	12	6.78%
Manchester Nashua MSA	0	0	1	1	0	2	1.13%
Concord Non-MSA	0	0	1	0	0	1	0.56%

Deposit Taking ATM Distribution #s

177

	Low	Mod	Mid	Upp	N/A	Total
ATMs	14	30	62	57	1	**164**
Boston MA / NH MSA	14	27	47	52	1	141
Barnstable MSA	0	2	4	2	0	8
Providence RI / MA MSA	0	1	9	2	0	12
Manchester Nashua MSA	0	0	1	1	0	2
Concord Non-MSA	0	0	1	0	0	1

Low Income Census Tract

Mod Income Census Trac

All ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total	MSA
ATMs	8.47%	18.64%	37.29%	35.03%	0.56%	**100%**	
Boston MA / NH MSA	9.74%	19.48%	33.12%	37.01%	0.65%	100%	14454, 15764, 40484
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%	12700
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%	39300
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%	31700
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%	NA

Deposit Taking ATM Distribution %

	Low	Mod	Mid	Upp	N/a	Total
ATMs	8.54%	18.29%	37.80%	34.76%	0.61%	**100%**
Boston MA / NH MSA	9.93%	19.15%	33.33%	36.88%	0.71%	100%
Barnstable MSA	0.00%	25.00%	50.00%	25.00%	0.00%	100%
Providence RI / MA MSA	0.00%	8.33%	75.00%	16.67%	0.00%	100%
Manchester Nashua MSA	0.00%	0.00%	50.00%	50.00%	0.00%	100%
Concord Non-MSA	0.00%	0.00%	100.00%	0.00%	0.00%	100%

AA	Term Name	Location	City	State	ZIP	TRCT_INCM_CTG	MSA	STATE	CNTY	CENSUS_TRAC	MNRTY_TRCT	Terminal ID	Cost_Ctr	ATM / ITM	In Branch / Remote	Accepts Deposits	SUM
1-BOS	Weymouth	1150 Washington Street	Weymouth	MA	02189-1932	Moderate	14454	25	021	4225.01	27.83	E3733701	370	ATM	In Branch	Yes	No
1-BOS	Wilmington North	370 Main Street	Wilmington	MA	02189	Middle	15764	25	017	3311.02	11.59	E3731501	150	ATM	In Branch	Yes	Yes
1-BOS	Winchester	522 MAIN STREET	WINCHESTER	MA	01890	Upper	15764	25	017	3385.00	18.62	E3735401	540	ATM	In Branch	Yes	Yes
1-BOS	Winchester	26 Mt. Vernon St	Winchester	MA	01890	Upper	15764	25	017	3385	18.62	E3735694	569	ATM	In Branch	Yes	Yes
1-BOS	Woburn	299 MISHAWUM ROAD	WOBURN	MA	01801	Moderate	15764	25	017	3336.01	41.74	E3735411	541	ATM	In Branch	Yes	No
1-BOS	Woburn	299 MISHAWUM ROAD	WOBURN	MA	01801	Moderate	15764	25	017	3336.01	41.74	E3735412	541	ATM	In Branch	Yes	No
4-MAN	Bedford	1 Atwood Lane	Bedford	NH	03110	Upper	31700	33	011	0029.02	12.72	E3731762	176	ATM	In Branch	Yes	Yes
5-CON	Concord	11 S Main St	Concord	NH	03301	Middle	NA	33	013	0323.00	10.83	E3731771	177	ATM	In Branch	Yes	Yes
1-BOS	Dover	920 Central Ave	Dover	NH	03820	Middle	40484	33	17	815	17.56	E3735592	559	ATM	In Branch	Yes	Yes
4-MAN	Manchester	41 Hooksett Rd	Manchester	NH	03104	Middle	31700	33	011	0007.00	13.88	E3731791	179	ATM	In Branch	Yes	Yes
1-BOS	North Hampton	26 Lafayette Rd	North Hampto	NH	03862	Upper	40484	33	15	660	7.29	E3735632	563	ATM	In Branch	Yes	Yes
1-BOS	Portsmouth	143 Daniel St	Portsmouth	NH	03801	Upper	40484	25	15	691	7.55	E3735641	564	ATM	In Branch	Yes	Yes
1-BOS	Salem NH	365 SOUTH BROADWAY	SALEM	NH	03079	Middle	40484	33	015	1004.01	15.24	E3735471	547	ATM	In Branch	Yes	Yes
1-BOS	Salem NH	365 SOUTH BROADWAY	SALEM	NH	03079	Middle	40484	33	015	1004.01	15.24	E3735472	547	ATM	In Branch	Yes	Yes
1-BOS	Stratham	17 Portsmouth Ave	Stratham	NH	03885	Upper	40484	33	15	670	9.23	E3735652	565	ATM	In Branch	Yes	Yes
3-PROV	1155 Resevoir - Cranston	1155 Reservoir Ave	Cranston	RI	02920	Middle	39300	44	007	0143.00	21.63	E3735222	522	ATM	In Branch	Yes	Yes
3-PROV	200 Comstock - Cranston	200 Comstock Parkway	Cranston	RI	02921	Middle	39300	44	007	0146.00	16.01	E3735232	523	ATM	In Branch	Yes	Yes
3-PROV	Cranston East WU	1155 Reservoir Avenue	Cranston East	RI	02920	Middle	14454	44	007	0143.00	21.63	E3735221	522	ATM	In Branch	Yes	Yes
3-PROV	East Greenwich	5750 Post Road	East Greenwic	RI	02818	Upper	39300	44	003	0209.04	13.5	E3735242	524	ATM	In Branch	Yes	Yes
3-PROV	Lincoln	618 George Washington Hwy	Lincoln	RI	02865	Upper	39300	44	007	0116.00	15.58	E3735262	526	ATM	In Branch	Yes	Yes
3-PROV	East Providence	2830 Pawtucket Ave	Pawtucket	RI	02915	Middle	39300	44	007	0105.02	25.67	E3735252	525	ATM	In Branch	Yes	Yes
3-PROV	Providence	180 Washington Street	Providence	RI	02903	Middle	39300	44	007	0008.00	48.39	E3735272	527	ATM	In Branch	Yes	Yes
3-PROV	3830 Post Road - Warwick	3830 Post Road	Warwick	RI	02886	Middle	39300	44	003	0220.00	10.68	E3735282	528	ATM	In Branch	Yes	Yes
3-PROV	2089 Warwick Ave - Warwick	2089 Warwick Ave	Warwick	RI	02889	Middle	39300	44	003	0214.01	15.36	E3735291	529	ATM	In Branch	Yes	Yes
3-PROV	2089 Warwick Ave - Warwick	2089 Warwick Ave	Warwick	RI	02889	Middle	39300	44	003	0214.01	15.36	E3735292	529	ATM	In Branch	Yes	Yes

Eastern Bank

JOIN US FOR GOOD®

Branches

Opened / Closed / Relocated

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;

Eastern Bank

Branch Network Changes

As of 08/21/2026

Branches Opened

Location	Street Address	Census Tract	Date Opened	
Belmont - Trapelo Road	361 Trapelo Road	3577.00	7/15/2024	*
Boston - Beacon Street	65 Beacon Street	0201.01	7/15/2024	*
Boston - Federal Street	One Federal Street	0701.04	7/15/2024	*
Cambridge - Harvard Square	1336 Massachusetts Avenue	3537.00	7/15/2024	*
Cambridge - Huron Ave	353 Huron Avenue	3544.00	7/15/2024	*
Cambridge - Kendall Square	415 Main Street	3531.02	7/15/2024	*
Cambridge - Porter Square	1720 Massachusetts Avenue	3540.00	7/15/2024	*
Concord MA - Main Street	75 Main Street	0323.00	7/15/2024	*
Dover NH - Central Ave	920 Central Avenue	0815.00	7/15/2024	*
Lexington - Mass Ave	1690 Massachusetts Avenue	3584.00	7/15/2024	*
Needham - North Hill	865 Central Ave., H-302	4034.00	7/15/2024	*
North Andover - Turnpike Street	89 Turnpike Street	2532.02	7/15/2024	*
North Hampton NH - Lafayette Road	26 Lafayette Road	0660.00	7/15/2024	*
Portsmouth NH - Daniel Street	143 Daniel Street	0691.00	7/15/2024	*
Stratham NH - Portsmouth Ave	17 Portsmouth Avenue	0670.00	7/15/2024	*
Wellesley - Linden Square	197 Linden Street	4043.02	7/15/2024	*
Wellesley - Washington Street	29 Washington Street	4042.01	7/15/2024	*
Weston - Boston Post Road	494 Boston Post Road	3671.00	7/15/2024	*
Winchester - Mount Vernon Street	26 Mount Vernon Street	3385.00	7/15/2024	*
Boston - Main Office - 125 High St	125 High Street	0701.04	8/2/2024	**
Quincy - One Chestnut Pl	1 Chestnut Pl	4177.03	11/1/2025	***
Brockton: 68 Legion Parkway	68 Legion Parkway	5109.00	11/2/2025	***
Abington: 660 Bedford St	660 Bedford St	5202.02	11/3/2025	***
Brighton: 1952 Beacon St	1952 Beacon St	0005.02	11/4/2025	***
Brockton: 1601 Main St	1601 Main St	5116.02	11/5/2025	***
Brockton: 443 Belmont St	443 Belmont St	5107.00	11/6/2025	***
Canton: 95 Washington St.	95 Washington St.	4151.04	11/7/2025	***
Plymouth: 43 Commerce Way	43 Commerce Way	5301.00	11/8/2025	***
1155 Reservoir - Cranston	1155 Reservoir Ave	0143.00	11/9/2025	***
200 Comstock - Cranston	200 Comstock Parkway	0146.00	11/10/2025	***
East Providence	2830 Pawtucket Ave	0105.02	11/11/2025	***
Providence	180 Washington Street	0008.00	11/12/2025	***
2089 Warwick Ave - Warwick	2089 Warwick Ave	0214.01	11/13/2025	***
3830 Post Road - Warwick	3830 Post Road	0220.00	11/14/2025	***

Location	Street Address	Census Tract	Date Opened	
Brighton - 1608 Commonwealth Ave	1608 Commonwealth Ave	0005.06	11/15/2025	***
Middleboro: 2 West Grove St	2 West Grove St	5423.02	11/16/2025	***
Providence Woman & Infants - 101 Dudley St	101 Dudley St	0007.00	11/17/2025	***
Boston - 64 Broad St	64 Broad St	0701.04	11/18/2025	***
Brookline - 473 Harvard St	473 Harvard St	4003.00	11/19/2025	***
Cambridge - 1739 Massachusetts Ave	1739 Massachusetts Ave	3536.00	11/20/2025	***
Boston - 14 West Broadway	14 West Broadway	0612.03	11/21/2025	***
Attleboro: 607 Pleasant St	607 Pleasant St	6317.00	11/22/2025	***
Bridgewater: 295 Bedford St	295 Bedford St	5251.04	11/23/2025	***
Easton: 472 Foundry St.	472 Foundry St.	6002.04	11/24/2025	***
Mansfield: 131 Copeland Dr	131 Copeland Dr	6101.00	11/25/2025	***
Raynham: 500 South St W	500 South St W	6122.02	11/26/2025	***
East Greenwich	5750 Post Road	0209.04	11/27/2025	***
Lincoln	618 George Washington Hwy	0116.00	11/28/2025	***

Branches Closed

Location	Street Address	Census Tract	Date Closed	
Boston - Downtown Crossing	63 Franklin Street	0701.04	8/2/2024	*
Boston - 265 Franklin Street	265 Franklin Street	0701.04	8/2/2024	*
Dover - NH	538 Central Street	0815.00	8/2/2024	*
Lexington - 1833 Mass Ave.	1833 Massachusetts Avenue	3584.00	8/2/2024	*
Quincy - One Chestnut Pl	1 Chestnut Pl	4177.03	2/20/2026	****
Brighton - 1608 Commonwealth Ave	1608 Commonwealth Ave	0005.06	2/21/2026	****
Providence Woman & Infants - 101 Dudley St	101 Dudley St	0007.00	2/22/2026	****
Boston - 64 Broad St	64 Broad St	0701.04	2/23/2026	****
Brookline - 473 Harvard St	473 Harvard St	4003.00	2/24/2026	****
Cambridge - 1739 Massachusetts Ave	1739 Massachusetts Ave	3536.00	2/25/2026	****
Boston - 14 West Broadway	14 West Broadway	0612.03	2/26/2026	****
Bridgewater - 110 Main St	110 Main Street	5251.01	3/6/2026	*****
Plymouth - 71 Carver Rd	71 Carver Road	5301.00	3/6/2026	*****
Randolph - 35 Memorial Pkwy	35 Memorial Parkway	4203.02	3/6/2026	*****
Stoughton - 397 Washington St	397 Washington Street	4563.01	3/6/2026	*****
Brockton – 276 Quincy St	276 Quincy Street	5112.00	8/31/2026	******

Branches Relocated

Location	Previous Street Address	New Street Address	Census Tract	Date Relocated
Back Bay - Boston	155 Dartmouth Street	145 Dartmouth Street	0707.00	3/4/2024
Attleboro	607 Pleasant Street	127 Pleasant Street	6314.00	2/20/2026

** Branch activity taken in conjunction with the Cambridge Trust merger*

*** An application was filed and approved to designate 125 High Street as a Branch/Main Office. The Branch will support non-cash transactions for commercial and retail customers*

**** On November 1, 2025, Eastern Bank Acquired HarborOne Bank. 28 branches were added to the Eastern Bank network*

***** On February 20, 2026, Eastern Bank closed 7 HarborOne branches*

****** On March 6, 2026, Eastern Bank closed 5 legacy branches in conjunction with the HarborOne acquisition*

******* On August 21, 2026, Eastern Bank closed this branch as the final branch configuration strategy with the HarborOne acquisition*

Retail Banking Services

Hours / Products / Fees

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (*e.g.,* ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

Branch Office Information						Lobby Hours										Drive-Up Hours									
						Monday-Wednesday		Thursday		Friday		Saturday		Sunday		Monday-Wednesday		Thursday		Friday		Saturday		Sunday	
BrNbr	Phone Number	BrName	Drive Up	Address	Location	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close	Open	Close
571	508-895-1460	Abington - Bedford St	Yes	660 Bedford St	Abington MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
530	617-562-1700	Boston - Western Ave., Allston	Yes	300 Western Ave	Allston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
531	978-474-4191	Andover - Elm St.	Yes	15 Elm Street	Andover, MA	8:30 AM	4:00 PM	8:30 AM	4:00 PM	8:30 AM	5:00 PM	9:00 AM	12:00 PM			8:30 AM	4:00 PM	8:30 AM	4:00 PM	8:30 AM	5:00 PM	9:00 AM	12:00 PM		
572	508-895-1435	Attleboro - Pleasant St.	Yes	127 Pleasant St.	Attleboro MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
176	603-782-2501	Bedford, NH - Atwood Ln.	Yes	1 Atwood Lane	Bedford, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
551	617-484-0892	Belmont - Trapelo Rd.	No	361 Trapelo Road	Belmont, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM														
313	978-740-6380	Beverly - Enon St.	No	33 Enon Street	Beverly, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
542	978-921-2300	Beverly - Rantoul St.	Yes	428 Rantoul Street	Beverly, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
570		Main Office - High Street	No	125 High Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM														
157	617-927-2201	Boston - Dartmouth St., Back Bay	No	145 Dartmouth Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
169	617-295-0683	Boston - Tremont St., Roxbury	No	1413 Tremont Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
539	617-557-2950	Boston - Hanover St., North End	No	275 Hanover Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
552	617-523-3551	Boston - Beacon St.	No	65 Beacon Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM														
553	617-778-5860	Boston - Federal St.	No	One Federal Street	Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM														
368	617-689-1759	Braintree - Commercial St.	No	51 Commercial Street	Braintree, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
532	781-356-3400	Braintree - Granite St.	Yes	703 Granite Street	Braintree, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
573	508-895-1475	Bridgewater - Bedford St.	Yes	295 Bedford St.	Bridgewater MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
574	617-226-3707	Brighton - Beacon St.	No	1952 Beacon St.	Brighton MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM												
575	508-895-1420	Brockton - Main St., Campello	Yes	1601 Main St.	Brockton	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
576	508-895-1450	Brockton - Legion Pkwy	Yes	68 Legion Parkway	Brockton	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
577	508-895-1400	Brockton - 443 Belmont St.	Yes	443 Belmont St.	Brockton	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
172	508-427-9406	Brockton - Belmont St.	Yes	1265 Belmont Stree	Brockton, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
326	617-739-2013	Brookline - Centre St., Hebrew Sr. Life Center	No	100 Centre Street 4th Floor Suite 4A	Brookline, MA					9:00 AM	12:00 PM														
533	617-734-1890	Brookline - Beacon St.	No	1354 Beacon Street	Brookline, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
534	781-238-8700	Burlington - Cambridge St.	Yes	134 Cambridge Street	Burlington, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
543	617-349-5300	Cambridge - Mass Ave.	Yes	2309 Massachusetts Ave	Cambridge, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
161	617-689-1794	Cambridge - Mass. Ave., Central Square	No	647 Massachusetts Ave	Cambridge, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
554	617-876-2790	Cambridge - Mass. Ave., Harvard Square	No	1336 Massachusetts Avenue	Cambridge, MA	8:00 AM	5:00 PM	8:00 AM	5:00 PM	8:00 AM	5:00 PM	9:00 AM	12:00 PM												
555	617-661-1317	Cambridge - Huron Ave.	No	353 Huron Avenue	Cambridge, MA	8:00 AM	5:00 PM	8:00 AM	5:00 PM	8:00 AM	5:00 PM	9:00 AM	12:00 PM												
556	617-441-0951	Cambridge - Main St., Kendall Square	No	415 Main Street	Cambridge, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM														
557	617-661-0398	Cambridge - Mass. Ave., Porter Square	Yes	1720 Massachusetts Avenue	Cambridge, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM					9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM				
578	508-895-1415	Canton - Washington St.	Yes	95 Washington St	Canton	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
145	978-446-9267	Chelmsford - Chelmsford St.	Yes	291 Chelmsford Street	Chelmsford, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
111	617-235-8136	Chelsea - Everett Ave.	Yes	90 Everett Avenue	Chelsea, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
535	617-582-0920	Newton - Boylston St. Rte. 9, Chestnut Hill	No	210 Boylston Street	Chestnut Hill, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
558	978-369-9909	Concord - Main St.	No	75 Main Street	Concord, MA	8:00 AM	4:00 PM	8:00 AM	5:00 PM	8:00 AM	4:00 PM														
177	603-782-2501	Concord, NH - South Main St.	No	11 South Main Street	Concord, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
522	401-943-2885	Cranston, RI - Reservoir Ave.	Yes	1155 Reservoir Ave	Cranston RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
523	401-223-1790	Cranston, RI - Comstock Pkwy.	Yes	200 Comstock Pkwy	Cranston RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
335	978-777-1600	Danvers - Federal St.	Yes	4 Federal Street	Danvers, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM	8:30 AM	5:00 PM	8:30 AM	6:00 PM	8:30 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM
332	617-689-1755	Dedham - Providence Hwy.	Yes	240 Providence Highway	Dedham, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	1:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	1:00 PM		
167	617-689-1738	Dorchester - Dorchester Ave., Ashmont Station	No	1906 Dorchester Ave	Dorchester, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
559	603-516-1175	Dover, NH - Central Ave.	Yes	920 Central Avenue	Dover, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM				
152	978-446-9257	Dracut - Broadway Rd.	Yes	45 Broadway Road	Dracut, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
126	508-934-0102	Duxbury - Depot St.	Yes	19 Depot Street	Duxbury, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
338	617-235-8162	East Boston - Border St., Shaw's	No	246 Border Street	E. Boston, MA	10:00 AM	6:00 PM	10:00 AM	6:00 PM	10:00 AM	6:00 PM	10:00 AM	6:00 PM												
135	508-295-3181	East Wareham - Cranberry Hwy.	Yes	3003 Cranberry Hwy	E. Wareham, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
524	401-558-2060	East Greenwich, RI - Post Rd.	Yes	5750 Post Rd	East Greenwich, RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
525	401-330-1900	Providence, RI - Pawtucket Ave.	Yes	2830 Pawtucket Ave	East Providence RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
579	508-895-1410	Easton - Foundry St.	Yes	472 Foundry St.	Easton, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
141	781-662-0143	Everett - Broadway	Yes	738 Broadway	Everett, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
544	617-381-6300	Everett - Revere Beach Pkwy. Rte. 16	Yes	1763 Revere Beach Pkwy	Everett, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
183	508-548-3001	Falmouth - Main St.	Yes	815 Main Street	Falmouth, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
372	617-689-1782	Hingham - Main St.	Yes	274 Main Street	Hingham, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
139	508-771-4906	Hyannis - Iyannough Rd.	Yes	375 Iyannough Road	Hyannis, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
159	617-971-9547	Jamaica Plain - Centre Street	No	687 Centre Street	Jamaica Plain, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
125	781-585-6479	Kingston - Main St.	Yes	108 Main Street	Kingston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
173	508-946-3924	Lakeville - Main St.	Yes	45 Main Street	Lakeville, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
384	978-722-0096	Lawrence - Essex St.	No	486 Essex Street	Lawrence, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
560	781-863-0976	Lexington - Mass Ave.	No	1690 Massachusetts Avenue	Lexington, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM												
526	401-722-2022	Lincoln, RI - George Washington Hwy.	Yes	618 George Washington Highway	Lincoln, RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
147	978-446-9276	Lowell - Central St.	No	50 Central Street	Lowell, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM												
303	781-598-2520	Lynn - Boston St., Lynngate	Yes	156 Boston Street	Lynn, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM	8:30 AM	5:00 PM	8:30 AM	6:00 PM	8:30 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM
330	781-598-8599	Lynn - Market St.	Yes	112 Market Street	Lynn, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	6:00 PM	9:00 AM	12:00 PM		
331	781-598-7520	Lynnfield - Salem St.	Yes	45 Salem Street	Lynnfield, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	12:00 PM			8:30 AM	5:00 PM	8:30 AM	6:00 PM	8:30 AM	6:00 PM	9:00 AM	12:00 PM		
545	781-388-2100	Malden - Ferry St.	Yes	140 Ferry Street	Malden, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
179	603-782-2504	Manchester, NH - Hooksett Rd.	Yes	41 Hooksett Road	Manchester, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
580	508-895-1445	Mansfield - Copeland Dr.	Yes	131 Copeland Dr	Mansfield, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
312	978-740-6370	Marblehead - Washington St.	No	118 Washington Street	Marblehead, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
124	508-748-2926	Marion - Front St.	Yes	340 Front Street	Marion, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
353	617-689-1775	Marshfield - Ocean St.	Yes	1932 Ocean Street	Marshfield, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
129	508-428-1328	Marston Mills - Windmill Sq. Rte. 28, Cotuit	Yes	1560 Old Post Road	Marstons Mills, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
132	508-477-7985	Mashpee - Shellback Way	Yes	6 Shellback Way, Route 28	Mashpee, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
123	508-758-4937	Mattapoisett - County Rd.	Yes	29 County Road, Route 6	Mattapoisett, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
536	781-393-6520	Medford - Riverside Ave.	Yes	503 Riverside Ave	Medford, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
308	781-665-2264	Melrose - Main St.	Yes	441 Main Street	Melrose, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	3:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	3:00 PM		
581	508-895-1425	Middleboro - West Grove St.	Yes	2 West Grove St.	Middleboro, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
181	603-782-2505	Nashua, NH - Trafalgar Sq.	No	11 Trafalgar Square	Nashua, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM														
371	617-558-2307	Natick - South Ave.	Yes	2 South Avenue	Natick, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
561	781-489-7040	Needham - Central Ave., North Hill	No	865 Central Ave., H-302	Needham Centre, MA	8:00 AM	11:30 AM	8:00 AM	11:30 AM	8:00 AM	11:30 AM														
537	781-433-9870	Needham - Highland Ave.	No	1433 Highland Ave	Needham, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
320	978-740-6395	Newburyport - Storey Ave.	Yes	17 Storey Ave	Newburyport, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
538	617-641-2300	Newton - Langley Rd.	No	32 Langley Road	Newton Centre, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
356	617-558-2301	Newton - Commonwealth Ave., Auburndale	No	2060 Commonwealth Avenue	Newton, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
562	978-620-4410	North Andover - Turnpike St.	No	89 Turnpike Street	North Andover, MA	8:30 AM	5:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM														
563	603-433-9633	North Hampton, NH - Lafayette Rd.	Yes	26 Lafayette Road	North Hampton, NH	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
362	781-348-4941	Norwell - Washington St.	No	80 Washington Street	Norwell, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM												
336	978-542-1400	Peabody - Brooksby Village Dr.	No	300 Brooksby Village Drive	Peabody, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM														
333	781-598-7469	Peabody - Foster St.	Yes	37 Foster Street	Peabody, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	12:00 PM			8:30 AM	5:00 PM	8:30 AM	6:00 PM	8:30 AM	6:00 PM	9:00 AM	12:00 PM		
319	978-531-4505	Peabody - Essex Center Dr., Shaw's	No	Essex Center Drive	Peabody, MA	10:00 AM	6:00 PM	10:00 AM	6:00 PM	10:00 AM	6:00 PM	10:00 AM	6:00 PM												
582	508-895-1485	Plymouth - Commerce Way	Yes	43 Commerce Way	Plymouth, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
564	603-433-9611	Portsmouth, NH - Daniel St.	No	143 Daniel Street	Portsmouth, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM												
527	401-861-2583	East Providence, RI - Washington St.	Yes	180 Washington St.	Providence, RI	8:30 AM	4:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM					8:30 AM	4:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM				

367	617-689-1747	Quincy - Franklin St.	No	63 Franklin Street	Quincy, MA	8:30 AM	4:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM	8:30 AM	12:00 PM												
366	617-689-1723	Quincy - Chapman St., Wollaston	Yes	34 Chapman Street	Quincy, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			8:30 AM	4:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM	8:30 AM	12:00 PM		
583	508-895-1440	Randolph - Warren St.	Yes	19 Warren St.	Randolph, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
584	508-895-1465	Raynham - South St. West	Yes	500 South Street West	Raynham, MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
140	781-944-7950	Reading - Haven St.	Yes	123 Haven Street	Reading, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
189	781-662-0165	Revere - Squire Rd.	No	339 Squire Road	Revere, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
334	978-740-6144	Salem - Highland Ave.	Yes	6 Traders Way	Salem, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM	8:30 AM	5:00 PM	8:30 AM	6:00 PM	8:30 AM	6:00 PM	9:00 AM	3:00 PM	11:00 AM	3:00 PM
316	978-740-6382	Salem - Congress St., Pickering Wharf	Yes	19 Congress Street	Salem, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			8:30 AM	4:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM	9:00 AM	12:00 PM		
548	978-740-6900	Salem - Central St.	Yes	37 Central Street	Salem, MA	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
547	603-890-2240	Salem, NH - South Broadway	Yes	365 South Broadway	Salem, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
127	508-888-4449	Sandwich - Rte. 6A	Yes	65C Route 6A	Sandwich, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
329	781-231-4887	Saugus - Lincoln Ave., Cliftondale	No	466 Lincoln Ave	Saugus, MA	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
315	781-231-4801	Saugus - Broadway, Lynn Fells	Yes	605 Broadway	Saugus, MA	8:00 AM	6:00 PM	8:00 AM	6:00 PM	8:00 AM	6:00 PM	9:00 AM	5:00 PM	11:00 AM	3:00 PM	8:00 AM	7:00 PM	8:00 AM	7:00 PM	8:00 AM	7:00 PM	9:00 AM	5:00 PM	11:00 AM	3:00 PM
138	781-348-4938	Sharon - South Main St.	Yes	7 South Main Street	Sharon, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
549	617-629-0928	Somerville - Fellsway W.	Yes	102 Fellsway West	Somerville, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
374	617-235-8152	South Boston - West Broadway	No	470 West Broadway	South Boston, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
328	781-388-2792	Stoneham - Main St.	Yes	163 Main Street	Stoneham, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
585	508-895-1570	Stoughton - Washington St.	Yes	470 Washington St.	Stoughton MA	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
565	603-773-5222	Stratham, NH - Portsmouth Ave.	Yes	17 Portsmouth Avenue	Stratham, NH	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM					9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM				
337	781-598-7460	Swampscott - Paradise Rd., Vinnin Square	Yes	405 Paradise Road	Swampscott, MA	9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	12:00 PM			9:00 AM	5:00 PM	9:00 AM	6:00 PM	9:00 AM	6:00 PM	9:00 AM	12:00 PM		
137	508-923-2463	Taunton - County St.	Yes	742 County Street	Taunton, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
307	781-246-2727	Wakefield - Main St.	Yes	445 Main Street	Wakefield, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
528	401-885-0367	Warwick, RI - Post Rd., Cowesett	Yes	3830 Post Road	Warwick, RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
529	401-738-5511	Warwick, RI - Warwick Ave.	Yes	2089 Warwick Ave	Warwick, RI	8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM			8:30 AM	4:00 PM	8:30 AM	6:00 PM	8:30 AM	5:00 PM	9:00 AM	1:00 PM		
165	617-689-1727	Watertown - Church St., Watertown Square	No	One Church Street	Watertown, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
566	781-489-7630	Wellesley - Linden St., Linden Square	Yes	197 Linden Street	Wellesley, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM		
567	781-489-4500	Wellesley - 29 Washington St., Lower Falls	No	29 Washington Street	Wellesley, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM														
144	978-446-9207	Westford - Littleton Rd.	Yes	203 Littleton Road	Westford, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
568	781-893-5500	Weston - Boston Post Rd.	No	494 Boston Post Road	Weston, MA	8:00 AM	4:00 PM	8:00 AM	4:00 PM	8:00 AM	4:00 PM														
370	617-689-1786	Weymouth - Washington St.	No	1150 Washington Street	Weymouth, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	12:00 PM												
150	781-942-8175	Wilmington - Main St.	Yes	370 Main Street	Wilmington, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM			9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM		
540	781-756-3480	Winchester - Main St.	No	522 Main Street	Winchester, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												
569	781-218-1510	Winchester - Mount Vernon St.	No	26 Mount Vernon Street	Winchester, MA	8:30 AM	5:00 PM	8:30 AM	5:00 PM	8:30 AM	5:00 PM														
541	781-932-5612	Woburn - Mishawum Rd.	No	299 Mishawum Road	Woburn, MA	9:00 AM	4:00 PM	9:00 AM	4:00 PM	9:00 AM	5:00 PM	9:00 AM	12:00 PM												

Eastern Bank List of Products and Services - March 2026

Consumer Banking
Certificate of Deposit
Checking Accounts
Savings Accounts
Money Market Accounts
IRAs (Traditional, Roth and Rollover)
Auto Loans
Cash Reserve Line of Credit
Collateral Installment Loan
Term Secured Loan
Personal Loans/ Lines
Equity Lines/ Loans
Residential Mortgage Loans
"Starter Loans" Program
Mass Save® HEAT Loan Program
Smart Option Student Loan
Automated Teller Machine (ATM)
Mobile & Online Banking
Mobile Deposit
Zelle
External Transfers
Intuit Quicken
Electronic Bill Pay (JPI)
VISA Credit Card (elan)
Master Card Debit Card
Instant Issue Debit Card
Eastern Bank ATM Card
Direct Deposit
Official Bank Checks
Foreign Banknote Services
Wire Transfers
Safe Deposit Boxes
Savings Bond Redemption
Telephone Banking
Spanish Voice Response Service
Debit Card Alerts and Controls
Voice ID
Check Ordering
Consumer Bill Payment (FIS)
NH Saves Energy Efficiency Program

Commercial Banking & Small Business
Business Checking Accounts
Business Statement Savings
Business Money Market Accounts
Cash Management Checking
Business CDs
IOLTA Accounts
Escrow Accounts
Business Master Card Debit Card
Business Credit Card
Business Cash Reserve Loans
Commercial Mortgage
Investment Real Estate Loans
Working Capital Lines of Credit
Express Business Loans
Small Business Administration (SBA) Loans
Mass Save® HEAT Loan Program
Equity Alliance for Business Special Purpose Credit Pr
Construction Loans
Ready Cash Line of Credit
Equipment Loans
Tax Credit Bridge Loans
Employee Benefit Services
New Market Tax Credit Leverage Loans
Nightly Depository
Non for Profit Checking and Savings Accounts
Eastern Business Banking
Intuit Quick Books
Small Business Remote Check Deposit
Tax Exempt Bond Financing
Term Loans
Business Mobile Banking
Asset Based Lending
Escrow Express
Standby Letters of Credit
Business Bill Payment (FIS)
Export Credit Insurance

Treasury Services
Account Reconciliation Services
ACH Positive Pay
ACH Origination
Check Image Archive
Check Positive Pay
Corporate Coins & Currency
Controlled Disbursement
Deposit Reconciliation
Image Cash Letter Processing
Insured Cash Sweep
Merchant Card Services
Payroll Services (referral service by Heartland)
Purchasing Card (referral service by Elan)
Outbound Data Exchange
Remote Check Deposit
Reverse Positive Pay
Sweep Accounts
Eastern Treasury
Wholesale and Retail Lockbox
Wire Transfer
Zero Balance Accounts
Business Bill Payment (Fiserv)
EDI
iPay
Embedded Banking
Zescrow
Real Time Payments
FEDNow

Wealth Management
401K Advisory
Custodial Services
Estate and Financing Planning
Investment Management
IRA Accounts
Qualified Retirement Plans
Personal Trust Services

International Trade and Foreign Exchange Services
Import/ Export Documentary Collections
Import/ Export Letters of Credit
Foreign Check Collections
Foreign Exchange Advisory Services
Forward Contracts
Spot Payments
Window Forwards
International Wire Transfer
Multicurrency Accounts
PinacleWeb

Municipal Government
Municipal Lockbox
Municipal Trust Escrow Accounts
Municipal Vendor & Payroll Accounts
State Receipt Accounts
Jumbo Certificate of Deposit (CD)
Money Market Demand Accounts

Private Banking
Private Bank Checking Accounts
Private Bank Savings Accounts
Private Bank Money Market Accounts
Master Card Private Bank Debit Card
Marketable Securities Loan
Escrow Accounts

Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

The following fee changes will go into effect March 24, 2026:

Fee Description	Fee as of March 24, 2026
Overdraft Fee: Standard overdraft fee	$37*
ATM Transaction Fee: Withdrawals at Non-Eastern Bank ATMs	$2.50*
International Assessment Fee (formerly called Mastercard® International Assessment Fee)	3% of the U.S. dollar amount

** Fee will continue to be free for Premier and Private Bank accounts*

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.

Eastern Bank

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EB-AMEND-P6 (1/26)

FSC 10% PCW

Please see the reverse side for changes to Business Deposit Account Fees.

Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

Effective September 1, 2025, a $10 transaction/shipping fee will be applied at non-consignment locations for Foreign Exchange Services. Please contact your local branch for currency availability. The fee is waived for Premier and Private Bank Accounts.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.

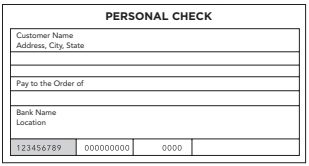
Eastern Bank
Member FDIC
EB-AMEND-P6 (6/25)

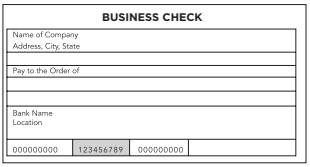
FSC 10% PCW

Amendment to the Personal Deposit Account Agreement

The following parts of Part IV, Funds Availability Policy, of Eastern Bank's Personal Deposit Account Agreement have been amended as follows:

Other U.S. Check Deposits
All other checks drawn on financial institutions in the U.S. will be available on the first or second day after the day of deposit, depending on the routing number on the check. The location of the routing number is shown in the shaded boxes below:





Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use this four-digit number (or the first 4 digits of the nine-digit number), not the routing number on the bottom of the check, to determine when they will be available.

1. U.S. Checks- Next-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any of the following, the funds will be available on the first business day after the day of deposit: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, or 2211.

2. U.S. Checks- Second-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any number other than the numbers listed above, up to **$275** of the deposit will be available on the first business day after the day of your deposit, and the remainder of the deposit will be available on the second business day after the day of your deposit. The amount that will be available on the first business day is **$275** minus the total amount of Next-Day Availability U.S. checks you deposited on the same day (but not less than zero).

For example, if you deposit Next-Day Availability U.S. checks totaling $100 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day Availability checks and $175 of the Second-Day Availability checks will be available on Tuesday (for a total of $275), and the remaining $325 of the Second-Day Availability checks will be available on Wednesday. If you deposit Next-Day Availability U.S. checks totaling $300 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day Availability checks will be available on Tuesday, and all of the Second-Day Availability checks will be available on Wednesday.

Foreign Checks and Other Deposits
A foreign check is accepted on a collection basis, and availability generally depends on the country of origin. A foreign check is a check drawn on a bank located outside the United States or on a branch of a U.S. bank located outside the United States. Please ask if you need to know when funds will be available from deposits of foreign checks. Electronic deposits received from or through a foreign source, if accepted by the Bank, will be available on the first business day after the day of deposit.

Special Provisions for New Accounts
If you are opening a new account relationship, funds deposited in

Continued on Back

Amendment to the Personal Deposit Account Agreement

the account may be subject to certain special availability rules (see below) for the first 30 calendar days your account is open. Except as affected by these rules, the Bank's standard policy continues to apply to the account.

These rules may apply during the first 30 calendar days after your account is established:

- Electronic deposits and deposits of cash will be available on the first business day after the day of deposit.
- The first **$6,725** of certain checks* and U.S. Postal Service money orders payable to you will be available on the next business day after the Bank receives the deposit if the deposit meets certain conditions (as described below). If the deposit of these checks (other than U.S. Treasury checks) and money orders is not made in person to one of our employees, the first **$6,725** of the deposit will not be available until the second business day after the day of deposit.
  *Checks subject to this rule include checks drawn on Eastern Bank as well as U.S. Treasury checks and checks drawn on a Federal Reserve Bank or Federal Home Loan Bank. If deposited with a Next-Day Availability Deposit Ticket, the following checks are also subject to this rule: cashier's, certified, and teller's checks; Commonwealth of Massachusetts checks; State of New Hampshire checks; local government checks; and traveler's checks. All checks subject to this rule must be payable to you.
- All deposits not covered by the preceding paragraph (other than foreign checks) will be available no later than the ninth business day after the day of deposit.

Your account is considered to be a "new account relationship" if any one of the owners of the account is new to the Bank. A person is new to the Bank unless, within the last 30 calendar days, he, she, or they had an Eastern Bank deposit account that had been in existence for at least 30 calendar days.

Longer Delays May Apply
Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe that a check you deposit will not be paid.
- You deposit checks totaling more than **$6,725** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available to you no later than 6 business days after the day of your deposit, however, longer delays may apply. Please ask if you need to be sure about when a particular deposit will be available for withdrawal.

The Bank's complete Funds Availability Policy is included in the Bank's Personal Deposit Account Agreement and can be obtained online at www.easternbank.com, or by contacting the Bank at 1-800-EASTERN (327-8376) during business hours, or at the Customer Service Center, Eastern Bank P.O. Box 4071, Wakefield, MA 01880-5571.

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EBM-AMEND-P4 (7-25)

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Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

Beginning May 21, 2025 the following products will be available to consumers:

Money Market Special
Minimum to Open: $2,500
Maintenance Fee: $7
Minimum Daily Balance to Avoid Monthly Maintenance Fee: $2,500
$25,000 in money new to Eastern Bank required for existing Eastern Bank deposit customers

Private Bank Money Market Special
Minimum to Open: $0
Maintenance Fee: $0
For Private Bank clients only

The Money Market Special and the Private Bank Money Market Special are tiered-rate accounts. The rate at which we pay interest (and, therefore, the Annual Percentage Yield (APY)) changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Current rates are also available online at **www.easternbank.com** or at any of our branch locations. Fees may reduce earnings.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.

Eastern Bank
Member FDIC
EB-AMEND-P5 (5/25)

Amendment to the Personal Deposit Account Agreement (Dated July 1, 2022)

The section titled *Standard Overdraft Coverage* in *General Rules for Deposit Accounts* (Part I of the Agreement) is hereby amended to read as follows:

Standard Overdraft Coverage: Our Standard Overdraft Coverage allows us to authorize and pay overdrafts for checks, other debit transactions made using your checking account number (e.g., ACH debit transactions), and automatic bill payments. If your account is eligible, the Bank may activate Standard Overdraft Coverage, although it is not required to do so. Accounts are eligible for Standard Overdraft Coverage after thirty (30) days of being opened. Accounts remain eligible as long as they are brought to a positive balance within ten (10) days of any overdraft, and do not incur ***fifty (50)*** or more Overdraft Fees in any rolling twelve (12)-month period. You may cancel Standard Overdraft Coverage by contacting the Bank in any of the ways listed in Part IX of this Agreement, or speak to a representative at any branch.

If you have any questions contact us at 1-800-EASTERN (327-8376).

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EB-AMEND-P2 (3/24)

10% PCW

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If you make the deposit in person to one of our employees and use a Next-Day Availability Deposit Ticket (available in every branch on request), funds from the following deposits are also available on the first business day after the day of your deposit:

- Cashier's, certified, and teller's checks that are payable to you
- Commonwealth of Massachusetts, State of New Hampshire, and local government checks that are payable to you

The "Limits on Electronic Payments and Telephone Transfers" paragraph in Section V, Electronic Payments, Deposits, Transfers, and Foreign Wire (Remittance) Transfers, of Eastern Bank's Personal Deposit Account Agreement has been OMITTED.

The following parts of Section VI, Automated Teller Machine (ATM), Debit Card, and Point of Sale (POS) Transactions, of Eastern Bank's Personal Deposit Account Agreement have been AMENDED as follows:
This section explains how to use your Eastern Bank ATM or Eastern Bank Debit Card and sets forth your rights and responsibilities with respect to those cards. The term "Card" is used to refer to both types of cards.

ATM AND DEBIT CARDS

Automated Teller Machine (ATM)
You may use your Card at the following ATMs:

- All ATMs in our branches or with the name "Eastern Bank" on them
- Other ATMs that participate in the same networks as Eastern Bank

The types of transactions you can perform at an ATM will depend on the ATM that you are using. You can perform all the following types of transactions at most Eastern Bank ATMs, but some of these transactions may not be available at non-Eastern Bank ATMs.

- Cash withdrawals
- Transfers among designated Eastern Bank accounts
- Balance inquiries
- Deposits

Amendment to the Personal Deposit Account Agreement (July 1, 2022)

Effective January 31, 2024

EQUAL HOUSING LENDER

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MIX
Paper from responsible sources
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AMEND_P_BR 11/23

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The following parts of Section I, General Rules for Deposit Accounts, of Eastern Bank's Personal Deposit Account Agreement have been AMENDED as follows:

Notice of Funds Transfer We notify you that we have received funds transfers by listing them on your account statement. We provide statements to you by mail or through Online Banking if you selected paperless delivery through Online Banking for your deposit account documents. If you use one of our information reporting services, you may receive notice through that service.

We are not obligated to send you a separate notice of each incoming funds transfer. While we generally do not provide such separate notices, we may do so on occasion, in which case we send the notice within two business days after we credit your account.

We are not obligated to pay you interest for the period before you receive notice.

If you are expecting a funds transfer and want to find out if it has been credited to your account, call us at the number for customer service on your statement.

OVERDRAFT PROTECTION — SERVICES AVAILABLE BY PRIOR ARRANGEMENT

We offer two forms of overdraft protection that you can request: Automatic Balance Protection or Cash Reserve Line of Credit. You must apply, be approved, and sign all the documents required to establish such protection, as applicable. If you have arranged for either of these services, any discretionary overdraft coverage (Standard or ATM/Debit Card) described above that is available for your account will be provided only after the funds available through the Automatic Balance Protection or Cash Reserve Line of Credit services have been used. Even if your account has been approved for an overdraft protection plan, you may still incur an Overdraft Fee if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Automatic Balance Protection: You may request Automatic Balance Protection for your Checking Account. Automatic Balance Protection links your Checking Account to another of your Eastern Bank checking or statement savings accounts to automatically transfer the amount needed, up to the available balance in the linked account, to cover checks or other withdrawals that would overdraw your Checking Account. Automatic Balance Protection is available to all account holders, without credit approval. Information about applicable fees and how to request Automatic Balance Protection is available at any branch and by phone at **1-800-EASTERN (327-8376)**.

Cash Reserve Line of Credit: You may apply for a Cash Reserve Line of Credit for an eligible Checking Account. If you have a Cash Reserve Line of Credit, we will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your Checking Account, up to the amount of your available credit limit. Information about applicable interest rates, terms and conditions, and applications for a Cash Reserve Line of Credit, are available at any branch and online at **www.easternbank.com**.

The "Savings and Money Market Accounts" paragraph in Section III, Truth in Savings Disclosures, of Eastern Bank's Personal Deposit Account Agreement has been OMITTED.

The following parts of Section IV, Funds Availability Policy, of Eastern Bank's Personal Deposit Account Agreement have been AMENDED as follows:

Our policy of funds availability complies with federal regulations and, in some cases, gives you availability of funds from your accounts sooner than is required by law. Making funds available for your use does not mean the deposited items have been collected and paid. In the event the deposited items are returned unpaid, we are entitled to debit your account for the amount of the returned items. If the debit creates an overdrawn balance, you agree to pay the overdrawn amount and all applicable fees as soon as we give you the notice of the overdraft.

We delay the availability of funds that you deposit by cash or check into your account as described in this Part IV. During the delay, you may not withdraw the funds in cash and we are not required to use the funds to pay checks that you have written or to satisfy any other type of debit. The length of the delay varies depending on the type of deposit.

The length of the delay is counted in business days from the day of your deposit. Business days are all days except Saturdays, Sundays, and federal holidays. If you make a deposit before our cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a Saturday, Sunday, federal holiday, or a day we are not open, we will consider the deposit to have been made on the next business day that we are open. The cutoff time for deposits in person at a branch is the close of business for each branch. The cutoff time for ATM deposits is 7 p.m. The cutoff time for mobile deposits (which are considered to be check deposits, not electronic deposits) is 8 p.m. All cutoff times are Eastern time.

Immediate Availability

Funds from the following deposits will be available immediately upon receipt of the deposit:

- Electronic deposits, including wire transfers and preauthorized credits (such as Social Security benefits and payroll payments) from U.S. sources (Note: Mobile deposits are typically treated as check deposits, not electronic deposits)
- Cash, if you make the deposit in person to one of our employees or at an Eastern Bank ATM

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of deposit:

- Cash not otherwise subject to immediate availability
- Checks that are drawn on us
- U.S. Treasury checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service Money Orders
- Traveler's checks

PERSONAL

DEPOSIT ACCOUNT AGREEMENT

Effective July 1, 2022

Eastern Bank

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Welcome!

This Agreement contains the rules for your personal accounts at Eastern Bank. This Agreement covers many of the features and services available for those accounts, such as Electronic Funds Transfer Services, Automated Teller Machines (ATMs) and Debit Cards.

This Agreement does not govern accounts for business purposes.

The Bank offers certain deposit-related services (such as overdraft protection, online banking, and bill payment services) that are covered by separate agreements. Aspects of your account relationship with us not covered by the rules and regulations in this Agreement or by other agreements between you and us will be governed by our usual banking practices and by applicable law.

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION, A CLASS ACTION WAIVER, AND A JURY TRIAL WAIVER. IT IS IMPORTANT THAT YOU READ THE ENTIRE DISPUTE RESOLUTION PROVISION CAREFULLY.

Contents **Page**

I General Rules for Deposit Accounts **4**

II General Terms and Conditions Governing Accounts and Account Services **14**

III Truth in Savings Disclosures **19**

IV Funds Availability Policy **21**

V Electronic Payments, Deposits, Transfers, and Foreign Wire (Remittance) Transfers **23**

VI Automated Teller Machine (ATM), Debit Card and Point-of-Sale (POS) Transactions **27**

VII 18/65 Accounts **31**

VIII Privacy **32**

IX Consumer Protection Information **32**

I GENERAL RULES FOR DEPOSIT ACCOUNTS

Opening Your Account

You can open an Eastern Bank personal deposit account online, by phone, in person at any Eastern Bank branch, or through any other channel we make available. When you open an account, you agree to be bound by the rules and regulations in this Personal Deposit Account Agreement. You should retain a copy of this Agreement and all amendments for your records.

In this Agreement, "you" and "your" refer to a customer who has an account with us for personal, family, or household purposes. "We," "us," and "our" or the "Bank" refer to Eastern Bank. "This Agreement" refers to this Personal Deposit Account Agreement.

The U.S. Treasury requires financial institutions to verify their customers' identities and obtain certifications of valid tax identification or employer identification numbers. If we do not receive such a certification within ninety (90) calendar days of account opening, we will close the account and mail the funds to the address on file.

You agree to pay any account charges that apply to your account and to pay fees and charges for such bank services as set forth in the Bank's *Personal Deposit Account Fees* disclosure. A current version is available online at **www.easternbank.com** or by contacting the Bank as described in Part IX this Agreement. No waiver by us of service charges on any one occasion constitutes a waiver of such charges on any other occasion.

Deposits

You can make deposits to any of your personal deposit accounts by mail or in person at a branch by using our deposit tickets. If you have been issued an ATM or Debit Card, you can make deposits to any of the personal accounts you can access with your Card at an Eastern Bank ATM. If you have signed up for online or mobile banking, you may be able to make a mobile deposit using your mobile device. We may also make other deposit methods available to you for your convenience.

We have the right to supply missing endorsements on any noncash items submitted for deposit to your account and to deposit them in your account. We also have the right to limit, refuse, or return any item.

If you have a Passbook Savings Account, we request that you present your passbook for each deposit to the account, although this is not a requirement. However, we can retain a record of only a limited number of deposit transactions without entering them in your passbook. Consequently, we reserve the right to convert your account to a Statement Savings Account if you do not present your passbook within thirty (30) calendar days after we ask you to do so in order to enter accumulated deposit transactions. Once your account is converted, it will no longer be necessary to present your passbook to make deposits or withdrawals from your account.

Withdrawals

The rules for making withdrawals vary according to the type of account you have. Withdrawals from any of your personal deposit accounts can be made at any of our branches. We may also make other methods of withdrawal available to you for your convenience.

As allowed by federal regulations, we reserve the right to ask for seven (7) calendar days' written notice before you withdraw money from an interest-bearing account.

Checking Accounts: If you have a Checking Account with us, you can make a withdrawal by writing a check. You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Passbook Savings Accounts: You can make withdrawals from any Passbook Savings Account in person by using our withdrawal slip and presenting your passbook, or by mail by sending a properly signed request and your passbook.

Statement Savings Accounts: You can make withdrawals from any Statement Savings Account in person or by mail by using our withdrawal slips. You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Money Market Accounts: You can make a withdrawal from your Money Market Account in person or by mail by using our withdrawal slips or by writing a check (Prime Liquid Assets Accounts only). You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Limitations: See Parts III and VI of this Agreement for information about limitations on withdrawals from your accounts.

Checks: You agree that we may pay checks drawn on your account that are presented to us for payment, regardless of the date of the check, including postdated checks. We may pay checks that are presented more than six (6) months after the date of the check and are not subject to a current stop payment order, but we are not obligated to do so.

No Two-Signature Requirements on Accounts

We do not offer accounts on which two (2) or more signatures are required for a check or withdrawal. If you indicate on your checks or signature card or other account documents that more than one (1) signature is required for withdrawal, this indication is for your own internal procedures. It is not binding on us. We may pay out funds from your account if the check, item, or other withdrawal instruction is signed or approved by any one of the persons authorized to sign on the account. We are not liable to you if we do this.

We have the right to charge back your account if we have given you credit for an item that is returned to us unpaid. There will be a Returned Deposited Item fee imposed for each such item.

If you use a check to withdraw money from your account, the check must be on a preprinted form that we have supplied to you or on a form that meets the Bank's check encoding standards. We will not be required to accept checks that do not meet these standards. We will not be bound by or obligated to comply with any notation or memorandum on a check unless we have agreed in advance to do so. You promise to notify us immediately if any check is not delivered or is lost or stolen. All items must be endorsed exactly as drawn. You will be liable for any losses or delays caused by nonconforming endorsements or by other marks on the back of a check that make our endorsement or any other bank's endorsement difficult to read.

Processing and Posting of Items

At the end of each business day, we process and post items to your account. When we "post" transactions, "credits" (deposits or any other credit to your account) are added to your available balance and "debits" (withdrawals and fees) are subtracted from your available balance. "Posting" a debit means the same as the Bank "paying" the debit. Some debit transactions are "authorized" before they post, and the amount of the authorization, also referred to as a "hold," is subtracted from your available balance before the debit posts, as explained in the Available Balance and Authorization Holds sections below.

We currently process and post items to your account at the end of each business day, as follows:

1. First, we add to your available balance deposits and other credits (excluding interest) in accordance with our *Funds Availability Policy*.
2. Next, we subtract from your available balance the amount of any holds for debit transactions that have been authorized but not yet presented to the Bank for payment. More information about authorization holds is provided below in the section *Your Available Balance and Information About Holds*.
3. We then subtract from your available balance debits presented to the Bank for payment against your account in categories by type of transaction. Below is a description of the categories of debits we may pay from your account, in the order they are posted to your account:
    i. Wire transfers
    ii. Returned Deposited Items
    iii. All transactions not specifically listed in categories 3(i), 3(ii) and 3(iv)-3(x)

iv. Bank fees* (except as described below), including but not limited to, an Overdraft Fee incurred on the prior business day's overdraft items
v. Debit card purchases and ATM withdrawals
vi. ACH transactions (including Bill Pay)
vii. Checks (including electronic checks)
viii. Automated transfers between your Eastern Bank accounts (deposit or loan)*
ix. Bank fees and service charges assessed at the end of the monthly statement cycle, including for example, but not limited to, monthly maintenance fees
x. Interest credits

For the above-listed categories 3(i)-3(iv) and 3(vi), we post items, within each category, in low-to-high order by dollar amount. For debit card purchases and ATM withdrawals (category 3(v)), we order transactions based on the time the transaction was authorized. If two (2) or more items have the same time stamp, we post the items in low-to-high order by dollar amount. If one or more items within category 3(v) do not have time stamps, the items post after all items in category 3(v) with a time stamp in low-to-high order by dollar amount. Checks (category 3(vii)) are posted in check serial number order.

* *Fees and Automated Transfers: The Bank cannot control the order in which certain fees post to your account as they are tied to an underlying transaction, and post after the transaction (e.g., Wire Transfer Fees and ATM Non-SUM Withdrawal Fees). Similarly, the Bank cannot control the ordering of automated transfers within above-listed category 3(viii). If you have questions about specific fees or transfers and the order in which they post, visit one of our branches or call* **1-800-EASTERN (327-8376)**.

We may change our posting order at any time. We will provide you with notice of any such changes as required by applicable law. The order in which items are authorized, received, processed and posted affects your available balance and may affect whether you incur an Overdraft Fee. Your monthly account statement does not necessarily report debit and credit transactions in the order that they were processed or posted to your account.

Overdrafts

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed and posted in the order set forth above, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid. If you overdraw your account, you must immediately pay all fees, overdrafts and other amounts you owe us. These amounts may be paid out of any subsequent deposit to your account (including deposits of payroll and government benefits). We may charge you an Overdraft Fee if we pay an item that exceeds your available balance.

Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee may be assessed if the item is paid and it exceeds your available balance.

You will not be charged Overdraft Fees for ATM or everyday debit card transactions unless you have opted in to ATM/Debit Card Overdraft Coverage.

The amounts of our Overdraft Fees are disclosed in our *Personal Deposit Account Fees* disclosure.

Overdraft Limits

- We will not charge more than one (1) Overdraft Fee on any one business day.
- We will not charge an Overdraft Fee if your end-of-day available balance is overdrawn by $50 or less.
- We will not charge an Overdraft Fee on any individual transaction presented for payment that is $5 or less.

Examples of How $5 and $50 Overdraft Thresholds Work
In the below hypothetical examples, we illustrate how the two overdraft thresholds work together to help you understand when you can expect to be assessed an Overdraft Fee.

Example 1:
Starting available balance of $10, and three items post in the following order and amounts:

$40	purchase at grocery store
$3	purchase at pharmacy
$2	purchase for parking
–$35	End-of-day available balance

In this example, one transaction is greater than $5 and two transactions are $5 or less. The account's end-of-day available balance is –$35. Since the end-of-day available balance is overdrawn by $50 or less, no Overdraft Fee will be assessed, even though all three purchases that posted that day overdrew the account. The $40 transaction does not trigger an Overdraft Fee.

Example 2:
Starting available balance of $10, and three items post in the following order and amounts:

$61	purchase at grocery store
$3	purchase at pharmacy
$5	purchase at coffee shop.
–$59	End-of-day available balance

In this example, one transaction is greater than $5 and two transactions are $5 or less. The account's end-of-day available balance is –$59. Since the end-of-day available balance is overdrawn by more than $50, an Overdraft Fee will be assessed on one transaction that exceeds $5 (the $61 purchase).

Example 3:
Starting available balance of $10, and three items post in the following order and amounts:

$70	purchase at grocery store
$3	purchase at pharmacy
$6	purchase at coffee shop.
–$69	End-of-day available balance

In this example, two transactions are greater than $5 and one transaction is $5 or less. The account's end-of-day available balance is –$69. Since the end-of-day available balance is overdrawn by more than $50, one Overdraft Fee will be assessed on one transaction that exceeds $5 (the $70 purchase).

Example 4:

Starting available balance of $1, and 12 items post in the following order and amounts:

$4	purchase at coffee shop
$5	purchase at convenience store
$5	purchase at grocery store
$3	purchase at coffee shop
$4.50	purchase at pharmacy
$4.50	purchase at convenience store
$5	purchase at newspaper stand
$5	purchase at gas station
$3	purchase at farm stand
$5	purchase at coffee shop
$4.50	purchase at ice cream stand
$5	purchase at hardware store
–$52.50	End-of-day available balance

In this example, all 12 transactions are $5 or less. The account's end-of-day available balance is –$52.50. No Overdraft Fee will be assessed because all of the purchases that posted are less than or equal to the $5 individual transaction threshold.

Your Available Balance and Information About Holds

Available Balance: Your available balance is the amount of money in your account that you can use without causing an overdraft. Your available balance includes all credits and debits that have posted to your account, and is reduced by any holds on your account, including authorization holds and deposit holds.

Your available balance may change during the course of a day as debit transactions and deposits are made. The available balance provided to you by the Bank may not include all of your transactions, such as checks you have written that have not yet cleared or upcoming automatic payments. You agree that it is your responsibility to keep track of your available balance as you make transactions in order to avoid overdrafts and fees. Your monthly account statement does not report the holds affecting your account on any given day; as a result, the daily balances reported in your statement may not reflect your available balance(s) occurring on that day. If you have questions about your statement or overdrafts you have incurred, visit one of our branches or call **1-800-EASTERN (327-8376)**.

Authorization Holds: When you use your debit card to make a purchase, you authorize the merchant to ask us to approve the transaction. When we approve the transaction, we must promise the merchant to pay for the purchase upon the merchant's request. We call this "authorizing" the transaction. Our decision to authorize or decline the transaction is based on your account's available balance at the time of the request, plus, at our sole discretion, any available overdraft coverage. There is often a delay between the date we authorize a debit card transaction and the date the merchant submits it to us for payment (settlement). We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant, or as permitted under applicable payment network rules. The amount held based on an authorization request is not applied to any specific debit card transaction. If an authorized debit card transaction is not submitted to us for payment within three (3) business days after we first apply the hold, we will release the hold from your account (Expired Hold).

Authorization holds reduce your available balance. An authorization hold can result in an Overdraft Fee if additional items are presented for payment that exceed the reduced available balance resulting from the hold. The following is a hypothetical example of

how that can occur: Your account has an available balance of $100, and you swipe your debit card at a grocery store to make a $75 purchase. The Bank authorizes the payment, allowing you to make the purchase. When the Bank authorizes the payment, it immediately places a hold on your account for the $75 authorization, reducing your available balance to $25 ($100 minus $75). The grocery store does not submit the authorized amount of $75 to the Bank for payment until three (3) days after your purchase. Before it does so, a check you wrote for $80 clears. Because the authorized grocery store purchase reduced your available balance to $25 before the $80 check cleared, the check will overdraw your account by $55 even though the authorized amount of $75 has not been paid to the grocery store, and you will be charged an Overdraft Fee.

The amount of an authorization request and hold may not equal the amount the merchant ultimately presents for payment. Certain merchants (for example, hotels and gas stations) may submit authorization requests that are higher than the prices of the goods or services ultimately purchased. If an authorization hold is pending on your account, and another transaction is presented for payment that exceeds your available balance, you may be charged a fee even if you would have had a sufficient available balance to cover the item if the amount of the authorization hold was equal to the amount the merchant ultimately presents for payment.

Deposit Holds: Deposit holds are different from authorization holds. Please read our *Funds Availability Policy* (Part IV of this Agreement) for a detailed discussion of how and when we make funds available to you. If you withdraw funds before they become available, you may incur an Overdraft Fee.

Overdraft Coverage

The Bank offers two forms of discretionary overdraft coverage, described below. If your account is eligible, we will consider authorizing and paying debit transactions that exceed your available balance, instead of automatically declining those transactions or returning them unpaid. Our overdraft coverage is a discretionary service; the Bank is not obligated to pay any item that exceeds your available balance and may cease paying overdrafts at any time without prior notice of reason or cause. We typically do not authorize or pay items that will overdraw your available balance by more than $500, although we may elect to exceed that limit.

Standard Overdraft Coverage: Our Standard Overdraft Coverage allows us to authorize and pay overdrafts for checks, other debit transactions made using your checking account number (e.g., ACH debit transactions), and automatic bill payments. If your account is eligible, the Bank may activate Standard Overdraft Coverage, although it is not required to do so. Accounts are eligible for Standard Overdraft Coverage after thirty (30) days of being opened. Accounts remain eligible as long as they are brought to a positive balance within ten (10) days of any overdraft, and do not incur seventy-five (75) or more Overdraft Fees in any rolling twelve (12)-month period. You may cancel Standard Overdraft Coverage by contacting the Bank in any of the ways listed in Part IX of this Agreement, or speak to a representative at any branch.

ATM/Debit Card Overdraft Coverage: We do not authorize and pay overdrafts for ATM or everyday debit card transactions unless: (1) Standard Overdraft Coverage is activated for your account; and (2) you have expressly requested (opted into) ATM/Debit Card Overdraft Coverage. If you do not opt into ATM/Debit Card Overdraft Coverage, we will decline any ATM or everyday debit card transaction that exceeds your available balance.

To request (or cancel) ATM/Debit Card Overdraft Coverage at any time, contact the Bank in any of the ways listed in Part IX of this Personal Deposit Account Agreement, visit us online at **www.easternbank.com/optin**, or speak to a representative at any branch.

More information about the Bank's overdraft services is available in the Bank's *Understanding Eastern Bank's Consumer Overdraft Services and Fees* disclosure, which is available online at **www.easternbank.com/ConsumerOverdraftServices** and at any branch.

Overdraft Protection — Services Available by Prior Arrangement

We offer two forms of overdraft protection that you can request: Automatic Balance Protection or Cash Reserve Line of Credit. You must apply, be approved, and sign all the documents required to establish such protection, as applicable. If you have arranged for either of these services, any discretionary overdraft coverage (Standard or ATM/Debit Card) described above that is available for your account will be provided only after the funds available through the Automatic Balance Protection or Cash Reserve Line of Credit services have been used. Even if your account has been approved for an overdraft protection plan, you may still incur an Overdraft Fee if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Automatic Balance Protection: You may request Automatic Balance Protection for your Checking Account. Automatic Balance Protection links your Checking Account to another of your Eastern Bank checking or statement savings accounts to automatically transfer the amount needed, up to the available balance in the linked account, to cover checks or other withdrawals that would overdraw your Checking Account. Transfers under the Automatic Balance Protection feature count for purposes of the Bank's established limitations on withdrawals from Statement Savings and Money Market Accounts, which are described in Part III of this Agreement. Automatic Balance Protection is available to all account holders, without credit approval. Information about applicable fees and how to request Automatic Balance Protection is available at any branch and by phone at **1-800-EASTERN (327-8376)**.

Cash Reserve Line of Credit: You may apply for a Cash Reserve Line of Credit for an eligible Checking Account. If you have a Cash Reserve Line of Credit, we will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your Checking Account, up to the amount of your available credit limit. Information about applicable interest rates, terms and conditions, and applications for a Cash Reserve Line of Credit, are available at any branch and online at **www.easternbank.com**.

Foreign Items and Foreign Currency

A "foreign item" is a check or other payment order that is drawn on a bank or a branch of a bank located outside the United States. A foreign item may be payable in U.S. dollars or in a foreign currency. "Foreign currency" is any currency other than United States dollars.

You agree not to write a check or other payment order on your account in any foreign currency. If we receive such a check or payment order, we are not required to process or pay it.

If you deposit a foreign item in your account, the Bank is not required to process it and may return it to you. If we do elect to process it, we will do so only for collection and you are responsible for any processing fees or charges and any loss relating to the item, including but not limited to risk of loss in transit, the risk that the item may be returned unpaid, and the risk of changes in currency exchange rates.

Foreign items are not subject to some U.S. laws and regulations. For example, foreign items are not covered by funds availability laws, and we are not required to credit your account for the amount of a foreign item until we have collected good funds for it. If the item is returned unpaid or charged back to us after we have credited your account for the item, you agree to reimburse us for the funds, and we may reverse the credit to your account or otherwise charge the amount of our loss to any account you maintain with us.

If you receive an item in foreign currency or ask us to send a payment in foreign currency, we will convert the funds from U.S. dollars to the foreign currency or from the foreign currency to U.S. dollars at a currency exchange rate that we determine in our discretion. We consider many factors in setting our currency exchange rates and our rates may differ from rates offered or used by other parties or offered or used by us under different circumstances. If we process a foreign item for collection, we use the exchange rate in effect on the date we credit the funds to your account, not the rate in effect on the date we accept the item for collection. If we reverse a credit to your account for the item at any time, we use the exchange rate in effect on the date of the reversal, not the rate we used to compute the original credit, even if this results in a loss to your account.

Standard of Care
We use automated systems in the processing of checks in order to handle a high volume of items at the lowest possible cost to you.

You agree that, to the extent such systems are comparable to those used in general banking practice, their use will constitute ordinary care, and we will not be liable to you for forgeries or alterations not detected by such systems. You also agree that the exercise of ordinary care will not include detecting forgeries or alterations that could not be detected by an ordinary person acting with reasonable care.

Safeguarding Your Checks
You agree to use care in safeguarding unsigned checks on your account against theft or misuse. You agree to tell us immediately if any such checks are lost, missing, destroyed, or otherwise unaccounted for.

Facsimile Signatures
If your checks are signed with the use of any facsimile signature or other non-manual form of signature, you acknowledge that the use of such signature is solely for your benefit and convenience. You accept sole responsibility for maintaining security over any device for affixing such signature. Such signature will be effective as your signature regardless of whether the person affixing the signature was authorized to do so. You agree to indemnify and hold us harmless from all losses resulting from our honoring an item in any instance in which the item bears or purports to bear a facsimile signature resembling the signature of an authorized signer on file with us, regardless by whom or by what means the actual or purported signature was affixed to the item.

Remotely Created Checks
If you deposit a remotely created check (that is, a check that was not signed by the person on whose account it is drawn), you warrant that the person on whose account the check is drawn authorized the issuance of the check in the amount stated on the check and to the payee stated on the check.

Liability
You agree to hold us harmless from and against any and all claims, demands, liabilities, losses, and damages (including, without limitation, costs and expenses of litigation and reasonable attorneys' fees) arising directly or indirectly from your account, provided that we have exercised ordinary care pertaining to the matters that have given rise to any such claims, demands, liabilities, losses, or damages.

You agree that we will not be responsible and will incur no liability to you for any direct damages that you may incur as a result of our failure to perform properly, or of any delay by us in performing, our obligations regarding your account, if such failure or delay results from any cause beyond our control. You agree that we will not be responsible and will incur no liability to you for any indirect, punitive, special, or consequential damages under any circumstances.

Statements
We send statements for all accounts other than Passbook Savings Accounts. Your statement will be sent or posted monthly, quarterly, or semi-annually, depending on the type of account you have and the services you use. You agree to examine all statements and any accompanying items promptly upon receipt and to notify us immediately and provide all relevant facts and documentation we reasonably request if you discover any unauthorized signatures, alterations, or other errors with your statement. Your failure to notify us promptly of any discovered errors may affect your ability to be reimbursed for any losses that you incur as a result. Unless applicable law requires a longer period of time, your statement and all identified transactions will be deemed correct and free of forgeries, alterations, or other errors if you fail to alert us otherwise within thirty (30) calendar days after we send you the statement.

We will send your statements to the address we have for you in our records, unless you have requested and we have approved another means of delivery. If any statement is returned to us because of an incorrect or otherwise undeliverable address, we may stop sending statements to you until you provide a correct and deliverable address.

Stopping Payment
The law permits you to ask us to stop payment of checks drawn on your account. Within a reasonable time before the check or other item is presented, you must tell us the exact amount of the check, the check number, the check date, and the full number of the account on which it is drawn for us to be able to stop it. You may also ask us to stop payment of electronic debits to your account by following the procedures described in Part V of this Agreement, under the heading *Stopping Electronic Payments*.

If the information that you give us is not correct, or if you do not give us any other reasonable information that we ask for about the check or debit, or if you do not give us the information within a reasonable time before the check or debit is presented, we will not be responsible if we are not able to stop it.

Regular stop payment orders are effective for six (6) months. Extended stop payment orders are effective for five (5) years. At the end of the effective period for either type of stop payment order, the order will expire unless at that time you request an additional stop payment order. You may request either an additional six (6) month (regular) or five (5) year (extended) stop payment order. A stop payment fee will be imposed for each regular and extended stop payment order.

We are not obligated to accept a stop payment order on any cashier's check, treasurer's check, certified check, or money order. If we agree to do so, we may first require you to post a surety bond indemnifying us for any potential damages and/or file a declaration of loss in any form we reasonably request.

Lost or Stolen Passbooks
If your passbook is lost, stolen, or destroyed, we will ask you to complete a written request, in the form that we require, to pay the money in your account to you or to another account. We will not pay you the money or transfer the money into another account until we receive a request that has been properly completed and submitted by all account holders and all account holders present satisfactory identification to us. If applicable law requires that public notice be given of the loss or theft of the passbook, we will also require that adequate notice be given, at your expense, and that we receive satisfactory proof of such notice.

Joint Accounts
If your account has more than one owner on it, we will treat it as a joint account. Each owner is a joint account holder. One joint account holder cannot remove another from the title of the account. If any one of the joint account holders dies, his or her share of the account will pass to the remaining account holder(s). Certain retirement benefits (such as Social Security) do not pass, however, and payments made after the recipient dies may not be withdrawn by the surviving owner(s) and may be subject to reclamation by the Social Security Administration or other retirement agency.

Each joint account holder who has a signature card on file with us may withdraw, by any method that we make available, any or all of the funds on deposit. Each joint account holder can also make deposits, close the account, enter into agreements concerning the account, and stop payment of any check. Each joint account holder guarantees the signatures of the other joint account holders and authorizes them to endorse items payable to him or her individually or jointly and to cash items or deposit them. However, we do not have to cash such items or accept them for deposit. Each joint account holder agrees to give us any missing endorsements of the other joint account holder(s) when we ask.

Each joint account holder hereby appoints the other account holder(s) as his or her agent(s) for the purpose of requesting services relating to the account (such as ATM or Debit Cards, discretionary overdraft protection, online banking, bill payment, external transfers, and telephone access).

If your account is a joint account, we can notify one of you and the notice will be effective for all of the account holders. Similarly, one of you can notify us and we will consider it to be notice from all of you.

Trust Accounts
If you have deposited money in your own name in trust for someone else (a beneficiary), you can withdraw the money or close the account. If you die, the beneficiary or his or her legal representative can withdraw the balance. We will not release any funds, however,

until all legal documents have been delivered to us.

Transfer of Accounts
We do not acknowledge any assignment or pledge of your account unless the change in ownership is reflected in the account title in our records.

All accounts are nontransferable except on the records of the Bank.

Abandoned Property
We are legally required to send funds from all "abandoned" accounts to the state treasurer's office. The applicable state law under which abandonment is determined (and the state to which abandoned funds are sent) is usually the state listed in the address you have specified for the account. Typically, an account is considered abandoned when there has been no customer-initiated activity for the period of years specified in the state law and no contact by the customer during that time. Since abandonment is determined based on customer-initiated activity, actions by the Bank (such as paying interest, processing automated deposits or withdrawals, or sending notices) do not keep an account from being deemed abandoned.

State abandoned property laws apply to all accounts, including checking, savings, and money market accounts, all certificates of deposit, all bank checks, official checks, and checks issued by the Bank. For certificates of deposit, an account is usually deemed abandoned if:

- no written communication is provided to the Bank by the account holder within the applicable period of years following the maturity date of the first (1st) automatic renewal of a CD that provides for automatic renewal.
- no written communication is provided to the Bank by the account holder within the applicable period of years following the maturity date of a CD that does not provide for automatic renewal.

After we turn abandoned funds over to the state, we have no further liability to you for the funds. You may be able to reclaim the funds by filing an application with the appropriate state agency.

Unless prohibited by applicable law, we may charge an abandoned property administrative fee to your account to cover our costs of sending notices, processing the account, and remitting the funds to the state. Even if the time period for abandonment has not passed, if we consider your account to be inactive, we may stop sending statements, charge your account dormant account fees, and otherwise suspend activity on your account until you contact the Bank to reactivate the account.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check.

The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just as you would use the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you do have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?
In certain cases, federal law provides for a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, a Returned Deposited Item fee).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to the amount of your claim or $2,500, whichever is less (plus interest, if your account earns interest) within ten (10) business days after we receive your claim and the remainder of your refund, if any (plus interest, if your account earns interest), not later than forty-five (45) calendar days after we receive your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?
If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please write us at:

Eastern Bank
Attn: Customer Service Center
EP3-02
195 Market Street
Lynn, MA 01901,

or

call **1-800-EASTERN (327-8376)**.

You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) either the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect)
- An estimate of the amount of your loss
- An explanation of why the substitute check you received is insufficient to confirm that you have suffered a loss
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check, and the date the check was posted on your statement.

II GENERAL TERMS AND CONDITIONS GOVERNING ACCOUNTS AND ACCOUNT SERVICES

If You Owe Us Money — "Set-Off"
If you ever owe us money and it is due, we may, to the extent we have a right under the law or under an agreement with you, use the money from any of your accounts with us (including joint accounts) to pay the debt, even if withdrawing the money results in an interest penalty to you. If your joint account holder owes us money and it is due, we may also use the money from your joint account to pay the debt. The use of your funds to pay a debt owed by you or your joint account holder is referred to as our right of "set-off."

Any garnishment or levy against your account is subject to our right of set-off within applicable laws.

Collection
If we ever have to engage in any collection activities, including the filing of a lawsuit, to collect what you owe us, you will pay our reasonable expenses, including attorneys' fees.

Business Days
The Bank's business days are Monday through Friday, excluding federal bank holidays.

Notices
Any notice we send you will be considered effective when it is delivered to you; emailed to the email address you have provided to us if you have asked us to provide notices to you electronically, or mailed, postage prepaid, to the last physical address we have for you in our records. Notice from you will be considered effective when we receive it at the address noted in Part IX of this Agreement.

Telephone Communications
We may record any telephone conversations with you. We are not required to record such telephone conversations and shall have no liability for failing to do so.

Closing Your Account
Either you or we may close any of your deposit accounts or terminate any service provided in connection with an account at any time, without advance notice.

A decision by you or us to close an account or terminate a service will not affect our existing obligations to each other, including your obligation to pay any fees or charges incurred prior to termination.

Closing an interest bearing account may result in the loss of any interest that has accrued since the last posting of interest to your account. Additional penalties may apply to early withdrawals of Certificates of Deposit as set forth in Part III of this Agreement.

Reporting Information
We have the right to report information about your account or any service provided to you to any consumer reporting agency or to anyone you give our name to as a reference.

What Law Applies
Your deposit accounts, the services we provide in connection with them, and all the agreements between you and us relating to those accounts and services will be governed by federal laws and by the laws of the state in which the account was opened. An account opened online or through any other electronic access we make available will be deemed to have been opened in the Commonwealth of Massachusetts. If there is any conflict between our agreements and applicable federal and state laws, the affected agreements will be considered changed to the extent necessary to comply with those laws.

Evidence
In any court or arbitration proceeding, we can use a copy of any document to prove what you owe or that a transaction has taken place, and the copy will have the same validity as the original. We may maintain our records and produce a copy of any document by any method that accurately reproduces the original, including (but not limited to) photography, microfilm, microfiche, and optical imaging.

Our Right to Change This Information
We reserve our right to change these rules or the terms of any of our agreements with you at any time. Unless required by law, we may make a change without prior notice to you. If we make a change that is unfavorable to you, we ordinarily will send you advance notice before the change becomes effective for your account. We may, but do not have to, notify you in advance if a change is necessary for security reasons or if a change is not unfavorable to you.

During the term of a Certificate of Deposit Account, we will not change the rules on the frequency of compounding or crediting interest, the minimum balance requirements that apply to the account, or the rate of interest or annual percentage yield (unless you have been notified that the account is subject to a variable rate of interest).

When we inform you of changes affecting your rights and obligations, we will do so by delivering or otherwise making a notice available to you in one of the following ways. Ordinarily, we will mail the notice to you at the address we currently show for your statement or, if you have agreed to electronic notice, we may provide notice to you electronically. Electronic notice may be sent to the email address you have specified or delivered to you through Online or Mobile Banking Services. We may provide a notice as a message printed on your statement, an insert with your mailed statement, or an attachment to your electronic

statement (including a hyperlink). In some cases, we may post notice of a change in our branches or on our website.

Notice by any one of these means will be deemed effective notice of any changes to any of the agreements.

If we change these rules or any of our agreements, the then-current version of the relevant agreement will automatically supersede all prior versions and govern your account. If you continue to keep your account open and use it after a change becomes effective, you will be deemed to have accepted and agreed to the amended terms. If you do not agree to be bound by an amendment, you may stop using and close the account or terminate the service affected by the change or, if the Bank notifies you that you may opt out of the amended terms, you may opt out so long as you comply with the procedures the Bank specifies for opt outs. If you would like a copy of any current agreement or have questions, please ask any Bank representative or call us at **1-800-EASTERN (327-8376)**.

Express Consent for Telephone Calls

Any time you provide us with a telephone number (including for a landline, cellular, VoIP, or any other form of telephone device), you are expressly consenting that we may use that number to contact you and that we may allow service providers who assist us in providing account services to you to use that number to contact you. We may contact you by any method, including voice call, calls using any automated dialer technology, artificial and/or pre-recorded voice call, texts, and other methods, even if you may incur charges from your phone provider when we do. We may contact you about any account or service you have with Eastern Bank (such as with a fraud alert for a debit card or a payment due notice for a loan or other credit account). You represent that you have the right to grant consent to use your contact information as stated in this paragraph.

You may revoke your consent to be called by the Bank and its service providers by contacting us in any of the ways listed in Part IX of this Agreement. However, certain services can be offered only if we can call you. We may close your account or terminate individual services if we do not have a current number at which we are authorized to call you.

ALTERNATIVE DISPUTE RESOLUTION — AGREEMENT TO ARBITRATE; JURY TRIAL WAIVER AND CLASS ACTION AND CLASS ARBITRATION WAIVER.

This section of your deposit account agreement constitutes the Arbitration Agreement between you and us. **READ THIS SECTION CAREFULLY AS IT AFFECTS HOW LEGAL DISPUTES BETWEEN YOU AND US ARE RESOLVED. IF YOU DO NOT OPT OUT AS PROVIDED BELOW, ALL DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO BINDING INDIVIDUAL ARBITRATION**. Solely for purposes of this Arbitration Agreement, the terms "we" and "us," in addition to referring to Eastern Bank, also refer to Eastern Bank's employees, officers, directors, parents, agents, subsidiaries, affiliates, successors and assigns.

From time to time, you may have concerns having to do with your account or other matters. Most concerns can be resolved by calling our customer service representatives at **1-800-EASTERN (327-8376)**. In the event that a Dispute (defined below) arises between us, you and we agree to resolve the Dispute exclusively through binding individual arbitration before the American Arbitration Association ("AAA") in accordance with terms set forth below ("Arbitration Agreement"), and not through litigation in any court or any other forum. Some rights (such as the right to obtain information from the other party and the right to appeal a decision) may be more limited in arbitration than they would be in a court proceeding.

You and we agree and acknowledge that in our relationship arising from this deposit account agreement and your account, the parties are participating in transactions that involve interstate commerce, and that the Federal Arbitration Act ("FAA") governs the interpretation and enforcement of this Arbitration Agreement.

JURY TRIAL WAIVER. YOU AND WE AGREE TO WAIVE ANY RIGHT YOU OR WE MAY HAVE TO A JURY TRIAL AND TO THE OPPORTUNITY TO LITIGATE ANY DISPUTE IN COURT.

CLASS ACTION AND CLASS ARBITRATION WAIVER. YOU AGREE TO WAIVE ANY RIGHT YOU MAY HAVE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION AGAINST US OR TO PARTICIPATE IN A CLASS ACTION OR OTHER

REPRESENTATIVE ACTION BROUGHT BY SOMEONE ELSE. ANY ARBITRATION SHALL BE INDIVIDUAL ARBITRATION, ON BEHALF OF THE NAMED PARTIES ONLY; THERE WILL BE NO CLASS ARBITRATION OR OTHER REPRESENTATIVE ARBITRATION. You also agree not to join in a Dispute with anyone other than persons who are joint account owners or beneficiaries on your account.

YOUR RIGHT TO OPT OUT FOR ACCOUNTS OPENED ON OR BEFORE SEPTEMBER 30, 2021. You have the right to opt out of this Arbitration Agreement and doing so will not affect any other terms of this deposit account agreement or your relationship with us. **TO OPT OUT OF THIS ARBITRATION AGREEMENT FOR ACCOUNTS OPENED ON OR BEFORE SEPTEMBER 30, 2021, YOU MUST MAIL US WRITTEN NOTICE OF YOUR DECISION, POSTMARKED BY NOVEMBER 4, 2021**. Your opt out notice must include your name, address, account number for each account you wish to opt out, and your signature, and must be mailed to the "Notice Address" below.

YOUR RIGHT TO OPT OUT FOR ACCOUNTS OPENED OR CONVERTED AFTER SEPTEMBER 30, 2021. You have the right to opt out of this Arbitration Agreement and doing so will not affect any other terms of this deposit account agreement or your relationship with us. **TO OPT OUT OF THIS ARBITRATION AGREEMENT FOR ACCOUNTS OPENED OR CONVERTED AFTER SEPTEMBER 30, 2021, YOU MUST MAIL US WRITTEN NOTICE OF YOUR DECISION, POSTMARKED WITHIN THIRTY (30) DAYS OF THE OPENING OF YOUR NEW ACCOUNT WITH US OR THE CONVERSION OF YOUR ACCOUNT FROM YOUR CURRENT BANK TO EASTERN BANK.** Your opt out notice must include your name, address, account number for each account you wish to opt out, and your signature, and must be mailed to the "Notice Address" below.

Notice Address:
Eastern Bank
Legal Department
195 Market Street, EP5-10
Lynn, Massachusetts 01901

The opt-out procedure set forth in the above paragraphs is the sole and only method by which you can opt out of this Arbitration Agreement. For joint accounts, an opt-out notice signed by one account owner shall apply to all owners listed on the account. This Arbitration Agreement will apply to any Dispute relating to any account(s) for which we do not receive a timely and proper opt-out notice as described in the above paragraphs (including Disputes involving account owners added to your account in the future). If you do not opt out of the Arbitration Agreement as described in the above paragraphs, your continued use of your account evidences your acceptance of the Arbitration Agreement's terms.

Disputes Covered. The term "Dispute" includes any and all claims, disputes, actions or other controversies, whether based in contract, tort, statute, fraud or any other legal or equitable theory, that arise out of or are related to 1) this deposit account agreement; 2) your account; 3) any transaction, service, product, fee, or offer related to your account; or 4) any other aspect of the relationship between us. Disputes subject to arbitration include those based on present, future or past events (including events that occurred before the effective date of this deposit account agreement or any earlier agreement governing the terms and conditions of your account), whether asserted as original claims, counterclaims, cross-claims, third-party claims, interpleaders, or in any other form.

Applicability to Existing Claims. Nothing in this Arbitration Agreement shall affect the enforceability of the prior version of the Arbitration Agreement (effective September 1, 2019) to any lawsuit filed or claim asserted after September 1, 2019 and before November 4, 2021.

Mail a Notice of Dispute. If you have a Dispute and our customer service representatives have been unable to resolve it, you may pursue the Dispute by mailing a written Notice of Dispute to the Notice Address listed above. The Notice must describe your Dispute and clearly state what you want us to do. If we do not reach an agreement to resolve the Dispute within thirty (30) days after we receive the Notice, either you or Eastern Bank may commence an arbitration proceeding or seek relief in small claims court as specified below.

Small Claims Court Option. If a Dispute is for an amount up to the maximum amount that may be sought in a small claims court in the jurisdiction in which you reside, you may elect to assert your claim as an individual action in such small claims court, but in no other court, in lieu of arbitration.

Initiating Arbitration. To start an arbitration, a party must send a Demand for Arbitration ("Demand") to the other party and submit a copy of the Demand and filing fee to the AAA. The form of Demand, the ways to submit a Demand to the AAA, and other information about the arbitration process are available at **www.adr.org**. If you are unable to pay the filing fee, we will pay it directly upon receiving a written request at the Notice Address to do so.

Arbitration Procedures. The AAA will conduct the arbitration under applicable AAA Arbitration Rules ("AAA Rules"), as those rules may be modified by this Arbitration Agreement. Disputes involving consumers shall be subject to the AAA's Consumer Arbitration Rules, as those rules may be modified by this Arbitration Agreement. If there is a conflict between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement will control. Any Dispute submitted for arbitration shall be heard and decided by a single arbitrator. For Disputes where the amount in controversy is less than $10,000, the arbitration will be conducted pursuant to the AAA's Procedures for the Resolution of Disputes Through Document Submission, unless the arbitrator determines that an in-person, telephone or video-conference hearing is necessary. For Disputes where the amount in controversy is $10,000 or greater, the arbitration may be conducted in person, through the submission of documents, or by phone or video-conference, and the parties' rights to a hearing will be determined by AAA Rules. Proceedings that are not conducted through the submission of documents or by phone or video-conference will take place at a location reasonably convenient for both of us, or if we are unable to agree, at a location determined by the arbitrator.

The arbitrator shall have exclusive authority to resolve any disagreement or controversy relating to the validity, interpretation, scope or enforcement of this Arbitration Agreement, or any other part or term of this deposit account agreement or the existence or validity of this deposit account agreement as a whole (subject to the appellate and judicial review rights set forth below). All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding shall apply in and to the arbitration. No arbitrator shall have authority to entertain any Dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party. Judgment upon any arbitration award may be entered in any court having jurisdiction.

The arbitrator is required to issue a written decision setting forth the decision and the reasons for that decision. The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the FAA. However, if the arbitrator determines that the Class Action and Class Arbitration Waiver is invalid, void or unenforceable for any reason, in whole or in part, that determination is immediately reviewable by a court of law, and the parties hereby submit to the jurisdiction of such court for such purpose. The arbitration shall be stayed during the pendency of any such judicial review, including any appeals, requests for rehearing or petitions for certiorari.

Costs. Except as otherwise provided in this Arbitration Agreement, the costs of arbitration will be paid in accordance with AAA Rules. If you prevail in the arbitration, we will reimburse you for any costs of the arbitration that you paid to the AAA (but not your attorneys' fees, except as provided below). If we prevail in the arbitration, you are not required to reimburse us for any costs of arbitration that we paid to the AAA; however, if the arbitrator finds that your Demand was not made in good faith or is frivolous, you agree to reimburse us the filing fee
or any other monies previously disbursed by us that are otherwise your obligation to pay under AAA Rules. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses of arbitration, regardless of who prevails, but the arbitrator will have the authority to award attorneys' fees and expert witness fees and expenses to the prevailing party to the extent permitted by the AAA's rules or applicable law.

Rights Preserved. This Arbitration Agreement does not prohibit you or us from exercising any lawful rights or using other available remedies to preserve, or obtain possession of property; exercise self-help remedies, including set-off rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment or the appointment of a receiver by a court of competent jurisdiction.

Modification. Notwithstanding Eastern Bank's right to amend the terms of this deposit account agreement, arbitration of any Dispute will be conducted pursuant to the terms of the Arbitration Agreement in effect at such time as Eastern Bank receives Notice of

the Dispute, in writing, at the Notice Address listed above. If we make a change to this Arbitration Agreement (other than address changes), you may reject that change by sending us written notice, within thirty (30) days of the change, to the Notice Address listed above. If you do so, at our option, the most recent version of this Arbitration Agreement that was in effect before the change you rejected will apply. This Arbitration Agreement shall survive the closing of your account and remain binding on you and your heirs, legal representatives, successors and assigns.

Severability. If any term of this Arbitration Agreement, other than the Class Action and Class Arbitration Waiver, is deemed or found to be invalid, void or unenforceable for any reason, that term shall be deemed severable and shall not affect the validity or enforceability of any remaining term. The Class Action and Class Arbitration Waiver is non-severable and if, following the conclusion of the judicial review process described above, it is deemed or found to be invalid, void or unenforceable for any reason, this entire Arbitration Agreement shall be null and void.

III TRUTH IN SAVINGS DISCLOSURES

Interest Rates and Annual Percentage Yields (APYs)
The interest rates (at which interest is paid on the principal balance) and the annual percentage yields (at which an account would earn interest over its term or, if no fixed term is applicable to the account, over a one-year (1-year) period if the stated interest rate remained in effect and all interest paid on the account was left in the account) are shown on a separate document that we provide to you at account opening. Current rates are also available online at **www.easternbank.com** or at any of our branch locations.

Interest rates and annual percentage yields may change at any time at the discretion of the Bank, except the rates for fixed rate certificates of deposit, which are fixed for the term of the deposit on the date of deposit. There are no limitations on the amount by which the Bank may change the rate on any account.

When Interest Begins to Accrue
Generally, we begin to accrue interest on all noncash deposits (such as checks) on the day we receive credit for the deposit. On Certificates of Deposit, however, we begin to accrue interest on the day of deposit. The "day of deposit" is determined as described in the *Funds Availability Policy* in Part IV of this Agreement.

Compounding and Crediting Interest
Interest is credited (posted) and compounded (added to the principal balance on which interest is paid) monthly on all interest-bearing accounts other than Certificates of Deposit with a term of less than one (1) year. On these short-term certificates, interest is credited at maturity and not compounded.

If you close an account before the day interest is credited, the accrued interest will not be posted to the account or paid.

Minimum Deposit and Balance Requirements
There are three (3) minimums that are important for each type of account:

- The minimum deposit required to open the account
- The minimum balance required to earn interest at the stated annual percentage yield
- The minimum balance required in order for the Bank to waive the monthly maintenance fee, if any is applicable to the account

You must maintain a minimum daily balance of $10 in an interest-bearing account to earn interest on that account.

On tiered-rate accounts, the rate at which we pay interest (and, therefore, the APY) changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Current rates are also available online at **www.easternbank.com** or at any of our branch locations.

The minimum balance required to waive a monthly maintenance fee may be a daily balance, a combined daily balance, or an average daily balance, as disclosed for each account in our *Personal Deposit Account Fees* disclosure.

Daily Balance: The "daily" balance of your account is the principal balance on which interest accrues each day. (For information about the balance on which interest accrues, see the section titled *When Interest Begins to Accrue*.)

Average Daily Balance: The "average daily balance" of your account is the sum of the daily balances for all the days during the statement cycle divided by the number of days in the cycle.

The minimum deposit requirements for opening an account and the minimum balance requirements to waive maintenance fees are disclosed in our *Personal Deposit Account Fees* disclosure.

Balance Computation Method

The Bank uses a daily balance method to compute interest on all accounts. When we use the daily balance method, we apply a periodic rate to the principal balance in the account at the end of each day.

Fees

Fees that may be imposed on your account are disclosed in the Bank's *Personal Deposit Account Fees* disclosure, which has been provided to you separately and is available online at **www.easternbank.com** or at any branch.

Limitations on Transactions

There are no limitations on the number or the dollar amount of transactions on any account, except as described below. Transactions at ATM and POS machines may be subject to limitations on amount or frequency as described in Part VI of this Agreement.

Savings and Money Market Accounts: Eastern Bank imposes limitations on the number of certain types of withdrawals from your Savings and Money Market Accounts. In each monthly statement period, you may make no more than six (6) transfers and/or withdrawals by means of preauthorized, automatic telephone or computer instructions (including through online or mobile banking) or checks, when applicable. There are no limits on the number of transfers or withdrawals that you may make in person at any of our branches or at an ATM. We will impose a service charge for each transaction in excess of the Bank's limit.

Certificates of Deposit: Unless expressly permitted under the terms of the certificate, no deposits are permitted after the initial deposit except at time of renewal. Withdrawals may be subject to penalties.

Certificates of Deposit

Maturity Date: The term and maturity date of a Certificate of Deposit, if any, are shown on a separate document that we have provided to you.

Withdrawals Before Maturity: Withdrawals made within the first six (6) calendar days of deposit must be charged a minimum of seven (7) calendar days' simple interest on the amount withdrawn. There are penalties for withdrawals of principal before the maturity date of a Certificate of Deposit. On deposits with a term of less than one (1) year, the penalty for early withdrawal is equal to ninety-one (91) calendar days' interest on the amount withdrawn. On deposits with a term of one (1) year or more, the penalty for early withdrawal is one hundred eighty two (182) calendar days' interest on the amount withdrawn. (Penalties may differ for Certificates of Deposit that were opened at another banking institution but have since been transferred to Eastern Bank. The original terms are grandfathered until the first renewal date following the Eastern Bank acquisition, at which time the terms of this Agreement will apply.) Early withdrawal penalties may be waived for withdrawals requested after the death of the depositor; after the depositor is declared legally incompetent to manage his or her affairs; or, on a Retirement CD, after the depositor has attained the age of 59 1/2 or become disabled.

Interest posted to the account may be withdrawn without penalty before maturity on CDs with terms equal to or greater than twelve (12) months. However, the annual percentage yield assumes that interest remains on deposit until maturity, so a withdrawal of interest will reduce earnings. CDs with maturities of less than twelve (12) months accrue interest, but it is not paid until maturity. If the withdrawal is made prior to maturity the interest will not be paid.

Renewal Policies: Unless the depositor instructs the Bank otherwise, all automatically renewable Certificates of Deposit will be renewed automatically at maturity at then-effective interest rates if the Bank currently offers a comparable certificate. If the Bank does not currently offer a comparable certificate, the Bank will notify the depositor that the account will not be renewed automatically. There is a ten (10) calendar day grace period after the maturity date of an automatically renewed certificate to withdraw funds without being charged a penalty. Additional deposits made to a certificate during the grace period will begin to earn interest from the day of deposit. On certificates that do not renew automatically, interest is not paid after maturity.

IV FUNDS AVAILABILITY POLICY

Our policy of funds availability complies with federal regulations and, in some cases, gives you availability of funds from your accounts sooner than is required by law. Making funds available for your use does not mean the deposited items have been collected and paid. In the event the deposited items are returned unpaid, we are entitled to debit your account for the amount of the returned items. If the debit creates an overdrawn balance, you agree to pay the overdrawn amount and all applicable Returned Deposited Item fees as soon as we give you the notice of the overdraft.

We delay the availability of funds that you deposit by cash or check into your account as described in this Part IV. During the delay, you may not withdraw the funds in cash and we are not required to use the funds to pay checks that you have written or to satisfy any other type of debit. The length of the delay varies depending on the type of deposit.

The length of the delay is counted in business days from the day of your deposit. Business days are all days except Saturdays, Sundays, and federal holidays. If you make a deposit before our cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a Saturday, Sunday, federal holiday, or a day we are not open, we will consider the deposit to have been made on the next business day that we are open. Generally, our cutoff time is the end of our business day. However, some of our locations have different cutoff times. The earliest cutoff time that might apply at a branch is 2 p.m. The earliest cutoff time that might apply to deposits at an ATM is noon. The cutoff time for mobile deposits (which are considered to be check deposits, not electronic deposits) is 8 p.m. Please ask if you need to know the cutoff time at the location at which you are making a deposit. All times are Eastern time.

Immediate Availability
Funds from the following deposits will be available immediately upon receipt of the deposit:

- Electronic deposits, including wire transfers and preauthorized credits (such as Social Security benefits and payroll payments) from U.S. sources (Note: Mobile deposits are typically treated as check deposits, not electronic deposits)
- Cash, if you make the deposit in person to one of our employees or at an Eastern Bank ATM

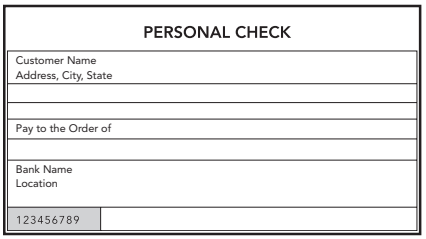
Next-Day Availability
Funds from the following deposits are available on the first business day after the day of deposit:

- Cash not otherwise subject to immediate availability
- Checks that are drawn on us
- U.S. Treasury checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service Money Orders
- Traveler's checks
- Checks deposited at an Eastern Bank ATM

If you make the deposit in person to one of our employees and use a Next-Day Availability Deposit Ticket (available in every branch on request), funds from the following deposits are also available on the first business day after the day of your deposit:

- Cashier's, certified, and teller's checks that are payable to you
- Commonwealth of Massachusetts, State of New Hampshire, and local government checks that are payable to you

Other U.S. Check Deposits
All other checks drawn on financial institutions in the U.S. will be available on the first or second day after the day of deposit, depending on the routing number on the check. The location of the routing number is shown in the shaded boxes below:

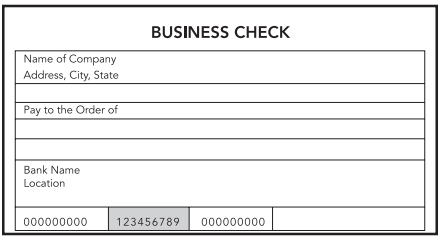

PERSONAL CHECK

Customer Name
Address, City, State

Pay to the Order of

Bank Name
Location

123456789


BUSINESS CHECK

Name of Company
Address, City, State

Pay to the Order of

Bank Name
Location

000000000 123456789 000000000

Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use this four-digit number (or the first 4 digits of the nine-digit number), not the routing number on the bottom of the check, to determine when they will be available.

1. U.S. Checks — Next-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any of the following, the funds will be available on the first business day after the day of deposit: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, or 2211.

2. U.S. Checks — Second-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any number other than the numbers listed above, up to $225 of the deposit will be available on the first business day after the day of your deposit, and the remainder of the deposit will be available on the second business day after the day of your deposit. The amount that will be available on the first business day is $225 minus the total amount of Next-Day Availability U.S. checks you deposited on the same day (but not less than zero).

For example, if you deposit Next-Day Availability U.S. checks totaling $100 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day availability checks and $125 of the Second-Day Availability checks will be available on Tuesday (for a total of $225), and the remaining $375 of the Second-Day Availability checks will be available on Wednesday. If you deposit Next-Day Availability U.S. checks totaling $300 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day availability checks will be available on Tuesday, and all of the Second-Day Availability checks will be available on Wednesday.

Foreign Checks and Other Deposits
A foreign check is accepted on a collection basis, and availability generally depends on the country of origin. A foreign check is a check drawn on a bank located outside the United States or on a branch of a U.S. bank located outside the United States. Please ask if you need to know when funds will be available from deposits of foreign checks.

Electronic deposits received from or through a foreign source, if accepted by the Bank, will be available on the first business day after the day of deposit.

Special Provisions for New Accounts
If you are opening a new account relationship, funds deposited in the account may be subject to certain special availability rules (described below) for the first thirty (30) calendar days your account is open. Except as affected by these rules, the Bank's standard policy continues to apply to the account.

These rules may apply during the first thirty (30) calendar days after your account is established:

- Electronic deposits and deposits of cash will be available on the first business day after the day of deposit.
- The first $5,525 of certain checks* and U.S. Postal Service money orders payable to you will be available on the next business day after the Bank receives the deposit if the deposit meets certain conditions (as described below). If the deposit of these checks (other than U.S. Treasury checks) and money orders is not made in person to one of our employees, the first $5,525 of the deposit will not be available until the second business day after the day of deposit.

* Checks subject to this rule include checks drawn on Eastern Bank as well as U.S. Treasury checks and checks drawn on a Federal Reserve Bank or Federal Home Loan Bank. If deposited with a Next-Day Availability Deposit Ticket, the following checks are also subject to this rule: cashier's, certified, and teller's checks; Commonwealth of Massachusetts checks; State of New Hampshire checks; local government checks; and traveler's checks. All checks subject to this rule must be payable to you.

- All deposits not covered by the preceding paragraph (other than foreign checks) will be available no later than the ninth business day after the day of deposit.

Your account is considered to be a "new account relationship" if any one of the owners of the account is new to the Bank. A person is new to the Bank unless, within the last thirty (30) calendar days, he or she had an Eastern Bank deposit account that had been in existence for at least thirty (30) calendar days.

Longer Delays May Apply
Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe that a check you deposit will not be paid.
- You deposit checks totaling more than $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available to you no later than six (6) business days after the day of your deposit, however, longer delays may apply. Please ask if you need to be sure about when a particular deposit will be available for withdrawal.

Holds on Other Funds for Check Cashing
If we cash a check for you that is drawn on another bank, we may delay your ability to withdraw a corresponding amount of funds that you have on deposit in an account with us. The funds in this account will be held for a period equal to the length of time the check would have taken to become available if it had been deposited rather than cashed.

V ELECTRONIC PAYMENTS, DEPOSITS, TRANSFERS, AND FOREIGN WIRE (REMITTANCE) TRANSFERS

From time to time, you may authorize someone other than us (a "third party") to transfer money electronically to your Passbook Savings Account, or to or from your Checking, Money Market or Statement Savings Account. For example, you can make an electronic payment of an amount you owe (such as a monthly mortgage payment) by authorizing a third party to transfer the payment amount from your account electronically. You can receive "electronic deposits" of amounts owed to you (such as salary payments or Social Security benefits) if you instruct the third party who pays you those amounts to deposit the payments into your account electronically.

You may also use our telephone transfer service to transfer money between any of your Statement Savings, Checking or Money Market Accounts, and make payments on your loans, mortgage, or credit lines.

Electronic Check Conversion
You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or bills. Some businesses use a procedure to convert checks that are drawn on your account with us into electronic debits. The business passes your check through a machine that captures the account routing number, check amount, and other relevant information, and then either returns the check to you or destroys it. An electronic debit for the transaction amount is then sent to us. When we receive the electronic debit, we charge it to your account immediately after the business enters the transaction. So to avoid an overdraft you must have enough available funds in your account to cover the amount of the check at the time you authorize the transaction. Since the check is not sent to us for processing, we do not have a copy of your check. You should retain the check for your records if the business returns it to you. These electronic debits are listed on your account statement and will reflect the check number if that information was provided to us by the business.

Which Electronic Payments, Deposits, and Telephone Transfers We Will Honor. We will honor electronic payments, electronic check conversions (which are checks that are converted to an electronic item by the payee), and deposits if the transactions are properly presented through the ACH system or if they are properly presented by a third party with whom we have an agreement to honor them, provided that

- in the case of an electronic payment, the account from which funds are being transferred is not a Passbook or CD Savings Account and you have enough available funds in your account, free of legal restriction, to cover the payment or you have available overdraft or credit-line coverage; or
- in the case of an electronic deposit, we receive good funds and the deposit is not reversed by the third party.

We agree to transfer money between your accounts upon your telephone request, provided that

- you properly identify yourself using our current identification methods or access device; and
- you have a sufficient available balance in the account from which you are transferring funds to cover the amount requested or you have available overdraft or credit-line coverage.

We are not required to honor other electronic payments or deposits or telephone transfers, although we may do so from time to time.

Limits on Electronic Payments and Telephone Transfers
Eastern Bank limits the number of certain kinds of transfers made from your Savings and Money Market Accounts to other accounts of yours or to third parties. The limit, which applies separately to each Savings and Money Market Account out of which a transfer may be made, is six (6) transfers per monthly statement period. Electronic check conversions, telephone transfers, and other electronic payments described in Part V are included in the types of transactions subject to limitation under these Bank limits.

Notice of Receipt of ACH Items
Under the operating rules of the National Automated Clearing House Association (NACHA) that are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you. NACHA requires receiving depository institutions to perform additional handling of electronic deposits or electronic payments originated from or through another country, which may cause posting delays.

Provisional Payment
Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you the amount of such entry.

Periodic Statements
You will receive an account statement for each monthly statement period during which there is an electronic payment or deposit or a telephone transfer involving your account. Otherwise, you will receive an account statement at least quarterly, unless your account is a Passbook Savings Account. You will not receive a statement for any Passbook Savings Account or Passbook CD.

Liability for Unauthorized Electronic Payments or Telephone Transfers
You will be liable for unauthorized electronic payments or telephone transfers from your deposit account to the extent allowed by applicable federal and state laws and this Agreement.

Tell us immediately if you believe that any access device you use to authorize electronic payments or telephone transfers has been lost, stolen, or used without your permission. An access device means a card, code, or other means of access to your account, or any combination thereof, that may be used by you to initiate electronic fund transfers. Contacting us by telephone is the best way to limit your possible losses. Our contact information is found at the end of this Personal Deposit Account Agreement under *How to Contact Us* in Part IX of this Agreement.

If someone uses your access device without your permission for a transaction from which you receive no benefit, and you have not yet notified us of the loss or theft of your access device, you could lose the amount of the unauthorized transaction or $50, whichever is less.

You should tell us immediately if your statement shows transfers that you did not make. If you do not tell us within sixty (60) calendar days after the statement was sent to you, you may not get back any money you lost after the sixty (60) calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If extenuating circumstances (such as a long trip or hospital stay) kept you from telling us, we may, at our discretion, reasonably extend the time period beyond sixty (60) calendar days.

Stopping Electronic Payments
You may ask us to stop and return a single payment item or any preauthorized recurring electronic payments to be automatically deducted from your account by a third party. You can stop these payments if you notify us in time for us to receive your request three (3) business days or more before the electronic payment is scheduled to be made. We may accept stop payment requests after this three (3) business day limit, but we are not required to do so by law or under this agreement. If you call, we may also require you to put your request in writing and to get it to us within fourteen (14) calendar days after you call. If you do not provide sufficient information to identify the transaction, we might not be able to fulfill the request to stop the electronic payment(s). You will be charged our standard charge for stop payment orders.

If you ask us to stop payment of a single payment item, the request will apply only to the specific item you identify. Other payments to the same payee will not be stopped; even the specific item you identified will not be stopped after the stop payment order has expired. See the information in Part I of this Agreement regarding the expiration of stop payment orders.

If you intend to discontinue accepting all items for any preauthorized recurring electronic payment, it is necessary to revoke these transactions by notifying the originator to discontinue the item(s) from being processed. If an item is presented after revocation you must complete and sign the Written Statement of Unauthorized Debit.

Except as provided above, your initiation of certain electronic funds transfers from your account will effectively eliminate your ability to stop payment of the transfer.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUNDS TRANSFERS, INCLUDING POS TRANSACTIONS. THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Liability for Failure to Stop Payment of Preauthorized Transfer or Electronic Payments. If you order us to stop one of these payments and provide accurate payment information three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Notice of Varying Payment Amounts
If you arrange with a third party for periodic electronic payments from your account that vary in amount, the third party is required by regulation to tell you, ten (10) calendar days before each electronic payment is scheduled to occur, when the electronic payment will be made and how much it will be. You may choose instead to get this notice only when the electronic payment would differ by more than a certain amount from the previous one, or when the amount would fall outside certain limits that you set.

Proof of Transfer
Any documentation provided to you that indicates that an electronic fund transfer transaction was made shall be admissible as evidence of the transaction and shall constitute prima facie proof that the transaction occurred.

Transactions That We Do Not Complete
If we do not complete a transfer to or from your account on time or in the correct amount according to this Agreement, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, in the following situations:

- If, through no fault of ours, you do not have enough money in your account to make the transfer, or if the transfer will go over the credit limit on any overdraft protection option you chose and attached to the account
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- If a technical malfunction exists on the transaction date
- If funds are subject to a legal process or other encumbrance restricting such transfer
- If any other specific exceptions stated in this Agreement are applicable

See the section titled *Which Electronic Payments, Deposits, and Telephone Transfers We Will Honor* in this Part V for certain circumstances under which we do not agree to complete transfers.

In Case of Errors or Questions About Your Electronic Transfers
Telephone or write to us at the telephone number or address listed under *How to Contact Us* in Part IX of this Agreement if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) calendar days after we sent you the FIRST statement on which the problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount and date of the suspected error.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) business days following the date you notified us.

We determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we might not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days of completing our investigation. If we determine that there was no error, we will send you a written explanation and debit the amount of the provisional credit. You may, at no cost, examine and inspect all documents that we used in our investigation. You may also ask for copies of the documents that we used in our investigation. We will honor checks, drafts, or similar instruments payable to third parties and preauthorized transfers from your account (without charge to you as a

result of an overdraft, up to the amount of the provisional credit that was debited) for five (5) business days after the notification.

If your question or error involves a transfer or payment to a third party, our investigation will generally be limited to a review of our own records.

In Case of Errors or Questions About Foreign Electronic Funds (Remittance) Transfers.
This notice applies to problems with remittance transfers that are covered by the error resolution process under federal law. "Remittance transfers" are electronic funds transfers of more than $15 that you instruct us to make primarily for personal, family, or household purposes and that are to be received by a payee outside the United States. Subject to certain limitations, the following errors and problems are generally covered:

- The wrong amount was charged to your account.
- The beneficiary received the wrong amount.
- The beneficiary did not receive the funds.
- The funds were not available to the beneficiary by the date of availability we disclosed to you.

What to Do if You Think There Has Been an Error or Problem
If you think there has been an error or problem with a remittance transfer that you have sent through the Bank, visit one of our branches or contact us at the phone number, address, or email address listed under *How to Contact Us* in Part IX of this Agreement. You must contact us within one hundred eighty (180) calendar days of the date we promised you that funds would be available to the recipient. When you contact us, please tell us the following:

1. Your name, address, and telephone number
2. The error or problem with the transfer and why you believe it is an error or problem
3. The name of the person receiving the funds and, if you know it, his or her telephone number or address
4. The dollar amount of the transfer
5. The confirmation code or number of the transaction

We will determine whether an error occurred within ninety (90) calendar days after you contact us and we will correct any error promptly. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.

What to Do if You Want to Cancel a Foreign Wire (Remittance) Transfer
You have the right to cancel a remittance transfer and obtain a refund of all funds paid to us, including any fees. In order to cancel, you must contact us at the phone number or email address in Part IX of this document within 30 minutes of payment for the transfer.

When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and the location where the funds were sent. We will refund your money within three (3) business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient's account.

VI AUTOMATED TELLER MACHINE (ATM), DEBIT CARD, AND POINT-OF-SALE (POS) TRANSACTIONS

This section explains how to use your Eastern Bank ATM or Eastern Bank Debit Card and sets forth your rights and responsibilities with respect to those cards. The term "Card" is used to refer to both types of cards.

ATM AND DEBIT CARDS

Automated Teller Machine (ATM)
You may use your Card at the following ATMs:

- All ATMs in our branches or with the name "Eastern Bank" on them ("Bank" ATMs)

- Other ATMs that participate in the same networks as Eastern Bank ("Non-Bank" ATMs) The types of transactions you can perform at an ATM will depend on the ATM that you are using. You can perform all the following types of transactions at most Eastern Bank ATMs, but some of these transactions may not be available at Non- Eastern Bank ATMs.
- Cash withdrawals
- Transfers among designated accounts
- Balance inquiries
- Balances available through the ATM are updated based on transaction activity.
- Deposit and cash back
- You may use your Card to deposit funds into any account linked to the Card. If you deposit a check, you may immediately withdraw up to $100 of those funds as long as you have available funds and we have not restricted access to the account for any reason.

Currency Conversion and International Transactions
If you effect a transaction with your Card in a foreign country, MasterCard® will convert the amount of the transaction in foreign currency to a U.S. dollar amount. To make this conversion, MasterCard will use the procedure set forth in its operating regulations. Those regulations provide that MasterCard may make the conversion to U.S. dollars using either a government-mandated exchange rate or a wholesale exchange rate selected by MasterCard. In either case, the rate used will be the rate in effect on the day MasterCard processes the transaction, which may differ from the rate in effect on the date the transaction occurred or when it posted to the account. You agree that your account will be charged the U.S. dollar amount converted from a foreign currency as provided in this paragraph. You will be charged a MasterCard® International Assessment Fee for each foreign transaction made by you with your ATM or Debit Card (i.e., any transaction made in a foreign currency or with a foreign merchant or bank), as noted in the *Personal Deposit Account Fees* disclosure.

Receipts and Account Statements
You will receive a receipt for transactions made with your Card, if you so choose. You will also receive an account statement for each monthly period during which there is an ATM transaction involving your account, unless the statements are returned because of an incorrect address. If you are not receiving statements regularly, you may contact us at **1-800-EASTERN (327-8376)** or visit any branch.

Proof of Transfer
Any documentation provided to you that indicates that an electronic fund transfer transaction was made shall be admissible as evidence of the transaction and shall constitute prima facie proof that the transaction occurred.

ATM CARD (DOES NOT HAVE THE MASTERCARD LOGO)

Use of the ATM Card
- The Eastern Bank ATM Card can be used only at ATMs.
- When you request an ATM Card, we will ask you which of your accounts you want to access with the ATM Card.
- ATM access can be requested for Checking, Statement Savings, and Money Market Accounts ("Designated Accounts"). One of the Designated Accounts must be identified as your primary account ("Primary Account").
- When you request an ATM Card, you will select or be assigned a personal identification number (PIN) to be used for all ATM transactions.
- After twelve (12) months of inactivity, we may inactivate your ATM Card. If we inactivate your ATM Card, it will no longer be accepted for any transaction. To obtain a new ATM Card, you must reapply. We may charge a reissuance fee for the replacement.

ATM Card Transactions
You can use your ATM card to

- Deposit funds at Eastern Bank ATMs
- Transfer funds between your designated accounts at Eastern Bank ATMs
- Withdraw cash from ATMs
- Check balances of your designated accounts at ATMs

Limits on ATM Transactions
Our standard overdraft practices apply to ATM transactions as stated in the *Overdrafts* section in Part I of this Agreement.

Eastern Bank ATM Card: Eastern Bank allows three (3) ATM withdrawals per calendar day, up to a total amount of $500. You have the right under applicable law to request that we limit the amount of cash withdrawals that may be made at an ATM with your ATM Card to $50 per calendar day.

Eastern Bank reserves the right to temporarily reduce limits on ATM Cards if the Bank has fraud concerns.

DEBIT CARD (HAS THE MASTERCARD LOGO)

Use of the Debit Card

- The Eastern Bank Debit Card can be used at ATMs and for Point-of Sale (POS) transactions.
- When you request a Debit Card, we will ask you which of your accounts you want to access with the Debit Card.
- ATM access can be requested for Checking, Statement Savings, and Money Market Accounts ("Designated Accounts"). One of the Designated Accounts must be identified as your primary account ("Primary Account"). If you are requesting a Debit Card, the Primary Account must be a Checking Account.
- When you request a Debit Card, you will select or be assigned a personal identification number (PIN).
- After twelve (12) months of inactivity, we may inactivate your Debit Card. If we inactivate your Debit Card, it will no longer be accepted for any transaction. To obtain a new Debit Card, you must reapply. We may charge a reissuance fee for the replacement.

Debit Card Transactions
You can use your Debit Card to

- Make purchases for goods and services online, in person, by phone or wherever Mastercard® Debit Cards are accepted
- Deposit funds at Eastern Bank ATMs
- Transfer funds between your designated accounts at Eastern ATMs
- Withdraw cash from ATMs
- Check balances of your designated accounts at ATMs
- Accept/make payments from/to third parties.

Limits on Debit Transactions
Our standard overdraft practices apply to ATM and POS transactions as stated in the *Overdrafts* section in Part I of this Agreement.

In addition, the following daily transaction and dollar limits apply (when a limitation is indicated by a dollar amount and a number (such as $2,500 | 15), whichever limit is achieved first controls):

Eastern Bank Debit MasterCard®
Total limit per calendar day: $2,500 | 15 transactions, which may include any combination of:

- Debit Card purchases: $2,500 | 15 transactions
- ATM withdrawals: $750 | 5 transactions (surcharge fees imposed at a non-Eastern Bank ATM count against the ATM withdrawal limit)
- Cash advance: $500 | 15 transactions

Eastern Bank Premium Debit MasterCard®
Total limit per calendar day: $3,000 | 15 transactions, which may include any combination of:

- Debit Card purchases: $3,000 | 15 transactions
- ATM withdrawals: $1,000 | 5 transactions (surcharge fees imposed at a non-Eastern Bank ATM count against the ATM withdrawal limit)
- Cash advance: $500 | 15 transactions

You have the right under applicable law to request that we limit the amount of cash withdrawals that may be made at an ATM with your Debit Card to $50 per calendar day.

Eastern Bank reserves the right to temporarily reduce limits on Debit Cards if the Bank has fraud concerns.

Point-of-Sale (POS) Debit Card Transactions
ATM and POS transactions are debited from your daily limits and your available balance based on the authorization request received from the merchant and the final amount is posted to your account when the transaction has cleared. Not all merchants issue hold requests. Please see the Authorization Holds section in Part I of this Agreement.

In Case of Errors or Questions About Your ATM and POS Transactions
Telephone or write to us promptly at the telephone number or address listed under *How to Contact Us* in Part IX of this Agreement if you think your statement or transaction slip is wrong, or if you need more information about an ATM or POS transaction listed on the statement or transaction slip. We must hear from you no later than sixty (60) calendar days after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount and date of the suspected error.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) business days following the date you notified us. We will tell you the results of our investigation within ten (10) business days and will correct any error within one (1) business day after a determination that an error occurred. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question following the date you notified us. If we decide to do this, we will provisionally credit your account within ten (10) business days following the date you notified us, for the amount you think is in error, so that you will have the use of your money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we might not provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we determine that there was no error, we will send you a written explanation and debit the amount of the provisional credit. You may, at no cost, examine and inspect all documents that we used in our investigation. If your question or error involves a transfer or payment to a third party, our investigation will generally be limited to a review of our own records. (These rights apply to transactions involving any deposit account. You have different rights concerning errors that only involve transactions directly to or from your overdraft line of credit.)

Liability for Unauthorized Transactions
You will be liable for unauthorized use of your Card and PIN at an ATM or for POS purchases to the extent allowed by applicable federal and state laws and this Agreement.

Tell us immediately if you believe your Card and PIN, or either one of them, has been lost, stolen, or used without your permission. Telephoning is the best way to limit your possible losses.

If someone uses your Card or PIN without your permission for a transaction from which you receive no benefit, you could lose the amount of the unauthorized transaction or $50, whichever is less. Your loss may be covered if MasterCard Zero Liability Protection applies.

Telephone or write to us at the telephone number or address listed under *How to Contact Us* in Part IX of this Agreement.

You should tell us immediately if your statement shows transactions that you did not make. If you do not tell us within sixty (60) calendar days after the first statement on which the error occurred was mailed to you, you may not get back any money you lost after the sixty (60) calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If extenuating circumstances (such as a long trip or hospital stay) kept you from telling us, we may, at our discretion, reasonably extend the time period beyond sixty (60) calendar days.

Transactions That We Do Not Complete
If we do not complete a transfer to or from your account on time or in the correct amount according to this Agreement, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, in the following situations:

- If, through no fault of ours, you do not have enough money in your account to make the transfer, or if the transfer will go over the credit limit on any overdraft protection line attached to the account
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- If the ATM or POS machine was not working properly and you knew about the breakdown when you started the transaction
- If the ATM where you are making the transfer does not have enough cash
- If funds are subject to a legal process or other encumbrance restricting such transfer
- If any other specific exceptions stated in this Agreement are applicable

Terminating This Agreement
You can terminate this Agreement at any time by notifying us in writing and by no longer using your Bank Card and PIN. Termination will not affect your obligations under this Agreement, even if we allow any transaction to be completed with your Bank Card and PIN after this Agreement has been terminated.

Other Terms and Disclosures
See Part I of this Agreement (*General Rules for Deposit Accounts*) for additional information relating to ATM and POS transactions.

VII 18/65 ACCOUNTS

Important Notice for Persons 65 Years of Age or Older or 18 Years of Age or Younger
Massachusetts law requires a bank to make available to any individual who is (a) 18 years of age or younger or (b) 65 years of age or older one checking account and one savings account for personal, family, or household purposes on which no service, maintenance, or other similar charge will be imposed. Such accounts cannot be subject to (i) a minimum balance requirement, (ii) a charge for a deposit or withdrawal, or (iii) a fee for the basic line of checks offered by the Bank. Accounts covered by this rule may be held jointly with a spouse (regardless of age), a non-spouse joint account holder who is also eligible for an 18/65 account, or — for an account holder who is younger than 18 — a joint account holder who is over the age of majority.

Under applicable law, the Bank may assess its standard fees, as shown in its *Personal Deposit Account Fees* disclosure, for stop payment orders, wire transfers, bank checks, money orders, deposit items returned, transactions at electronic branches and through other electronic devices, and services not directly associated with the deposit, withdrawal, or transfer of funds from the account. The Bank may also assess a reasonable fee, as determined by the Division of Banks ("Division"), against any such account when a payment order is presented against insufficient funds, regardless of whether or not the Bank pays the item. The Division has determined that, for any account covered by the law, the charge to be assessed for an Overdraft Fee shall not exceed $5.

Persons who are 65 years of age or older or 18 years of age or younger should contact any branch or call **1-800-EASTERN (327-8376)** to determine eligibility to have their account status changed to 18/65.

Notice to Customers 18 Years of Age or Younger
When you reach the age of 19, the account(s) in your name designated under Massachusetts Law 167D, 18/65 status, will be converted to a similar product type and will become subject to the rules and fees governing such an account.

VIII PRIVACY DISCLOSURE OF INFORMATION ABOUT YOUR ACCOUNT

In order to protect your privacy, we will not disclose any information about your account to any third party, except in the following situations:

- Where the other person is a party to the transfer, or where it is necessary for completing the transfer
- Where the other person is authorized by law to have access to our records in the course of his or her official duties
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- To comply with a court order or lawful subpoena
- To an auditor, attorney, or collection agent for the Bank
- To a Bank service provider for the purpose of servicing your account
- If you give us your written permission (provided that such permission shall expire after forty-five (45) calendar days)

If any other disclosure is made, we must inform you as soon as practicable after we discover that it has occurred.

IX CONSUMER PROTECTION INFORMATION

How to Contact Us
Telephone us at **1-800-EASTERN (327-8376)** Monday through Friday between 7 a.m. and 8 p.m., or Saturday between 9 a.m. and 3 p.m.

Write to us at:
Customer Service Center
Eastern Bank
P.O. Box 391
Lynn, MA 01903-0491

Avoiding Fraud or Scams
Every bank must provide its customers with its own funds availability policy, which outlines its practices for making funds available after deposit for withdrawal.

However, when a bank says your funds are "available for withdrawal," that does not mean your check has "cleared" or that the check will be paid by the bank upon which it was drawn. "Available for withdrawal" is a legal term defined by federal law and regulations, designed to provide customers with quick access to their funds. It is based on the premise that most checks are processed quickly through the payment systems and are drawn on legitimate accounts that have sufficient balances to pay the check. Unfortunately, some checks are fraudulent, counterfeit, or drawn on accounts that have been closed. This is a real concern for consumers and financial institutions, as the circulation of fraudulent checks is on the rise.

A common example of this is known as a "cashier's check scam." In this scam, a consumer advertising an item for sale receives what appears to be a legitimate cashier's check from the buyer, but it is not legitimate; it is a counterfeit check. The check is made out in an amount that is more than the sale price of the item. The seller is asked to deposit the

cashier's check into the seller's account and to wire the "excess" portion to a third party whom the seller does not know.

It may take weeks or even months for the counterfeit cashier's check to come back to the bank unpaid, especially if the check is drawn on a bank outside the United States. These scams are also run with counterfeit money orders and U.S. Treasury checks.

There is no way for a bank to declare with certainty that a check you have deposited to your account will clear. When you are told the funds are "available for withdrawal," that doesn't mean the check you have deposited will be paid by the financial institution upon which it is drawn (even if it appears to be a legitimate personal, business, U.S. Treasury, bank treasurer's, or cashier's check).

Tips to Protect Yourself

Make every attempt to accept checks only from people or entities that you know. Never accept a check or money order under any conditions that require you to deposit the item and then wire a portion of the amount to a third party whom you do not know. This is almost always a scam. Never accept a check from a lottery winning that you did not enter.

Understand that while most checks are available for withdrawal quickly, you, the depositor, are responsible for the checks and money orders you deposit. If a check that you have deposited is returned to the Bank unpaid (if the check "bounces") and you have already withdrawn funds from your account based on that amount, the Bank has the right to obtain reimbursement from you. You are responsible for any loss.

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Eastern Bank

JOIN US FOR GOOD®

Member FDIC
EBRET-5300 (7/22)

10% PCW

EQUAL HOUSING LENDER

Eastern Bank ATM & Debit Mastercard® Charges

	Standard	Premier/ Private Bank Accounts[10]
ATM TRANSACTIONS[5,6]		
Withdrawals at Eastern Bank or SUM® ATMs	Free	Free
Withdrawals at Non-Eastern Bank ATMs	$2	Free
EXPEDITED ATM/DEBIT CARD	$35	Free
MASTERCARD® INTERNATIONAL ASSESSMENT FEE[8]	1% of the U.S. dollar amount	1% of the U.S. dollar amount

Other Foreign Exchange Services

	Standard	Premier/ Private Bank Accounts[10]
FOREIGN DRAFT	$25	Free
FOREIGN DRAFT STOP PAYMENT	$30	Free
FOREIGN CHECK RETURN FEE	$30	Free
FOREIGN CURRENCY BANK NOTES	$5	Free

Delivery fee may be applied at non-consignment locations for transactions under $150. Please contact local branch for currency availability and special delivery options.

Online Banking Monthly Fees

	Standard	Premier/ Private Bank Checking Customers[9]
ONLINE BANKING	Free	Free
INTUIT® QUICKEN	$10	Free

Eastern Bank

6. *Surcharges may be assessed by other institutions for the use of their ATM. Surcharges can be avoided by choosing SUM® Program ATMs designated with a decal on or near the exterior of the ATM. ATM surcharges will be reimbursed up to $10 per statement cycle for eZ Checking Accounts. ATM surcharges will be reimbursed in full for Premier and Private Bank Accounts. Any customer that exceeds $600 in rebated ATM surcharges annually will receive an IRS 1099 MISC form, which may be taxed to you. Contact your tax advisor.*
7. *Free for 18/65 status accounts.*
8. *Imposed by Mastercard® for any international ATM or debit card transactions.*
9. *Fees that are free for Premier Checking or Private Bank Checking customers are free for the customer no matter what Eastern account is used for the transaction.*
10. *Fees that are free for Premier/Private Bank Accounts are free for transactions that originate via the Premier Checking/ Money Market Account or Private Bank Checking/Savings/Money Market Account only. Fees will apply if the transaction is originated via a non-Premier or non-Private Bank account.*
11. *Fee varies depending on the beneficiary bank.*
12. *Additional fees may apply as indicated on your foreign wire disclosure.*
13. *Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee may be assessed if the item is paid and it exceeds your available balance.*

SUM® is a registered Trademark of NYCE Payments Network, LLC.
Mastercard® is a registered Trademark of Mastercard International.
Intuit and Quicken are trademarks or registered trademarks of Intuit Inc., in the United States and other countries.

EQUAL HOUSING LENDER Member FDIC

10% PCW

EBRET-5100 (7/24)

Personal Deposit Account Fees

Effective July 15, 2024

Eastern Bank
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CHECKING ACCOUNTS

	Minimum to Open	Maintenance Fee	Requirements
FREE CHECKING[1,2]	$25	N/A	N/A
eZ Checking	$50	$10	Required to avoid monthly maintenance fee: eStatements and either: • 15 debit card purchases* **OR** • $1,500 average monthly ledger balance
Premier Checking	$500	N/A	Required for Premier Checking Account: • $25,000 in combined balances among designated accounts**
Private Bank Checking[3]	$500	N/A	Required for Private Bank Checking Account: • For Private Bank clients only • $100,000 in combined deposit balances among designated accounts***

* *PIN or signature purchases only. ATM transactions excluded.*

** *Eligible accounts include checking, savings, CDs, money markets, IRA CDs, IRA Savings, and consumer loans, but exclude mortgage loans. The combined balance of eligible accounts is the sum of the average daily balances of those accounts for the period beginning on the first day of the Premier Checking or Private Bank Checking statement cycle and ending 3 business days before the end of that statement cycle. Accounts that fail to meet the combined balance requirement may be automatically changed to a Free Checking Account without prior notice.*

*** *Eligible accounts include checking, savings, CDs, money markets, IRA CDs and IRA Savings. The combined balance is the sum of the average daily balances of those accounts for the Private Bank Checking statement cycle. Exceptions may apply. Please speak with your Private Banker for additional details.*

SAVINGS ACCOUNTS

	Minimum to Open	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Statement Savings[1,2]	$10	N/A	N/A
Private Bank Savings[3]	$10	N/A	N/A

MONEY MARKET ACCOUNTS

	Minimum to Open	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Investment Plus Statement	$2,500	$7	$2,500
Prime Liquid Assets	$2,500	$7	$2,500
Premier Money Market[4]	$2,500	N/A	N/A
Private Bank Money Market[3]	$2,500	N/A	N/A

1. *Depositors who are under age 19 or who are age 65 or over are eligible for an account for which many of the fees will be reduced or eliminated. Ask for additional information.*
2. *Meets "Basic Banking for Massachusetts" standards.*
3. *Private Bank Checking/Savings/Money Market accounts are available only for Private Bank clients.*
4. *Premier or Select Checking required for Premier Money Market.*
5. *Free for eZ Checking, Premier Checking/Money Market Accounts and Private Bank Checking/Savings/Money Market Accounts.*

Other Account Fees

	Standard	Premier/ Private Bank Checking Customers[9]
BANK CHECKS		
Money Order[7] *(customers only)*	$5	Free
Treasurer's Check[7] *(customers only)*	$9	Free
Money Order Stop Payment/Reissue	$25	Free
Treasurer's Check Stop Payment/Reissue	$35	Free
BOND COLLECTION		
Coupon Envelope Processed	$12	Free
Coupon Envelope Returned	$18	Free
Bearer Bonds *(per bond)*	$22	Free
LIENS & WRITS *(each)*	$100	$100
LEVIES		
State Agency	$100	$100
IRS	$100	$100
COIN VERIFICATION FEE *(Standard and non standard amounts accepted for deposit)*	$4/bag	Free
ANNUAL RETIREMENT PLAN SERVICE FEE *(per plan)*	$10	Free
LIQUIDATION FEE *(retirement plans – either closed or transferred)*	$50	Free
STATEMENT BALANCING *(per hour, maximum 2 hours)*	$20	Free
COLLECTION ITEMS		
Domestic Collection Item Fee	$15	Free
Foreign Collection Fee	$25	Free
Foreign Denominated Cash Letter Fee	$5	Free
ADMINISTRATIVE FEE *(abandoned property)*	$50	$50
ACCOUNT CLOSING BY MAIL[7]	$10	Free

	Standard	Premier/ Private Bank Accounts[10]
OVERDRAFT[13] Items paid into overdraft *(limit of 1 fee per business day)*	$35	Free
STOP PAYMENT[7]	$30	Free
EXTENDED STOP PAYMENT[7]	$35	Free
WIRE TRANSFERS[7]		
Incoming *(foreign or domestic)*	$12	Free
Outgoing *(domestic)*	$23	Free
Outgoing *(foreign)*		
U.S. Currency[11]	$45 or $70	Free
Foreign Currency[12]	$70	Free

Continued on Back

Eastern Bank

1-800-EASTERN (327-8376)
easternbank.com

At Eastern Bank, we want to make it easy for you to understand the Bank's checking account services and the fees that may apply to your account. Please review this disclosure carefully to learn more about our overdraft services and to help you avoid Overdraft Fees.

OVERDRAFT SERVICES FOR YOUR CHECKING ACCOUNT

Eastern Bank offers discretionary overdraft coverage for checking accounts. If your account is eligible, we will consider paying debit (withdrawal) transactions that exceed your available balance, instead of automatically declining those transactions or returning them unpaid. Our overdraft coverage is a discretionary service; the Bank is not obligated to pay any item that exceeds your available balance and may cease paying overdrafts at any time without prior notice of reason or cause.

Standard Overdraft Coverage allows us to authorize and pay overdrafts for checks, other debit transactions made using your checking account number (e.g. ACH debit transactions), and automatic bill payments. We do not authorize and pay overdrafts for ATM or everyday debit card transactions for your personal checking account unless you have expressly requested (opted in to) ATM/Debit Card Overdraft Coverage* (see our *What You Need to Know about Overdrafts and Overdraft Fees* Form). If you do not opt in to ATM/Debit Card Overdraft Coverage, we will decline any ATM or everyday debit card transaction that exceeds your available balance.

*Premier Checking and Private Bank Checking accounts automatically receive ATM/Debit Card Overdraft Coverage as there are no overdraft fees associated with these accounts.

Accounts are eligible for Standard Overdraft Coverage after 30 days of being opened. Accounts remain eligible as long as they are brought to a positive balance within 10 days of an overdraft, and do not incur 50 or more Overdraft Fees in any 12-month rolling period. We typically do not authorize or pay items that will overdraw your available balance by more than $500, although we may elect to exceed that limit.

You may also revoke your consent (cancel) ATM/Debit Card Coverage without removing overdraft serviced for other transaction types.Visit an Eastern Bank branch, call **1-800-EASTERN** (327-8376), or visit us online at **easternbank.com/optin** for more information.

EQUAL HOUSING LENDER

Member FDIC

70% PCW

EBRET-8801 4/24

Understanding Eastern Bank's **Consumer** Overdraft Services and Fees

Effective June 1, 2024

Eastern Bank

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WHAT IS AN OVERDRAFT?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed and posted in the order set forth below, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid. If you overdraw your account, you must immediately pay all fees, overdrafts and other amounts you owe us. See below for further explanation about how we calculate your available balance.

WHEN ARE FEES CHARGED?

We may charge you an Overdraft Fee of **$35** if we pay an item that exceeds your available balance.

Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee may be assessed if the item is paid and it exceeds your available balance.

We will not charge more than one (1) Overdraft Fee on any one business day. In addition, you will not be charged Overdraft Fees for ATM or everyday debit card transactions unless you have opted in to ATM/Debit Card Overdraft Coverage. Additionally, we will not charge an Overdraft Fee (1) on any individual transaction presented for payment that is $5 or less; or (2) if your end-of-day available balance is overdrawn by $50 or less. Please see your *Personal Deposit Account Agreement* (PDAA) for examples of how these two overdraft thresholds work together to help you avoid fees.

YOUR AVAILABLE BALANCE AND INFORMATION ABOUT HOLDS

Your available balance is the amount of money in your account that you can use without causing an overdraft. Your available balance includes all credits and debits that have posted to your account, and is reduced by any holds on your account, including authorization holds and deposit holds.

Authorization Holds: When you use your debit card to make a purchase, there is often a delay between the date you initiate (and we authorize) the transaction and the date the merchant submits it to us for payment (settlement). We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant, or as permitted under applicable payment network rules.

Authorization holds reduce your available balance. An authorization hold can result in an Overdraft Fee if additional items are presented for payment that exceed the reduced available balance resulting from the hold. The following is a hypothetical example of how that can occur: Your account has an available balance of $100, and you swipe your debit card at a grocery store to make a $75 purchase. The Bank authorizes the payment, allowing you to make the purchase. When the Bank authorizes the payment, it immediately places a hold on your account for the $75 authorization, reducing your available balance to $25 ($100 minus $75). The grocery store does not submit the authorized amount of $75 to the Bank for payment until three days after your purchase. Before it does so, a check you wrote for $80 clears. Because the authorized grocery store purchase reduced your available balance to $25 before the $80 check cleared, the check will overdraw your account by $55 even though the authorized amount of $75 has not been paid to the grocery store, and you will be charged an Overdraft Fee.

The amount of an authorization request and hold may not equal the amount the merchant ultimately presents for payment. Certain merchants (for example, hotels and gas stations) may submit authorization requests that are higher than the prices of the goods or services ultimately purchased. If an authorization hold is pending on your account, and another transaction is presented for payment that exceeds your available balance, you may be charged a fee even if you would have had a sufficient available balance to cover the item if the amount of the authorization hold was equal to the amount the merchant ultimately presents for payment. Please see your PDAA for more information.

Deposit Holds: Deposit holds are different from authorization holds. Please read our *Funds Availability Policy* for a detailed discussion of how and when we make funds available to you. If you withdraw funds before they become available, you may incur an Overdraft Fee.

PROCESSING AND POSTING OF ITEMS

The order in which items are processed and posted to your account may affect whether you incur an Overdraft Fee. When a debit transaction is "posted," it means the Bank has paid the item. Items are processed and posted to your account at the end of each business day, as follows:

1. First, we add to your available balance deposits or other credits that have become available to you that business day in accordance with our *Funds Availability Policy*.
2. Next, we subtract from your available balance the amount of any holds for debit transactions that have been authorized but not yet presented to the Bank for payment. See above for more information about authorization holds.
3. We then subtract from your available balance debits presented to the Bank for payment against your account in categories by type of transaction. In general, your debit card purchases and ATM withdrawals are deducted in chronological (time-stamp) order, followed by ACH transactions in low-to-high order by dollar amount, followed by checks in serial number order. Please refer to the PDAA for a detailed description of our posting order.

Your monthly account statement does not necessarily report debit and credit transactions in the order that they occurred or in the order that they were posted to your account.

AVOIDING OVERDRAFTS AND FEES

You can avoid fees for overdrafts by making sure you always maintain a sufficient available balance to cover all of your transactions. Your available balance may change during the course of a day as debit transactions and deposits are made. You can actively monitor your account, check your available balance, and track your spending with these tools:

- Use our mobile app or online banking
- Use any Eastern Bank ATM
- Call us 24/7 at **1-800-EASTERN** (327-8376)
- Sign up for Debit Alerts in online banking

The available balance we disclose to you may not include all of your transactions, such as checks you have written that have not yet cleared or upcoming automatic payments. It is your responsibility to keep track of your available balance as you conduct transactions in order to avoid overdrafts and fees. Your monthly account statement does not report the holds affecting your account on any given day; as a result, the daily balances reported in your statement may not reflect your available balance(s) occurring on that day. If you have questions about your statement or overdrafts you have incurred, visit an Eastern Bank branch or call **1-800-EASTERN** (327-8376).

We also offer alternative overdraft protection plans.

- **Automatic Balance Protection –** You may request to link your checking account to another of your Eastern Bank accounts to automatically transfer the amount needed to cover checks or other withdrawals that would overdraw your checking account. One transfer is made per day to cover the amount of all transactions that exceed your checking account's available balance.
- **Cash Reserve Line of Credit –** You may apply for a line of credit that will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your checking account, up to the amount of your approved credit limit. Funds borrowed from the line are subject to interest charges. One transfer is made per day to cover all transactions that exceed your checking account's available balance.

These alternative protection plans may be less expensive than our Standard Overdraft Coverage or ATM/Debit Card Overdraft Coverage. Note that even if your account has been approved for an overdraft protection plan, you may still incur an Overdraft Fee if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Amendment to the Business Deposit Account Fees (Dated September 1, 2023)

The following fee changes will go into effect March 24, 2026:

Fee Description	Fee as of March 24, 2026
Overdraft Fee: Standard overdraft fee	$39
ATM Transaction Fee: Withdrawals at Non-Eastern Bank ATMs	$2.50
International Assessment Fee (formerly called Mastercard® International Assessment Fee)	3% of the U.S. dollar amount

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.

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EB-AMEND-B6 (1/26)

FSC 10% PCW

Please see the reverse side for changes to Personal Deposit Account Fees.

Amendment to the Business Deposit Account Fees (Dated September 1, 2023)

Effective September 1, 2025, a $10 transaction/shipping fee will be applied at non-consignment locations for Foreign Exchange Services. Please contact your local branch for currency availability. The fee is waived for Premier and Private Bank Accounts.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.

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EB-AMEND-B5 (6/25)

Effective July 1, 2025

Amendment to the Business Deposit Account Agreement

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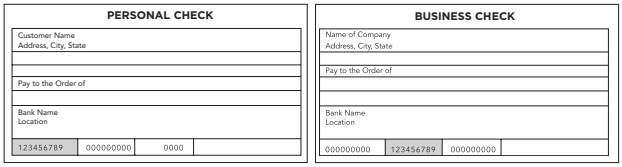
Amendment to the Business Deposit Account Agreement

The following parts of Part III, Funds Availability Policy, of Eastern Bank's Business Deposit Account Agreement have been amended as follows:

Other U.S. Check Deposits
All other checks drawn on financial institutions in the U.S. will be available on the first or second day after the day of deposit, depending on the routing number on the check. The location of the routing number is shown in the shaded boxes below:



Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use the four-digit number (or the first 4 digits of the nine-digit number), not the routing number on the bottom of the check, to determine when they will be available.

U.S. Checks- Next-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any of the following, the funds will be available on the first business day after the day of deposit: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, or 2211.

U.S. Checks- Second-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any number other than the numbers listed above, up to **$275** of the deposit will be available on the first business day after the day of your deposit and the remainder of the deposit will be available on the second business day after the day of your deposit. The amount that will be available on the first business day is $275 minus the total amount of Next-Day Availability U.S. checks you deposited on the same day (but not less than zero).

For example, if you deposit Next-Day Availability U.S. checks totaling $100 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day Availability checks and $175 of the Second-Day Availability checks will be available on Tuesday (for a total of $275), and the remaining $325 of the Second-Day Availability checks will be available on Wednesday. If you deposit Next-Day Availability U.S. checks totaling $300 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day Availability checks will be available on Tuesday, and all of the Second-Day Availability checks will be available on Wednesday.

Foreign Checks and Other Deposits
A foreign check is accepted on a collection basis, and availability generally depends on the country of origin. A foreign check is a check drawn on a bank located outside the United States or on a branch of a U.S. bank located outside the United States. Please ask if you need to know when funds will be available from deposits of foreign checks. Electronic deposits received from or through a foreign source, if accepted by the Bank, will be available on the first business day after the day of deposit.

Special Provisions for New Accounts
If you are opening a new account relationship, funds deposited in the account may be subject to certain special availability rules (described below) for the first 30 calendar days. Except as affected by these rules, the Bank's standard policy continues to apply to the account. These rules may apply during the first 30 calendar days after your account is established:

- Electronic deposits and deposits of cash will be available on the first business day after the day of deposit.
- The first **$6,725** of certain checks* and U.S. Postal Service money orders payable to you will be available on the next business day after the Bank receives the deposit if the deposit meets certain conditions (as described below). If the deposit of these checks (other than U.S. Treasury checks) and money orders is not made in person to one of our employees, the first **$6,725** of the deposit will not be available until the second business day after the day of deposit.
  - * Checks subject to this rule include checks drawn on Eastern Bank as well as U.S. Treasury checks and checks drawn on a Federal Reserve Bank or Federal Home Loan Bank. If deposited with a Next-Day Availability Deposit Ticket, the following checks are also subject to this rule: cashier's, certified and teller's checks; Commonwealth of Massachusetts checks; State of New Hampshire checks; local government checks; and traveler's checks. All check subject to this rule must be payable to you.
- All deposits not covered by the preceding paragraph (other than foreign checks) will be available no later than the ninth business day after the day of deposit.

Your account is considered to be a "new account relationship" if any of the owners of the account is new to the Bank. A person is new to the Bank unless, within the last 30 calendar days, he, she or they had an Eastern Bank deposit account that had been in existence for at least 30 calendar days.

Continued

Amendment to the Business Deposit Account Agreement (Continued)

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe that a check you deposit will not be paid.
- You deposit checks totaling more than **$6,725** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available to you no later than 6 business days after the day of your deposit, however, longer delays may apply. Please ask if you need to be sure about when a particular deposit will be available for withdrawal.

The Bank's complete Funds Availability Policy is included in the Bank's Business Deposit Account Agreement. A copy of the Agreement can be obtained by contacting the Bank at 1-800-333-8000 during business hours, or by mail at Eastern Bank P.O. Box 4071, Wakefield, MA 01880-5771 or by stopping by a branch.

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The "Limits on Electronic Payments and Telephone Transfers" paragraph in Section IV, Electronic Payments, Deposits, Transfers and Foreign Wire (Remittance) Transfers, of Eastern Bank's Business Deposit Account Agreement has been OMITTED.

The following parts of Section V, Automated Teller Machine, Debit Card, and Point-of-Sale (POS) Transactions, of Eastern Bank's Business Deposit Account Agreement have been AMENDED as follows:

This section explains how to use your Eastern Bank ATM Card or Eastern Bank Debit Card and sets forth your rights and responsibilities with respect to those cards. The term "Card" is used to refer to both types of cards. The term "Debit Card" is used to refer to an Eastern Bank Debit MasterCard BusinessCard®

ATM AND DEBIT CARDS

By receiving, retaining, signing, activating, using or authorizing others to use your Card, you will have accepted the Card and agreed to be bound by the terms and conditions set forth in this Agreement.

Automated Teller Machine (ATM)

You may use your Card at the following ATMs:

- All ATMs in our branches or with the name "Eastern Bank" on them
- Other ATMs that participate in the same networks as Eastern Bank

The types of transactions you can perform at an ATM will depend on the ATM that you are using. You can perform all the following types of transactions at most Eastern Bank ATMs, but some of these transactions may not be available at non-Eastern Bank ATMs.

- Cash withdrawals
- Transfers among designated Eastern Bank accounts
- Balance inquiries
- Deposits

Amendment to the Business Deposit Account Agreement (October 1, 2021)

Effective January 31, 2024

EQUAL HOUSING LENDER

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MIX
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AMEND_B_BR 11/23

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The following parts of Section I, General Rules for Deposit Accounts, of Eastern Bank's Business Deposit Account Agreement have been AMENDED as follows:

More information about the Bank's overdraft services is available in the Bank's *Understanding Eastern Bank Business Overdraft Services and Fees* disclosure, which is available online at **www.easternbank.com/BusinessOverdraftServices** and at any branch.

OVERDRAFT PROTECTION – SERVICES AVAILABLE BY PRIOR ARRANGEMENT

We offer two forms of overdraft protection that you can request: Automatic Balance Protection or Cash Reserve Line of Credit. You must apply, be approved, and sign all the documents required to establish such protection, as applicable. If you have arranged for either of these services, any discretionary overdraft coverage described above that is available for your account will be provided only after the funds available through the Automatic Balance Protection or Cash Reserve Line of Credit services have been used. Even if your account has been approved for overdraft protection, you may still incur Overdraft or NSF fees if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Automatic Balance Protection: You may request Automatic Balance Protection for your Checking Account. Automatic Balance Protection links your Checking Account to another of your Eastern Bank checking or statement savings accounts to automatically transfer the amount needed, up to the available balance in the linked account, to cover checks or other withdrawals that would overdraw your Checking Account. Automatic Balance Protection is available to all account holders, without credit approval. Information about applicable fees and how to request Automatic Balance Protection is available at any branch and by phone at **1-800-EASTERN (327-8376)**.

Cash Reserve Line of Credit: You may apply for a Cash Reserve Line of Credit for an eligible Checking Account. If you have a Cash Reserve Line of Credit, we will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your Checking Account, up to the amount of your available credit limit. Information about applicable interest rates, fees, terms and conditions, and applications for a Cash Reserve Line of Credit, are available at any branch and online at **www.easternbank.com**.

The "Savings and Money Market Accounts" paragraph in Section II, General Terms and Conditions Governing Accounts and Account Services, of Eastern Bank's Business Deposit Account Agreement has been OMITTED.

The following parts of Section III, Funds Availability Policy, of Eastern Bank's Business Deposit Account Agreement have been AMENDED as follows:

Our policy of funds availability complies with federal regulations and, in some cases, gives you availability of funds from your accounts sooner than is required by law.

Making funds available for your use does not mean the deposited items have been collected and paid. In the event the deposited items are returned unpaid, we are entitled to debit your account for the amount of the returned items. If the debit creates an overdrawn balance, you agree to pay the overdrawn amount and all applicable fees as soon as we give you the notice of the overdraft.

We delay the availability of funds that you deposit by cash or check into your account as described in this Part III. During the delay, you may not withdraw the funds in cash and we are not required to use the funds to pay checks that you have written or to satisfy any other type of debit. The length of the delay varies depending on the type of deposit.

The length of the delay is counted in business days from the day of your deposit. Business days are all days except Saturdays, Sundays, and federal holidays. If you make a deposit before our cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a Saturday, Sunday, federal holiday, or a day we are not open, we will consider the deposit to have been made on the next business day that we are open. The cutoff time for deposits in person at a branch is the close of business for each branch. The cutoff time for ATM deposits is 7 p.m. The cutoff time for mobile deposits (which are considered to be check deposits, not electronic deposits) is 8 p.m. All cutoff times are Eastern time.

Immediate Availability

Funds from the following deposits will be available immediately upon receipt of the deposit:

- Electronic deposits, including wire transfers and preauthorized credits (such as Social Security benefits and payroll payments) from U.S. sources (Note: Mobile deposits are typically treated as check deposits, not electronic deposits)
- Cash, if you make the deposit in person to one of our employees or at an Eastern Bank ATM

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of deposit:

- Cash not otherwise subject to immediate availability
- Checks that are drawn on us
- U.S. Treasury checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service Money Orders
- Traveler's checks

If you make the deposit in person to one of our employees and use a Next-Day Availability Deposit Ticket (available in every branch on request), funds from the following deposits are also available on the first business day after the day of your deposit:

- Cashier's, certified, and teller's checks that are payable to you
- Commonwealth of Massachusetts, State of New Hampshire, and local government checks that are payable to you

Amendment to the Business Deposit Account Agreement (Dated October 1, 2021)

Effective **July 1, 2022**, Eastern Bank will no longer be charging Sustained Overdraft Fees to business checking customers whose accounts remain overdrawn for five (5) consecutive days.

The following parts of ***Section I General Rules for Deposit Accounts of Eastern Bank's Business Deposit Account Agreement*** is amended as follows to remove reference to Sustained Overdraft Fees:

Overdrafts

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed and posted in the order set forth above, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid (NSF). If you overdraw your account, you must immediately pay all fees, overdrafts and other amounts you owe us. These amounts may be paid out of any subsequent deposit to your account (including deposits of payroll and government benefits). We may charge you an Overdraft Fee if we pay an item that exceeds your available balance. We may charge you a Returned Item (NSF) Fee if we return an item unpaid due to an insufficient available balance.

Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee or NSF Fee may be assessed each time the transaction is submitted for payment and your available balance is insufficient to pay the item.

The amount of our Overdraft Fees and NSF Fees are disclosed in our ***Business Banking Fee Schedule***.

If you have any questions contact us at **1-800-EASTERN (327-8376)**

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EBM-AMEND-B3 (7/22)

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BUSINESS

DEPOSIT ACCOUNT AGREEMENT

Effective October 1, 2021

Eastern Bank

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Introduction
This Agreement contains the terms and conditions applicable to your business accounts at Eastern Bank. This Agreement covers many of the features and services available for those accounts, such as Electronic Funds Transfer Services, Automated Teller Machines (ATMs) and Debit Cards.

This Agreement does not govern accounts for personal, family or household purposes.

The Bank offers certain deposit-related services (such as overdraft protection, cash management and online banking, and bill payment services) that are covered by separate agreements. Aspects of your account relationship with us not covered by terms and conditions set forth in this Agreement or by other agreements between you and us will be governed by our usual banking practices and by applicable law.

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION, A CLASS ACTION WAIVER, AND A JURY TRIAL WAIVER. IT IS IMPORTANT THAT YOU READ THE ENTIRE DISPUTE RESOLUTION PROVISION CAREFULLY.

TABLE OF CONTENTS

Section		Page
I.	General Rules for Deposit Accounts	**3**
II.	General Terms and Conditions Governing Accounts and Account Services	**12**
III.	Funds Availability	**19**
IV.	Electronic Payments, Deposit, Transfers, and Foreign Wire (Remittance) Transfers	**21**
V.	Automated Teller Machine (ATM), Debit Card and Point-of-Sale (POS) Transactions	**23**
VI.	How to Contact Us	**26**

I GENERAL RULES FOR DEPOSIT ACCOUNTS

Opening Your Account
When you open an account, you agree to be bound by the rules and regulations in this Business Deposit Account Agreement. You should retain a copy of this Agreement and all amendments for your records.

In this Agreement , "you" and "your" refer to a customer who has an account with us for business purposes and each and every other person with authority to withdraw funds from the account or otherwise operate the account. "We", "us", "our" and the "Bank" refer to Eastern Bank. "This Agreement" refers to this Business Deposit Account Agreement.

The U.S. Treasury requires financial institutions to verify their customers' identities and obtain certifications of valid tax identification or employer identification numbers. We may require identification information related to a controlling manager and/or equity owners in your business. If your account is funded before we verify your information, you may not have access to your funds. If we are not able to verify your identity to our satisfaction, we will not open your account or, if it was previously funded, we will close the account and mail the funds to the address on file.

You agree to pay any account charges that apply to your account and to pay fees and charges for such bank services as set forth in the Bank's *Business Banking Fee Schedule*. A current version is available online at **www.easternbank.com** or by contacting the Bank as described in Part VI this Agreement. No waiver by us of service charges on any one occasion constitutes a waiver of such charges on any other occasion.

Deposits
You can make deposits to any of your business deposit accounts by mail or in person at a branch by using our deposit tickets. If you have been issued an ATM or Debit Card, you can make deposits to any of the business accounts you can access with your Card at an Eastern Bank ATM. If you have signed up for online or mobile banking, you may be able to make a mobile deposit using your mobile device. We may also make other deposit methods available to you for your convenience.

We have the right to supply missing endorsements on any noncash items submitted for deposit to your account and to deposit them in your account. We also have the right to limit, refuse, or return any item.

All items must be endorsed exactly as drawn. You will be liable for any losses or delays caused by nonconforming endorsements or by any other marks on the back of a check that make our endorsement or any other bank's endorsement difficult to read.

If you present a substitute check for deposit into your account, you warrant that the substitute check (a) accurately represents all the information on the front and back of the original check as of the time the original check was truncated; (b) bears the legend "This is a legal copy of your check. You can use it the same way you would use the original check"; (c) bears all endorsements applied by any party that previously handled the check in any form for forward collection or return; (d) preserves any previous reconverting bank identifications in the form required by law; and (e) preserves the identity of the bank or other party that truncated the original check in the form required by law. You also warrant that no depository bank, drawee, drawer or endorser will be charged for a substitute check, original check or other paper or electronic representation as a result of which such party will be asked to make payment on a check that it has already paid. You agree to indemnify us for any loss or expense we incur as a result of your breach of any of these warranties or any other warranties or indemnities that we, as a reconverting bank, would give under applicable law or regulation.

Withdrawals
The rules for making withdrawals vary according to the type of account you have. Withdrawals from any of your business deposit accounts can be made at any of our branches. We may also make other methods of withdrawal available to you for your convenience.

As allowed by federal regulations, we reserve the right to ask for seven (7) calendar days' written notice before you withdraw money from an interest-bearing account.

Checking Accounts: If you have a Checking Account with us, you can make a withdrawal by writing a check. You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Statement Savings Accounts: You can make withdrawals from any Statement Savings Account in person or by mail by using our withdrawal slips. You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Money Market Accounts: You can make a withdrawal from your Money Market Account in person or by mail by using our withdrawal slips or by writing a check (from certain types of Money Market Accounts). You may also be able to make withdrawals or transfers at ATMs or through other electronic means.

Limitations: See Part II of this Agreement for information about limitations on withdrawals from your accounts.

Checks: You agree that we may pay checks drawn on your account that are presented to us for payment, regardless of the date of the check, including postdated checks. We may pay checks that are presented more than six (6) months after the date of the check and are not subject to a current stop payment order, but we are not obligated to do so.

Authorized Signers

You agree to provide us with written notice, in a form that is satisfactory to us, of the name, signature and title of each person who is authorized to sign checks and to take other actions with respect to your business account on your behalf. You also agree to provide evidence of such persons' authority in a form that is satisfactory to us. We may refuse to recognize any resolution affecting the account that is not on our form or that appears to us to be incomplete or improperly executed. We may also provide other means by which you may authorize users of your account. We may, but are not obligated to, honor checks signed or other actions taken by a person concerning whom you have not provided such notice or authorization. Each person signing the signature card or completing other account opening or service requesting requirements represents and agrees that they are fully authorized to execute all documents or otherwise complete our requirements in their stated capacity; have furnished all documents or other information necessary to demonstrate that authority; and will furnish other documents and complete other requirements as we may request from time to time. You agree that any authorized person may act singly, unless you have given us written instructions to the contrary with respect to signatures on a check as laid out below.

Until you notify us otherwise in writing and we have had the opportunity to act on such notice, we may rely on the authority of each person you have told us is authorized to use your account without any duty to inquire regarding the circumstances of the issuance of checks or the taking of other actions. However, we may make such an inquiry and we need not act until we have received a satisfactory response to such an inquiry.

Two-Signature Requirement on Checks

We offer accounts on which two (2) or more signatures are required for checks or checking withdrawal tickets over a certain dollar amount. This does not apply to withdrawals by telephone, wire transfer, ATM, Debit Card, POS, ACH, online, mobile or other electronic means. You can elect to use this service by filling out forms provided by us. The monthly fee for this service is listed in the *Business Banking Fee Schedule*. If you indicate on your checks, signature card or other account documents that more than one signature is required for withdrawal and you have not completed the forms we require, this indication is for your own internal procedures and is not binding on us. If you have not completed the forms we require, we may pay out funds from your account if the check or checking withdrawal ticket is signed or approved by any one of the persons authorized to sign on the account. We are not liable to you if we do this.

We have the right to charge back your account if we have given you credit for an item that is returned to us unpaid. There will be a Returned Deposited Item fee imposed for each such item.

If you use a check to withdraw money from your account, the check must be on a preprinted form that we have supplied to you or on a form that meets the Bank's check encoding standards. We will not be required to accept checks that do not meet these standards. We will not be bound by or obligated to comply with any notation or memorandum on a check unless we have agreed in advance to do so. You promise to notify us immediately if any check is not delivered or is lost or stolen. All items must be endorsed exactly as drawn. You will be liable for any losses or delays caused by nonconforming endorsements or by other marks on the back of a check that make our endorsement or any other bank's endorsement difficult to read.

Processing and Posting of Items

At the end of each business day, we process and post items to your account. When we "post" transactions, "credits" (deposits or any other credit to your account) are added to your available balance and "debits" (withdrawals and fees) are subtracted from your available balance. "Posting" a debit means the same as the Bank "paying" the debit. Some debit transactions are "authorized" before they post, and the amount of the authorization, also referred to as a "hold," is subtracted from your available balance before the debit posts, as explained in the "*Available Balance and Authorization Holds*" sections below.

We currently process and post items to your account at the end of each business day, as follows:

1. First, we add to your available balance deposits and other credits (excluding interest) in accordance with our *"Funds Availability Policy"*.
2. Next, we subtract from your available balance the amount of any holds for debit transactions that have been authorized but not yet presented to the Bank for payment. More information about authorization holds is provided below in the section "*Your Available Balance and Information About Holds*".
3. We then subtract from your available balance debits presented to the Bank for payment against your account in categories by type of transaction. Below is a description of the categories of debits we may pay from your account, in the order they are posted to your account:
    i. Wire transfers
    ii. Returned Deposited Items
    iii. All transactions not specifically listed in categories 3(i), 3(ii) and 3(iv)-3(x)
    iv. Bank fees* (except as described below), including but not limited to, Overdraft Fees and Returned Item (NSF) Fees incurred on the prior business day's overdraft items
    v. Debit card purchases and ATM withdrawals
    vi. ACH transactions (including Bill Pay)
    vii. Checks (including electronic checks)
    viii. Automated transfers between your Eastern Bank accounts (deposit or loan)*
    ix. Bank fees and service charges assessed at the end of the monthly statement cycle, including for example, but not limited to, monthly maintenance fees
    x. Interest credits

For the above-listed categories 3(i)-3(iv) and 3(vi), we post items, within each category, in low-to-high order by dollar amount. For debit card purchases and ATM withdrawals (category 3(v)), we order transactions based on the time the transaction was authorized. If two or more items have the same time stamp, we post the items in low-to-high order by dollar amount. If one or more items within category 3(v) do not have time stamps, the items post after all items in category 3(v) with a time stamp in low-to-high order by dollar amount. Checks (category 3(vii)) are posted in check serial number order.

* *Fees and Automated Transfers: The Bank cannot control the order in which certain fees post to your account as they are tied to an underlying transaction, and post after the transaction (e.g., Wire Transfer Fees and ATM Non-SUM Withdrawal Fees). Similarly, the Bank cannot control the ordering of automated transfers within above-listed category 3(viii). If you have questions about specific fees or transfers and the order in which they post, visit one of our branches or call* ***1-800-EASTERN (327-8376)***.

We may change our posting order at any time. We will provide you with notice of any such changes as required by applicable law. The order in which items are authorized, received, processed and posted affects your available balance and may affect the total amount of Overdraft Fees or NSF Fees you incur. Your monthly account statement does not necessarily report debit and credit transactions in the order that they were processed or posted to your account.

Overdrafts
An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed and posted in the order set forth above, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid (NSF). If you overdraw your account, you must immediately pay all fees, overdrafts and other amounts you owe us. These amounts may be paid out of any subsequent deposit to your account (including deposits of payroll and government benefits). We may charge you an Overdraft Fee if we pay an item that exceeds your available balance. We may charge you a Returned Item (NSF) Fee if we return an item unpaid due to an insufficient available balance.

Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee or NSF Fee may be assessed each time the transaction is submitted for payment and your available balance is insufficient to pay the item.

If your account remains overdrawn for five consecutive business days, in addition to the Overdraft Fee you will be charged a Sustained Overdraft Fee of **$5** on the fifth such day, and each business day thereafter, up to a maximum of ten (10) Sustained Overdraft Fees, until you bring your account to a positive balance. This fee will continue to be assessed for each incident of sustained overdraft status. This fee does not apply to Cash Management Checking Accounts.

The amounts of our Overdraft Fees and NSF Fees are disclosed in our *Business Banking Fee Schedule*.

Overdraft Limits

- We will not charge an Overdraft Fee or NSF Fee if your end-of-day available balance is overdrawn by $5 or less.
- We will not charge an Overdraft Fee or NSF Fee on any individual transaction presented for payment that is $5 or less.

Examples of How $5 Overdraft Thresholds Work
In the below hypothetical examples, we illustrate how the two $5 overdraft thresholds work together to help you understand when you can expect to be assessed an Overdraft Fee or NSF Fee.

Example 1:
Starting available balance of $10, and three items post in the following order and amounts:

$11	purchase at office supply store
$3	purchase at pharmacy
$1	purchase for parking
–$5	End-of-day available balance

In this example, one transaction is greater than $5 and two transactions are $5 or less. The account's end-of-day available balance is exactly –$5. Since the end-of-day available balance is overdrawn by $5 or less, no Overdraft Fees will be assessed, even though all three purchases that posted that day overdrew the account. The $11 transaction does not trigger an Overdraft Fee.

Example 2:
Starting available balance of $10, and three items post in the following order and amounts:

$11	purchase at office supply store
$3	purchase at pharmacy
$5	purchase at coffee shop.
–$9	End-of-day available balance

In this example, one transaction is greater than $5 and two transactions are $5 or less. The account's end-of-day available balance is –$9. Since the end-of-day available balance is overdrawn by more than $5, an Overdraft Fee will be assessed on the one transaction that exceeds $5 (the $11 purchase). No Overdraft Fees will be assessed on the $3 and $5 purchases because they are less than the $5 individual transaction threshold.

Example 3:
Starting available balance of $10, and three items post in the following order and amounts:

$11	purchase at office supply store
$3	purchase at pharmacy
$6	purchase at coffee shop
–$10	End-of-day available balance

In this example, two transactions are greater than $5 and one transaction is $5 or less. The account's end-of-day available balance is –$10. Since the end-of-day available balance is overdrawn by more than $5, Overdraft Fees will be assessed on the two transactions that exceed $5 (the $11 and $6 purchases). No Overdraft Fee will be assessed on the $3 purchase because it is less than the $5 individual transaction threshold.

Example 4:
Starting available balance of $10, and five items post in the following order and amounts:

$4	purchase at coffee shop
$3	purchase at convenience store
$3	purchase at office supply store
$3	purchase at coffee shop
$2.50	purchase at pharmacy.
–$5.50	End-of-day available balance

In this example, all five transactions are $5 or less. The account's end-of-day available balance is –$5.50. Although the end-of-day available balance is overdrawn by more than $5, no Overdraft Fees will be assessed because all five of the purchases that posted that day are less than the $5 individual transaction threshold.

Your Available Balance and Information About Holds

Available Balance: Your available balance is the amount of money in your account that you can use without causing an overdraft. Your available balance includes all credits and debits that have posted to your account, and is reduced by any holds on your account, including authorization holds and deposit holds. Funds subject to a hold, dispute or legal process are not included in your available balance.

Your available balance may change during the course of a day as debit transactions and deposits are made. The available balance provided to you by the Bank may not include all of your transactions, such as checks you have written that have not yet cleared or upcoming automatic payments. You agree that it is your responsibility to keep track of your available balance as you make transactions in order to avoid overdrafts and fees. Your monthly account statement does not report the holds affecting your account on any given day; as a result, the daily balances reported in your statement may not reflect your available balance(s) occurring on that day. If you have questions about your statement or overdrafts you have incurred, visit one of our branches or call **1-800-EASTERN (327-8376)**.

Authorization Holds: When you use your debit card to make a purchase, you authorize the merchant to ask us to approve the transaction. When we approve the transaction, we must promise the merchant to pay for the purchase upon the merchant's request. We call this "authorizing" the transaction. Our decision to authorize or decline the transaction is based on your account's available balance at the time of the request, plus, at our sole discretion, any available overdraft coverage. There is often a delay between the date we authorize a debit card transaction and the date the merchant submits it to us for payment (settlement). We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant, or as permitted under applicable payment network rules. The amount held based on an authorization request is not applied to any specific debit card transaction. If an authorized debit card transaction is not submitted to us for payment within three (3) business days after we first apply the hold, we will release the hold from your account (Expired Hold).

Authorization holds reduce your available balance. An authorization hold can result in Overdraft or NSF Fees if additional items are presented for payment that exceed the reduced available balance resulting from the hold. The following is a hypothetical example of how that can occur: Your account has an available balance of $100, and you swipe your debit card at an office supply store to make a $75 purchase. The Bank authorizes the payment, allowing you to make the purchase. When the Bank authorizes the payment, it immediately places a hold on your account for the $75 authorization, reducing your available balance to $25 ($100 minus $75). The office supply store does not submit the authorized amount of $75 to the Bank for payment until three days after your purchase. Before it does so, a check you wrote for $60 clears. Because the authorized office supply store purchase reduced your available balance to $25 before the $60 check cleared, the check will overdraw your account by $35 even though the authorized amount of $75 has not been paid to the office supply store, and you will be charged an Overdraft Fee.

The amount of an authorization request and hold may not equal the amount the merchant ultimately presents for payment. Certain merchants (for example, hotels and gas stations) may submit authorization requests that are higher than the prices of the goods or services ultimately purchased. If an authorization hold is pending on your account, and another transaction is presented for payment that exceeds your available balance, you may be charged a fee even if you would have had a sufficient available balance to cover the item if the amount of the authorization hold was equal to the amount the merchant ultimately presents for payment.

Deposit Holds: Deposit holds are different from authorization holds. Please read our *"Funds Availability Policy"* (Part III of this Agreement) for a detailed discussion of how and when we make funds available to you. If you withdraw funds before they become available, you may incur Overdraft or NSF Fees.

Overdraft Coverage

The Bank offers two forms of discretionary overdraft coverage, described below. If your account is eligible, we will consider authorizing and paying debit transactions that exceed your available balance, instead of automatically declining those transactions or returning them unpaid. Our overdraft coverage is a discretionary service; the Bank is not obligated to pay any item that exceeds your available balance and may cease paying overdrafts at any time without prior notice of reason or cause. We typically do not authorize or pay items that will overdraw your available balance by more than $1,000, although we may elect to exceed that limit.

Standard Overdraft Coverage: Standard Overdraft Coverage allows us to authorize and pay overdrafts for all transaction types. If your account is eligible, the Bank may activate Standard Overdraft Coverage, although it is not required to do so. Accounts are eligible for Standard Overdraft Coverage after thirty (30) days of being opened. Accounts remain eligible as long as they are brought to a positive balance within ten (10) days of any overdraft. You may cancel Standard Overdraft Coverage at any time. Additionally, you may expressly request that we decline any ATM or everyday debit card transactions that exceed your available balance by contacting the Bank in any of the ways listed in Part VI of this Agreement, or speak to a representative at any branch.

More information about the Bank's overdraft services is available in the Bank's *Understanding Eastern Bank Business Overdraft Services and Fees* disclosure, which is available online at **www.easternbank.com/BusinessOverdraftServices** and at any branch.

Overdraft Protection – Services Available by Prior Arrangement

We offer two forms of overdraft protection that you can request: Automatic Balance Protection or Cash Reserve Line of Credit. You must apply, be approved, and sign all the documents required to establish such protection, as applicable. If you have arranged for either of these services, any discretionary overdraft coverage described above that is available for your account will be provided only after the funds available through the Automatic Balance Protection or Cash Reserve Line of Credit services have been used. Even if your account has been approved for overdraft protection, you may still incur Overdraft or NSF fees if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Automatic Balance Protection: You may request Automatic Balance Protection for your Checking Account. Automatic Balance Protection links your Checking Account to another of your Eastern Bank checking or statement savings accounts to automatically transfer the amount needed, up to the available balance in the linked account, to cover checks or other withdrawals that would overdraw your Checking Account. Transfers under the Automatic Balance Protection feature count for purposes of the Bank's established limitations on withdrawals from Statement Savings and Money Market Accounts, which are described in Part II of this Agreement. Automatic Balance Protection is available to all account holders, without credit approval. Information about applicable fees and how to request Automatic Balance Protection is available at any branch and by phone at **1-800-EASTERN (327-8376)**.

Cash Reserve Line of Credit: You may apply for a Cash Reserve Line of Credit for an eligible Checking Account. If you have a Cash Reserve Line of Credit, we will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your Checking Account, up to the amount of your available credit limit. Information about applicable interest rates, fees, terms and conditions, and applications for a Cash Reserve Line of Credit, are available at any branch and online at **www.easternbank.com**.

Foreign Items and Foreign Currency

A "foreign item" is a check or other payment order that is drawn on a bank or a branch of a bank located outside the United States. A foreign item may be payable in U.S. dollars or in a foreign currency. "Foreign currency" is any currency other than United States dollars.

You agree not to write a check or other payment order on your account in any foreign currency. If we receive such a check or payment order, we are not required to process or pay it.

If you deposit a foreign item in your account, the Bank is not required to process it and may return it to you. If we do elect to process it, we will do so only for collection and you are responsible for any processing fees or charges and any loss relating to the item, including but not limited to risk of loss in transit, the risk that the item may be returned unpaid, and the risk of changes in currency exchange rates.

Foreign items are not subject to some U.S. laws and regulations. For example, foreign items are not covered by funds availability laws, and we are not required to credit your account for the amount of a foreign item until we have collected good funds for it. If the item is returned unpaid or charged back to us after we have credited your account for the item, you agree to reimburse us for the funds, and we may reverse the credit to your account or otherwise charge the amount of our loss to any account you maintain with us.

If you receive an item in foreign currency or ask us to send a payment in foreign currency, we will convert the funds from U.S. dollars to the foreign currency or from the foreign currency to U.S. dollars at a currency exchange rate that we determine in our discretion. We consider many factors in setting our currency exchange rates and our rates may differ from rates offered or used by other parties or offered or used by us under different circumstances. If we process a foreign item for collection, we use the exchange rate in effect on the date we credit the funds to your account, not the rate in effect on the date we accept the item for collection. If we reverse a credit to your account for the item at any time, we use the exchange rate in effect on the date of the reversal, not the rate we used to compute the original credit, even if this results in a loss to your account.

Standard of Care
We use automated systems in the processing of checks in order to handle a high volume of itemsat the lowest possible cost to you.

You agree that, to the extent such systems are comparable to those used in general banking practice, their use will constitute ordinary care, and we will not be liable to you for forgeries or alterations not detected by such systems. You also agree that the exercise of ordinary care will not include detecting forgeries or alterations that could not be detected by an ordinary person acting with reasonable care.

You agree to follow reasonable business practices to avoid unauthorized transactions in your account, including auditing your internal books and records, establishing internal "dual control" procedures for your account, protecting checks received by you, protecting your unsigned checks, carefully supervising all your employees who deal with your account, promptly reviewing all statements we send to you or otherwise make available to you and discovering internal thefts of checks.

Safeguarding Your Checks
You agree to use care in safeguarding unsigned checks on your account against theft or misuse. You agree to tell us immediately if any such checks are lost, missing, destroyed, or otherwise unaccounted for.

Facsimile Signatures
If your checks are signed with the use of any facsimile signature or other non-manual form of signature, you acknowledge that the use of such signature is solely for your benefit and convenience. You accept sole responsibility for maintaining security over any device for affixing such signature. Such signature will be effective as your signature regardless of whether the person affixing the signature was authorized to do so. You agree to indemnify and hold us harmless from all losses resulting from our honoring an item in any instance in which the item bears or purports to bear a facsimile signature resembling the signature of an authorized signer on file with us, regardless by whom or by what means the actual or purported signature was affixed to the item.

Inconsistent Instructions
In the event that we receive competing or inconsistent instructions regarding your account, we may refuse to honor any instructions until you provide us with any clarification we reasonably request. We may require you to sign an indemnification agreement and/or to post a bond satisfactory to us that will protect us for following your instructions.

Remotely Created Checks
If you deposit a remotely created check (that is, a check that was not signed by the person on whose account it is drawn), you warrant that the person on whose account the check is drawn authorized the issuance of the check in the amount stated on the check and to the payee stated on the check.

Night Deposit, Bulk Deposit Services and Coin & Currency
If we make available to you night deposit, bulk deposit or coin & currency deposit, you agree to place your night deposit, bulk deposit or coin & currency in a depository bag provided by us and to organize your deposit in a format according to our instructions. You authorize us to open the depository bag in your absence and credit the contents to your account.

The contents of a depository bag shall not be treated as accepted by us for deposit until we have opened the bag and verified the contents. Our count as to the amount and character of each such deposit shall be final and conclusive. Credit to your account shall be subject to adjustment based on our final count. Items in the depository bag that are unacceptable for deposit will be held for thirty (30) calendar days or until claimed by you, whichever is sooner. If you do not claim the items within thirty (30) calendar days, the Bank may discard the items in any manner it deems appropriate without liability to you.

You agree that you use any night depository box at your sole risk. We will not be liable for any loss of deposits before they are removed from the night depository box nor for any loss resulting from removal of the night depository box from use.

Security Procedures
You agree to safeguard any operating procedures or related information, test keys, identification codes or other security devices and not to disclose them to any person to whom such disclosure is not necessary for the conduct of your business affairs.

Liability
You agree to hold us harmless from and against any and all claims, demands, liabilities, losses and damages (including, without limitation, costs and expenses of litigation and reasonable attorneys' fees) arising directly or indirectly from your account or any cash management or other service that you may obtain, provided that we have exercised ordinary care pertaining to the matters that have given rise to any such claims, demands, liabilities, losses or damages.

You agree that we will not be responsible and will incur no liability to you for any direct damages that you may incur as a result of our failure to perform properly, or of any delay by us in performing, our obligations regarding your account or any cash management or other service, if such failure or delay results from any cause beyond our control. You agree that we will not be responsible and will incur no liability to you for any indirect, punitive, special or consequential damages under any circumstances.

Service Charges
You agree to pay the service charges that apply to your account and to each cash management or other service that you obtain, and we may withdraw the amount of such charges from your account. Our current account charges are stated in the *Business Banking Fee Schedule*. We may change the *Business Banking Fee Schedule* at any time without notice.

No waiver by us of service charges on any one occasion shall constitute a waiver of such charges on any other occasion.

Statements
We send statements for all accounts other than Passbook Savings Accounts. Your statement will be sent or posted monthly, quarterly, or semi-annually, depending on the type of account you have and the services you use. You agree to examine all statements and any accompanying items promptly upon receipt and to notify us immediately and provide all relevant facts and documentation we reasonably request if you discover any unauthorized signatures, alterations, or other errors with your statement. Your failure to notify us promptly of any discovered errors may affect your ability to be reimbursed for any losses that you incur as a result. Your statement and all identified transactions will be deemed correct and free of forgeries, alterations, or other errors if you fail to alert us otherwise within thirty (30) calendar days after we send you the statement.

In any case, any other claim against us based on your statement and any identified transactions will be deemed waived by you if not asserted by you in writing within six (6) months of the date of your statement.

We will send your statements to the address we have for you in our records, unless you have requested and we have approved another means of delivery. If any statement is returned to us because of an incorrect or otherwise undeliverable address, we may stop sending statements to you until you provide a correct and deliverable address.

Stopping Payment
The law permits you to ask us to stop payment of checks drawn on your account. Within a reasonable time before the check or other item is presented, you must tell us the exact amount of the check, the check number, the check date and the full number of the account on which it is drawn for us to be able to stop it. You may also ask us to stop payment of electronic debits to your account by following the procedures described in Part IV of this Agreement, under the heading "*Stopping Electronic Payments*".

If the information that you give us is not correct, or if you do not give us any other reasonable information that we ask for about the check or debit, or if you do not give us the information within a reasonable time before the check or debit is presented, we will not be responsible if we are not able to stop it.

Regular stop payment orders are effective for six (6) months. At the end of the effective period for either type of stop payment order, the order will expire unless at that time you

request an additional stop payment order. A stop payment fee will be imposed for each regular and extended stop payment order.

We are not obligated to accept a stop payment order on any cashier's check, treasurer's check, certified check, or money order. If we agree to do so, we may first require you to post a surety bond indemnifying us for any potential damages and/or file a declaration of loss in any form we reasonably request.

Lost or Stolen Passbooks
If your passbook is lost, stolen, or destroyed, we will ask you to complete a written request, in the form that we require, to pay the money in your account to you or to another account. We will not pay you the money or transfer the money into another account until we receive a request that has been properly completed and submitted by all account holders and all account holders present satisfactory identification to us. If applicable law requires that public notice be given of the loss or theft of the passbook, we will also require that adequate notice be given, at your expense, and that we receive satisfactory proof of such notice.

Transfer of Accounts
We do not acknowledge any assignment or pledge of your account unless the change in ownership is reflected in the account title in our records.

Abandoned Property
We are legally required to send funds from all "abandoned" accounts to the state treasurer's office. The applicable state law under which abandonment is determined (and the state to which abandoned funds are sent) is usually the state listed in the address you have specified for the account. Typically, an account is considered abandoned when there has been no customer-initiated activity for the period of years specified in the state law and no contact by the customer during that time. Since abandonment is determined based on customer-initiated activity, actions by the Bank (such as paying interest, processing automated deposits or withdrawals, or sending notices) do not keep an account from being deemed abandoned.

State abandoned property laws apply to all accounts, including checking, savings, and money market accounts, all certificates of deposit, all bank checks, official checks, and checks issued by the Bank. For certificates of deposit, an account is usually deemed abandoned if:

- no written communication is provided to the Bank by the account holder within the applicable period of years following the maturity date of the first (1st) automatic renewal of a CD that provides for automatic renewal.
- no written communication is provided to the Bank by the account holder within the applicable period of years following the maturity date of a CD that does not provide for automatic renewal.

After we turn abandoned funds over to the state, we have no further liability to you for the funds. You may be able to reclaim the funds by filing an application with the appropriate state agency.

Unless prohibited by applicable law, we may charge an abandoned property administrative fee to your account to cover our costs of sending notices, processing the account, and remitting the funds to the state. Even if the time period for abandonment has not passed, if we consider your account to be inactive, we may stop sending statements, charge your account dormant account fees, and otherwise suspend activity on your account until you contact the Bank to reactivate the account.

II GENERAL TERMS AND CONDITIONS GOVERNING ACCOUNTS AND ACCOUNT SERVICES

If You Owe Us Money – "Set-Off"
If you ever owe us money and it is due, we may, to the extent we have a right under the law or under an agreement with you, use the money from any of your accounts with us (including joint accounts) to pay the debt, even if withdrawing the money results in an interest penalty to you. If your joint account holder owes us money and it is due, we may also use the money from your joint account to pay the debt. The use of your funds to pay a debt owed by you or your joint account holder is referred to as our right of "set-off." If you are a sole proprietor, we may charge any of your personal or business accounts. The use of your funds to pay a debt owed by you or your joint account holder is referred to as our right of "set-off".

You also grant us, to the extent permitted by law, a consensual security interest in any of your accounts with us, including amounts now or hereafter in our possession, safekeeping, custody or control, as collateral for any present or future obligations you have or may have to us, provided such obligations are not for personal, family or household use.

The law imposes conditions or limits on our ability to take or set-off funds in your accounts, to the extent that you may do so by contract, you waive those conditions and limits and you authorize us to apply funds in any or all of your accounts with us to obligations you owe us.

We may take or set-off funds from your account before we pay checks or other items drawn on the account. We are not liable to you for dishonoring items where our action results in insufficient funds in your account.

Any garnishment or levy against your account is subject to our right of set-off or security interest within applicable laws.

Collection
If we ever have to engage in any collection activities, including the filing of a lawsuit, to collect what you owe us, you will pay our reasonable expenses, including attorneys' fees.

Business Days
The Bank's business days are Monday through Friday, excluding federal bank holidays.

Notices
Any notice we send you will be considered effective when it is delivered to you, emailed to the email address you have provided to us if you have asked us to provide notices to you electronically, or mailed, postage prepaid, to the last physical address we have for you in our records. Notice from you will be considered effective when we receive it at the address noted in Part VI of this Agreement.

Telephone Communications
We may record any telephone conversations with you. We are not required to record such telephone conversations and shall have no liability for failing to do so.

Closing Your Account
Either you or we may close any of your deposit accounts or terminate any service provided in connection with an account at any time, without advance notice. A decision by you or us to close an account or terminate a service will not affect our existing obligations to each other, including your obligation to pay any fees or charges incurred prior to termination. Closing an interest-bearing account may result in the loss of any interest that has accrued since the last posting of interest to your account. Additional penalties may apply to early withdrawals of Certificates of Deposit as set forth in Part II of this Agreement.

Reporting Information
We have the right to report information about your account or any service provided to you to any reporting agency or to anyone you give our name to as a reference.

What Law Applies
Your deposit accounts, the services we provide in connection with them, and all the agreements between you and us relating to those accounts and services will be governed by federal laws and by the laws of the state in which the account was opened. An account opened online or through any other electronic access we make available will be deemed to have been opened in the Commonwealth of Massachusetts. If there is any conflict between our agreements and applicable federal and state laws, the affected agreements will be considered changed to the extent necessary to comply with those laws.

Evidence
In any court or arbitration proceeding, we can use a copy of any document to prove what you owe or that a transaction has taken place, and the copy will have the same validity as the original. We may maintain our records and produce a copy of any document by any method that accurately reproduces the original, including (but not limited to) photography, microfilm, microfiche, and optical imaging.

Our Right to Change This Information
We reserve our right to change these rules or the terms of any of our agreements with you at any time. Unless required by law, we may make a change without prior notice to you. If we make a change that is unfavorable to you, we ordinarily will send you advance notice before the change becomes effective for your account. We may, but do not have to, notify you in advance if a change is necessary for security reasons or if a change is not unfavorable to you.

During the term of a Certificate of Deposit Account, we will not change the rules on the frequency of compounding or crediting interest, the minimum balance requirements that apply to the account, or the rate of interest or annual percentage yield (unless you have been notified that the account is subject to a variable rate of interest).

When we inform you of changes affecting your rights and obligations, we will do so by delivering or otherwise making a notice available to you in one of the following ways. Ordinarily, we will mail the notice to you at the address we currently show for your statement or, if you have agreed to electronic notice, we may provide notice to you electronically. Electronic notice may be sent to the email address you have specified or delivered to you through Online or Mobile Banking Services. We may provide a notice as a message printed on your statement, an insert with your mailed statement, or an attachment to your electronic statement (including a hyperlink). In some cases, we may post notice of a change in our branches or on our website.

Notice by any one of these means will be deemed effective notice of any changes to any of the agreements.

If we change these rules or any of our agreements, the then-current version of the relevant agreement will automatically supersede all prior versions and govern your account. If you continue to keep your account open and use it after a change becomes effective, you will be deemed to have accepted and agreed to the amended terms. If you do not agree to be bound by an amendment, you may stop using and close the account or terminate the service affected by the change or, if the Bank notifies you that you may opt out of the amended terms, you may opt out so long as you comply with the procedures the Bank specifies for opt outs. If you would like a copy of any current agreement or have questions, please ask any Bank representative or call us at **1-800-EASTERN (327-8376)**.

Express Consent for Telephone Calls
Any time you provide us with a telephone number (including for a landline, cellular, VoIP, or any other form of telephone device), you are expressly consenting that we may use that number to contact you and that we may allow service providers who assist us in providing account services to you to use that number to contact you. We may contact you by any method, including voice call, calls using any automated dialer technology, artificial and/or pre-recorded voice call, texts, and other methods, even if you may incur charges from your phone provider when we do. We may contact you about any account or service you have with Eastern Bank (such as with a fraud alert for a debit card or a payment due notice for a loan or other credit account). You represent that you have the right to grant consent to use your contact information as stated in this paragraph.

You may revoke your consent to be called by the Bank and its service providers by contacting us in any of the ways listed in Part VI of this Agreement. However, certain services can be offered only if we can call you. We may close your account or terminate individual services if we do not have a current number at which we are authorized to call you.

ALTERNATIVE DISPUTE RESOLUTION – AGREEMENT TO ARBITRATE; JURY TRIAL WAIVER AND CLASS ACTION AND CLASS ARBITRATION WAIVER.

This section of your deposit account agreement constitutes the Arbitration Agreement between you and us. **READ THIS SECTION CAREFULLY AS IT AFFECTS HOW LEGAL DISPUTES BETWEEN YOU AND US ARE RESOLVED. IF YOU DO NOT OPT OUT AS PROVIDED BELOW, ALL DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO BINDING INDIVIDUAL ARBITRATION.** Solely for purposes of this Arbitration Agreement, the terms "we" and "us," in addition to referring to Eastern Bank, also refer to Eastern Bank's employees, officers, directors, parents, agents, subsidiaries, affiliates, successors and assigns.

From time to time, you may have concerns having to do with your account or other matters. Most concerns can be resolved by calling our customer service representatives at **1-800-EASTERN (327-8376)**. In the event that a Dispute (defined below) arises between us, you and we agree to resolve the Dispute exclusively through binding individual arbitration before the American Arbitration Association ("AAA") in accordance with terms set forth below ("Arbitration Agreement"), and not through litigation in any court or any other forum. Some rights (such as the right to obtain information from the other party and the right to appeal a decision) may be more limited in arbitration than they would be in a court proceeding. You and we agree and acknowledge that in our relationship arising from this deposit account agreement and your account, the parties are participating in transactions that involve interstate commerce, and that the Federal Arbitration Act ("FAA") governs the interpretation and enforcement of this Arbitration Agreement.

JURY TRIAL WAIVER. YOU AND WE AGREE TO WAIVE ANY RIGHT YOU OR WE MAY HAVE TO A JURY TRIAL AND TO THE OPPORTUNITY TO LITIGATE ANY DISPUTE IN COURT.

CLASS ACTION AND CLASS ARBITRATION WAIVER. YOU AGREE TO WAIVE ANY RIGHT YOU MAY HAVE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION AGAINST US OR TO PARTICIPATE IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY SOMEONE ELSE. ANY ARBITRATION SHALL BE INDIVIDUAL ARBITRATION, ON BEHALF OF THE NAMED PARTIES ONLY; THERE WILL BE NO CLASS ARBITRATION OR OTHER REPRESENTATIVE ARBITRATION. You also agree not to join in a Dispute with anyone other than persons who are joint account owners or beneficiaries on your account.

YOUR RIGHT TO OPT OUT. You have the right to opt out of this Arbitration Agreement and doing so will not affect any other terms of this agreement or your relationship with us. **TO OPT OUT OF THIS ARBITRATION AGREEMENT, YOU MUST MAIL US WRITTEN NOTICE OF YOUR DECISION POSTMARKED WITHIN THIRTY (30) DAYS OF OPENING YOUR BUSINESS ACCOUNT** (or if this Arbitration Agreement is added to the business account agreement after your business account is opened, within thirty (30) days after this Arbitration Agreement becomes effective) **OR POSTMARKED WITHIN thirty (30) DAYS OF THE CONVERSION OF YOUR ACCOUNT FROM YOUR CURRENT BANK TO EASTERN BANK.** Your opt out notice must include your name, address, account number for each account you wish to opt out, and your signature, and must be mailed to the "Notice Address" below.

Notice Address
Eastern Bank
Legal Department
195 Market Street, EP5-10
Lynn, Massachusetts 01901

The opt-out procedure set forth in the above paragraphs is the sole and only method by The opt-out procedure set forth in the above paragraphs is the sole and only method by which you can opt out of this Arbitration Agreement. For joint accounts, an opt-out notice signed by one account owner shall apply to all owners listed on the account. This Arbitration Agreement will apply to any Dispute relating to any account(s) for which we do not receive a timely and proper opt-out notice as described in the above paragraphs (including Disputes involving account owners added to your account in the future). If you do not opt out of the Arbitration Agreement as described in the above paragraphs, your continued use of your account evidences your acceptance of the Arbitration Agreement's terms.

Disputes Covered. The term "Dispute" includes any and all claims, disputes, actions or other controversies, whether based in contract, tort, statute, fraud or any other legal or equitable theory, that arise out of or are related to 1) this agreement; 2) your account; 3) any transaction, service, product, fee, or offer related to your account; or 4) any other aspect of the relationship between us. Disputes subject to arbitration include those based on present, future or past events (including events that occurred before the effective date of this deposit account agreement or any earlier agreement governing the terms and conditions of your account), whether asserted as original claims, counterclaims, cross-claims, third-party claims, interpleaders, or in any other form.

Mail a Notice of Dispute. If you have a Dispute and our customer service representatives have been unable to resolve it, you may pursue the Dispute by mailing a written Notice of Dispute to the Notice Address listed above. The Notice must describe your Dispute

and clearly state what you want us to do. If we do not reach an agreement to resolve the Dispute within thirty (30) days after we receive the Notice, either you or Eastern Bank may commence an arbitration proceeding or seek relief in small claims court as specified below.

Small Claims Court Option. If a Dispute is for an amount up to the maximum amount that may be sought in a small claims court in the jurisdiction in which you reside, you may elect to assert your claim as an individual action in such small claims court, but in no other court, in lieu of arbitration.

Initiating Arbitration. To start an arbitration, a party must send a Demand for Arbitration ("Demand") to the other party and submit a copy of the Demand and filing fee to the AAA. The form of Demand, the ways to submit a Demand to the AAA, and other information about the arbitration process are available at www.adr.org. If you are unable to pay the filing fee, we will pay it directly upon receiving a written request at the Notice Address to do so.

Arbitration Procedures. The AAA will conduct the arbitration under applicable AAA Arbitration Rules ("AAA Rules"), as those rules may be modified by this Arbitration Agreement. Disputes involving consumers shall be subject to the AAA's Consumer Arbitration Rules, as those rules may be modified by this Arbitration Agreement. If there is a conflict between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement will control. Any Dispute submitted for arbitration shall be heard and decided by a single arbitrator. For Disputes where the amount in controversy is less than $10,000, the arbitration will be conducted pursuant to the AAA's Procedures for the Resolution of Disputes Through Document Submission, unless the arbitrator determines that an in-person, telephone or videoconference hearing is necessary. For Disputes where the amount in controversy is $10,000 or greater, the arbitration may be conducted in person, through the submission of documents, or by phone or videoconference, and the parties' rights to a hearing will be determined by AAA Rules. Proceedings that are not conducted through the submission of documents or by phone or videoconference will take place at a location reasonably convenient for both of us, or if we are unable to agree, at a location determined by the arbitrator.

The arbitrator shall have exclusive authority to resolve any disagreement or controversy relating to the validity, interpretation, scope or enforcement of this Arbitration Agreement, or any other part or term of this deposit account agreement or the existence or validity of this deposit account agreement as a whole (subject to the appellate and judicial review rights set forth below). All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding shall apply in and to the arbitration. No arbitrator shall have authority to entertain any Dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party. Judgment upon any arbitration award may be entered in any court having jurisdiction.

The arbitrator is required to issue a written decision setting forth the decision and the reasons for that decision. The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the FAA. However, if the arbitrator determines that the Class Action and Class Arbitration Waiver is invalid, void or unenforceable for any reason, in whole or in part, that determination is immediately reviewable by a court of law, and the parties hereby submit to the jurisdiction of such court for such purpose. The arbitration shall be stayed during the pendency of any such judicial review, including any appeals, requests for rehearing or petitions for certiorari.

Costs. Except as otherwise provided in this Arbitration Agreement, the costs of arbitration will be paid in accordance with AAA Rules. If you prevail in the arbitration, we will reimburse you for any costs of the arbitration that you paid to the AAA (but not your attorneys' fees, except as provided below). If we prevail in the arbitration, you are not required to reimburse us for any costs of arbitration that we paid to the AAA; however, if the arbitrator finds that your Demand was not made in good faith or is frivolous, you agree to reimburse us the filing fee or any other monies previously disbursed by us that are otherwise your obligation to pay under AAA Rules. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses of arbitration, regardless of who prevails, but the arbitrator will have the authority to award attorneys' fees and expert witness fees and expenses to the prevailing party to the extent permitted by the AAA's rules or applicable law.

Rights Preserved. This Arbitration Agreement does not prohibit you or us from exercising any lawful rights or using other available remedies to preserve, or obtain possession of property; exercise self-help remedies, including set-off rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment or the appointment of a receiver by a court of competent jurisdiction.

Modification. Notwithstanding Eastern Bank's right to amend the terms of this agreement, arbitration of any Dispute will be conducted pursuant to the terms of the Arbitration Agreement in effect at such time as Eastern Bank receives Notice of the Dispute, in writing, at the Notice Address listed above. If we make a change to this Arbitration Agreement (other than address changes), you may reject that change by sending us written notice, within thirty (30) days of the change, to the Notice Address listed above. If you do so, at our option, the most recent version of this Arbitration Agreement that was in effect before the change you rejected will apply. This Arbitration Agreement shall survive the closing of your account and remain binding on you and your heirs, legal representatives, successors and assigns.

Severability. If any term of this Arbitration Agreement, other than the Class Action and Class Arbitration Waiver, is deemed or found to be invalid, void or unenforceable for any reason, that term shall be deemed severable and shall not affect the validity or enforceability of any remaining term. The Class Action and Class Arbitration Waiver is non-severable and if, following the conclusion of the judicial review process described above, it is deemed or found to be invalid, void or unenforceable for any reason, this entire Arbitration Agreement shall be null and void.

Interest
We pay interest on Savings and Money Market Accounts, Certificates of Deposit, and on some Checking Accounts.

When Interest Begins to Accrue
Generally, we begin to accrue interest on all noncash deposits (such as checks) on the day we receive credit for the deposit. On Certificates of Deposit, however, we begin to accrue interest on the day of deposit. The "day of deposit" is determined as described in the *"Funds Availability Policy"* set forth in Part III of this Agreement.

Compounding and Crediting Interest
Interest is credited (posted) and compounded (added to the principal balance on which interest is paid) monthly on all interest-bearing accounts other than Certificates of Deposit with a term of less than one (1) year. On these short-term certificates, interest is credited at maturity and not compounded.

If you close an account before the day interest is credited, the accrued interest will not be posted to the account or paid.

Minimum Deposit and Balance Requirements
There are 3 minimums that are important for each type of account:

- The minimum deposit required to open the account
- The minimum balance required to earn interest at the stated annual percentage yield
- The minimum balance required in order for the Bank to waive the monthly maintenance fee, if any is applicable to the account

You must maintain a minimum daily balance of $10 in an interest-bearing account to earn interest on that account.

On tiered-rate accounts, the rate at which we pay interest changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Current rates are also available online at **www.easternbank.com** or at any of our branch locations.

The minimum balance required to waive a monthly maintenance fee may be a daily balance, a combined daily balance, or an average daily balance, as disclosed for each account in our *"Business Banking Fees Schedule"*.

Daily Balance: The "daily" balance of your account is the principal balance on which interest accrues each day. (For information about the balance on which interest accrues, see the section titled "*When Interest Begins to Accrue*".)

Average Daily Balance: The "average daily balance" of your account is the sum of the daily balances for all the days during the statement cycle divided by the number of days in the cycle.

The minimum deposit requirements for opening an account and the minimum balance requirements to waive service charges are disclosed in our *"Business Banking Fees Schedule"*.

Balance Computation Method
The Bank uses a daily balance method to compute interest on all accounts. When we use the dailybalance method, we apply a periodic rate to the principal balance in the account at the end of each day.

Fees & Limitations
Fees that may be imposed on your account are disclosed in the Bank's *"Business Banking Fees Schedule"*, which has been provided to you separately.

Transactions at ATM and POS machines may be subject to limitations on amount or frequency as described in Part V of this Agreement.

Savings and Money Market Accounts: Eastern Bank imposes limitations on the number of certain types of withdrawals from your Savings and Money Market Accounts. In each monthly statement period, you may make no more than six (6) transfers and/or withdrawals by means of preauthorized, automatic telephone or computer instructions (including through online or mobile banking) or checks, when applicable. There are no limits on the number of transfers or withdrawals that you may make in person at any of our branches or at an ATM. We will impose a service charge for each transaction in excess of the Bank's limit.

Certificates of Deposit: Unless expressly permitted under the terms of the certificate, no deposits are permitted after the initial deposit except at time of renewal. Withdrawals may be subject to penalties.

Certificates of Deposit
Maturity Date: The term and maturity date of a Certificate of Deposit, if any, are shown on a separate document that we have provided to you.

Withdrawals Before Maturity: Withdrawals made within the first six (6) calendar days of deposit must be charged a minimum of seven (7) calendar days' simple interest on the amount withdrawn. There are penalties for withdrawals of principal before the maturity date of a Certificate of Deposit. On deposits with a term of less than 1 year, the penalty for early withdrawal is equal to 91 calendar days' interest on the amount withdrawn. On deposits with a term of 1 year or more, the penalty for early withdrawal is one hundred eighty two (182) calendar days' interest on the amount withdrawn. (Penalties may differ for Certificates of Deposit that were opened at another banking institution but have since been transferred to Eastern Bank. The original terms are grandfathered until the first renewal date following the Eastern Bank acquisition, at which time the terms of this Agreement will apply.)

Interest posted to the account may be withdrawn without penalty before maturity on CDs with terms equal to or greater than twelve (12) months. CDs with maturities of less than twelve (12) months accrue interest, but it is not paid until maturity. If the withdrawal is made prior to maturity the interest will not be paid.

Renewal Policies: Unless the depositor instructs the Bank otherwise, all automatically renewable Certificates of Deposit will be renewed automatically at maturity at then-effective interest rates if the Bank currently offers a comparable certificate. If the Bank does not currently offer a comparable certificate, the Bank will notify the depositor that the account will not be renewed automatically. There is a ten (10) calendar day grace period after the maturity date of an automatically renewed certificate to withdraw funds without being charged a penalty. Additional deposits made to a certificate during the grace period will begin to earn interest from the day of deposit. On certificates that do not renew automatically, interest is not paid after maturity.

III FUNDS AVAILABILITY POLICY

Our policy of funds availability complies with federal regulations and, in some cases, gives you availability of funds from your accounts sooner than is required by law. Making funds available for your use does not mean the deposited items have been collected and paid. In the event the deposited items are returned unpaid, we are entitled to debit your account for the amount of the returned items. If the debit creates an overdrawn balance, you agree to pay the overdrawn amount and all applicable Returned Deposited Item fees as soon as we give you the notice of the overdraft.

We delay the availability of funds that you deposit by cash or check into your account as described in this Part III. During the delay, you may not withdraw the funds in cash and we are not required to use the funds to pay checks that you have written or to satisfy any other type of debit. The length of the delay varies depending on the type of deposit.

The length of the delay is counted in business days from the day of your deposit. Business days are all days except Saturdays, Sundays and federal holidays. If you make a deposit before our cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a Saturday, Sunday, or federal holiday, or a day we are not open, we will consider the deposit to have been made on the next business day that we are open. Generally, our cutoff time is the end of our business day. However, some of our locations have different cutoff times. The earliest cutoff time that might apply at a branch is 2 p.m. The earliest cutoff time that might apply to deposits at an ATM is noon. The cutoff time for mobile deposits (which are considered to be check deposits, not electronic deposits) is 8 p.m. Please ask if you need to know the cutoff time at the location at which you are making a deposit. All times are Eastern time.

Immediate Availability
Funds from the following deposits will be available immediately upon receipt of the deposit:

- Electronic deposits, including wire transfers and preauthorized credits (such as Social Security benefits and payroll payments) from U.S. sources (Note: Mobile deposits are typically treated as check deposits, not electronic deposits)
- Cash, if you make the deposit in person to one of our employees or at an Eastern Bank ATM

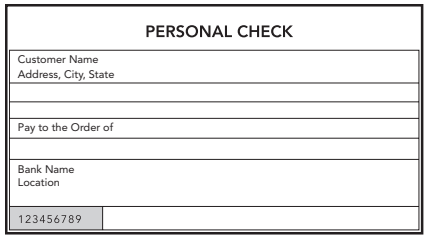
Next-Day Availability
Funds from the following deposits are available on the first business day after the day of deposit:

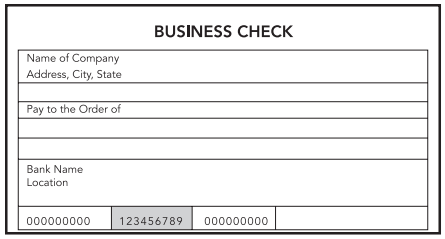
- Cash not otherwise subject to immediate availability
- Checks that are drawn on us
- U.S. Treasury checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Service Money Orders
- Traveler's checks
- Checks deposited at an Eastern Bank ATM

If you make the deposit in person to one of our employees and use a Next-Day Availability Deposit Ticket (available in every branch on request), funds from the following deposits are also available on the first business day after the day of your deposit:

- Cashier's, certified, and teller's checks that are payable to you
- Commonwealth of Massachusetts, State of New Hampshire, and local government checks that are payable to you

Other U.S. Check Deposits
All other checks drawn on financial institutions in the U.S. will be available on the first or second day after the day of deposit, depending on the routing number on the check. The location of the routing number is shown in the shaded boxes to follow::





Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use this four-digit number (or the first 4 digits of the nine-digit number), not the routing number on the bottom of the check, to determine when they will be available.

U.S. Checks – Next-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any of the following, the funds will be available on the first business day after the day of deposit: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, or 2211.

U.S. Checks – Second-Day Availability
If the first 4 digits of the routing number or the "payable through" number are any number other than the numbers listed above, up to $225 of the deposit will be available on the first business day after the day of your deposit and the remainder of the deposit will be available on the second business day after the day of your deposit. The amount that will be available on the first business day is $225 minus the total amount of Next-Day Availability U.S. checks you deposited on the same day (but not less than zero).

For example, if you deposit Next-Day Availability U.S. checks totaling $100 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day availability checks and $125 of the Second-Day Availability checks will be available on Tuesday (for a total of $225), and the remaining $375 of the Second-Day Availability checks will be available on Wednesday. If you deposit Next-Day Availability U.S. checks totaling $300 and Second-Day Availability U.S. checks totaling $500 on Monday, all of the Next-Day availability checks will be available on Tuesday, and all of the Second-Day Availability checks will be available on Wednesday.

Foreign Checks and Other Deposits
A foreign check is accepted on a collection basis, and availability generally depends on the country of origin. A foreign check is a check drawn on a bank located outside the United States or on a branch of a U.S. bank located outside the United States. Please ask if you need to know when funds will be available from deposits of foreign checks.

Electronic deposits received from or through a foreign source, if accepted by the Bank, will be available on the first business day after the day of deposit.

Special Provisions for New Accounts
If you are opening a new account relationship, funds deposited in the account may be subject to certain special availability rules (described below) for the first thirty (30) calendar days your account is open. Except as affected by these rules, the Bank's standard policy continues to apply to the account.

These rules may apply during the first thirty (30) calendar days after your account is established:

- Electronic deposits and deposits of cash will be available on the first business day after the day of deposit.
- The first $5,525 of certain checks* and U.S. Postal Service money orders payable to you will be available on the next business day after the Bank receives the deposit if the deposit meets certain conditions (as described below). If the deposit of these checks (other than U.S. Treasury checks) and money orders is not made in person to one of our employees, the first $5,525 of the deposit will not be available until the second business day after the day of deposit.

** Checks subject to this rule include checks drawn on Eastern Bank as well as U.S. Treasury checks and checks drawn on a Federal Reserve Bank or Federal Home Loan Bank. If deposited with a Next-Day Availability Deposit Ticket, the following checks are also subject to this rule: cashier's, certified, and teller's checks; Commonwealth of Massachusetts checks; State of New Hampshire checks; local government checks; and traveler's checks. All checks subject to this rule must be payable to you.*

- All deposits not covered by the preceding paragraph (other than foreign checks) will be available no later than the ninth business day after the day of deposit.

Your account is considered to be a "new account relationship" if any one of the owners of the account is new to the Bank. A person or entity is new to the Bank unless, within the last thirty (30) calendar days, he or she or it had an Eastern Bank deposit account that had been in existence for at least thirty (30) calendar days.

Longer Delays May Apply
Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe that a check you deposit will not be paid.
- You deposit checks totaling more than $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available to you no later than six (6) business days after the day of your deposit, however, longer delays may apply. Please ask if you need to be sure about when a particular deposit will be available for withdrawal.

Holds on Other Funds for Check Cashing
If we cash a check for you that is drawn on another bank, we may delay your ability to withdraw a corresponding amount of funds that you have on deposit in an account with us. The funds in this account will be held for a period equal to the length of time the check would have taken to become available if it had been deposited rather than cashed.

IV ELECTRONIC PAYMENTS, DEPOSITS, TRANSFERS, AND FOREIGN WIRE (REMITTANCE) TRANSFERS

Funds Transfers
You agree that any transfer of funds to or from your account initiated through the National Automated Clearing House Association ("NACHA") or any other automated clearing house association (each, an "ACH" transaction) will be subject to the rules of such association, including the rule that our payment of a funds transfer is provisional until we receive final settlement for the transfer. If we do not receive such final settlement, we are entitled to a refund of the amount credited to you in connection with such entry.

If we accept on your behalf payments to your account that have been transmitted through an ACH that are not subject to the Electronic Fund Transfer Act, your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York, as provided by the operating rules of NACHA, which are applicable to ACH transactions. You agree to comply with all applicable rules, regulations and laws in effect. Failure to comply with applicable ACH rules could result in liability for fines and other penalties assessed against the Bank pursuant to those rules, regulations and laws, which you agree to pay directly or to reimburse to the Bank.

Under the operating rules of the NACHA, we are not required to give next-day notice to you of the receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you. NACHA requires receiving depository institutions to perform additional handling of electronic deposits or electronic payments originated from or through another country, which may cause posting delays. Accordingly, electronic deposits received from or through foreign sources will not be available until the next business day following receipt of the deposit.

If your account receives an ACH entry that is unauthorized, you must request the Bank to return the item the following business day after the settlement date. If the report is made orally, we may require that you send the request in writing. For certain improper entries on a business account, you may notify the Bank within sixty (60) calendar days after the settlement date. If the report is made orally, we may require that you promptly send the complaint or question in writing.

We may return any ACH debit entry (including charges from checkbook vendors) when there ins not t enough available balance in the account to cover payment of the entry.

ACH transfers that you initiate are also subject to the terms and conditions of any other agreement you enter into with the Bank governing such transactions.

Electronic Check Conversion
You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or bills. Some businesses use a procedure to convert checks that are drawn on your account with us into electronic debits. The business passes your check through a machine that captures the account routing number, check amount, and other relevant information, and then either returns the check to you or destroys it. An electronic debit for the transaction amount is then sent to us. When we receive the electronic debit, we charge it to your account immediately after the business enters the transaction. So to avoid an overdraft you must have a sufficient available balance in your account to cover the amount of the check at the time you authorize the transaction. Since the check is not sent to us for processing, we do not have a copy of your check. You should retain the check for your records if the business returns it to you. These electronic debits are listed on your account statement and will reflect the check number if that information was provided to us by the business.

Which Electronic Payments, Deposits, and Telephone Transfers We Will Honor
We will honor electronic payments, electronic check conversions (which are checks that are converted to an electronic item by the payee), and deposits if the transactions are properly presented through the ACH system or if they are properly presented by a third party with whom we have an agreement to honor them, provided that

- in the case of an electronic payment, the account from which funds are being transferred is not a Passbook or CD Savings Account and you have a sufficient available balance in your account, free of legal restriction, to cover the payment or you have available overdraft or credit-line coverage; or
- in the case of an electronic deposit, we receive good funds and the deposit is not reversed by the third party.

We agree to transfer money between your accounts upon your telephone request, provided that

- you properly identify yourself using our current identification methods or access device; and
- you have a sufficient available balance in the account from which you are transferring funds to cover the amount requested or you have available overdraft or credit-line coverage.

We are not required to honor other electronic payments or deposits or telephone transfers, although we may do so from time to time.

Limits on Electronic Payments and Telephone Transfers
Eastern Bank limits the number of certain kinds of transfers made from your Savings and Money Market Accounts to other accounts of yours or to third parties. The limit, which applies separately to each Savings and Money Market Account out of which a transfer may be made, is six (6) transfers per monthly statement period. Electronic check conversions, telephone transfers, and other electronic payments described in this Part II are included in the types of transactions subject to limitation under these Bank limits.

Liability for Unauthorized Electronic Payments or Telephone Transfers
You will be liable for unauthorized electronic payments or telephone transfers from your deposit account to the extent allowed by applicable federal and state laws and this Agreement.

Tell us immediately if you believe that any access device you use to authorize electronic payments or telephone transfers has been lost, stolen, or used without your permission.

An access device means a card, code, or other means of access to your account, or any combination thereof, that may be used by you to initiate electronic fund transfers. Contacting us by telephone is the best way to limit your possible losses. Our contact information is found at the end of this Business Deposit Account Agreement under "How to Contact Us" in Part IX of this Agreement.

Stopping Electronic Payments
You may ask us to stop and return a single payment item or any preauthorized recurring electronic payments to be automatically deducted from your account by a third party. You can stop these payments if you notify us in time for us to receive your request three (3) business days or more before the electronic payment is scheduled to be made. We may accept stop payment requests after this three (3) business day limit, but we are not required to do so by law or under this agreement. If you call, we may also require you to put your request in writing and to get it to us within 14 calendar days after you call. If you do not provide sufficient information to identify the transaction, we might not be able to fulfill the request to stop the electronic payment(s). You will be charged our standard charge for stop payment orders.

If you ask us to stop payment of a single payment item, the request will apply only to the specific item you identify. Other payments to the same payee will not be stopped; even the specific item you identified will not be stopped after the stop payment order has expired.

If you intend to discontinue accepting all items for any preauthorized recurring electronic payment, it is necessary to revoke these transactions by notifying the originator to discontinue the item(s) from being processed. If an item is presented after revocation you must complete and sign the Written Statement of Unauthorized Debit.

Except as provided above, your initiation of certain electronic funds transfers from your account will effectively eliminate your ability to stop payment of the transfer.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUNDS TRANSFERS, INCLUDING POS TRANSACTIONS. THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Proof of Transfer
Any documentation provided to you that indicates that an electronic fund transfer transaction was made shall be admissible as evidence of the transaction and shall constitute prima facie proof that the transaction occurred.

Transactions That We Do Not Complete
If we do not complete a transfer to or from your account on time or in the correct amount according to this Agreement, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance, in the following situations:

- If, through no fault of ours, you do not have enough money in your account to make the transfer, or if the transfer will go over the credit limit on any overdraft protection option you chose and attached to the account
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- If a technical malfunction exists on the transaction date
- If funds are subject to a legal process or other encumbrance restricting such transfer
- If any other specific exceptions stated in this Agreement are applicable

See the section titled "*Which Electronic Payments, Deposits, and Telephone Transfers We Will Honor*" in this Part IV for certain circumstances under which we do not agree to complete transfers.

V AUTOMATED TELLER MACHINE, DEBIT CARD, AND POINT-OF-SALE (POS) TRANSACTIONS

This section explains how to use your Eastern Bank ATM Card or Eastern Bank Debit Card and sets forth your rights and responsibilities with respect to those cards. The term "Card" is used to refer to both types of cards. The term "Debit Card" is used to refer to an Eastern Bank Debit MasterCard BusinessCard®.

ATM AND DEBIT CARDS

By receiving, retaining, signing, activating, using or authorizing others to use your Card, you will have accepted the Card and agreed to be bound by the terms and conditions set forth in this Agreement.

Automated Teller Machine (ATM)

You may use your Card at the following ATMs:

- All ATMs in our branches or with the name "Eastern Bank" on them ("Eastern Bank ATMs")
- Other ATMs that participate in the same networks as Eastern Bank ("Non-Eastern Bank ATMs")

The types of transactions you can perform at an ATM will depend on the ATM that you are using. You can perform all the following types of transactions at most Eastern Bank ATMs, but some of these transactions may not be available at Non- Eastern Bank ATMs.

- Cash withdrawals
- Transfers among designated accounts
- Balance inquiries
- Balances available through the ATM are updated based on transaction activity.
- Deposit and cash back
  - You may use your Card to deposit funds into any account linked to the Card. If you deposit a check, you may immediately withdraw up to $100 of those funds as long as you have a sufficient available balance and we have not restricted access to the account for any reason.

Currency Conversion and International Transactions

If you effect a transaction with your Card in a foreign country, MasterCard® will convert the amount of the transaction in foreign currency to a U.S. dollar amount. To make this conversion, MasterCard will use the procedure set forth in its operating regulations.

Those regulations provide that MasterCard may make the conversion to U.S. dollars using either a government-mandated exchange rate or a wholesale exchange rate selected by MasterCard. In either case, the rate used will be the rate in effect on the day MasterCard processes the transaction, which may differ from the rate in effect on the date the transaction occurred or when it posted to the account. You agree that your account will be charged the U.S. dollar amount converted from a foreign currency as provided in this section.

You will be charged a MasterCard® International Assessment Fee for each foreign transaction made by you with your ATM or Debit Card (i.e., any transaction made in a foreign currency or with a foreign merchant or bank), as noted in the *Business Banking Fee Schedule*.

Receipts and Account Statements

You will receive a receipt for transactions made with your Card, if you so choose. You will also receive an account statement for each monthly period during which there is an ATM transaction involving your account, unless the statements are returned because of an incorrect address. If you are not receiving statements regularly, you may contact us at **1-800-EASTERN (327-8376)** or visit any branch.

Proof of Transfer

Any documentation provided to you that indicates that an electronic fund transfer transaction was made shall be admissible as evidence of the transaction and shall constitute prima facie proof that the transaction occurred.

ATM CARD (DOES NOT HAVE THE MASTERCARD LOGO)

Use of the ATM Card

- The Eastern Bank ATM Card can be used only at ATMs.
- When you request an ATM Card, we will ask you which of your accounts you want to access with the ATM Card.
- ATM access can be requested for Checking, Statement Savings, and Money Market Accounts ("Designated Accounts"). One of the Designated Accounts must be identified as your primary account ("Primary Account").
- When you request an ATM Card, you will select or be assigned a personal identification number (PIN) to be used for all ATM transactions.
- After twelve (12) months of inactivity, we may inactivate your ATM Card. If we inactivate your ATM Card, it will no longer be accepted for any transaction. To obtain a new ATM Card, you must reapply. We may charge a reissuance fee for the replacement.

ATM Card Transactions

You can use your ATM card to

- Deposit funds at Eastern Bank ATMs
- Transfer funds between your designated accounts at Eastern Bank ATMs
- Withdraw cash from ATMs
- Check balances of your designated accounts at ATMs

Limits on ATM Transactions

Our standard overdraft practices apply to ATM transactions as stated in the "*Overdrafts*" section in Part I of this Agreement.

Eastern Bank ATM Card:

Eastern Bank allows three (3) ATM withdrawals per calendar day, up to a total amount of $500.

Eastern Bank reserves the right to temporarily reduce limits on ATM Cards if the Bank has fraud concerns.

DEBIT CARD (HAS THE MASTERCARD LOGO)

Use of the Debit Card

- The Eastern Bank Debit Card can be used at ATMs and for Point-of Sale (POS) transactions.
- When you request a Debit Card, we will ask you which of your accounts you want to access with the Debit Card.
- ATM access can be requested for Checking, Statement Savings, and Money Market Accounts ("Designated Accounts"). One of the Designated Accounts must be identified as your primary account ("Primary Account"). If you are requesting a Debit Card, the Primary Account must be a Checking Account.
- When you request a Debit Card, you will select or be assigned a personal identification number (PIN).
- After twelve (12) months of inactivity, we may inactivate your Debit Card. If we inactivate your Debit Card, it will no longer be accepted for any transaction. To obtain a new Debit Card, you must reapply. We may charge a reissuance fee for the replacement.

Debit Card Transactions

You can use your Debit Card to

- Make purchases for goods and services online, in person, by phone or wherever Mastercard® Debit Cards are accepted
- Deposit funds at Eastern Bank ATMs
- Transfer funds between your designated accounts at Eastern ATMs
- Withdraw cash from ATMs
- Check balances of your designated accounts at ATMs
- Accept/make payments from/to third parties.

Limits on Debit Transactions

Our standard overdraft practices apply to ATM and POS transactions as stated in the "*Overdrafts*" section in Part I of this Agreement.

In addition, the following daily transaction and dollar limits apply (when a limitation is indicated by a dollar amount and a number (such as $4,000 | 15), whichever limit is achieved first controls):

Eastern Bank Debit Card
Total limit per calendar day: $4,000 | 15 transactions, which may include any combination of:

- Debit Card purchases: $4,000 | 15 transactions
- ATM withdrawals: $1,000 | 5 transactions (surcharge fees imposed at a non-Eastern Bank ATM count against the ATM withdrawal limit)
- Cash advance: $500 | 15 transactions

Eastern Bank reserves the right to temporarily reduce limits on Debit Cards if the Bank has fraud concerns.

Point-of-Sale (POS) Debit Card Transactions
ATM and POS transactions are debited from your daily limits and your available balance based on the authorization request received from the merchant and the final amount is posted to your account when the transaction has cleared. Not all merchants issue hold requests. Please see the "*Authorization Holds*" section in Part I of this Agreement.

OTHER

- We have no liability or responsibility if, for any reason, the Eastern Bank ATM Card or Debit Card is not honored at any ATM or establishment.
- If you have a dispute with a merchant over an Eastern Bank Debit Card transaction, you must first attempt to resolve the dispute directly with the merchant before reporting the dispute to Eastern Bank. It will also be necessary to put the information about the dispute in writing, including the date, amount and location of the transaction and the reason for the dispute, together with a copy of the sales draft in question.

SAFEGUARDING YOUR CARDS
You must exercise reasonable care in safeguarding your Cards from risk of loss, theft and, upon becoming aware of any loss of theft, promptly inform the Bank.

IF YOUR CARD IS LOST, STOLEN OR USED WITHOUT YOUR AUTHORIZATION
You will be liable for unauthorized use of your Card and PIN at an ATM or for POS purchases to the extent allowed by applicable federal and state laws and this Agreement.

Tell us immediately if you believe your Card and PIN, or either one of them, has been lost, stolen, or used without your permission. Telephoning is the best way to reduce the associated inconvenience of fraud losses.

If you permit someone else to use your Card, you are liable for any transactions made by that person, even if that person exceeds the authority you have given them. You must give us notice, in writing, if you revoke any such authorization.

You agree to assist us in our attempts to recover any losses from unauthorized Card users and to assist in their prfiosecution.

DOCUMENTATION OF TRANSACTIONS AND NOTIFICATION OF ERRORS
All your purchase transactions originated by your Debit Card will be reflected on your statement. You agree to inspect such statements and to notify us immediately of any erroneous, improper or unauthorized entry.

VI HOW TO CONTACT US

Telephone us at **1-800-EASTERN** (327-8376) Monday through Friday between 7 a.m. and 8 p.m., or Saturday between 9 a.m. and 3 p.m.

Write to us at:

Customer Service Center
Eastern Bank
P.O. Box 391
Lynn, MA 01903-0491.

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Eastern Bank

JOIN US FOR GOOD®

Member FDIC
EBRET-4100 (7/21)

EQUAL HOUSING LENDER

1. *We may charge you an Overdraft or Returned Item (NSF) Fee each time an item is presented for payment that exceeds your available balance. Please be aware that merchants and other third parties may resubmit items that we return unpaid, including for example, checks and ACH transactions. This means you may be charged more than one fee as a result of a returned item and resubmission(s) of the returned item.*
2. *Designated account must be owned by the same business entity and includes all of the following accounts: Business Checking (including Free Business Checking, Select Business Checking I, Select Business Checking II, Premier Business Checking and Professional Select Checking) and any business savings, money market or CD accounts.*
3. *Free for Premier Business Checking Accounts.*
4. *Surcharges may be assessed by other institutions for the use of their ATMs. Up to ten (10) surcharges per statement cycle will be rebated for Premier Business Checking Accounts. Surcharges can be avoided by choosing to use SUM® Program ATMs designated with a decal on the exterior of the ATM.*
5. *Free for Select Business Checking I, Select Business Checking II and Premier Business Checking Accounts.*
6. *Imposed by MasterCard® for any international ATM or debit card transactions.*
7. *Delivery fee may be applied at non-consignment locations for transactions under $150. Please contact your local branch for currency availability and special delivery options.*

SUM® is a registered Trademark of NYCE Payments Network, LLC.
MasterCard® is a registered Trademark of MasterCard International.

EQUAL HOUSING LENDER Member FDIC

10% PCW

EBRET-5200 (9/23)

Business Banking Fee Schedule

Effective September 1, 2023

Eastern Bank
JOIN US FOR GOOD®

As part of your Business Deposit Account Agreement, the Business Banking Fee Schedule provides you with monthly fees, service charges and minimum balance requirements that apply to Eastern Bank Business Accounts. Fees or balance requirements may be changed at any time, with prior notification, in accordance with the Agreement.

So that you may calculate service charges, please note that the term "transaction" includes checks paid, automated clearing house (ACH) debits, ATM withdrawals, Point of Sale (POS) debit transactions and deposited items.

Savings Accounts

BUSINESS STATEMENT SAVINGS

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$500
Monthly Maintenance	$2
Minimum Initial Deposit	$25

BUSINESS INVESTMENT PLUS

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$2,500
Monthly Maintenance	$7
Minimum Initial Deposit	$50

PRIME LIQUID ASSETS

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$2,500
Monthly Maintenance	$7
Minimum Initial Deposit	$50

BUSINESS SELECT MONEY MARKET

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$2,500
Monthly Maintenance	$7
Minimum Initial Deposit	$50

NOT-FOR-PROFIT BUSINESS SAVINGS

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$250
Monthly Maintenance	$2
Minimum Initial Deposit	$25

Checking Accounts

FREE BUSINESS CHECKING

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	N/A
Monthly Maintenance	No charge
Per Item Fee for Each Transaction in Excess of 100 Per Monthly Statement Period	$0.50
Cash Deposit Handling Fee	
less than $7,500	N/A
over $7,500	$0.15/$100
Minimum Initial Deposit	$50

SELECT BUSINESS CHECKING: LEVEL I

Combined Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$10,000
Monthly Maintenance	$11
Per Item Fee for Each Transaction in Excess of 100 per Monthly Statement Period	$0.30
Minimum Initial Deposit	$50

SELECT BUSINESS CHECKING: LEVEL II

Combined Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$20,000
Monthly Maintenance	$18
Per Item Fee for Each Transaction in Excess of 200 per Monthly Statement Period	$0.30
Minimum Initial Deposit	$50

PREMIER BUSINESS CHECKING

Combined Average Daily Balances in Designated Accounts[2] Required to Avoid Monthly Maintenance	$40,000
Monthly Maintenance	$50
Per Item Fee for Each Transaction in Excess of 500 per Monthly Statement Period	$0.50
Minimum Initial Deposit	$50

BUSINESS CHECKING

Monthly Maintenance	$13
Per Check Paid	$0.20
Per Deposit	$1
Per Item Deposited	$0.20
Minimum Initial Deposit	$50
Preauthorized ACH Credit/Debit	$0.25
Cash Counting Fee	$0.15/$100

Fees may be offset in whole or in part with earnings credit generated from your account balances.

CASH MANAGEMENT CHECKING

Monthly Maintenance	$25
Per Check Paid	$0.20
Per Deposit	$1
Per Item Deposited	$0.20
Minimum Initial Deposit	$50
Negative Collected Balance Base	Prime + 3.00%
Deposit Assessment	Fee varies
Preauthorized ACH Credit/Debit	$0.25
Cash Counting Fee	$0.15/$100

Fees may be offset in whole or in part with earnings credit generated from your checking account balance(s) via Account Analysis.

NOT-FOR-PROFIT BUSINESS CHECKING

Monthly Maintenance	$3
Per Check Paid	$0.20
Per Deposit	$1
Per Item Deposited	$0.15
Minimum Initial Deposit	$50

Fees may be offset in whole or in part with earnings credit generated from your account balance(s) or via Account Analysis.

BUSINESS INTEREST CHECKING

Available only to sole proprietorships, trusts, estate accounts and not-for-profit organizations [501 (c) (3)-(13), (19)].

Minimum Daily Balance Requirement to Avoid Monthly Maintenance	$5,000
Monthly Maintenance	$12
Per Check Paid	$0.20
Per Deposit	$1
Per Item Deposited	$0.15
Minimum Initial Deposit	$50

IOLTA INTEREST CHECKING

Monthly Maintenance	No charge
Per Check Paid	No charge
Per Deposit	No charge
Per Item Deposited	No charge
Minimum Initial Deposit	$50

ESCROW EXPRESS

Master Account *(Checking)* Monthly Maintenance *No interest is paid on this account.*	No charge
Sub-Account *(Savings)* Monthly Maintenance	No charge
Transfer/Withdrawal per item fee in excess of 6 per month	$10

Variable interest rate applies. See rate schedule for additional information.

Other Account Fees

These fees may be charged when you use the special services listed below. The fees apply regardless of the minimum, daily or average balance of your account.

AUDIT CONFIRMATION	$15

BOND COLLECTION

Bearer Bonds	$22
Coupon Envelope Processed	$12
Coupon Envelope Returned	$18

BANK CHECKS

Money Order	$5
Money Order Stop Payment/Reissue	$25
Treasurer's Check	$9
Treasurer's Check Stop Payment/Reissue	$35

COLLECTION ITEMS

Domestic Collection Item Fee	$15
Canadian US Denominated – Cash Letter	$5
Foreign Drawn Checks – Collection	$25
Foreign Denominated Checks	
< $2,500 USD – Cash Letter	$5
> $2,500 USD – Cash Letter	No charge
Foreign Check Return Fee	$30

OTHER FOREIGN EXCHANGE SERVICES

Foreign Draft	$25
Foreign Draft Stop Payment	$30
Foreign Currency Bank Notes[7]	$5

RETURN DEPOSIT ITEMS

Deposited or cashed check returned unpaid

Re-Deposits	$6
Return Deposit Item Charged to Account	$10

ADMINISTRATIVE

Abandoned Property	$50

LEGAL

Liens and Writs	$100
Levies:	
Commonwealth of Massachusetts	$100
IRS	$100

OVERDRAFT/RETURNED ITEM (NSF) *(per item)*[1] *Items paid into overdraft or returned against an insufficient balance*	$37
COIN VERIFICATION FEE *(per bag)* *Standard and non standard amounts accepted for deposit*	$4

RESEARCH

Customer Account Research *(per hour)*	$25
Non-Customer Account Research *(per hour)*	$50
Statement Copies *(per statement)*	$6
Check Copies *(per check)*	$5
Other Document Duplication *(per page)*	$5

SAVINGS/MONEY MARKET RELATED FEES Excess Withdrawal/Transfer	$10

STATEMENTS

Account Analysis	$5
Duplicate Statements	$5
Interim Statements	$5

STOP PAYMENT	$30
EXTENDED STOP PAYMENT	$36
TWO SIGNATURE REQUIREMENT *(per month)* *For checks only*	$25
COIN AND CURRENCY – BRANCH DEPOSITS *(per coin bag)*	$3
MERCHANT CARD SERVICES	Varies

NIGHT DEPOSITORY SERVICE

Canvas Bag *(per purchase)*	$20
Replacement Key	$5

ELECTRONIC DATA INTERCHANGE (EDI) – EMAIL REPORT

Monthly Maintenance	$35
Per Page	$3.50

TAX EXPRESS

Per Transaction	$5
Per Monthly/Quarterly Report	$12

WIRE TRANSFERS

Incoming	$15
Outgoing *(Domestic)*	$28
Outgoing *(Foreign)*	$35
Outgoing Repetitive Wire *(Domestic)*	$20
Outgoing Wire – Officer Assisted *(additional per item fee)*	$12
Outgoing Wire – Online Domestic US Dollar	$20
Outgoing Wire – Online Foreign US Dollar	$20
Drawdown Wire	$15

Online Banking Monthly Fees:

QUICKBOOKS[3]	$30

EASTERN BUSINESS BANKING®

Monthly Maintenance	No charge
Per Account 21 & Over	$1 per account per month

ADDITIONAL SERVICES

WIRE TRANSFER

Monthly Maintenance	$20

TAX PAYMENTS

Monthly Maintenance Includes 4 Payments	$15
5th Payment & Over *(per payment)*	$1

ELECTRONIC PAYMENT PACKAGE 1: PAYROLL & CHILD SUPPORT PAYMENTS

Monthly Maintenance Includes 20 payments	$20
21st Payment & Over *(per payment)*	$0.60

ELECTRONIC PAYMENT PACKAGE 2: CONSUMER CREDITS AND/OR BUSINESS CREDITS & COLLECTIONS

Monthly Maintenance Includes 20 payments	$20
21st Payment & Over *(per payment)*	$0.60

USING BOTH PACKAGES ABOVE

Monthly Maintenance – COMBINED	$30

ELECTRONIC DATA INTERCHANGE (EDI) REPORT

Monthly Maintenance *(per account)*	$25

REMOTE CHECK DEPOSIT

Monthly Maintenance	$40
EASTERN TREASURY®	Varies based on services used

Debit MasterCard BusinessCard® Charges

ATM TRANSACTIONS[4, 5]

Withdrawals at Eastern Bank or SUM® ATMS	Free
Balance Inquiries at Eastern Bank or SUM® ATMS	Free
Withdrawals at Non-Eastern Bank ATMs	$2
Balance Inquiries at Non-Eastern Bank ATMs	$2
Mini Statements at Eastern Bank ATMs	$1

EXPEDITED ATM/DEBIT CARD	$35
MASTERCARD® INTERNATIONAL ASSESSMENT FEE[6]	1% of the U.S. dollar amount

Other Foreign Exchange Services:

Foreign Draft	$25
Foreign Draft Stop Payment	$30
Foreign Currency Bank Notes[7]	$5

Terms of Account

EARNING ALLOWANCE:

Subject to change at the Bank's discretion.

When the customer's balance is overdrawn or is in a negative collected balance status, the Bank reserves the right to charge interest at a rate higher than normal borrowing rates.

Charges for negative balances will be imposed on an analyzed basis under the existing conditions and frequency of other financial services provided.

Different fees may apply to customers who do not have an account with Eastern Bank.

The services listed are those most commonly used by businesses. If you have questions, please contact us at **1-800-333-8000**.

Eastern Bank

1-800-EASTERN (327-8376)
easternbank.com

At Eastern Bank, we want to make it easy for you to understand the Bank's checking account services and the fees that may apply to your business account. Please review this disclosure carefully to learn more about our overdraft services and to help you avoid Overdraft Fees and Returned Item (NSF) Fees.

OVERDRAFT SERVICES FOR YOUR CHECKING ACCOUNT

Eastern Bank offers discretionary overdraft coverage for checking accounts. If your account is eligible, we will consider paying debit (withdrawal) transactions that exceed your available balance, instead of automatically declining those transactions or returning them unpaid. Our overdraft coverage is a discretionary service; the Bank is not obligated to pay any item that exceeds your available balance and may cease paying overdrafts at any time without prior notice of reason or cause.

Standard Overdraft Coverage automatically allows us to authorize and pay overdrafts for all transaction types.

Accounts are eligible for Standard Overdraft Coverage after thirty (30) days of being opened. Accounts remain eligible as long as they are brought to a positive balance within ten (10) days of an overdraft. We typically do not authorize or pay items that will overdraw your available balance by more than $1000, although we may elect to exceed that limit.

You may cancel Standard Overdraft Coverage at any time. Additionally, you may expressly request that we decline any ATM or everyday debit transactions that exceed your available balance. Visit an Eastern Bank branch or call **1-800-EASTERN** (327-8376) for more information.

WHAT IS AN OVERDRAFT?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your available balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your available balance is insufficient to pay an item when it is processed and posted in the order set forth below, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid (NSF). If you overdraw your account, you must immediately pay all fees, overdrafts and other amounts you owe us. See below for further explanation about how we calculate your available balance.

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EQUAL HOUSING LENDER

Member FDIC

10% PCW

EBRET-8802 7/22

Understanding Eastern Bank's **Business** Overdraft Services and Fees

Effective July 1, 2022

Eastern Bank

JOIN US FOR GOOD®

WHEN ARE FEES CHARGED?

We may charge you an Overdraft Fee of **$37** if we pay an item that exceeds your available balance. We may charge you a Returned Item (NSF) Fee of **$37** if we return an item unpaid due to an insufficient available balance.

Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee or NSF Fee may be assessed each time the transaction is submitted for payment and your available balance is insufficient to pay the item.

We will not charge an Overdraft Fee or NSF Fee: (1) on any individual transaction presented for payment that is $5 or less; or (2) if your end-of-day available balance is overdrawn by $5 or less. Please see your *Business Deposit Account Agreement* ("BDAA") for examples of how these two $5 overdraft thresholds work together to help you avoid fees.

YOUR AVAILABLE BALANCE AND INFORMATION ABOUT HOLDS

Your available balance is the amount of money in your account that you can use without causing an overdraft. Your available balance includes all credits and debits that have posted to your account, and is reduced by any holds on your account, including authorization holds and deposit holds.

Authorization Holds: When you use your debit card to make a purchase, there is often a delay between the date you initiate (and we authorize) the transaction and the date the merchant submits it to us for payment (settlement). We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant, or as permitted under applicable payment network rules.

Authorization holds reduce your available balance. An authorization hold can result in Overdraft or NSF Fees if additional items are presented for payment that exceed the reduced available balance resulting from the hold. The following is a hypothetical example of how that can occur: Your account has an available balance of $100, and you swipe your debit card at an office supply store to make a $75 purchase. The Bank authorizes the payment, allowing you to make the purchase. When the Bank authorizes the payment, it immediately places a hold on your account for the $75 authorization, reducing your available balance to $25 ($100 minus $75). The office supply store does not submit the authorized amount of $75 to the Bank for payment until three days after your purchase. Before it does so, a check you wrote for $60 clears. Because the authorized office supply store purchase reduced your available balance to $25 before the $60 check cleared, the check will overdraw your account by $35 even though the authorized amount of $75 has not been paid to the office supply store, and you will be charged an Overdraft Fee.

The amount of an authorization request and hold may not equal the amount the merchant ultimately presents for payment. Certain merchants (for example, hotels and gas stations) may submit authorization requests that are higher than the prices of the goods or services ultimately purchased. If an authorization hold is pending on your account, and another transaction is presented for payment that exceeds your available balance, you may be charged a fee even if you would have had a sufficient available balance to cover the item if the amount of the authorization hold was equal to the amount the merchant ultimately presents for payment. Please see your BDAA for more information.

Deposit Holds: Deposit holds are different from authorization holds. Please read our *Funds Availability Policy* for a detailed discussion of how and when we make funds available to you. If you withdraw funds before they become available, you may incur Overdraft or NSF Fees.

PROCESSING AND POSTING OF ITEMS

The order in which items are processed and posted to your account may affect the total amount of Overdraft Fees or NSF Fees you may incur. When a debit transaction is "posted," it means the Bank has paid the item. Items are processed and posted to your account at the end of each business day, as follows:

1. First, we add to your available balance deposits or other credits that have become available to you that business day in accordance with our Funds Availability Policy.
2. Next, we subtract from your available balance the amount of any holds for debit transactions that have been authorized but not yet presented to the Bank for payment. See above for more information about authorization holds.
3. We then subtract from your available balance debits presented to the Bank for payment against your account in categories by type of transaction. In general, your debit card purchases and ATM withdrawals are deducted in chronological (time-stamp) order, followed by ACH transactions in low-to-high order by dollar amount, followed by checks in serial number order. Please refer to the BDAA for a detailed description of our posting order.

Your monthly account statement does not necessarily report debit and credit transactions in the order that they occurred or in the order that they were posted to your account.

AVOIDING OVERDRAFTS AND FEES

You can avoid fees for overdrafts by making sure you always maintain a sufficient available balance to cover all of your transactions. Your available balance may change during the course of a day as debit transactions and deposits are made. You can actively monitor your account, check your available balance, and track your spending with these tools:

- Use our mobile app or online banking
- Use any Eastern Bank ATM
- Call us 24/7 at **1-800-EASTERN** (327-8376)
- Sign up for Debit Alerts in online banking

The available balance we disclose to you may not include all of your transactions, such as checks you have written that have not yet cleared or upcoming automatic payments. It is your responsibility to keep track of your available balance as you conduct transactions in order to avoid overdrafts and fees. Your monthly account statement does not report the holds affecting your account on any given day; as a result, the daily balances reported in your statement may not reflect your available balance(s) occurring on that day. If you have questions about your statement or overdrafts you have incurred, visit an Eastern Bank branch or call **1-800-EASTERN** (327-8376).

We also offer alternative overdraft protection plans.

- **Automatic Balance Protection –** You may request to link your checking account to another of your Eastern Bank accounts to automatically transfer the amount needed to cover checks or other withdrawals that would overdraw your checking account. One transfer is made per day to cover the amount of all transactions that exceed your checking account's available balance.
- **Cash Reserve Line of Credit –** You may apply for a line of credit that will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your checking account, up to the amount of your approved credit limit. Funds borrowed from the line are subject to interest charges. One transfer is made per day to cover the amount of all transactions that exceed your checking account's available balance.

These alternative protection plans may be less expensive than our Standard Overdraft Coverage.

Note that even if your account has been approved for an overdraft protection plan, you may still incur Overdraft or NSF Fees if you exceed your checking account's available balance and lack sufficient funds in your linked account or on the line of credit to cover the overdraft items.

Eastern Bank

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Assessment Area

Map / Demographics

§345.43 Content and availability of public file.

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list;

Eastern Bank

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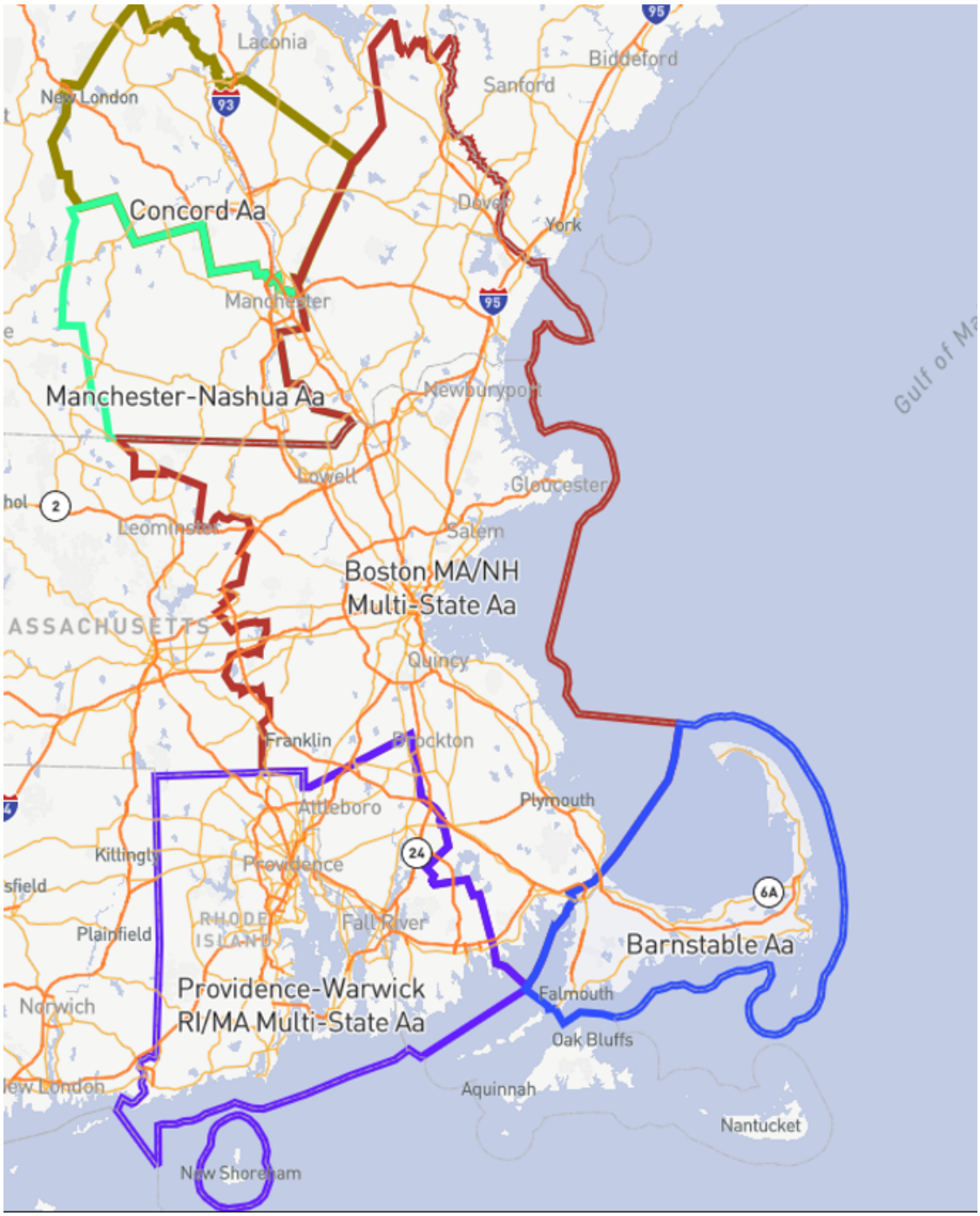
Assessment Area



Assessment Area Tract Demographics

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Barnstable	12700	25	001	0101.00	3,664	14.96%	No	No	$115,600	$99,410	$89,875	90.40%	Middle	Barnstable	Provincetown	MA
Barnstable	12700	25	001	0102.06	3,566	9.31%	No	No	$115,600	$99,410	$104,366	104.98%	Middle	Barnstable	Welfleet	MA
Barnstable	12700	25	001	0102.08	2,454	10.39%	No	No	$115,600	$99,410	$74,886	75.33%	Moderate	Barnstable	Truro	MA
Barnstable	12700	25	001	0103.04	2,672	9.92%	No	No	$115,600	$99,410	$96,845	97.41%	Middle	Barnstable	Eastham	MA
Barnstable	12700	25	001	0103.06	3,080	9.84%	No	No	$115,600	$99,410	$81,786	82.27%	Middle	Barnstable	Eastham	MA
Barnstable	12700	25	001	0104.00	3,345	9.27%	No	No	$115,600	$99,410	$91,375	91.91%	Middle	Barnstable	Orleans	MA
Barnstable	12700	25	001	0105.00	2,962	6.38%	No	No	$115,600	$99,410	$120,294	121.00%	Upper	Barnstable	Orleans	MA
Barnstable	12700	25	001	0106.00	3,134	8.77%	No	No	$115,600	$99,410	$91,419	91.96%	Middle	Barnstable	Chatham	MA
Barnstable	12700	25	001	0107.00	3,460	7.83%	No	No	$115,600	$99,410	$118,472	119.17%	Middle	Barnstable	Chatham	MA
Barnstable	12700	25	001	0108.00	4,919	6.40%	No	No	$115,600	$99,410	$96,625	97.19%	Middle	Barnstable	Brewster	MA
Barnstable	12700	25	001	0109.00	5,399	11.85%	No	No	$115,600	$99,410	$108,071	108.71%	Middle	Barnstable	Brewster	MA
Barnstable	12700	25	001	0110.02	4,604	14.92%	No	No	$115,600	$99,410	$81,962	82.44%	Middle	Barnstable	Harwich	MA
Barnstable	12700	25	001	0111.00	5,075	10.60%	No	No	$115,600	$99,410	$105,370	105.99%	Middle	Barnstable	Harwich	MA
Barnstable	12700	25	001	0112.00	3,761	9.76%	No	No	$115,600	$99,410	$103,906	104.52%	Middle	Barnstable	Harwich	MA
Barnstable	12700	25	001	0113.00	2,569	7.01%	No	No	$115,600	$99,410	$90,481	91.01%	Middle	Barnstable	Dennis	MA
Barnstable	12700	25	001	0114.00	3,052	7.93%	No	No	$115,600	$99,410	$105,000	105.62%	Middle	Barnstable	Dennis	MA
Barnstable	12700	25	001	0115.00	4,132	14.84%	No	No	$115,600	$99,410	$79,759	80.23%	Middle	Barnstable	Dennis	MA
Barnstable	12700	25	001	0116.00	3,003	22.28%	No	No	$115,600	$99,410	$57,407	57.74%	Moderate	Barnstable	Dennis	MA
Barnstable	12700	25	001	0117.00	1,918	10.48%	No	No	$115,600	$99,410	$106,406	107.03%	Middle	Barnstable	Dennis	MA
Barnstable	12700	25	001	0118.01	2,443	5.44%	No	No	$115,600	$99,410	$115,648	116.33%	Middle	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0118.02	4,460	13.09%	No	No	$115,600	$99,410	$90,602	91.13%	Middle	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0120.01	5,978	17.21%	No	No	$115,600	$99,410	$104,583	105.20%	Middle	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0120.02	3,265	23.43%	No	No	$115,600	$99,410	$62,652	63.02%	Moderate	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0121.01	5,608	24.61%	No	No	$115,600	$99,410	$74,329	74.77%	Moderate	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0121.02	3,269	24.75%	No	No	$115,600	$99,410	$71,397	71.82%	Moderate	Barnstable	Yarmouth	MA
Barnstable	12700	25	001	0122.00	5,055	7.73%	No	No	$115,600	$99,410	$120,341	121.05%	Upper	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0125.02	3,709	35.67%	No	No	$115,600	$99,410	$67,461	67.86%	Moderate	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0126.01	3,298	34.32%	No	No	$115,600	$99,410	$85,333	85.83%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0126.02	5,668	51.66%	Yes	No	$115,600	$99,410	$78,235	78.69%	Moderate	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0127.00	4,642	17.28%	No	No	$115,600	$99,410	$93,229	93.78%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0128.00	4,120	17.01%	No	No	$115,600	$99,410	$118,281	118.98%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0129.00	4,373	18.09%	No	No	$115,600	$99,410	$121,528	122.24%	Upper	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0130.02	2,988	10.01%	No	No	$115,600	$99,410	$105,481	106.10%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0131.00	5,969	11.79%	No	No	$115,600	$99,410	$114,792	115.47%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0132.00	5,137	11.49%	No	No	$115,600	$99,410	$99,178	99.76%	Middle	Barnstable	Barnstable	MA
Barnstable	12700	25	001	0133.00	3,275	6.87%	No	No	$115,600	$99,410	$129,583	130.35%	Upper	Barnstable	Sandwich	MA
Barnstable	12700	25	001	0134.00	3,893	5.81%	No	No	$115,600	$99,410	$116,887	117.58%	Middle	Barnstable	Sandwich	MA
Barnstable	12700	25	001	0135.00	6,884	9.97%	No	No	$115,600	$99,410	$142,698	143.54%	Upper	Barnstable	Sandwich	MA
Barnstable	12700	25	001	0136.00	6,203	11.48%	No	No	$115,600	$99,410	$122,333	123.05%	Upper	Barnstable	Sandwich	MA
Barnstable	12700	25	001	0137.00	5,435	10.41%	No	No	$115,600	$99,410	$94,479	95.03%	Middle	Barnstable	Bourne	MA
Barnstable	12700	25	001	0138.00	5,054	10.55%	No	No	$115,600	$99,410	$104,508	105.12%	Middle	Barnstable	Bourne	MA
Barnstable	12700	25	001	0139.00	4,890	8.57%	No	No	$115,600	$99,410	$96,758	97.33%	Middle	Barnstable	Bourne	MA
Barnstable	12700	25	001	0140.02	4,284	10.18%	No	No	$115,600	$99,410	$98,977	99.56%	Middle	Barnstable	Bourne	MA
Barnstable	12700	25	001	0141.00	797	32.50%	No	No	$115,600	$99,410	$39,746	39.98%	Low	Barnstable	Bourne	MA
Barnstable	12700	25	001	0143.00	4,593	7.82%	No	No	$115,600	$99,410	$140,107	140.93%	Upper	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0144.02	7,201	15.01%	No	No	$115,600	$99,410	$107,832	108.47%	Middle	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0145.00	5,481	14.45%	No	No	$115,600	$99,410	$77,171	77.62%	Moderate	Barnstable	Falmouth	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Barnstable	12700	25	001	0146.00	4,378	16.93%	No	No	$115,600	$99,410	$88,875	89.40%	Middle	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0147.00	3,646	16.10%	No	No	$115,600	$99,410	$75,083	75.52%	Moderate	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0148.00	3,591	14.84%	No	No	$115,600	$99,410	$97,337	97.91%	Middle	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0149.00	3,627	11.33%	No	No	$115,600	$99,410	$117,639	118.33%	Middle	Barnstable	Falmouth	MA
Barnstable	12700	25	001	0150.01	4,449	19.73%	No	No	$115,600	$99,410	$100,469	101.06%	Middle	Barnstable	Mashpee	MA
Barnstable	12700	25	001	0150.02	4,147	18.42%	No	No	$115,600	$99,410	$66,375	66.76%	Moderate	Barnstable	Mashpee	MA
Barnstable	12700	25	001	0151.00	4,193	12.90%	No	No	$115,600	$99,410	$127,756	128.51%	Upper	Barnstable	Mashpee	MA
Barnstable	12700	25	001	0152.00	2,267	7.32%	No	No	$115,600	$99,410	$151,435	152.33%	Upper	Barnstable	Mashpee	MA
Barnstable	12700	25	001	0153.00	3,957	49.51%	No	No	$115,600	$99,410	$63,009	63.38%	Moderate	Barnstable	Barnstable	MA
Barnstable	12700	25	001	9900.00	0	0.00%	No	No	$115,600	$99,410	$0	0.00%	Not Available	Barnstable	#N/A	MA
Boston	14454	25	025	0001.01	1,876	35.45%	No	No	$129,500	$112,607	$122,333	108.63%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0001.02	3,714	57.86%	Yes	No	$129,500	$112,607	$98,850	87.78%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0002.01	3,953	31.39%	No	No	$129,500	$112,607	$100,114	88.90%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0002.02	4,148	42.29%	No	No	$129,500	$112,607	$78,281	69.51%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0003.01	3,136	29.27%	No	No	$129,500	$112,607	$109,010	96.80%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0003.02	3,072	34.18%	No	No	$129,500	$112,607	$92,426	82.07%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0004.01	5,853	36.49%	No	No	$129,500	$112,607	$87,630	77.81%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0004.02	3,644	30.68%	No	No	$129,500	$112,607	$128,281	113.91%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0005.02	6,986	26.17%	No	No	$129,500	$112,607	$119,605	106.21%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0005.03	2,418	32.96%	No	No	$129,500	$112,607	$111,580	99.08%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0005.05	2,196	37.02%	No	No	$129,500	$112,607	$144,338	128.17%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0005.06	2,895	30.92%	No	No	$129,500	$112,607	$81,859	72.69%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0006.01	3,758	37.92%	No	No	$129,500	$112,607	$127,311	113.05%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0006.03	1,757	77.18%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0006.04	2,591	46.85%	No	No	$129,500	$112,607	$64,625	57.38%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0007.01	4,517	41.47%	No	No	$129,500	$112,607	$72,463	64.35%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0007.03	2,442	48.81%	No	No	$129,500	$112,607	$141,500	125.65%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0007.04	5,312	49.76%	No	No	$129,500	$112,607	$90,208	80.10%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0008.04	3,813	56.44%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0008.05	4,616	52.47%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0008.06	1,972	51.88%	Yes	No	$129,500	$112,607	$67,143	59.62%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0008.07	2,282	46.32%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0101.03	4,697	43.35%	No	No	$129,500	$112,607	$222,386	197.48%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0101.04	5,063	38.08%	No	No	$129,500	$112,607	$168,333	149.48%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0102.04	3,443	50.91%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0102.05	4,906	52.24%	Yes	No	$129,500	$112,607	$166,623	147.96%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0102.06	2,154	51.72%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0103.00	5,186	30.89%	No	No	$129,500	$112,607	$90,333	80.21%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0104.03	3,179	50.58%	Yes	No	$129,500	$112,607	$53,177	47.22%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0104.04	5,747	42.74%	No	No	$129,500	$112,607	$72,656	64.52%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0104.05	6,853	44.65%	No	No	$129,500	$112,607	$48,051	42.67%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0104.08	1,438	42.91%	No	No	$129,500	$112,607	$96,250	85.47%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0105.00	3,876	46.18%	No	No	$129,500	$112,607	$57,202	50.79%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0106.00	3,529	29.95%	No	No	$129,500	$112,607	$210,391	186.83%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0107.01	2,543	22.81%	No	No	$129,500	$112,607	$181,875	161.51%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0107.02	2,328	20.27%	No	No	$129,500	$112,607	$216,250	192.03%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0108.01	2,856	21.74%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0108.02	3,058	19.78%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0201.01	4,235	13.98%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA

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22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
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Boston	14454	25	025	0202.00	3,804	24.55%	No	No	$129,500	$112,607	$172,188	152.91%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0203.01	2,166	40.54%	No	No	$129,500	$112,607	$164,750	146.30%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0203.02	1,293	22.12%	No	No	$129,500	$112,607	$223,125	198.14%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0203.04	1,906	33.42%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0203.05	3,633	34.60%	No	No	$129,500	$112,607	$191,098	169.70%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0301.00	2,115	12.91%	No	No	$129,500	$112,607	$95,469	84.78%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0302.00	1,815	14.16%	No	No	$129,500	$112,607	$126,339	112.19%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0303.01	1,385	16.68%	No	No	$129,500	$112,607	$131,136	116.45%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0303.02	1,844	29.50%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0304.00	4,160	15.60%	No	No	$129,500	$112,607	$221,944	197.09%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0305.00	2,715	11.79%	No	No	$129,500	$112,607	$171,333	152.15%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0401.00	2,360	13.09%	No	No	$129,500	$112,607	$222,625	197.70%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0402.00	1,594	47.49%	No	No	$129,500	$112,607	$118,542	105.27%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0403.00	4,525	22.52%	No	No	$129,500	$112,607	$157,917	140.23%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0404.01	2,922	24.50%	No	No	$129,500	$112,607	$131,949	117.17%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0406.00	3,683	19.06%	No	No	$129,500	$112,607	$197,853	175.70%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0408.01	4,036	49.33%	No	No	$129,500	$112,607	$126,250	112.11%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0501.01	4,917	74.74%	Yes	No	$129,500	$112,607	$70,066	62.22%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0502.00	5,197	71.77%	Yes	No	$129,500	$112,607	$49,349	43.82%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0503.00	3,258	61.60%	Yes	No	$129,500	$112,607	$60,556	53.77%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0504.00	2,372	54.05%	Yes	No	$129,500	$112,607	$53,750	47.73%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0505.00	2,174	57.13%	Yes	No	$129,500	$112,607	$93,929	83.41%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0506.00	2,074	66.20%	Yes	No	$129,500	$112,607	$59,602	52.92%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0507.00	4,520	71.95%	Yes	No	$129,500	$112,607	$43,615	38.73%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0509.01	4,242	74.28%	Yes	No	$129,500	$112,607	$55,943	49.67%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0510.00	4,317	55.85%	Yes	No	$129,500	$112,607	$83,922	74.52%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0511.01	6,460	57.57%	Yes	No	$129,500	$112,607	$49,744	44.17%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0512.00	3,454	41.60%	No	No	$129,500	$112,607	$97,472	86.55%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0601.01	3,673	7.43%	No	No	$129,500	$112,607	$184,375	163.73%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0602.00	2,328	7.69%	No	No	$129,500	$112,607	$150,417	133.57%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0603.01	3,609	6.68%	No	No	$129,500	$112,607	$156,563	139.03%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0604.00	5,195	8.76%	No	No	$129,500	$112,607	$165,395	146.87%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0605.01	4,733	11.96%	No	No	$129,500	$112,607	$138,661	123.13%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0606.01	2,006	17.20%	No	No	$129,500	$112,607	$234,886	208.58%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0606.02	331	19.94%	No	No	$129,500	$112,607	$211,750	188.04%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0606.03	1,502	23.30%	No	No	$129,500	$112,607	$192,115	170.60%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0606.04	2,803	24.72%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0607.00	1,689	86.44%	No	Yes	$129,500	$112,607	$20,568	18.26%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0608.00	4,859	13.54%	No	No	$129,500	$112,607	$180,750	160.51%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0610.00	2,416	51.66%	Yes	No	$129,500	$112,607	$63,152	56.08%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0611.01	2,710	80.96%	No	Yes	$129,500	$112,607	$14,028	12.45%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0612.01	2,013	22.16%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0612.02	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0612.03	2,686	26.55%	No	No	$129,500	$112,607	$236,250	209.80%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0612.04	937	16.01%	No	No	$129,500	$112,607	$187,742	166.72%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0701.02	3,687	40.49%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0701.03	751	68.58%	Yes	No	$129,500	$112,607	$52,212	46.36%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0701.04	2,862	35.29%	No	No	$129,500	$112,607	$246,354	218.77%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0702.01	3,990	44.11%	No	No	$129,500	$112,607	$39,776	35.32%	Low	Suffolk	Boston	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	025	0702.02	5,460	70.55%	Yes	No	$129,500	$112,607	$35,577	31.59%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0703.01	2,213	23.77%	No	No	$129,500	$112,607	$236,979	210.44%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0703.02	2,090	31.77%	No	No	$129,500	$112,607	$245,292	217.83%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0704.02	3,561	58.64%	Yes	No	$129,500	$112,607	$33,276	29.55%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0705.01	2,223	27.08%	No	No	$129,500	$112,607	$192,417	170.87%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0705.02	3,393	54.49%	Yes	No	$129,500	$112,607	$36,667	32.56%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0706.00	2,287	21.08%	No	No	$129,500	$112,607	$247,250	219.56%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0707.00	2,527	45.71%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0708.01	1,056	45.93%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	0708.02	2,685	36.61%	No	No	$129,500	$112,607	$195,954	174.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0709.01	1,165	75.02%	Yes	No	$129,500	$112,607	$44,713	39.70%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0709.02	2,300	47.70%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	0711.01	4,111	49.48%	No	No	$129,500	$112,607	$83,375	74.04%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0712.01	3,514	58.68%	Yes	No	$129,500	$112,607	$63,333	56.24%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0801.00	2,900	80.28%	No	Yes	$129,500	$112,607	$51,576	45.80%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0803.00	2,236	93.47%	No	Yes	$129,500	$112,607	$62,031	55.08%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0804.01	3,391	89.62%	No	Yes	$129,500	$112,607	$18,719	16.62%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0805.00	3,288	90.63%	No	Yes	$129,500	$112,607	$45,238	40.17%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0806.01	4,732	63.04%	Yes	No	$129,500	$112,607	$27,604	24.51%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0808.01	4,282	71.09%	Yes	No	$129,500	$112,607	$28,750	25.53%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0809.00	4,376	49.86%	No	No	$129,500	$112,607	$78,452	69.66%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0810.01	5,695	65.67%	Yes	No	$129,500	$112,607	$41,463	36.82%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0811.01	1,484	45.69%	No	No	$129,500	$112,607	$77,379	68.71%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0811.02	3,165	60.57%	Yes	No	$129,500	$112,607	$100,543	89.28%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0812.00	3,506	83.54%	No	Yes	$129,500	$112,607	$32,098	28.50%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0813.01	2,394	85.96%	No	Yes	$129,500	$112,607	$51,087	45.36%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0813.02	3,080	91.72%	No	Yes	$129,500	$112,607	$23,414	20.79%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0814.00	3,774	68.95%	Yes	No	$129,500	$112,607	$100,682	89.41%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0815.00	2,449	83.42%	No	Yes	$129,500	$112,607	$55,577	49.35%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0817.00	4,141	93.87%	No	Yes	$129,500	$112,607	$42,286	37.55%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0818.00	3,567	92.82%	No	Yes	$129,500	$112,607	$43,750	38.85%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0819.00	3,671	96.54%	No	Yes	$129,500	$112,607	$81,136	72.05%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0820.00	3,195	95.96%	No	Yes	$129,500	$112,607	$80,380	71.38%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0821.00	5,224	96.86%	No	Yes	$129,500	$112,607	$28,351	25.17%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0901.00	5,171	97.43%	No	Yes	$129,500	$112,607	$33,139	29.42%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0902.00	2,412	95.65%	No	Yes	$129,500	$112,607	$34,773	30.87%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0903.00	3,795	97.84%	No	Yes	$129,500	$112,607	$44,583	39.59%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0904.00	4,101	95.90%	No	Yes	$129,500	$112,607	$50,465	44.81%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0906.00	2,450	92.86%	No	Yes	$129,500	$112,607	$53,929	47.89%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0907.00	4,673	38.84%	No	No	$129,500	$112,607	$129,896	115.35%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0909.01	3,600	72.03%	Yes	No	$129,500	$112,607	$34,583	30.71%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0910.01	3,255	45.75%	No	No	$129,500	$112,607	$76,839	68.23%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0911.00	4,916	48.58%	No	No	$129,500	$112,607	$119,250	105.89%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0912.00	3,140	64.33%	Yes	No	$129,500	$112,607	$97,829	86.87%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0913.00	2,626	88.69%	No	Yes	$129,500	$112,607	$44,570	39.58%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0914.00	2,886	93.04%	No	Yes	$129,500	$112,607	$56,745	50.39%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0915.00	4,588	86.46%	No	Yes	$129,500	$112,607	$53,678	47.66%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0916.00	3,200	85.56%	No	Yes	$129,500	$112,607	$50,139	44.52%	Low	Suffolk	Boston	MA
Boston	14454	25	025	0917.00	3,203	93.51%	No	Yes	$129,500	$112,607	$55,357	49.15%	Low	Suffolk	Boston	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	025	0918.00	3,718	94.76%	No	Yes	$129,500	$112,607	$63,310	56.22%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0919.00	4,278	96.66%	No	Yes	$129,500	$112,607	$60,859	54.04%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0920.00	5,180	92.22%	No	Yes	$129,500	$112,607	$65,561	58.22%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0921.01	6,921	72.55%	Yes	No	$129,500	$112,607	$57,166	50.76%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0922.00	3,602	79.15%	Yes	No	$129,500	$112,607	$96,118	85.35%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	0923.00	3,301	96.40%	No	Yes	$129,500	$112,607	$79,265	70.39%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	0924.00	6,067	97.02%	No	Yes	$129,500	$112,607	$36,167	32.11%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1001.00	5,722	97.36%	No	Yes	$129,500	$112,607	$35,969	31.94%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1002.00	2,919	98.42%	No	Yes	$129,500	$112,607	$61,047	54.21%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1003.00	3,737	96.57%	No	Yes	$129,500	$112,607	$71,262	63.28%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1004.00	5,068	84.85%	No	Yes	$129,500	$112,607	$94,519	83.93%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1005.00	6,576	85.80%	No	Yes	$129,500	$112,607	$58,750	52.17%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1006.01	5,342	60.78%	Yes	No	$129,500	$112,607	$78,438	69.65%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1006.03	2,172	35.96%	No	No	$129,500	$112,607	$93,684	83.19%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1007.00	4,332	13.92%	No	No	$129,500	$112,607	$147,394	130.89%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1008.00	5,791	46.66%	No	No	$129,500	$112,607	$109,722	97.43%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1009.00	4,148	76.06%	Yes	No	$129,500	$112,607	$99,432	88.30%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1010.01	5,595	98.09%	No	Yes	$129,500	$112,607	$71,761	63.72%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1010.02	5,712	96.59%	No	Yes	$129,500	$112,607	$44,129	39.18%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1011.01	3,522	96.93%	No	Yes	$129,500	$112,607	$52,097	46.26%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1011.02	4,766	98.76%	No	Yes	$129,500	$112,607	$60,231	53.48%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1101.04	2,177	80.11%	No	Yes	$129,500	$112,607	$46,426	41.22%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1101.05	2,120	41.84%	No	No	$129,500	$112,607	$133,844	118.85%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1101.06	1,356	47.64%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	1102.01	2,091	83.79%	No	Yes	$129,500	$112,607	$72,250	64.16%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1103.01	2,500	59.12%	Yes	No	$129,500	$112,607	$88,575	78.65%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1104.01	3,625	64.63%	Yes	No	$129,500	$112,607	$83,804	74.42%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1104.03	4,437	52.17%	Yes	No	$129,500	$112,607	$137,454	122.06%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1105.01	3,302	32.25%	No	No	$129,500	$112,607	$125,195	111.17%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1105.02	4,000	45.55%	No	No	$129,500	$112,607	$107,174	95.17%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1106.01	2,639	18.00%	No	No	$129,500	$112,607	$196,250	174.27%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1106.07	5,276	22.78%	No	No	$129,500	$112,607	$139,591	123.96%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1201.03	1,642	21.07%	No	No	$129,500	$112,607	$210,231	186.69%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1201.04	2,373	33.84%	No	No	$129,500	$112,607	$116,513	103.46%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1201.05	2,492	23.92%	No	No	$129,500	$112,607	$201,726	179.14%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1202.01	4,360	46.03%	No	No	$129,500	$112,607	$116,218	103.20%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1203.01	5,120	55.59%	Yes	No	$129,500	$112,607	$123,625	109.78%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1204.00	6,006	27.59%	No	No	$129,500	$112,607	$164,333	145.93%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1205.00	2,423	61.91%	Yes	No	$129,500	$112,607	$89,345	79.34%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1206.00	2,566	27.83%	No	No	$129,500	$112,607	$169,766	150.75%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1207.00	2,139	40.58%	No	No	$129,500	$112,607	$141,750	125.88%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1301.01	6,048	24.93%	No	No	$129,500	$112,607	$166,071	147.47%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1302.00	4,708	20.07%	No	No	$129,500	$112,607	$157,727	140.06%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1303.00	4,496	21.20%	No	No	$129,500	$112,607	$163,701	145.37%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1304.02	4,833	29.77%	No	No	$129,500	$112,607	$143,656	127.57%	Upper	Suffolk	Boston	MA
Boston	14454	25	025	1304.04	3,073	40.48%	No	No	$129,500	$112,607	$104,500	92.80%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1304.06	5,639	71.40%	Yes	No	$129,500	$112,607	$52,417	46.54%	Low	Suffolk	Boston	MA
Boston	14454	25	025	1401.02	4,958	68.50%	Yes	No	$129,500	$112,607	$107,830	95.75%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1401.05	3,592	68.51%	Yes	No	$129,500	$112,607	$90,500	80.36%	Middle	Suffolk	Boston	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	025	1401.06	2,178	84.99%	No	Yes	$129,500	$112,607	$58,021	51.52%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1401.07	2,778	73.11%	Yes	No	$129,500	$112,607	$97,404	86.49%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1402.01	2,311	66.81%	Yes	No	$129,500	$112,607	$97,522	86.60%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1402.02	5,824	65.49%	Yes	No	$129,500	$112,607	$116,382	103.35%	Middle	Suffolk	Boston	MA
Boston	14454	25	025	1403.00	6,843	86.56%	No	Yes	$129,500	$112,607	$71,404	63.40%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1404.00	7,859	93.73%	No	Yes	$129,500	$112,607	$67,364	59.82%	Moderate	Suffolk	Boston	MA
Boston	14454	25	025	1601.02	3,823	89.93%	No	Yes	$129,500	$112,607	$64,005	56.83%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1601.03	4,646	85.32%	No	Yes	$129,500	$112,607	$67,787	60.19%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1602.00	4,154	90.54%	No	Yes	$129,500	$112,607	$50,676	45.00%	Low	Suffolk	Chelsea	MA
Boston	14454	25	025	1603.00	2,753	44.21%	No	No	$129,500	$112,607	$110,938	98.51%	Middle	Suffolk	Chelsea	MA
Boston	14454	25	025	1604.00	3,878	78.93%	Yes	No	$129,500	$112,607	$60,573	53.79%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1605.01	6,105	87.99%	No	Yes	$129,500	$112,607	$82,148	72.95%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1605.02	5,604	81.30%	No	Yes	$129,500	$112,607	$51,434	45.67%	Low	Suffolk	Chelsea	MA
Boston	14454	25	025	1606.01	4,331	72.18%	Yes	No	$129,500	$112,607	$74,907	66.52%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1606.02	5,493	73.73%	Yes	No	$129,500	$112,607	$65,051	57.76%	Moderate	Suffolk	Chelsea	MA
Boston	14454	25	025	1701.01	4,023	56.05%	Yes	No	$129,500	$112,607	$85,729	76.13%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1701.02	5,015	62.55%	Yes	No	$129,500	$112,607	$80,904	71.84%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1702.00	5,305	47.11%	No	No	$129,500	$112,607	$49,740	44.17%	Low	Suffolk	Revere	MA
Boston	14454	25	025	1703.01	7,045	42.43%	No	No	$129,500	$112,607	$102,750	91.24%	Middle	Suffolk	Revere	MA
Boston	14454	25	025	1703.02	4,051	57.34%	Yes	No	$129,500	$112,607	$81,723	72.57%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1704.00	5,761	55.32%	Yes	No	$129,500	$112,607	$106,458	94.53%	Middle	Suffolk	Revere	MA
Boston	14454	25	025	1705.02	3,407	34.08%	No	No	$129,500	$112,607	$87,500	77.70%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1705.03	1,698	43.58%	No	No	$129,500	$112,607	$74,955	66.56%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1705.04	3,157	52.07%	Yes	No	$129,500	$112,607	$107,981	95.89%	Middle	Suffolk	Revere	MA
Boston	14454	25	025	1706.01	6,247	59.05%	Yes	No	$129,500	$112,607	$94,583	83.99%	Middle	Suffolk	Revere	MA
Boston	14454	25	025	1707.01	2,702	55.63%	Yes	No	$129,500	$112,607	$62,554	55.55%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1707.02	7,995	75.22%	Yes	No	$129,500	$112,607	$44,805	39.78%	Low	Suffolk	Revere	MA
Boston	14454	25	025	1708.00	5,773	53.51%	Yes	No	$129,500	$112,607	$75,066	66.66%	Moderate	Suffolk	Revere	MA
Boston	14454	25	025	1801.01	5,804	22.45%	No	No	$129,500	$112,607	$79,238	70.36%	Moderate	Suffolk	Winthrop	MA
Boston	14454	25	025	1802.00	4,326	22.08%	No	No	$129,500	$112,607	$114,107	101.33%	Middle	Suffolk	Winthrop	MA
Boston	14454	25	025	1803.01	3,169	13.98%	No	No	$129,500	$112,607	$120,450	106.96%	Middle	Suffolk	Winthrop	MA
Boston	14454	25	025	1804.00	1,928	19.40%	No	No	$129,500	$112,607	$129,053	114.60%	Middle	Suffolk	Winthrop	MA
Boston	14454	25	025	1805.00	4,089	24.36%	No	No	$129,500	$112,607	$108,147	96.03%	Middle	Suffolk	Winthrop	MA
Boston	15764	25	009	2011.00	3,334	9.03%	No	No	$138,700	$121,481	$136,821	112.62%	Middle	Essex	Nahant	MA
Boston	15764	25	009	2021.01	2,255	13.61%	No	No	$138,700	$121,481	$130,694	107.58%	Middle	Essex	Swampscott	MA
Boston	15764	25	009	2021.03	1,735	18.73%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Essex	Swampscott	MA
Boston	15764	25	009	2021.04	4,941	18.28%	No	No	$138,700	$121,481	$94,089	77.45%	Moderate	Essex	Swampscott	MA
Boston	15764	25	009	2022.00	6,188	10.02%	No	No	$138,700	$121,481	$178,340	146.80%	Upper	Essex	Swampscott	MA
Boston	15764	25	009	2031.00	7,232	8.89%	No	No	$138,700	$121,481	$203,385	167.42%	Upper	Essex	Marblehead	MA
Boston	15764	25	009	2032.00	4,668	8.91%	No	No	$138,700	$121,481	$164,286	135.23%	Upper	Essex	Marblehead	MA
Boston	15764	25	009	2033.01	4,098	9.44%	No	No	$138,700	$121,481	$111,004	91.37%	Middle	Essex	Marblehead	MA
Boston	15764	25	009	2033.02	4,443	9.90%	No	No	$138,700	$121,481	$160,391	132.02%	Upper	Essex	Marblehead	MA
Boston	15764	25	009	2041.01	4,664	30.21%	No	No	$138,700	$121,481	$77,778	64.02%	Moderate	Essex	Salem	MA
Boston	15764	25	009	2041.02	5,708	26.07%	No	No	$138,700	$121,481	$101,926	83.90%	Middle	Essex	Salem	MA
Boston	15764	25	009	2042.00	5,236	31.46%	No	No	$138,700	$121,481	$59,491	48.97%	Low	Essex	Salem	MA
Boston	15764	25	009	2043.00	4,076	57.68%	Yes	No	$138,700	$121,481	$41,875	34.47%	Low	Essex	Salem	MA
Boston	15764	25	009	2044.00	3,489	13.81%	No	No	$138,700	$121,481	$101,688	83.70%	Middle	Essex	Salem	MA
Boston	15764	25	009	2045.00	3,537	21.88%	No	No	$138,700	$121,481	$105,250	86.63%	Middle	Essex	Salem	MA
Boston	15764	25	009	2046.00	5,369	22.97%	No	No	$138,700	$121,481	$108,875	89.62%	Middle	Essex	Salem	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	009	2047.01	6,185	40.02%	No	No	$138,700	$121,481	$95,760	78.82%	Moderate	Essex	Salem	MA
Boston	15764	25	009	2047.02	6,208	34.49%	No	No	$138,700	$121,481	$83,304	68.57%	Moderate	Essex	Salem	MA
Boston	15764	25	009	2051.00	6,128	45.86%	No	No	$138,700	$121,481	$94,358	77.67%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2052.00	5,925	60.19%	Yes	No	$138,700	$121,481	$73,298	60.33%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2053.00	4,807	32.76%	No	No	$138,700	$121,481	$127,813	105.21%	Middle	Essex	Lynn	MA
Boston	15764	25	009	2054.00	4,874	22.01%	No	No	$138,700	$121,481	$118,523	97.56%	Middle	Essex	Lynn	MA
Boston	15764	25	009	2055.00	5,500	74.71%	Yes	No	$138,700	$121,481	$65,526	53.93%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2056.00	4,422	55.09%	Yes	No	$138,700	$121,481	$70,089	57.69%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2057.00	5,072	53.75%	Yes	No	$138,700	$121,481	$87,697	72.18%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2058.00	3,725	78.77%	Yes	No	$138,700	$121,481	$61,875	50.93%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2059.00	4,798	70.40%	Yes	No	$138,700	$121,481	$80,076	65.91%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2060.00	3,704	83.94%	No	Yes	$138,700	$121,481	$54,516	44.87%	Low	Essex	Lynn	MA
Boston	15764	25	009	2061.00	4,199	85.71%	No	Yes	$138,700	$121,481	$42,500	34.98%	Low	Essex	Lynn	MA
Boston	15764	25	009	2062.00	5,879	86.26%	No	Yes	$138,700	$121,481	$68,410	56.31%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2063.00	4,214	81.56%	No	Yes	$138,700	$121,481	$93,224	76.73%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2064.00	6,060	65.81%	Yes	No	$138,700	$121,481	$77,434	63.74%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2065.00	3,747	81.35%	No	Yes	$138,700	$121,481	$44,089	36.29%	Low	Essex	Lynn	MA
Boston	15764	25	009	2066.00	5,116	58.76%	Yes	No	$138,700	$121,481	$71,563	58.90%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2067.00	4,564	60.41%	Yes	No	$138,700	$121,481	$61,062	50.26%	Moderate	Essex	Lynn	MA
Boston	15764	25	009	2068.00	4,425	76.32%	Yes	No	$138,700	$121,481	$30,935	25.46%	Low	Essex	Lynn	MA
Boston	15764	25	009	2069.00	4,995	64.64%	Yes	No	$138,700	$121,481	$46,066	37.92%	Low	Essex	Lynn	MA
Boston	15764	25	009	2070.00	2,289	74.40%	Yes	No	$138,700	$121,481	$40,909	33.67%	Low	Essex	Lynn	MA
Boston	15764	25	009	2071.00	3,807	88.86%	No	Yes	$138,700	$121,481	$57,014	46.93%	Low	Essex	Lynn	MA
Boston	15764	25	009	2072.00	3,003	80.02%	No	Yes	$138,700	$121,481	$40,734	33.53%	Low	Essex	Lynn	MA
Boston	15764	25	009	2081.01	5,402	29.58%	No	No	$138,700	$121,481	$103,851	85.48%	Middle	Essex	Saugus	MA
Boston	15764	25	009	2081.02	3,542	30.55%	No	No	$138,700	$121,481	$107,326	88.34%	Middle	Essex	Saugus	MA
Boston	15764	25	009	2082.00	5,530	21.59%	No	No	$138,700	$121,481	$109,732	90.32%	Middle	Essex	Saugus	MA
Boston	15764	25	009	2083.01	2,678	20.61%	No	No	$138,700	$121,481	$81,221	66.85%	Moderate	Essex	Saugus	MA
Boston	15764	25	009	2083.02	4,985	21.89%	No	No	$138,700	$121,481	$92,484	76.13%	Moderate	Essex	Saugus	MA
Boston	15764	25	009	2084.01	2,968	21.56%	No	No	$138,700	$121,481	$105,795	87.08%	Middle	Essex	Saugus	MA
Boston	15764	25	009	2084.02	3,514	27.80%	No	No	$138,700	$121,481	$122,708	101.01%	Middle	Essex	Saugus	MA
Boston	15764	25	009	2091.00	7,176	16.18%	No	No	$138,700	$121,481	$147,026	121.02%	Upper	Essex	Lynnfield	MA
Boston	15764	25	009	2092.00	5,824	10.27%	No	No	$138,700	$121,481	$190,172	156.54%	Upper	Essex	Lynnfield	MA
Boston	15764	25	009	2101.00	6,880	10.84%	No	No	$138,700	$121,481	$126,587	104.20%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2102.00	5,308	10.19%	No	No	$138,700	$121,481	$121,371	99.90%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2103.01	5,176	10.72%	No	No	$138,700	$121,481	$106,811	87.92%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2103.02	4,918	24.66%	No	No	$138,700	$121,481	$101,205	83.30%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2104.01	3,235	34.22%	No	No	$138,700	$121,481	$74,563	61.37%	Moderate	Essex	Peabody	MA
Boston	15764	25	009	2104.02	4,133	18.22%	No	No	$138,700	$121,481	$111,250	91.57%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2105.00	6,946	15.92%	No	No	$138,700	$121,481	$116,172	95.62%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2106.00	4,424	25.95%	No	No	$138,700	$121,481	$89,948	74.04%	Moderate	Essex	Peabody	MA
Boston	15764	25	009	2107.00	4,446	44.06%	No	No	$138,700	$121,481	$56,120	46.19%	Low	Essex	Peabody	MA
Boston	15764	25	009	2108.00	4,951	45.28%	No	No	$138,700	$121,481	$81,250	66.88%	Moderate	Essex	Peabody	MA
Boston	15764	25	009	2109.00	4,064	23.89%	No	No	$138,700	$121,481	$100,300	82.56%	Middle	Essex	Peabody	MA
Boston	15764	25	009	2111.00	4,033	13.17%	No	No	$138,700	$121,481	$96,648	79.55%	Moderate	Essex	Danvers	MA
Boston	15764	25	009	2112.01	2,605	11.63%	No	No	$138,700	$121,481	$124,853	102.77%	Middle	Essex	Danvers	MA
Boston	15764	25	009	2112.02	3,830	11.10%	No	No	$138,700	$121,481	$88,967	73.23%	Moderate	Essex	Danvers	MA
Boston	15764	25	009	2113.00	6,916	9.79%	No	No	$138,700	$121,481	$149,083	122.72%	Upper	Essex	Danvers	MA
Boston	15764	25	009	2114.01	4,261	19.71%	No	No	$138,700	$121,481	$96,563	79.48%	Moderate	Essex	Danvers	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	009	2114.02	6,442	12.34%	No	No	$138,700	$121,481	$129,857	106.89%	Middle	Essex	Danvers	MA
Boston	15764	25	009	2121.01	5,047	21.06%	No	No	$138,700	$121,481	$174,577	143.70%	Upper	Essex	Middleton	MA
Boston	15764	25	009	2121.02	4,732	10.06%	No	No	$138,700	$121,481	$122,132	100.53%	Middle	Essex	Middleton	MA
Boston	15764	25	009	2131.00	8,203	12.23%	No	No	$138,700	$121,481	$195,000	160.51%	Upper	Essex	Boxford	MA
Boston	15764	25	009	2141.00	6,569	10.02%	No	No	$138,700	$121,481	$166,063	136.69%	Upper	Essex	Topsfield	MA
Boston	15764	25	009	2151.01	4,622	12.96%	No	No	$138,700	$121,481	$132,112	108.75%	Middle	Essex	Hamilton	MA
Boston	15764	25	009	2151.02	2,939	8.27%	No	No	$138,700	$121,481	$129,769	106.82%	Middle	Essex	Hamilton	MA
Boston	15764	25	009	2161.00	4,979	12.55%	No	No	$138,700	$121,481	$149,181	122.80%	Upper	Essex	Wenham	MA
Boston	15764	25	009	2171.01	4,797	15.84%	No	No	$138,700	$121,481	$140,227	115.43%	Middle	Essex	Beverly	MA
Boston	15764	25	009	2171.02	3,029	17.89%	No	No	$138,700	$121,481	$93,452	76.92%	Moderate	Essex	Beverly	MA
Boston	15764	25	009	2172.01	4,237	14.09%	No	No	$138,700	$121,481	$118,333	97.40%	Middle	Essex	Beverly	MA
Boston	15764	25	009	2172.02	3,586	10.21%	No	No	$138,700	$121,481	$132,250	108.86%	Middle	Essex	Beverly	MA
Boston	15764	25	009	2173.00	5,281	30.28%	No	No	$138,700	$121,481	$92,652	76.26%	Moderate	Essex	Beverly	MA
Boston	15764	25	009	2174.01	2,423	21.75%	No	No	$138,700	$121,481	$55,648	45.80%	Low	Essex	Beverly	MA
Boston	15764	25	009	2174.02	3,409	16.93%	No	No	$138,700	$121,481	$66,328	54.59%	Moderate	Essex	Beverly	MA
Boston	15764	25	009	2175.00	6,420	12.02%	No	No	$138,700	$121,481	$132,471	109.04%	Middle	Essex	Beverly	MA
Boston	15764	25	009	2176.01	4,732	8.88%	No	No	$138,700	$121,481	$162,917	134.10%	Upper	Essex	Beverly	MA
Boston	15764	25	009	2176.02	4,756	8.39%	No	No	$138,700	$121,481	$214,375	176.46%	Upper	Essex	Beverly	MA
Boston	15764	25	009	2181.00	5,395	6.69%	No	No	$138,700	$121,481	$218,618	179.96%	Upper	Essex	Manchester	MA
Boston	15764	25	009	2201.01	4,014	6.80%	No	No	$138,700	$121,481	$118,599	97.62%	Middle	Essex	Rockport	MA
Boston	15764	25	009	2201.02	2,978	6.95%	No	No	$138,700	$121,481	$102,833	84.64%	Middle	Essex	Rockport	MA
Boston	15764	25	009	2211.00	4,348	6.42%	No	No	$138,700	$121,481	$114,583	94.32%	Middle	Essex	Gloucester	MA
Boston	15764	25	009	2213.00	4,406	6.51%	No	No	$138,700	$121,481	$114,313	94.09%	Middle	Essex	Gloucester	MA
Boston	15764	25	009	2214.00	3,415	16.05%	No	No	$138,700	$121,481	$62,464	51.41%	Moderate	Essex	Gloucester	MA
Boston	15764	25	009	2215.00	3,117	20.37%	No	No	$138,700	$121,481	$82,135	67.61%	Moderate	Essex	Gloucester	MA
Boston	15764	25	009	2216.00	2,641	22.61%	No	No	$138,700	$121,481	$45,919	37.79%	Low	Essex	Gloucester	MA
Boston	15764	25	009	2217.00	2,878	14.42%	No	No	$138,700	$121,481	$88,281	72.67%	Moderate	Essex	Gloucester	MA
Boston	15764	25	009	2218.00	1,773	6.03%	No	No	$138,700	$121,481	$114,539	94.28%	Middle	Essex	Gloucester	MA
Boston	15764	25	009	2219.01	3,490	7.39%	No	No	$138,700	$121,481	$109,688	90.29%	Middle	Essex	Gloucester	MA
Boston	15764	25	009	2219.02	3,661	9.48%	No	No	$138,700	$121,481	$101,522	83.57%	Middle	Essex	Gloucester	MA
Boston	15764	25	009	2221.00	3,675	7.54%	No	No	$138,700	$121,481	$122,917	101.18%	Middle	Essex	Essex	MA
Boston	15764	25	009	2231.00	4,149	7.35%	No	No	$138,700	$121,481	$143,125	117.81%	Middle	Essex	Ipswich	MA
Boston	15764	25	009	2232.00	3,747	11.40%	No	No	$138,700	$121,481	$111,477	91.76%	Middle	Essex	Ipswich	MA
Boston	15764	25	009	2233.00	5,889	8.52%	No	No	$138,700	$121,481	$160,213	131.88%	Upper	Essex	Ipswich	MA
Boston	15764	25	009	2501.00	3,753	83.91%	No	Yes	$138,700	$121,481	$36,625	30.14%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2502.00	6,764	87.67%	No	Yes	$138,700	$121,481	$65,700	54.08%	Moderate	Essex	Lawrence	MA
Boston	15764	25	009	2503.00	2,905	95.97%	No	Yes	$138,700	$121,481	$48,846	40.20%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2504.00	4,070	94.15%	No	Yes	$138,700	$121,481	$45,769	37.67%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2505.00	4,357	97.45%	No	Yes	$138,700	$121,481	$47,417	39.03%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2506.00	6,250	91.74%	No	Yes	$138,700	$121,481	$51,215	42.15%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2507.00	5,574	93.38%	No	Yes	$138,700	$121,481	$55,562	45.73%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2508.00	9,069	82.68%	No	Yes	$138,700	$121,481	$56,004	46.10%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2509.00	2,255	97.52%	No	Yes	$138,700	$121,481	$22,419	18.45%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2510.00	1,895	93.30%	No	Yes	$138,700	$121,481	$49,479	40.72%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2511.00	3,018	85.72%	No	Yes	$138,700	$121,481	$43,801	36.05%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2512.00	1,474	92.74%	No	Yes	$138,700	$121,481	$45,500	37.45%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2513.00	3,893	94.99%	No	Yes	$138,700	$121,481	$43,667	35.94%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2514.00	5,520	90.69%	No	Yes	$138,700	$121,481	$45,357	37.33%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2515.00	7,275	88.55%	No	Yes	$138,700	$121,481	$46,250	38.07%	Low	Essex	Lawrence	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	009	2516.00	7,164	89.15%	No	Yes	$138,700	$121,481	$44,063	36.27%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2517.00	5,809	84.28%	No	Yes	$138,700	$121,481	$51,563	42.44%	Low	Essex	Lawrence	MA
Boston	15764	25	009	2518.00	8,098	67.02%	Yes	No	$138,700	$121,481	$86,316	71.05%	Moderate	Essex	Lawrence	MA
Boston	15764	25	009	2521.01	4,114	45.45%	No	No	$138,700	$121,481	$64,272	52.90%	Moderate	Essex	Methuen	MA
Boston	15764	25	009	2521.02	4,418	18.45%	No	No	$138,700	$121,481	$127,109	104.63%	Middle	Essex	Methuen	MA
Boston	15764	25	009	2522.01	3,522	31.77%	No	No	$138,700	$121,481	$96,446	79.39%	Moderate	Essex	Methuen	MA
Boston	15764	25	009	2522.02	3,280	19.79%	No	No	$138,700	$121,481	$112,449	92.56%	Middle	Essex	Methuen	MA
Boston	15764	25	009	2523.00	7,496	53.22%	Yes	No	$138,700	$121,481	$90,392	74.40%	Moderate	Essex	Methuen	MA
Boston	15764	25	009	2524.00	4,854	82.86%	No	Yes	$138,700	$121,481	$59,881	49.29%	Low	Essex	Methuen	MA
Boston	15764	25	009	2525.01	4,319	56.33%	Yes	No	$138,700	$121,481	$79,792	65.68%	Moderate	Essex	Methuen	MA
Boston	15764	25	009	2525.02	5,046	34.92%	No	No	$138,700	$121,481	$91,406	75.24%	Moderate	Essex	Methuen	MA
Boston	15764	25	009	2526.01	7,400	33.74%	No	No	$138,700	$121,481	$98,903	81.41%	Middle	Essex	Methuen	MA
Boston	15764	25	009	2526.02	5,469	27.12%	No	No	$138,700	$121,481	$125,121	102.99%	Middle	Essex	Methuen	MA
Boston	15764	25	009	2526.03	3,141	31.23%	No	No	$138,700	$121,481	$119,000	97.95%	Middle	Essex	Methuen	MA
Boston	15764	25	009	2531.00	6,001	22.21%	No	No	$138,700	$121,481	$103,563	85.25%	Middle	Essex	N Andover	MA
Boston	15764	25	009	2532.01	3,154	20.99%	No	No	$138,700	$121,481	$123,542	101.69%	Middle	Essex	N Andover	MA
Boston	15764	25	009	2532.02	6,861	29.43%	No	No	$138,700	$121,481	$112,138	92.30%	Middle	Essex	N Andover	MA
Boston	15764	25	009	2532.03	4,166	11.09%	No	No	$138,700	$121,481	$208,750	171.83%	Upper	Essex	N Andover	MA
Boston	15764	25	009	2532.04	6,379	24.85%	No	No	$138,700	$121,481	$181,875	149.71%	Upper	Essex	N Andover	MA
Boston	15764	25	009	2532.05	4,354	12.29%	No	No	$138,700	$121,481	$233,990	192.61%	Upper	Essex	N Andover	MA
Boston	15764	25	009	2541.00	6,602	24.40%	No	No	$138,700	$121,481	$173,056	142.45%	Upper	Essex	Andover	MA
Boston	15764	25	009	2542.00	5,475	19.53%	No	No	$138,700	$121,481	$164,375	135.30%	Upper	Essex	Andover	MA
Boston	15764	25	009	2543.01	4,274	24.68%	No	No	$138,700	$121,481	$247,287	203.56%	Upper	Essex	Andover	MA
Boston	15764	25	009	2543.02	4,661	23.24%	No	No	$138,700	$121,481	$203,750	167.72%	Upper	Essex	Andover	MA
Boston	15764	25	009	2544.01	3,674	28.88%	No	No	$138,700	$121,481	$165,682	136.38%	Upper	Essex	Andover	MA
Boston	15764	25	009	2544.02	7,992	37.15%	No	No	$138,700	$121,481	$174,006	143.23%	Upper	Essex	Andover	MA
Boston	15764	25	009	2544.03	3,891	24.18%	No	No	$138,700	$121,481	$197,813	162.83%	Upper	Essex	Andover	MA
Boston	15764	25	009	2601.00	6,149	55.91%	Yes	No	$138,700	$121,481	$31,625	26.03%	Low	Essex	Haverhill	MA
Boston	15764	25	009	2602.00	3,623	39.28%	No	No	$138,700	$121,481	$45,326	37.31%	Low	Essex	Haverhill	MA
Boston	15764	25	009	2603.01	4,722	18.21%	No	No	$138,700	$121,481	$114,125	93.94%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2603.02	3,254	11.12%	No	No	$138,700	$121,481	$129,525	106.62%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2604.01	4,169	19.62%	No	No	$138,700	$121,481	$105,400	86.76%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2604.02	7,000	23.31%	No	No	$138,700	$121,481	$116,136	95.60%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2605.00	4,142	21.05%	No	No	$138,700	$121,481	$101,849	83.83%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2606.00	3,702	49.46%	No	No	$138,700	$121,481	$83,091	68.39%	Moderate	Essex	Haverhill	MA
Boston	15764	25	009	2607.00	4,882	41.34%	No	No	$138,700	$121,481	$76,602	63.05%	Moderate	Essex	Haverhill	MA
Boston	15764	25	009	2608.00	6,132	64.86%	Yes	No	$138,700	$121,481	$39,682	32.66%	Low	Essex	Haverhill	MA
Boston	15764	25	009	2609.00	5,434	43.56%	No	No	$138,700	$121,481	$61,098	50.29%	Moderate	Essex	Haverhill	MA
Boston	15764	25	009	2610.00	4,400	28.27%	No	No	$138,700	$121,481	$78,889	64.93%	Moderate	Essex	Haverhill	MA
Boston	15764	25	009	2611.01	5,028	13.42%	No	No	$138,700	$121,481	$113,676	93.57%	Middle	Essex	Haverhill	MA
Boston	15764	25	009	2611.02	5,150	26.06%	No	No	$138,700	$121,481	$74,167	61.05%	Moderate	Essex	Haverhill	MA
Boston	15764	25	009	2621.00	6,723	8.85%	No	No	$138,700	$121,481	$105,801	87.09%	Middle	Essex	Merrimac	MA
Boston	15764	25	009	2631.00	4,500	8.80%	No	No	$138,700	$121,481	$161,071	132.58%	Upper	Essex	West Newbury	MA
Boston	15764	25	009	2641.00	6,752	7.75%	No	No	$138,700	$121,481	$128,582	105.84%	Middle	Essex	Groveland	MA
Boston	15764	25	009	2651.01	3,848	8.19%	No	No	$138,700	$121,481	$111,944	92.14%	Middle	Essex	Georgetown	MA
Boston	15764	25	009	2651.02	4,622	8.83%	No	No	$138,700	$121,481	$152,300	125.36%	Upper	Essex	Georgetown	MA
Boston	15764	25	009	2661.00	4,742	9.30%	No	No	$138,700	$121,481	$139,919	115.17%	Middle	Essex	Amesbury	MA
Boston	15764	25	009	2662.00	5,469	12.18%	No	No	$138,700	$121,481	$110,030	90.57%	Middle	Essex	Amesbury	MA
Boston	15764	25	009	2663.00	3,780	9.37%	No	No	$138,700	$121,481	$100,156	82.44%	Middle	Essex	Amesbury	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	009	2664.00	3,375	9.87%	No	No	$138,700	$121,481	$83,295	68.56%	Moderate	Essex	Amesbury	MA
Boston	15764	25	009	2671.02	5,051	9.74%	No	No	$138,700	$121,481	$94,177	77.52%	Moderate	Essex	Salisbury	MA
Boston	15764	25	009	2671.03	1,730	8.03%	No	No	$138,700	$121,481	$113,285	93.25%	Middle	Essex	Salisbury	MA
Boston	15764	25	009	2671.04	2,455	10.02%	No	No	$138,700	$121,481	$98,060	80.72%	Middle	Essex	Salisbury	MA
Boston	15764	25	009	2681.00	2,602	6.76%	No	No	$138,700	$121,481	$186,167	153.24%	Upper	Essex	Newburyport	MA
Boston	15764	25	009	2682.00	6,940	10.12%	No	No	$138,700	$121,481	$126,638	104.24%	Middle	Essex	Newburyport	MA
Boston	15764	25	009	2683.00	4,371	8.79%	No	No	$138,700	$121,481	$128,672	105.91%	Middle	Essex	Newburyport	MA
Boston	15764	25	009	2684.00	4,376	8.25%	No	No	$138,700	$121,481	$138,319	113.86%	Middle	Essex	Newburyport	MA
Boston	15764	25	009	2691.00	6,716	7.30%	No	No	$138,700	$121,481	$167,813	138.13%	Upper	Essex	Newbury	MA
Boston	15764	25	009	2701.00	6,161	7.24%	No	No	$138,700	$121,481	$122,929	101.19%	Middle	Essex	Rowley	MA
Boston	15764	25	017	3001.00	3,193	8.77%	No	No	$138,700	$121,481	$103,370	85.09%	Middle	Middlesex	Ashby	MA
Boston	15764	25	017	3011.01	4,210	13.23%	No	No	$138,700	$121,481	$103,333	85.06%	Middle	Middlesex	Townsend	MA
Boston	15764	25	017	3011.02	4,917	10.25%	No	No	$138,700	$121,481	$119,596	98.44%	Middle	Middlesex	Townsend	MA
Boston	15764	25	017	3101.01	3,472	54.38%	Yes	No	$138,700	$121,481	$69,821	57.47%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3101.02	2,609	62.17%	Yes	No	$138,700	$121,481	$45,332	37.31%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3102.00	6,537	54.38%	Yes	No	$138,700	$121,481	$89,722	73.85%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3103.00	6,689	59.47%	Yes	No	$138,700	$121,481	$63,399	52.18%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3104.00	3,429	68.24%	Yes	No	$138,700	$121,481	$40,991	33.74%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3105.00	3,291	52.87%	Yes	No	$138,700	$121,481	$86,250	70.99%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3106.01	6,194	47.19%	No	No	$138,700	$121,481	$63,507	52.27%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3106.02	6,358	46.57%	No	No	$138,700	$121,481	$83,720	68.91%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3107.00	4,530	70.66%	Yes	No	$138,700	$121,481	$54,122	44.55%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3111.00	2,544	74.53%	Yes	No	$138,700	$121,481	$57,750	47.53%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3112.00	3,217	82.22%	No	Yes	$138,700	$121,481	$52,344	43.08%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3113.00	5,207	74.53%	Yes	No	$138,700	$121,481	$69,660	57.34%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3114.00	6,550	68.84%	Yes	No	$138,700	$121,481	$91,743	75.52%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3115.00	3,224	64.05%	Yes	No	$138,700	$121,481	$125,195	103.05%	Middle	Middlesex	Lowell	MA
Boston	15764	25	017	3116.00	5,625	55.73%	Yes	No	$138,700	$121,481	$79,620	65.54%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3117.00	5,190	78.73%	Yes	No	$138,700	$121,481	$77,312	63.64%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3118.00	3,603	84.18%	No	Yes	$138,700	$121,481	$65,268	53.72%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3119.00	3,062	62.83%	Yes	No	$138,700	$121,481	$31,250	25.72%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3120.00	3,047	64.72%	Yes	No	$138,700	$121,481	$50,938	41.93%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3121.00	3,525	67.04%	Yes	No	$138,700	$121,481	$52,714	43.39%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3122.00	4,920	62.38%	Yes	No	$138,700	$121,481	$71,587	58.92%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3123.00	5,277	44.65%	No	No	$138,700	$121,481	$89,683	73.82%	Moderate	Middlesex	Lowell	MA
Boston	15764	25	017	3124.00	2,505	64.99%	Yes	No	$138,700	$121,481	$40,909	33.67%	Low	Middlesex	Lowell	MA
Boston	15764	25	017	3125.01	4,456	32.18%	No	No	$138,700	$121,481	$109,750	90.34%	Middle	Middlesex	Lowell	MA
Boston	15764	25	017	3125.02	4,088	27.45%	No	No	$138,700	$121,481	$120,531	99.21%	Middle	Middlesex	Lowell	MA
Boston	15764	25	017	3131.01	6,440	21.18%	No	No	$138,700	$121,481	$165,061	135.87%	Upper	Middlesex	Tyngsborough	MA
Boston	15764	25	017	3131.02	5,940	17.68%	No	No	$138,700	$121,481	$118,125	97.23%	Middle	Middlesex	Tyngsborough	MA
Boston	15764	25	017	3141.01	6,785	25.20%	No	No	$138,700	$121,481	$99,063	81.54%	Middle	Middlesex	Dracut	MA
Boston	15764	25	017	3141.02	7,448	23.62%	No	No	$138,700	$121,481	$88,295	72.68%	Moderate	Middlesex	Dracut	MA
Boston	15764	25	017	3142.00	5,629	24.46%	No	No	$138,700	$121,481	$103,859	85.49%	Middle	Middlesex	Dracut	MA
Boston	15764	25	017	3143.01	9,287	24.81%	No	No	$138,700	$121,481	$109,121	89.82%	Middle	Middlesex	Dracut	MA
Boston	15764	25	017	3143.02	3,468	16.84%	No	No	$138,700	$121,481	$132,277	108.88%	Middle	Middlesex	Dracut	MA
Boston	15764	25	017	3151.00	5,740	15.56%	No	No	$138,700	$121,481	$132,288	108.89%	Middle	Middlesex	Tewksbury	MA
Boston	15764	25	017	3152.00	8,693	16.25%	No	No	$138,700	$121,481	$134,844	111.00%	Middle	Middlesex	Tewksbury	MA
Boston	15764	25	017	3154.01	4,178	14.43%	No	No	$138,700	$121,481	$102,132	84.07%	Middle	Middlesex	Tewksbury	MA
Boston	15764	25	017	3154.02	3,316	15.02%	No	No	$138,700	$121,481	$114,479	94.23%	Middle	Middlesex	Tewksbury	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3154.03	1,661	10.36%	No	No	$138,700	$121,481	$129,250	106.39%	Middle	Middlesex	Tewksbury	MA
Boston	15764	25	017	3155.00	7,754	10.45%	No	No	$138,700	$121,481	$123,266	101.46%	Middle	Middlesex	Tewksbury	MA
Boston	15764	25	017	3161.01	5,057	11.61%	No	No	$138,700	$121,481	$132,075	108.72%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3161.02	6,152	13.13%	No	No	$138,700	$121,481	$134,346	110.59%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3162.01	4,218	15.86%	No	No	$138,700	$121,481	$123,199	101.41%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3162.02	4,440	24.64%	No	No	$138,700	$121,481	$114,931	94.60%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3163.00	8,441	28.46%	No	No	$138,700	$121,481	$119,006	97.96%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3164.00	7,097	22.84%	No	No	$138,700	$121,481	$125,602	103.39%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3165.00	6,714	23.52%	No	No	$138,700	$121,481	$117,712	96.89%	Middle	Middlesex	Billerica	MA
Boston	15764	25	017	3171.01	6,966	26.44%	No	No	$138,700	$121,481	$133,218	109.66%	Middle	Middlesex	Chelmsford	MA
Boston	15764	25	017	3171.02	4,945	25.86%	No	No	$138,700	$121,481	$136,581	112.42%	Middle	Middlesex	Chelmsford	MA
Boston	15764	25	017	3171.03	5,081	16.16%	No	No	$138,700	$121,481	$157,647	129.77%	Upper	Middlesex	Chelmsford	MA
Boston	15764	25	017	3172.01	2,897	12.36%	No	No	$138,700	$121,481	$172,083	141.65%	Upper	Middlesex	Chelmsford	MA
Boston	15764	25	017	3172.02	3,426	14.86%	No	No	$138,700	$121,481	$146,724	120.77%	Upper	Middlesex	Chelmsford	MA
Boston	15764	25	017	3172.03	4,253	21.16%	No	No	$138,700	$121,481	$151,346	124.58%	Upper	Middlesex	Chelmsford	MA
Boston	15764	25	017	3173.01	2,869	32.35%	No	No	$138,700	$121,481	$127,145	104.66%	Middle	Middlesex	Chelmsford	MA
Boston	15764	25	017	3173.02	5,955	22.74%	No	No	$138,700	$121,481	$104,452	85.98%	Middle	Middlesex	Chelmsford	MA
Boston	15764	25	017	3181.00	6,825	27.16%	No	No	$138,700	$121,481	$151,410	124.63%	Upper	Middlesex	Westford	MA
Boston	15764	25	017	3182.00	4,822	32.85%	No	No	$138,700	$121,481	$148,377	122.14%	Upper	Middlesex	Westford	MA
Boston	15764	25	017	3183.00	8,327	27.98%	No	No	$138,700	$121,481	$183,929	151.40%	Upper	Middlesex	Westford	MA
Boston	15764	25	017	3184.00	4,669	28.94%	No	No	$138,700	$121,481	$159,931	131.65%	Upper	Middlesex	Westford	MA
Boston	15764	25	017	3201.02	5,417	19.01%	No	No	$138,700	$121,481	$206,921	170.33%	Upper	Middlesex	Hopkinton	MA
Boston	15764	25	017	3201.05	2,573	25.03%	No	No	$138,700	$121,481	$227,361	187.15%	Upper	Middlesex	Hopkinton	MA
Boston	15764	25	017	3201.06	6,392	19.98%	No	No	$138,700	$121,481	$212,844	175.20%	Upper	Middlesex	Hopkinton	MA
Boston	15764	25	017	3201.07	4,376	47.39%	No	No	$138,700	$121,481	$195,625	161.03%	Upper	Middlesex	Hopkinton	MA
Boston	15764	25	017	3211.00	7,218	35.56%	No	No	$138,700	$121,481	$105,450	86.80%	Middle	Middlesex	Marlborough	MA
Boston	15764	25	017	3212.00	6,923	42.80%	No	No	$138,700	$121,481	$95,899	78.94%	Moderate	Middlesex	Marlborough	MA
Boston	15764	25	017	3213.01	4,351	52.38%	Yes	No	$138,700	$121,481	$71,023	58.46%	Moderate	Middlesex	Marlborough	MA
Boston	15764	25	017	3213.02	3,656	41.19%	No	No	$138,700	$121,481	$122,470	100.81%	Middle	Middlesex	Marlborough	MA
Boston	15764	25	017	3214.00	4,239	32.93%	No	No	$138,700	$121,481	$112,313	92.45%	Middle	Middlesex	Marlborough	MA
Boston	15764	25	017	3215.00	7,791	46.21%	No	No	$138,700	$121,481	$98,272	80.89%	Middle	Middlesex	Marlborough	MA
Boston	15764	25	017	3216.00	7,615	36.59%	No	No	$138,700	$121,481	$114,412	94.18%	Middle	Middlesex	Marlborough	MA
Boston	15764	25	017	3221.00	4,651	12.58%	No	No	$138,700	$121,481	$148,864	122.54%	Upper	Middlesex	Hudson	MA
Boston	15764	25	017	3222.00	4,462	23.85%	No	No	$138,700	$121,481	$134,643	110.83%	Middle	Middlesex	Hudson	MA
Boston	15764	25	017	3223.00	6,281	24.33%	No	No	$138,700	$121,481	$122,252	100.63%	Middle	Middlesex	Hudson	MA
Boston	15764	25	017	3224.00	4,698	23.80%	No	No	$138,700	$121,481	$111,295	91.61%	Middle	Middlesex	Hudson	MA
Boston	15764	25	017	3231.01	3,819	13.51%	No	No	$138,700	$121,481	$155,169	127.73%	Upper	Middlesex	Stow	MA
Boston	15764	25	017	3231.02	3,355	15.11%	No	No	$138,700	$121,481	$151,306	124.55%	Upper	Middlesex	Stow	MA
Boston	15764	25	017	3241.01	5,567	17.01%	No	No	$138,700	$121,481	$133,458	109.85%	Middle	Middlesex	Littleton	MA
Boston	15764	25	017	3241.02	4,574	16.75%	No	No	$138,700	$121,481	$149,250	122.85%	Upper	Middlesex	Littleton	MA
Boston	15764	25	017	3251.01	4,010	23.27%	No	No	$138,700	$121,481	$151,406	124.63%	Upper	Middlesex	Ayer	MA
Boston	15764	25	017	3251.02	4,469	24.82%	No	No	$138,700	$121,481	$121,354	99.89%	Middle	Middlesex	Ayer	MA
Boston	15764	25	017	3261.01	4,511	16.32%	No	No	$138,700	$121,481	$192,895	158.78%	Upper	Middlesex	Groton	MA
Boston	15764	25	017	3261.02	6,804	13.71%	No	No	$138,700	$121,481	$166,083	136.71%	Upper	Middlesex	Groton	MA
Boston	15764	25	017	3271.01	3,663	11.19%	No	No	$138,700	$121,481	$141,250	116.27%	Middle	Middlesex	Pepperell	MA
Boston	15764	25	017	3271.02	4,339	12.26%	No	No	$138,700	$121,481	$102,621	84.47%	Middle	Middlesex	Pepperell	MA
Boston	15764	25	017	3271.03	3,602	10.99%	No	No	$138,700	$121,481	$123,942	102.02%	Middle	Middlesex	Pepperell	MA
Boston	15764	25	017	3281.00	3,358	13.76%	No	No	$138,700	$121,481	$174,375	143.54%	Upper	Middlesex	Dunstable	MA
Boston	15764	25	017	3301.01	3,811	9.00%	No	No	$138,700	$121,481	$173,333	142.68%	Upper	Middlesex	North Reading	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3301.02	4,925	10.94%	No	No	$138,700	$121,481	$148,155	121.95%	Upper	Middlesex	North Reading	MA
Boston	15764	25	017	3302.01	2,570	11.63%	No	No	$138,700	$121,481	$151,550	124.75%	Upper	Middlesex	North Reading	MA
Boston	15764	25	017	3302.02	4,248	14.22%	No	No	$138,700	$121,481	$106,969	88.05%	Middle	Middlesex	North Reading	MA
Boston	15764	25	017	3311.01	3,311	17.40%	No	No	$138,700	$121,481	$141,316	116.32%	Middle	Middlesex	Wilmington	MA
Boston	15764	25	017	3311.02	7,073	11.59%	No	No	$138,700	$121,481	$144,157	118.66%	Middle	Middlesex	Wilmington	MA
Boston	15764	25	017	3312.00	5,488	13.87%	No	No	$138,700	$121,481	$157,458	129.61%	Upper	Middlesex	Wilmington	MA
Boston	15764	25	017	3313.00	7,477	14.18%	No	No	$138,700	$121,481	$153,942	126.72%	Upper	Middlesex	Wilmington	MA
Boston	15764	25	017	3321.00	6,063	21.05%	No	No	$138,700	$121,481	$158,000	130.06%	Upper	Middlesex	Burlington	MA
Boston	15764	25	017	3322.01	2,111	28.28%	No	No	$138,700	$121,481	$121,719	100.19%	Middle	Middlesex	Burlington	MA
Boston	15764	25	017	3322.02	6,640	38.40%	No	No	$138,700	$121,481	$128,897	106.10%	Middle	Middlesex	Burlington	MA
Boston	15764	25	017	3323.00	6,955	31.53%	No	No	$138,700	$121,481	$159,583	131.36%	Upper	Middlesex	Burlington	MA
Boston	15764	25	017	3324.01	2,466	22.18%	No	No	$138,700	$121,481	$137,023	112.79%	Middle	Middlesex	Burlington	MA
Boston	15764	25	017	3324.02	2,142	35.20%	No	No	$138,700	$121,481	$140,642	115.77%	Middle	Middlesex	Burlington	MA
Boston	15764	25	017	3331.00	7,687	21.97%	No	No	$138,700	$121,481	$114,896	94.57%	Middle	Middlesex	Woburn	MA
Boston	15764	25	017	3332.00	5,228	20.45%	No	No	$138,700	$121,481	$108,500	89.31%	Middle	Middlesex	Woburn	MA
Boston	15764	25	017	3333.00	4,316	31.95%	No	No	$138,700	$121,481	$87,838	72.30%	Moderate	Middlesex	Woburn	MA
Boston	15764	25	017	3334.00	6,524	26.89%	No	No	$138,700	$121,481	$111,503	91.78%	Middle	Middlesex	Woburn	MA
Boston	15764	25	017	3335.01	5,093	21.83%	No	No	$138,700	$121,481	$126,888	104.45%	Middle	Middlesex	Woburn	MA
Boston	15764	25	017	3335.02	3,429	29.43%	No	No	$138,700	$121,481	$103,333	85.06%	Middle	Middlesex	Woburn	MA
Boston	15764	25	017	3336.01	1,550	41.74%	No	No	$138,700	$121,481	$79,038	65.06%	Moderate	Middlesex	Woburn	MA
Boston	15764	25	017	3336.02	7,049	35.05%	No	No	$138,700	$121,481	$94,954	78.16%	Moderate	Middlesex	Woburn	MA
Boston	15764	25	017	3341.00	6,999	12.43%	No	No	$138,700	$121,481	$144,142	118.65%	Middle	Middlesex	Reading	MA
Boston	15764	25	017	3342.00	4,070	11.89%	No	No	$138,700	$121,481	$159,663	131.43%	Upper	Middlesex	Reading	MA
Boston	15764	25	017	3343.00	7,768	10.05%	No	No	$138,700	$121,481	$172,796	142.24%	Upper	Middlesex	Reading	MA
Boston	15764	25	017	3344.00	6,681	16.91%	No	No	$138,700	$121,481	$167,981	138.27%	Upper	Middlesex	Reading	MA
Boston	15764	25	017	3351.00	6,259	11.68%	No	No	$138,700	$121,481	$116,964	96.28%	Middle	Middlesex	Wakefield	MA
Boston	15764	25	017	3352.00	6,273	13.01%	No	No	$138,700	$121,481	$124,688	102.63%	Middle	Middlesex	Wakefield	MA
Boston	15764	25	017	3353.01	4,124	17.58%	No	No	$138,700	$121,481	$108,714	89.49%	Middle	Middlesex	Wakefield	MA
Boston	15764	25	017	3353.02	5,309	15.75%	No	No	$138,700	$121,481	$134,688	110.87%	Middle	Middlesex	Wakefield	MA
Boston	15764	25	017	3354.00	5,125	14.81%	No	No	$138,700	$121,481	$161,875	133.25%	Upper	Middlesex	Wakefield	MA
Boston	15764	25	017	3361.00	5,758	16.59%	No	No	$138,700	$121,481	$140,385	115.56%	Middle	Middlesex	Melrose	MA
Boston	15764	25	017	3362.01	3,062	11.82%	No	No	$138,700	$121,481	$169,142	139.23%	Upper	Middlesex	Melrose	MA
Boston	15764	25	017	3362.02	3,416	14.23%	No	No	$138,700	$121,481	$233,482	192.19%	Upper	Middlesex	Melrose	MA
Boston	15764	25	017	3363.00	6,985	16.78%	No	No	$138,700	$121,481	$152,358	125.41%	Upper	Middlesex	Melrose	MA
Boston	15764	25	017	3364.02	4,764	22.19%	No	No	$138,700	$121,481	$130,963	107.80%	Middle	Middlesex	Melrose	MA
Boston	15764	25	017	3364.03	3,254	39.61%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Melrose	MA
Boston	15764	25	017	3364.04	2,578	29.48%	No	No	$138,700	$121,481	$87,155	71.74%	Moderate	Middlesex	Melrose	MA
Boston	15764	25	017	3371.01	3,220	16.65%	No	No	$138,700	$121,481	$149,345	122.93%	Upper	Middlesex	Stoneham	MA
Boston	15764	25	017	3371.02	5,414	16.97%	No	No	$138,700	$121,481	$136,600	112.44%	Middle	Middlesex	Stoneham	MA
Boston	15764	25	017	3372.01	3,370	20.15%	No	No	$138,700	$121,481	$164,107	135.08%	Upper	Middlesex	Stoneham	MA
Boston	15764	25	017	3372.02	5,110	14.72%	No	No	$138,700	$121,481	$137,917	113.52%	Middle	Middlesex	Stoneham	MA
Boston	15764	25	017	3373.00	6,130	23.30%	No	No	$138,700	$121,481	$120,097	98.86%	Middle	Middlesex	Stoneham	MA
Boston	15764	25	017	3381.00	3,204	32.74%	No	No	$138,700	$121,481	$197,614	162.67%	Upper	Middlesex	Winchester	MA
Boston	15764	25	017	3382.00	4,271	40.34%	No	No	$138,700	$121,481	$154,779	127.41%	Upper	Middlesex	Winchester	MA
Boston	15764	25	017	3383.00	3,469	17.67%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Winchester	MA
Boston	15764	25	017	3384.00	6,167	22.07%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Winchester	MA
Boston	15764	25	017	3385.00	5,859	18.62%	No	No	$138,700	$121,481	$218,587	179.93%	Upper	Middlesex	Winchester	MA
Boston	15764	25	017	3391.01	3,267	26.94%	No	No	$138,700	$121,481	$152,333	125.39%	Upper	Middlesex	Medford	MA
Boston	15764	25	017	3391.02	3,442	17.29%	No	No	$138,700	$121,481	$159,178	131.03%	Upper	Middlesex	Medford	MA

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3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3392.00	5,700	14.14%	No	No	$138,700	$121,481	$176,417	145.22%	Upper	Middlesex	Medford	MA
Boston	15764	25	017	3393.00	2,996	42.19%	No	No	$138,700	$121,481	$95,208	78.37%	Moderate	Middlesex	Medford	MA
Boston	15764	25	017	3394.00	3,479	27.08%	No	No	$138,700	$121,481	$156,125	128.51%	Upper	Middlesex	Medford	MA
Boston	15764	25	017	3395.00	5,662	35.06%	No	No	$138,700	$121,481	$103,693	85.35%	Middle	Middlesex	Medford	MA
Boston	15764	25	017	3396.00	5,454	30.95%	No	No	$138,700	$121,481	$138,968	114.39%	Middle	Middlesex	Medford	MA
Boston	15764	25	017	3397.00	3,916	39.84%	No	No	$138,700	$121,481	$68,459	56.35%	Moderate	Middlesex	Medford	MA
Boston	15764	25	017	3398.02	5,485	49.30%	No	No	$138,700	$121,481	$102,111	84.05%	Middle	Middlesex	Medford	MA
Boston	15764	25	017	3398.03	3,383	49.72%	No	No	$138,700	$121,481	$94,750	77.99%	Moderate	Middlesex	Medford	MA
Boston	15764	25	017	3398.04	2,260	45.04%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Medford	MA
Boston	15764	25	017	3399.00	5,327	37.58%	No	No	$138,700	$121,481	$92,106	75.81%	Moderate	Middlesex	Medford	MA
Boston	15764	25	017	3400.00	2,590	37.88%	No	No	$138,700	$121,481	$108,232	89.09%	Middle	Middlesex	Medford	MA
Boston	15764	25	017	3401.00	6,698	25.56%	No	No	$138,700	$121,481	$113,654	93.55%	Middle	Middlesex	Medford	MA
Boston	15764	25	017	3411.01	3,850	51.25%	Yes	No	$138,700	$121,481	$147,717	121.59%	Upper	Middlesex	Malden	MA
Boston	15764	25	017	3411.02	5,180	52.82%	Yes	No	$138,700	$121,481	$98,495	81.07%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3412.00	6,988	60.02%	Yes	No	$138,700	$121,481	$73,352	60.38%	Moderate	Middlesex	Malden	MA
Boston	15764	25	017	3413.01	4,565	70.58%	Yes	No	$138,700	$121,481	$128,008	105.37%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3413.02	2,273	64.45%	Yes	No	$138,700	$121,481	$114,848	94.53%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3414.00	6,747	65.14%	Yes	No	$138,700	$121,481	$75,694	62.30%	Moderate	Middlesex	Malden	MA
Boston	15764	25	017	3415.00	5,353	70.61%	Yes	No	$138,700	$121,481	$80,066	65.90%	Moderate	Middlesex	Malden	MA
Boston	15764	25	017	3416.00	6,985	53.04%	Yes	No	$138,700	$121,481	$107,333	88.35%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3417.00	5,607	49.97%	No	No	$138,700	$121,481	$85,303	70.21%	Moderate	Middlesex	Malden	MA
Boston	15764	25	017	3418.00	7,075	64.66%	Yes	No	$138,700	$121,481	$47,560	39.15%	Low	Middlesex	Malden	MA
Boston	15764	25	017	3419.01	1,515	57.03%	Yes	No	$138,700	$121,481	$101,875	83.86%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3419.03	6,888	60.29%	Yes	No	$138,700	$121,481	$110,909	91.29%	Middle	Middlesex	Malden	MA
Boston	15764	25	017	3419.04	3,237	58.33%	Yes	No	$138,700	$121,481	$44,163	36.35%	Low	Middlesex	Malden	MA
Boston	15764	25	017	3421.01	5,028	62.79%	Yes	No	$138,700	$121,481	$80,625	66.36%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3421.02	4,718	61.72%	Yes	No	$138,700	$121,481	$92,250	75.93%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3422.01	6,274	67.93%	Yes	No	$138,700	$121,481	$60,457	49.76%	Low	Middlesex	Everett	MA
Boston	15764	25	017	3422.02	4,208	65.45%	Yes	No	$138,700	$121,481	$87,611	72.11%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3423.01	3,242	64.10%	Yes	No	$138,700	$121,481	$87,875	72.33%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3423.02	4,548	64.53%	Yes	No	$138,700	$121,481	$74,877	61.63%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3424.01	4,604	68.07%	Yes	No	$138,700	$121,481	$92,808	76.39%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3424.02	3,664	59.14%	Yes	No	$138,700	$121,481	$67,332	55.42%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3425.01	4,740	68.92%	Yes	No	$138,700	$121,481	$61,641	50.74%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3425.02	3,080	69.51%	Yes	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Everett	MA
Boston	15764	25	017	3426.00	4,969	71.22%	Yes	No	$138,700	$121,481	$69,432	57.15%	Moderate	Middlesex	Everett	MA
Boston	15764	25	017	3501.05	1,181	30.91%	No	No	$138,700	$121,481	$107,734	88.68%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3501.06	1,660	43.73%	No	No	$138,700	$121,481	$105,515	86.85%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3501.07	1,355	51.14%	Yes	No	$138,700	$121,481	$99,016	81.50%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3501.08	4,174	56.09%	Yes	No	$138,700	$121,481	$59,799	49.22%	Low	Middlesex	Somerville	MA
Boston	15764	25	017	3501.09	2,176	53.77%	Yes	No	$138,700	$121,481	$71,769	59.07%	Moderate	Middlesex	Somerville	MA
Boston	15764	25	017	3502.01	2,699	44.83%	No	No	$138,700	$121,481	$105,541	86.87%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3502.02	3,860	31.17%	No	No	$138,700	$121,481	$115,108	94.75%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3503.00	2,984	33.55%	No	No	$138,700	$121,481	$140,236	115.43%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3504.00	5,901	20.69%	No	No	$138,700	$121,481	$113,269	93.24%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3505.00	1,743	19.22%	No	No	$138,700	$121,481	$199,000	163.81%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3506.00	4,788	34.13%	No	No	$138,700	$121,481	$153,846	126.64%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3507.01	3,000	21.50%	No	No	$138,700	$121,481	$146,761	120.80%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3507.02	3,315	44.28%	No	No	$138,700	$121,481	$52,708	43.38%	Low	Middlesex	Somerville	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3508.00	2,076	26.59%	No	No	$138,700	$121,481	$195,329	160.78%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3509.00	3,531	21.55%	No	No	$138,700	$121,481	$190,833	157.08%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3510.01	4,083	28.63%	No	No	$138,700	$121,481	$155,744	128.20%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3510.02	3,037	22.32%	No	No	$138,700	$121,481	$162,150	133.47%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3511.01	3,775	24.56%	No	No	$138,700	$121,481	$146,250	120.38%	Upper	Middlesex	Somerville	MA
Boston	15764	25	017	3511.02	1,972	26.17%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Somerville	MA
Boston	15764	25	017	3512.03	4,631	28.14%	No	No	$138,700	$121,481	$129,167	106.32%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3512.04	4,295	33.25%	No	No	$138,700	$121,481	$118,984	97.94%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3513.00	4,406	34.25%	No	No	$138,700	$121,481	$106,509	87.67%	Middle	Middlesex	Somerville	MA
Boston	15764	25	017	3514.03	3,943	50.01%	Yes	No	$138,700	$121,481	$85,363	70.26%	Moderate	Middlesex	Somerville	MA
Boston	15764	25	017	3514.04	3,996	53.25%	Yes	No	$138,700	$121,481	$79,803	65.69%	Moderate	Middlesex	Somerville	MA
Boston	15764	25	017	3515.00	2,464	49.35%	No	No	$138,700	$121,481	$75,521	62.16%	Moderate	Middlesex	Somerville	MA
Boston	15764	25	017	3521.01	4,271	52.17%	Yes	No	$138,700	$121,481	$166,016	136.66%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3521.02	2,663	36.35%	No	No	$138,700	$121,481	$175,625	144.56%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3522.00	1,999	42.27%	No	No	$138,700	$121,481	$82,083	67.56%	Moderate	Middlesex	Cambridge	MA
Boston	15764	25	017	3523.00	4,313	45.21%	No	No	$138,700	$121,481	$126,538	104.16%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3524.00	1,879	78.71%	Yes	No	$138,700	$121,481	$57,813	47.59%	Low	Middlesex	Cambridge	MA
Boston	15764	25	017	3525.00	3,466	49.02%	No	No	$138,700	$121,481	$107,554	88.53%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3526.00	2,817	42.85%	No	No	$138,700	$121,481	$82,500	67.91%	Moderate	Middlesex	Cambridge	MA
Boston	15764	25	017	3527.00	2,009	46.14%	No	No	$138,700	$121,481	$54,358	44.74%	Low	Middlesex	Cambridge	MA
Boston	15764	25	017	3528.00	1,892	42.44%	No	No	$138,700	$121,481	$121,250	99.80%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3529.00	2,869	29.94%	No	No	$138,700	$121,481	$210,156	172.99%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3530.00	2,968	43.19%	No	No	$138,700	$121,481	$117,250	96.51%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3531.01	3,641	56.06%	Yes	No	$138,700	$121,481	$109,615	90.23%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3531.02	6,238	64.41%	Yes	No	$138,700	$121,481	$113,250	93.22%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3532.00	5,242	50.25%	Yes	No	$138,700	$121,481	$181,597	149.48%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3533.00	3,723	33.15%	No	No	$138,700	$121,481	$153,875	126.66%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3536.00	5,146	38.09%	No	No	$138,700	$121,481	$158,810	130.72%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3537.00	5,593	43.75%	No	No	$138,700	$121,481	$154,191	126.92%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3538.00	4,177	37.18%	No	No	$138,700	$121,481	$141,731	116.66%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3539.00	6,139	53.80%	Yes	No	$138,700	$121,481	$94,313	77.63%	Moderate	Middlesex	Cambridge	MA
Boston	15764	25	017	3540.00	4,918	34.87%	No	No	$138,700	$121,481	$191,625	157.74%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3541.00	2,889	30.49%	No	No	$138,700	$121,481	$217,083	178.69%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3542.00	3,008	20.55%	No	No	$138,700	$121,481	$218,923	180.21%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3543.00	3,488	36.78%	No	No	$138,700	$121,481	$138,456	113.97%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3544.00	1,730	26.13%	No	No	$138,700	$121,481	$176,042	144.91%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3545.00	1,937	27.57%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3546.01	1,646	42.10%	No	No	$138,700	$121,481	$103,333	85.06%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3546.02	4,185	49.51%	No	No	$138,700	$121,481	$149,375	122.96%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3547.00	2,859	30.08%	No	No	$138,700	$121,481	$203,942	167.87%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3548.00	2,323	28.28%	No	No	$138,700	$121,481	$171,250	140.96%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3549.01	2,876	58.31%	Yes	No	$138,700	$121,481	$237,547	195.54%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3549.02	5,616	64.37%	Yes	No	$138,700	$121,481	$69,904	57.54%	Moderate	Middlesex	Cambridge	MA
Boston	15764	25	017	3550.00	3,129	36.18%	No	No	$138,700	$121,481	$165,109	135.91%	Upper	Middlesex	Cambridge	MA
Boston	15764	25	017	3561.00	3,330	24.08%	No	No	$138,700	$121,481	$150,769	124.10%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3563.00	5,332	32.65%	No	No	$138,700	$121,481	$94,527	77.81%	Moderate	Middlesex	Arlington	MA
Boston	15764	25	017	3564.00	8,136	20.88%	No	No	$138,700	$121,481	$164,423	135.34%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3565.00	7,067	23.90%	No	No	$138,700	$121,481	$148,125	121.93%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3566.01	4,783	29.02%	No	No	$138,700	$121,481	$135,968	111.92%	Middle	Middlesex	Arlington	MA

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3566.02	4,284	22.34%	No	No	$138,700	$121,481	$173,875	143.12%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3567.01	6,275	23.95%	No	No	$138,700	$121,481	$157,300	129.48%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3567.03	3,211	22.14%	No	No	$138,700	$121,481	$156,103	128.49%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3567.04	3,890	25.84%	No	No	$138,700	$121,481	$172,596	142.07%	Upper	Middlesex	Arlington	MA
Boston	15764	25	017	3571.00	5,480	34.87%	No	No	$138,700	$121,481	$193,565	159.33%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3572.00	3,243	26.21%	No	No	$138,700	$121,481	$187,063	153.98%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3573.00	3,117	28.87%	No	No	$138,700	$121,481	$171,406	141.09%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3574.00	2,372	23.48%	No	No	$138,700	$121,481	$213,413	175.67%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3575.00	2,255	26.34%	No	No	$138,700	$121,481	$169,219	139.29%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3576.00	2,665	35.76%	No	No	$138,700	$121,481	$146,071	120.24%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3577.00	4,139	33.34%	No	No	$138,700	$121,481	$137,188	112.92%	Middle	Middlesex	Belmont	MA
Boston	15764	25	017	3578.00	4,024	28.85%	No	No	$138,700	$121,481	$147,361	121.30%	Upper	Middlesex	Belmont	MA
Boston	15764	25	017	3581.00	5,282	37.39%	No	No	$138,700	$121,481	$233,750	192.41%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3583.00	6,380	48.92%	No	No	$138,700	$121,481	$215,385	177.29%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3584.00	5,285	39.55%	No	No	$138,700	$121,481	$197,059	162.21%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3585.00	5,580	44.98%	No	No	$138,700	$121,481	$236,181	194.41%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3586.00	6,319	44.20%	No	No	$138,700	$121,481	$222,984	183.55%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3587.00	5,608	43.62%	No	No	$138,700	$121,481	$231,154	190.27%	Upper	Middlesex	Lexington	MA
Boston	15764	25	017	3591.00	6,544	26.94%	No	No	$138,700	$121,481	$185,827	152.96%	Upper	Middlesex	Bedford	MA
Boston	15764	25	017	3593.01	0	0.00%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Concord	MA
Boston	15764	25	017	3593.02	0	0.00%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Lincoln	MA
Boston	15764	25	017	3593.03	7,839	26.05%	No	No	$138,700	$121,481	$171,840	141.45%	Upper	Middlesex	Bedford	MA
Boston	15764	25	017	3594.00	6,754	47.73%	No	No	$138,700	$121,481	$123,404	101.58%	Middle	Middlesex	Cambridge	MA
Boston	15764	25	017	3603.00	7,014	23.82%	No	No	$138,700	$121,481	$169,896	139.85%	Upper	Middlesex	Lincoln	MA
Boston	15764	25	017	3611.00	5,726	12.45%	No	No	$138,700	$121,481	$215,313	177.24%	Upper	Middlesex	Concord	MA
Boston	15764	25	017	3612.00	6,259	22.99%	No	No	$138,700	$121,481	$162,040	133.38%	Upper	Middlesex	Concord	MA
Boston	15764	25	017	3613.00	6,506	18.60%	No	No	$138,700	$121,481	$219,766	180.90%	Upper	Middlesex	Concord	MA
Boston	15764	25	017	3621.00	5,237	21.16%	No	No	$138,700	$121,481	$238,803	196.57%	Upper	Middlesex	Carlisle	MA
Boston	15764	25	017	3631.03	3,617	32.40%	No	No	$138,700	$121,481	$186,833	153.79%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3631.04	6,259	33.38%	No	No	$138,700	$121,481	$195,000	160.51%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3631.05	3,781	48.40%	No	No	$138,700	$121,481	$147,955	121.79%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3631.06	3,330	52.64%	Yes	No	$138,700	$121,481	$154,615	127.27%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3632.01	3,317	30.30%	No	No	$138,700	$121,481	$181,653	149.53%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3632.02	3,717	27.12%	No	No	$138,700	$121,481	$165,184	135.97%	Upper	Middlesex	Acton	MA
Boston	15764	25	017	3641.01	5,631	17.44%	No	No	$138,700	$121,481	$149,306	122.90%	Upper	Middlesex	Maynard	MA
Boston	15764	25	017	3641.02	5,115	16.48%	No	No	$138,700	$121,481	$132,338	108.93%	Middle	Middlesex	Maynard	MA
Boston	15764	25	017	3651.00	7,918	17.73%	No	No	$138,700	$121,481	$208,232	171.41%	Upper	Middlesex	Sudbury	MA
Boston	15764	25	017	3652.01	5,949	19.23%	No	No	$138,700	$121,481	$199,375	164.12%	Upper	Middlesex	Sudbury	MA
Boston	15764	25	017	3652.02	5,067	21.02%	No	No	$138,700	$121,481	$205,375	169.05%	Upper	Middlesex	Sudbury	MA
Boston	15764	25	017	3661.00	4,952	26.15%	No	No	$138,700	$121,481	$206,111	169.66%	Upper	Middlesex	Wayland	MA
Boston	15764	25	017	3662.01	3,750	19.20%	No	No	$138,700	$121,481	$233,571	192.26%	Upper	Middlesex	Wayland	MA
Boston	15764	25	017	3662.02	5,241	23.37%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Wayland	MA
Boston	15764	25	017	3671.00	4,861	26.31%	No	No	$138,700	$121,481	$249,572	205.44%	Upper	Middlesex	Weston	MA
Boston	15764	25	017	3672.00	6,990	25.81%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Weston	MA
Boston	15764	25	017	3681.01	5,782	35.70%	No	No	$138,700	$121,481	$134,955	111.09%	Middle	Middlesex	Waltham	MA
Boston	15764	25	017	3681.02	4,718	31.11%	No	No	$138,700	$121,481	$163,250	134.38%	Upper	Middlesex	Waltham	MA
Boston	15764	25	017	3682.00	4,198	27.85%	No	No	$138,700	$121,481	$130,862	107.72%	Middle	Middlesex	Waltham	MA
Boston	15764	25	017	3683.00	5,763	49.38%	No	No	$138,700	$121,481	$77,000	63.38%	Moderate	Middlesex	Waltham	MA
Boston	15764	25	017	3684.00	8,606	41.20%	No	No	$138,700	$121,481	$141,375	116.37%	Middle	Middlesex	Waltham	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3685.00	3,419	51.21%	Yes	No	$138,700	$121,481	$70,625	58.13%	Moderate	Middlesex	Waltham	MA
Boston	15764	25	017	3686.00	5,856	44.47%	No	No	$138,700	$121,481	$101,346	83.42%	Middle	Middlesex	Waltham	MA
Boston	15764	25	017	3687.00	2,684	60.17%	Yes	No	$138,700	$121,481	$62,333	51.31%	Moderate	Middlesex	Waltham	MA
Boston	15764	25	017	3688.00	6,169	48.27%	No	No	$138,700	$121,481	$96,835	79.71%	Moderate	Middlesex	Waltham	MA
Boston	15764	25	017	3689.01	5,973	28.90%	No	No	$138,700	$121,481	$128,825	106.04%	Middle	Middlesex	Waltham	MA
Boston	15764	25	017	3689.02	3,691	61.93%	Yes	No	$138,700	$121,481	$72,688	59.83%	Moderate	Middlesex	Waltham	MA
Boston	15764	25	017	3690.00	3,300	24.18%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Waltham	MA
Boston	15764	25	017	3691.00	5,059	19.71%	No	No	$138,700	$121,481	$131,500	108.24%	Middle	Middlesex	Waltham	MA
Boston	15764	25	017	3701.01	6,807	26.78%	No	No	$138,700	$121,481	$111,675	91.92%	Middle	Middlesex	Watertown	MA
Boston	15764	25	017	3701.03	3,544	34.48%	No	No	$138,700	$121,481	$158,194	130.22%	Upper	Middlesex	Watertown	MA
Boston	15764	25	017	3701.04	3,734	28.92%	No	No	$138,700	$121,481	$139,318	114.68%	Middle	Middlesex	Watertown	MA
Boston	15764	25	017	3702.01	3,798	18.38%	No	No	$138,700	$121,481	$145,000	119.36%	Middle	Middlesex	Watertown	MA
Boston	15764	25	017	3702.02	4,222	18.31%	No	No	$138,700	$121,481	$133,672	110.03%	Middle	Middlesex	Watertown	MA
Boston	15764	25	017	3703.01	4,531	29.75%	No	No	$138,700	$121,481	$112,555	92.65%	Middle	Middlesex	Watertown	MA
Boston	15764	25	017	3703.02	1,572	28.82%	No	No	$138,700	$121,481	$85,417	70.31%	Moderate	Middlesex	Watertown	MA
Boston	15764	25	017	3704.01	3,531	29.48%	No	No	$138,700	$121,481	$157,353	129.52%	Upper	Middlesex	Watertown	MA
Boston	15764	25	017	3704.02	1,520	28.82%	No	No	$138,700	$121,481	$165,759	136.44%	Upper	Middlesex	Watertown	MA
Boston	15764	25	017	3704.03	2,070	30.14%	No	No	$138,700	$121,481	$92,500	76.14%	Moderate	Middlesex	Watertown	MA
Boston	15764	25	017	3731.00	5,113	31.16%	No	No	$138,700	$121,481	$164,464	135.38%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3732.00	4,789	36.00%	No	No	$138,700	$121,481	$111,850	92.07%	Middle	Middlesex	Newton	MA
Boston	15764	25	017	3733.00	3,100	28.42%	No	No	$138,700	$121,481	$148,981	122.63%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3734.00	3,319	27.27%	No	No	$138,700	$121,481	$164,375	135.30%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3735.00	6,237	23.67%	No	No	$138,700	$121,481	$227,679	187.41%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3736.00	6,132	31.75%	No	No	$138,700	$121,481	$229,306	188.75%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3737.00	3,854	22.99%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3738.00	6,066	30.48%	No	No	$138,700	$121,481	$188,726	155.35%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3739.01	3,128	31.07%	No	No	$138,700	$121,481	$156,429	128.76%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3739.02	3,876	33.80%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3740.00	4,808	32.32%	No	No	$138,700	$121,481	$190,361	156.70%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3741.00	4,965	41.79%	No	No	$138,700	$121,481	$154,000	126.76%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3742.00	4,311	27.91%	No	No	$138,700	$121,481	$213,232	175.52%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3743.00	3,772	20.97%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3744.00	5,955	26.13%	No	No	$138,700	$121,481	$250,001	205.79%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3745.00	4,586	30.48%	No	No	$138,700	$121,481	$169,602	139.61%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3746.00	5,285	28.42%	No	No	$138,700	$121,481	$183,295	150.88%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3747.00	4,602	33.20%	No	No	$138,700	$121,481	$151,958	125.08%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3748.00	5,025	29.25%	No	No	$138,700	$121,481	$159,191	131.04%	Upper	Middlesex	Newton	MA
Boston	15764	25	017	3821.00	5,146	22.44%	No	No	$138,700	$121,481	$145,819	120.03%	Upper	Middlesex	Natick	MA
Boston	15764	25	017	3822.00	5,375	17.47%	No	No	$138,700	$121,481	$155,524	128.02%	Upper	Middlesex	Natick	MA
Boston	15764	25	017	3823.00	5,917	16.70%	No	No	$138,700	$121,481	$194,242	159.89%	Upper	Middlesex	Natick	MA
Boston	15764	25	017	3824.00	5,340	16.87%	No	No	$138,700	$121,481	$172,790	142.23%	Upper	Middlesex	Natick	MA
Boston	15764	25	017	3825.00	5,664	28.20%	No	No	$138,700	$121,481	$124,167	102.21%	Middle	Middlesex	Natick	MA
Boston	15764	25	017	3826.01	4,794	46.27%	No	No	$138,700	$121,481	$125,030	102.92%	Middle	Middlesex	Natick	MA
Boston	15764	25	017	3826.02	4,770	25.64%	No	No	$138,700	$121,481	$167,064	137.52%	Upper	Middlesex	Natick	MA
Boston	15764	25	017	3831.01	4,149	78.28%	Yes	No	$138,700	$121,481	$46,905	38.61%	Low	Middlesex	Framingham	MA
Boston	15764	25	017	3831.02	5,012	82.78%	No	Yes	$138,700	$121,481	$43,133	35.50%	Low	Middlesex	Framingham	MA
Boston	15764	25	017	3832.00	6,591	65.65%	Yes	No	$138,700	$121,481	$90,873	74.80%	Moderate	Middlesex	Framingham	MA
Boston	15764	25	017	3833.00	3,191	50.67%	Yes	No	$138,700	$121,481	$121,750	100.22%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3834.01	2,499	61.78%	Yes	No	$138,700	$121,481	$59,293	48.80%	Low	Middlesex	Framingham	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	15764	25	017	3834.02	3,799	63.83%	Yes	No	$138,700	$121,481	$87,365	71.91%	Moderate	Middlesex	Framingham	MA
Boston	15764	25	017	3835.01	4,674	58.34%	Yes	No	$138,700	$121,481	$85,586	70.45%	Moderate	Middlesex	Framingham	MA
Boston	15764	25	017	3835.02	3,932	32.10%	No	No	$138,700	$121,481	$116,200	95.65%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3836.00	6,341	39.79%	No	No	$138,700	$121,481	$120,707	99.36%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3837.00	5,308	33.99%	No	No	$138,700	$121,481	$128,032	105.39%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3838.00	6,356	29.52%	No	No	$138,700	$121,481	$151,188	124.45%	Upper	Middlesex	Framingham	MA
Boston	15764	25	017	3839.02	5,466	25.19%	No	No	$138,700	$121,481	$196,534	161.78%	Upper	Middlesex	Framingham	MA
Boston	15764	25	017	3839.03	2,665	21.88%	No	No	$138,700	$121,481	$144,402	118.86%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3839.04	5,221	21.57%	No	No	$138,700	$121,481	$125,169	103.03%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3840.03	5,699	42.59%	No	No	$138,700	$121,481	$102,469	84.34%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3840.04	1,459	33.72%	No	No	$138,700	$121,481	$141,667	116.61%	Middle	Middlesex	Framingham	MA
Boston	15764	25	017	3851.01	2,869	24.75%	No	No	$138,700	$121,481	$175,000	144.05%	Upper	Middlesex	Ashlland	MA
Boston	15764	25	017	3851.02	4,972	28.38%	No	No	$138,700	$121,481	$126,178	103.86%	Middle	Middlesex	Ashlland	MA
Boston	15764	25	017	3852.01	2,837	31.27%	No	No	$138,700	$121,481	$131,860	108.54%	Middle	Middlesex	Ashlland	MA
Boston	15764	25	017	3852.03	4,797	33.69%	No	No	$138,700	$121,481	$145,926	120.12%	Upper	Middlesex	Ashlland	MA
Boston	15764	25	017	3852.04	3,357	39.23%	No	No	$138,700	$121,481	$159,565	131.34%	Upper	Middlesex	Ashlland	MA
Boston	15764	25	017	3861.00	4,401	18.34%	No	No	$138,700	$121,481	$225,735	185.81%	Upper	Middlesex	Sherborn	MA
Boston	15764	25	017	3871.00	4,379	12.45%	No	No	$138,700	$121,481	$178,309	146.77%	Upper	Middlesex	Holliston	MA
Boston	15764	25	017	3872.01	6,231	19.27%	No	No	$138,700	$121,481	$153,083	126.01%	Upper	Middlesex	Holliston	MA
Boston	15764	25	017	3872.02	4,386	14.34%	No	No	$138,700	$121,481	$173,182	142.55%	Upper	Middlesex	Holliston	MA
Boston	15764	25	017	3881.00	5,506	32.91%	No	No	$138,700	$121,481	$190,795	157.05%	Upper	Middlesex	Boxborough	MA
Boston	15764	25	017	3882.00	7,431	26.15%	No	No	$138,700	$121,481	$112,974	92.99%	Middle	Middlesex	Shirley	MA
Boston	15764	25	017	3883.00	6,405	51.83%	Yes	No	$138,700	$121,481	$22,788	18.75%	Low	Middlesex	Lowell	MA
Boston	14454	25	021	4001.00	5,548	35.72%	No	No	$129,500	$112,607	$177,917	157.99%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4002.01	3,047	32.95%	No	No	$129,500	$112,607	$123,125	109.34%	Middle	Norfolk	Brookline	MA
Boston	14454	25	021	4002.02	3,625	47.92%	No	No	$129,500	$112,607	$92,065	81.75%	Middle	Norfolk	Brookline	MA
Boston	14454	25	021	4003.00	4,310	31.79%	No	No	$129,500	$112,607	$165,682	147.13%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4004.01	3,890	28.89%	No	No	$129,500	$112,607	$144,563	128.37%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4004.02	2,045	29.00%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4005.00	5,558	27.33%	No	No	$129,500	$112,607	$145,909	129.57%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4006.00	5,492	30.13%	No	No	$129,500	$112,607	$171,563	152.35%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4007.00	3,986	32.79%	No	No	$129,500	$112,607	$181,538	161.21%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4008.00	6,077	37.62%	No	No	$129,500	$112,607	$160,250	142.30%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4009.00	4,354	46.12%	No	No	$129,500	$112,607	$115,833	102.86%	Middle	Norfolk	Brookline	MA
Boston	14454	25	021	4010.00	3,534	37.49%	No	No	$129,500	$112,607	$166,292	147.67%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4011.00	4,827	31.90%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4012.01	5,191	38.28%	No	No	$129,500	$112,607	$235,074	208.75%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4012.02	1,707	29.94%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Brookline	MA
Boston	14454	25	021	4021.01	3,593	20.73%	No	No	$129,500	$112,607	$149,773	133.00%	Upper	Norfolk	Dedham	MA
Boston	14454	25	021	4021.02	4,402	37.12%	No	No	$129,500	$112,607	$99,338	88.21%	Middle	Norfolk	Dedham	MA
Boston	14454	25	021	4022.00	2,217	24.63%	No	No	$129,500	$112,607	$137,569	122.16%	Upper	Norfolk	Dedham	MA
Boston	14454	25	021	4023.00	4,518	14.92%	No	No	$129,500	$112,607	$164,201	145.81%	Upper	Norfolk	Dedham	MA
Boston	14454	25	021	4024.00	6,341	21.89%	No	No	$129,500	$112,607	$127,054	112.82%	Middle	Norfolk	Dedham	MA
Boston	14454	25	021	4025.00	4,293	14.02%	No	No	$129,500	$112,607	$193,889	172.18%	Upper	Norfolk	Dedham	MA
Boston	14454	25	021	4031.00	7,599	16.96%	No	No	$129,500	$112,607	$233,158	207.05%	Upper	Norfolk	Needham	MA
Boston	14454	25	021	4033.00	4,431	15.57%	No	No	$129,500	$112,607	$236,932	210.40%	Upper	Norfolk	Needham	MA
Boston	14454	25	021	4034.00	6,961	18.86%	No	No	$129,500	$112,607	$189,050	167.88%	Upper	Norfolk	Needham	MA
Boston	14454	25	021	4035.01	2,851	25.08%	No	No	$129,500	$112,607	$130,896	116.24%	Middle	Norfolk	Needham	MA
Boston	14454	25	021	4035.02	4,280	25.40%	No	No	$129,500	$112,607	$202,917	180.19%	Upper	Norfolk	Needham	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	021	4041.00	4,456	33.62%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4042.01	3,944	15.24%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4042.02	5,040	30.06%	No	No	$129,500	$112,607	$216,979	192.68%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4043.01	5,813	20.92%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4043.02	3,825	29.10%	No	No	$129,500	$112,607	$221,111	196.35%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4044.00	6,472	30.19%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Wellesley	MA
Boston	14454	25	021	4051.00	5,923	19.20%	No	No	$129,500	$112,607	$250,001	222.01%	Upper	Norfolk	Dover	MA
Boston	14454	25	021	4061.01	6,081	13.50%	No	No	$129,500	$112,607	$190,486	169.15%	Upper	Norfolk	Medfield	MA
Boston	14454	25	021	4061.02	6,718	11.63%	No	No	$129,500	$112,607	$223,889	198.82%	Upper	Norfolk	Medfield	MA
Boston	14454	25	021	4071.01	4,419	11.97%	No	No	$129,500	$112,607	$143,059	127.04%	Upper	Norfolk	Millis	MA
Boston	14454	25	021	4071.02	4,041	12.00%	No	No	$129,500	$112,607	$111,352	98.88%	Middle	Norfolk	Millis	MA
Boston	14454	25	021	4081.02	4,932	12.39%	No	No	$129,500	$112,607	$123,854	109.98%	Middle	Norfolk	Medway	MA
Boston	14454	25	021	4081.03	3,034	13.12%	No	No	$129,500	$112,607	$182,750	162.29%	Upper	Norfolk	Medway	MA
Boston	14454	25	021	4081.04	5,149	10.23%	No	No	$129,500	$112,607	$157,427	139.80%	Upper	Norfolk	Medway	MA
Boston	14454	25	021	4091.01	5,885	22.40%	No	No	$129,500	$112,607	$168,750	149.85%	Upper	Norfolk	Norfolk	MA
Boston	14454	25	021	4091.02	5,777	9.26%	No	No	$129,500	$112,607	$184,524	163.86%	Upper	Norfolk	Norfolk	MA
Boston	14454	25	021	4101.00	6,813	13.58%	No	No	$129,500	$112,607	$123,393	109.57%	Middle	Norfolk	Foxborough	MA
Boston	14454	25	021	4103.00	4,947	16.47%	No	No	$129,500	$112,607	$121,711	108.08%	Middle	Norfolk	Foxborough	MA
Boston	14454	25	021	4104.00	6,858	19.03%	No	No	$129,500	$112,607	$113,668	100.94%	Middle	Norfolk	Foxborough	MA
Boston	14454	25	021	4111.01	4,665	28.45%	No	No	$129,500	$112,607	$137,075	121.72%	Upper	Norfolk	Walpole	MA
Boston	14454	25	021	4111.02	4,670	10.32%	No	No	$129,500	$112,607	$158,071	140.37%	Upper	Norfolk	Walpole	MA
Boston	14454	25	021	4112.00	7,453	20.29%	No	No	$129,500	$112,607	$168,776	149.88%	Upper	Norfolk	Walpole	MA
Boston	14454	25	021	4113.01	6,072	9.80%	No	No	$129,500	$112,607	$170,473	151.38%	Upper	Norfolk	Walpole	MA
Boston	14454	25	021	4113.02	3,523	17.20%	No	No	$129,500	$112,607	$118,241	105.00%	Middle	Norfolk	Walpole	MA
Boston	14454	25	021	4121.00	6,707	14.88%	No	No	$129,500	$112,607	$205,129	182.16%	Upper	Norfolk	Westwood	MA
Boston	14454	25	021	4122.00	3,899	14.47%	No	No	$129,500	$112,607	$157,250	139.64%	Upper	Norfolk	Westwood	MA
Boston	14454	25	021	4123.00	5,660	21.94%	No	No	$129,500	$112,607	$159,600	141.73%	Upper	Norfolk	Westwood	MA
Boston	14454	25	021	4131.00	6,494	22.10%	No	No	$129,500	$112,607	$124,207	110.30%	Middle	Norfolk	Norwood	MA
Boston	14454	25	021	4132.01	4,834	21.82%	No	No	$129,500	$112,607	$70,500	62.60%	Moderate	Norfolk	Norwood	MA
Boston	14454	25	021	4132.02	2,093	20.31%	No	No	$129,500	$112,607	$128,421	114.04%	Middle	Norfolk	Norwood	MA
Boston	14454	25	021	4133.00	5,083	19.24%	No	No	$129,500	$112,607	$145,956	129.61%	Upper	Norfolk	Norwood	MA
Boston	14454	25	021	4134.01	3,554	20.23%	No	No	$129,500	$112,607	$115,556	102.61%	Middle	Norfolk	Norwood	MA
Boston	14454	25	021	4134.02	4,901	44.52%	No	No	$129,500	$112,607	$107,232	95.22%	Middle	Norfolk	Norwood	MA
Boston	14454	25	021	4135.00	4,652	40.52%	No	No	$129,500	$112,607	$85,000	75.48%	Moderate	Norfolk	Norwood	MA
Boston	14454	25	021	4141.00	5,862	38.96%	No	No	$129,500	$112,607	$143,491	127.42%	Upper	Norfolk	Sharon	MA
Boston	14454	25	021	4142.00	7,549	32.73%	No	No	$129,500	$112,607	$192,750	171.17%	Upper	Norfolk	Sharon	MA
Boston	14454	25	021	4143.00	5,164	27.38%	No	No	$129,500	$112,607	$151,035	134.12%	Upper	Norfolk	Sharon	MA
Boston	14454	25	021	4151.01	4,774	22.37%	No	No	$129,500	$112,607	$165,438	146.91%	Upper	Norfolk	Canton	MA
Boston	14454	25	021	4151.03	4,749	30.03%	No	No	$129,500	$112,607	$121,265	107.68%	Middle	Norfolk	Canton	MA
Boston	14454	25	021	4151.04	3,310	25.38%	No	No	$129,500	$112,607	$118,594	105.31%	Middle	Norfolk	Canton	MA
Boston	14454	25	021	4152.01	4,020	43.66%	No	No	$129,500	$112,607	$170,891	151.75%	Upper	Norfolk	Canton	MA
Boston	14454	25	021	4152.02	3,263	22.65%	No	No	$129,500	$112,607	$99,412	88.28%	Middle	Norfolk	Canton	MA
Boston	14454	25	021	4153.00	4,254	18.10%	No	No	$129,500	$112,607	$142,813	126.82%	Upper	Norfolk	Canton	MA
Boston	14454	25	021	4161.01	6,274	18.89%	No	No	$129,500	$112,607	$194,805	172.99%	Upper	Norfolk	Milton	MA
Boston	14454	25	021	4161.02	4,005	27.87%	No	No	$129,500	$112,607	$233,611	207.45%	Upper	Norfolk	Milton	MA
Boston	14454	25	021	4162.00	6,913	51.51%	Yes	No	$129,500	$112,607	$122,083	108.41%	Middle	Norfolk	Milton	MA
Boston	14454	25	021	4163.00	5,005	29.39%	No	No	$129,500	$112,607	$187,083	166.13%	Upper	Norfolk	Milton	MA
Boston	14454	25	021	4164.00	6,454	15.12%	No	No	$129,500	$112,607	$173,636	154.19%	Upper	Norfolk	Milton	MA
Boston	14454	25	021	4171.00	6,010	41.60%	No	No	$129,500	$112,607	$96,091	85.33%	Middle	Norfolk	Quincy	MA

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	021	4172.01	4,456	67.10%	Yes	No	$129,500	$112,607	$77,471	68.79%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4172.02	4,059	58.34%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Norfolk	Quincy	MA
Boston	14454	25	021	4173.00	3,660	27.27%	No	No	$129,500	$112,607	$142,163	126.24%	Upper	Norfolk	Quincy	MA
Boston	14454	25	021	4174.00	2,656	11.37%	No	No	$129,500	$112,607	$118,664	105.37%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4175.01	5,291	55.98%	Yes	No	$129,500	$112,607	$107,745	95.68%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4175.02	4,716	60.50%	Yes	No	$129,500	$112,607	$86,694	76.98%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4176.01	5,249	51.29%	Yes	No	$129,500	$112,607	$65,549	58.21%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4176.02	5,402	48.67%	No	No	$129,500	$112,607	$108,472	96.32%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4177.02	2,826	22.05%	No	No	$129,500	$112,607	$122,679	108.94%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4177.03	3,004	44.44%	No	No	$129,500	$112,607	$36,765	32.64%	Low	Norfolk	Quincy	MA
Boston	14454	25	021	4177.04	3,689	45.84%	No	No	$129,500	$112,607	$100,694	89.42%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4178.01	5,518	18.52%	No	No	$129,500	$112,607	$117,375	104.23%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4178.02	3,217	58.56%	Yes	No	$129,500	$112,607	$49,148	43.64%	Low	Norfolk	Quincy	MA
Boston	14454	25	021	4179.01	8,127	45.58%	No	No	$129,500	$112,607	$66,853	59.36%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4179.02	3,786	49.31%	No	No	$129,500	$112,607	$71,964	63.90%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4180.02	7,444	54.62%	Yes	No	$129,500	$112,607	$97,544	86.62%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4180.03	2,448	48.57%	No	No	$129,500	$112,607	$147,500	130.98%	Upper	Norfolk	Quincy	MA
Boston	14454	25	021	4180.04	5,043	52.57%	Yes	No	$129,500	$112,607	$70,163	62.30%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4181.01	5,121	40.36%	No	No	$129,500	$112,607	$116,136	103.13%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4181.02	3,550	46.76%	No	No	$129,500	$112,607	$79,615	70.70%	Moderate	Norfolk	Quincy	MA
Boston	14454	25	021	4182.01	6,335	39.89%	No	No	$129,500	$112,607	$110,820	98.41%	Middle	Norfolk	Quincy	MA
Boston	14454	25	021	4191.00	6,329	30.53%	No	No	$129,500	$112,607	$138,633	123.11%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4192.00	5,177	26.97%	No	No	$129,500	$112,607	$135,349	120.19%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4193.00	4,000	38.80%	No	No	$129,500	$112,607	$95,577	84.87%	Middle	Norfolk	Braintree	MA
Boston	14454	25	021	4194.00	3,211	30.02%	No	No	$129,500	$112,607	$113,971	101.21%	Middle	Norfolk	Braintree	MA
Boston	14454	25	021	4195.00	3,481	32.55%	No	No	$129,500	$112,607	$135,873	120.66%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4196.01	1,600	39.56%	No	No	$129,500	$112,607	$195,083	173.24%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4196.02	5,913	20.48%	No	No	$129,500	$112,607	$139,898	124.23%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4197.00	4,716	32.06%	No	No	$129,500	$112,607	$156,680	139.13%	Upper	Norfolk	Braintree	MA
Boston	14454	25	021	4198.00	4,716	29.37%	No	No	$129,500	$112,607	$103,409	91.83%	Middle	Norfolk	Braintree	MA
Boston	14454	25	021	4201.01	4,698	72.97%	Yes	No	$129,500	$112,607	$103,569	91.97%	Middle	Norfolk	Randolph	MA
Boston	14454	25	021	4201.02	4,122	69.19%	Yes	No	$129,500	$112,607	$86,433	76.75%	Moderate	Norfolk	Randolph	MA
Boston	14454	25	021	4202.01	3,576	72.76%	Yes	No	$129,500	$112,607	$107,721	95.66%	Middle	Norfolk	Randolph	MA
Boston	14454	25	021	4202.02	7,404	76.55%	Yes	No	$129,500	$112,607	$96,810	85.97%	Middle	Norfolk	Randolph	MA
Boston	14454	25	021	4203.01	7,295	71.65%	Yes	No	$129,500	$112,607	$90,954	80.77%	Middle	Norfolk	Randolph	MA
Boston	14454	25	021	4203.02	7,889	75.02%	Yes	No	$129,500	$112,607	$103,245	91.68%	Middle	Norfolk	Randolph	MA
Boston	14454	25	021	4211.00	5,410	38.65%	No	No	$129,500	$112,607	$104,038	92.39%	Middle	Norfolk	Holbrook	MA
Boston	14454	25	021	4212.00	5,995	30.53%	No	No	$129,500	$112,607	$112,917	100.27%	Middle	Norfolk	Holbrook	MA
Boston	14454	25	021	4221.00	5,354	16.70%	No	No	$129,500	$112,607	$145,048	128.80%	Upper	Norfolk	Weymouth	MA
Boston	14454	25	021	4222.01	2,277	31.14%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Norfolk	Weymouth	MA
Boston	14454	25	021	4222.02	6,961	21.09%	No	No	$129,500	$112,607	$107,328	95.31%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4223.01	3,432	16.03%	No	No	$129,500	$112,607	$130,503	115.89%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4223.03	5,007	39.68%	No	No	$129,500	$112,607	$85,040	75.51%	Moderate	Norfolk	Weymouth	MA
Boston	14454	25	021	4223.04	2,167	14.03%	No	No	$129,500	$112,607	$180,125	159.95%	Upper	Norfolk	Weymouth	MA
Boston	14454	25	021	4224.01	3,573	30.45%	No	No	$129,500	$112,607	$105,117	93.34%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4224.02	3,889	17.85%	No	No	$129,500	$112,607	$120,029	106.59%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4225.01	4,847	27.83%	No	No	$129,500	$112,607	$80,063	71.09%	Moderate	Norfolk	Weymouth	MA
Boston	14454	25	021	4225.02	5,590	30.54%	No	No	$129,500	$112,607	$79,691	70.76%	Moderate	Norfolk	Weymouth	MA
Boston	14454	25	021	4226.00	6,779	14.13%	No	No	$129,500	$112,607	$126,083	111.96%	Middle	Norfolk	Weymouth	MA

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3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	021	4227.00	3,804	20.19%	No	No	$129,500	$112,607	$103,922	92.28%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4228.00	3,757	13.20%	No	No	$129,500	$112,607	$115,313	102.40%	Middle	Norfolk	Weymouth	MA
Boston	14454	25	021	4231.01	3,849	7.14%	No	No	$129,500	$112,607	$206,500	183.38%	Upper	Norfolk	Cohasset	MA
Boston	14454	25	021	4231.02	4,532	7.26%	No	No	$129,500	$112,607	$236,458	209.98%	Upper	Norfolk	Cohasset	MA
Boston	14454	25	021	4401.01	6,608	15.56%	No	No	$129,500	$112,607	$98,125	87.13%	Middle	Norfolk	Plainville	MA
Boston	14454	25	021	4401.02	3,337	12.11%	No	No	$129,500	$112,607	$110,952	98.53%	Middle	Norfolk	Plainville	MA
Boston	14454	25	021	4412.02	3,021	9.86%	No	No	$129,500	$112,607	$187,500	166.50%	Upper	Norfolk	Wrentham	MA
Boston	14454	25	021	4412.03	4,112	8.73%	No	No	$129,500	$112,607	$156,734	139.18%	Upper	Norfolk	Wrentham	MA
Boston	14454	25	021	4412.04	5,045	12.15%	No	No	$129,500	$112,607	$140,978	125.19%	Upper	Norfolk	Wrentham	MA
Boston	14454	25	021	4421.01	5,797	14.94%	No	No	$129,500	$112,607	$126,625	112.44%	Middle	Norfolk	Franklin	MA
Boston	14454	25	021	4421.03	7,009	13.75%	No	No	$129,500	$112,607	$161,853	143.73%	Upper	Norfolk	Franklin	MA
Boston	14454	25	021	4421.04	5,565	13.98%	No	No	$129,500	$112,607	$147,669	131.13%	Upper	Norfolk	Franklin	MA
Boston	14454	25	021	4421.05	1,894	18.85%	No	No	$129,500	$112,607	$129,722	115.19%	Middle	Norfolk	Franklin	MA
Boston	14454	25	021	4422.01	4,362	12.88%	No	No	$129,500	$112,607	$163,850	145.50%	Upper	Norfolk	Franklin	MA
Boston	14454	25	021	4422.03	4,249	17.96%	No	No	$129,500	$112,607	$121,322	107.73%	Middle	Norfolk	Franklin	MA
Boston	14454	25	021	4422.04	4,385	15.19%	No	No	$129,500	$112,607	$134,896	119.79%	Middle	Norfolk	Franklin	MA
Boston	14454	25	021	4431.03	4,562	13.61%	No	No	$129,500	$112,607	$125,500	111.44%	Middle	Norfolk	Bellingham	MA
Boston	14454	25	021	4431.04	4,763	14.95%	No	No	$129,500	$112,607	$119,864	106.44%	Middle	Norfolk	Bellingham	MA
Boston	14454	25	021	4431.05	2,080	13.89%	No	No	$129,500	$112,607	$106,442	94.52%	Middle	Norfolk	Bellingham	MA
Boston	14454	25	021	4431.06	5,540	15.38%	No	No	$129,500	$112,607	$121,625	108.00%	Middle	Norfolk	Bellingham	MA
Boston	14454	25	021	4561.01	4,115	39.78%	No	No	$129,500	$112,607	$122,625	108.89%	Middle	Norfolk	Stoughton	MA
Boston	14454	25	021	4561.02	5,144	41.72%	No	No	$129,500	$112,607	$86,625	76.92%	Moderate	Norfolk	Stoughton	MA
Boston	14454	25	021	4562.00	4,040	43.47%	No	No	$129,500	$112,607	$104,128	92.47%	Middle	Norfolk	Stoughton	MA
Boston	14454	25	021	4563.01	2,017	55.88%	Yes	No	$129,500	$112,607	$73,498	65.26%	Moderate	Norfolk	Stoughton	MA
Boston	14454	25	021	4563.02	5,537	38.52%	No	No	$129,500	$112,607	$87,778	77.95%	Moderate	Norfolk	Stoughton	MA
Boston	14454	25	021	4564.01	2,886	35.07%	No	No	$129,500	$112,607	$113,800	101.05%	Middle	Norfolk	Stoughton	MA
Boston	14454	25	021	4564.02	5,542	28.85%	No	No	$129,500	$112,607	$131,403	116.69%	Middle	Norfolk	Stoughton	MA
Boston	14454	25	021	4571.00	4,777	36.45%	No	No	$129,500	$112,607	$107,434	95.40%	Middle	Norfolk	Avon	MA
Boston	14454	25	021	4572.00	5,969	16.49%	No	No	$129,500	$112,607	$216,188	191.98%	Upper	Norfolk	Needham	MA
Boston	14454	25	023	5001.01	3,617	8.93%	No	No	$129,500	$112,607	$136,053	120.82%	Upper	Plymouth	Hull	MA
Boston	14454	25	023	5001.03	2,231	6.59%	No	No	$129,500	$112,607	$185,903	165.09%	Upper	Plymouth	Hull	MA
Boston	14454	25	023	5001.04	4,224	8.66%	No	No	$129,500	$112,607	$110,521	98.14%	Middle	Plymouth	Hull	MA
Boston	14454	25	023	5011.01	3,516	7.08%	No	No	$129,500	$112,607	$223,333	198.32%	Upper	Plymouth	Hingham	MA
Boston	14454	25	023	5011.02	9,185	9.85%	No	No	$129,500	$112,607	$226,524	201.16%	Upper	Plymouth	Hingham	MA
Boston	14454	25	023	5012.01	3,881	7.27%	No	No	$129,500	$112,607	$204,612	181.70%	Upper	Plymouth	Hingham	MA
Boston	14454	25	023	5012.03	2,679	7.28%	No	No	$129,500	$112,607	$236,250	209.80%	Upper	Plymouth	Hingham	MA
Boston	14454	25	023	5012.04	5,023	8.66%	No	No	$129,500	$112,607	$155,777	138.33%	Upper	Plymouth	Hingham	MA
Boston	14454	25	023	5021.01	6,196	22.19%	No	No	$129,500	$112,607	$97,400	86.49%	Middle	Plymouth	Rockland	MA
Boston	14454	25	023	5021.02	5,644	17.04%	No	No	$129,500	$112,607	$105,481	93.67%	Middle	Plymouth	Rockland	MA
Boston	14454	25	023	5022.00	5,963	12.91%	No	No	$129,500	$112,607	$107,083	95.09%	Middle	Plymouth	Rockland	MA
Boston	14454	25	023	5031.01	7,405	8.90%	No	No	$129,500	$112,607	$138,616	123.09%	Upper	Plymouth	Hanover	MA
Boston	14454	25	023	5031.02	7,428	7.36%	No	No	$129,500	$112,607	$154,924	137.57%	Upper	Plymouth	Hanover	MA
Boston	14454	25	023	5041.01	5,618	9.52%	No	No	$129,500	$112,607	$174,219	154.71%	Upper	Plymouth	Norwell	MA
Boston	14454	25	023	5041.02	5,733	8.06%	No	No	$129,500	$112,607	$188,523	167.41%	Upper	Plymouth	Norwell	MA
Boston	14454	25	023	5051.02	5,317	5.91%	No	No	$129,500	$112,607	$161,861	143.73%	Upper	Plymouth	Scituate	MA
Boston	14454	25	023	5051.03	2,636	6.34%	No	No	$129,500	$112,607	$232,895	206.82%	Upper	Plymouth	Scituate	MA
Boston	14454	25	023	5051.04	4,027	7.75%	No	No	$129,500	$112,607	$143,556	127.48%	Upper	Plymouth	Scituate	MA
Boston	14454	25	023	5052.01	2,563	8.00%	No	No	$129,500	$112,607	$145,875	129.54%	Upper	Plymouth	Scituate	MA
Boston	14454	25	023	5052.02	4,520	5.69%	No	No	$129,500	$112,607	$147,241	130.75%	Upper	Plymouth	Scituate	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	023	5061.02	6,324	9.82%	No	No	$129,500	$112,607	$170,306	151.23%	Upper	Plymouth	Marshfield	MA
Boston	14454	25	023	5061.03	2,783	6.22%	No	No	$129,500	$112,607	$115,431	102.50%	Middle	Plymouth	Marshfield	MA
Boston	14454	25	023	5061.04	4,148	6.32%	No	No	$129,500	$112,607	$142,031	126.12%	Upper	Plymouth	Marshfield	MA
Boston	14454	25	023	5062.02	2,570	4.24%	No	No	$129,500	$112,607	$126,979	112.76%	Middle	Plymouth	Marshfield	MA
Boston	14454	25	023	5062.03	5,256	7.40%	No	No	$129,500	$112,607	$130,790	116.14%	Middle	Plymouth	Marshfield	MA
Boston	14454	25	023	5062.05	1,858	4.25%	No	No	$129,500	$112,607	$129,931	115.38%	Middle	Plymouth	Marshfield	MA
Boston	14454	25	023	5062.06	2,886	4.19%	No	No	$129,500	$112,607	$102,137	90.70%	Middle	Plymouth	Marshfield	MA
Boston	14454	25	023	5071.01	5,589	7.19%	No	No	$129,500	$112,607	$171,534	152.32%	Upper	Plymouth	Duxbury	MA
Boston	14454	25	023	5071.03	4,534	7.83%	No	No	$129,500	$112,607	$174,196	154.69%	Upper	Plymouth	Duxbury	MA
Boston	14454	25	023	5071.04	5,967	7.04%	No	No	$129,500	$112,607	$141,944	126.05%	Upper	Plymouth	Duxbury	MA
Boston	14454	25	023	5081.01	7,078	8.82%	No	No	$129,500	$112,607	$156,979	139.40%	Upper	Plymouth	Pembroke	MA
Boston	14454	25	023	5081.02	4,978	7.11%	No	No	$129,500	$112,607	$129,583	115.07%	Middle	Plymouth	Pembroke	MA
Boston	14454	25	023	5082.00	6,305	6.33%	No	No	$129,500	$112,607	$134,295	119.25%	Middle	Plymouth	Pembroke	MA
Boston	14454	25	023	5091.01	7,584	8.16%	No	No	$129,500	$112,607	$121,630	108.01%	Middle	Plymouth	Kingston	MA
Boston	14454	25	023	5091.02	6,124	8.44%	No	No	$129,500	$112,607	$119,015	105.69%	Middle	Plymouth	Kingston	MA
Boston	14454	25	023	5101.00	4,925	52.47%	Yes	No	$129,500	$112,607	$106,635	94.69%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5102.00	6,999	65.34%	Yes	No	$129,500	$112,607	$87,711	77.89%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5103.00	4,490	84.25%	No	Yes	$129,500	$112,607	$54,966	48.81%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5104.00	4,332	88.57%	No	Yes	$129,500	$112,607	$41,143	36.53%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5105.01	3,574	69.17%	Yes	No	$129,500	$112,607	$69,203	61.45%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5105.03	4,571	70.51%	Yes	No	$129,500	$112,607	$53,432	47.44%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5105.04	2,676	75.52%	Yes	No	$129,500	$112,607	$59,659	52.97%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5105.05	4,247	75.37%	Yes	No	$129,500	$112,607	$55,727	49.48%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5106.00	3,243	45.30%	No	No	$129,500	$112,607	$131,447	116.73%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5107.00	6,340	74.10%	Yes	No	$129,500	$112,607	$94,038	83.50%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5108.00	6,900	88.09%	No	Yes	$129,500	$112,607	$47,486	42.16%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5109.00	3,042	84.32%	No	Yes	$129,500	$112,607	$33,044	29.34%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5110.00	3,346	83.05%	No	Yes	$129,500	$112,607	$57,909	51.42%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5111.00	5,571	58.21%	Yes	No	$129,500	$112,607	$93,041	82.62%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5112.00	5,322	68.88%	Yes	No	$129,500	$112,607	$77,578	68.89%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5113.01	6,312	74.27%	Yes	No	$129,500	$112,607	$64,709	57.46%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5113.02	3,750	64.00%	Yes	No	$129,500	$112,607	$75,221	66.79%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5114.00	4,520	87.35%	No	Yes	$129,500	$112,607	$55,476	49.26%	Low	Plymouth	Brockton	MA
Boston	14454	25	023	5115.00	5,139	89.61%	No	Yes	$129,500	$112,607	$56,405	50.09%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5116.01	4,487	84.53%	No	Yes	$129,500	$112,607	$83,804	74.42%	Moderate	Plymouth	Brockton	MA
Boston	14454	25	023	5116.02	3,908	61.75%	Yes	No	$129,500	$112,607	$109,219	96.99%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5117.01	5,131	56.69%	Yes	No	$129,500	$112,607	$105,461	93.65%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5117.02	2,818	46.24%	No	No	$129,500	$112,607	$100,130	88.91%	Middle	Plymouth	Brockton	MA
Boston	14454	25	023	5201.00	6,854	17.25%	No	No	$129,500	$112,607	$133,281	118.35%	Middle	Plymouth	Abington	MA
Boston	14454	25	023	5202.01	4,079	17.06%	No	No	$129,500	$112,607	$98,188	87.19%	Middle	Plymouth	Abington	MA
Boston	14454	25	023	5202.02	6,129	19.02%	No	No	$129,500	$112,607	$123,750	109.89%	Middle	Plymouth	Abington	MA
Boston	14454	25	023	5211.01	4,740	12.11%	No	No	$129,500	$112,607	$97,925	86.96%	Middle	Plymouth	Whitman	MA
Boston	14454	25	023	5211.02	3,344	15.85%	No	No	$129,500	$112,607	$95,255	84.59%	Middle	Plymouth	Whitman	MA
Boston	14454	25	023	5212.01	3,097	19.86%	No	No	$129,500	$112,607	$101,042	89.72%	Middle	Plymouth	Whitman	MA
Boston	14454	25	023	5212.02	3,940	10.00%	No	No	$129,500	$112,607	$106,702	94.75%	Middle	Plymouth	Whitman	MA
Boston	14454	25	023	5221.01	4,601	9.76%	No	No	$129,500	$112,607	$120,714	107.19%	Middle	Plymouth	Hanson	MA
Boston	14454	25	023	5221.02	6,038	7.30%	No	No	$129,500	$112,607	$121,982	108.32%	Middle	Plymouth	Hanson	MA
Boston	14454	25	023	5231.00	3,261	13.62%	No	No	$129,500	$112,607	$107,396	95.37%	Middle	Plymouth	E Bridgewater	MA
Boston	14454	25	023	5232.01	2,998	12.74%	No	No	$129,500	$112,607	$129,286	114.81%	Middle	Plymouth	E Bridgewater	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	023	5232.03	4,426	8.83%	No	No	$129,500	$112,607	$149,712	132.95%	Upper	Plymouth	E Bridgewater	MA
Boston	14454	25	023	5232.04	3,755	11.88%	No	No	$129,500	$112,607	$88,684	78.75%	Moderate	Plymouth	E Bridgewater	MA
Boston	14454	25	023	5241.01	3,381	14.05%	No	No	$129,500	$112,607	$135,417	120.25%	Upper	Plymouth	W Bridgewater	MA
Boston	14454	25	023	5241.02	4,326	12.37%	No	No	$129,500	$112,607	$116,058	103.06%	Middle	Plymouth	W Bridgewater	MA
Boston	14454	25	023	5251.01	7,314	17.54%	No	No	$129,500	$112,607	$108,790	96.61%	Middle	Plymouth	Bridgewater	MA
Boston	14454	25	023	5251.04	6,765	12.46%	No	No	$129,500	$112,607	$137,663	122.25%	Upper	Plymouth	Bridgewater	MA
Boston	14454	25	023	5252.04	3,934	15.43%	No	No	$129,500	$112,607	$132,625	117.77%	Middle	Plymouth	Bridgewater	MA
Boston	14454	25	023	5261.00	7,749	7.25%	No	No	$129,500	$112,607	$105,396	93.59%	Middle	Plymouth	Halifax	MA
Boston	14454	25	023	5301.00	4,447	16.89%	No	No	$129,500	$112,607	$116,250	103.23%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5302.00	3,983	20.94%	No	No	$129,500	$112,607	$77,159	68.52%	Moderate	Plymouth	Plymouth	MA
Boston	14454	25	023	5303.00	4,118	14.21%	No	No	$129,500	$112,607	$86,154	76.50%	Moderate	Plymouth	Plymouth	MA
Boston	14454	25	023	5304.00	5,913	8.78%	No	No	$129,500	$112,607	$129,861	115.32%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5305.00	5,744	12.12%	No	No	$129,500	$112,607	$100,458	89.21%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5306.00	6,456	16.85%	No	No	$129,500	$112,607	$137,500	122.10%	Upper	Plymouth	Plymouth	MA
Boston	14454	25	023	5307.00	5,947	7.48%	No	No	$129,500	$112,607	$121,629	108.01%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5308.01	6,209	7.33%	No	No	$129,500	$112,607	$125,141	111.13%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5308.02	4,634	8.87%	No	No	$129,500	$112,607	$108,264	96.14%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5309.02	4,512	8.62%	No	No	$129,500	$112,607	$118,427	105.16%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5309.03	5,998	11.42%	No	No	$129,500	$112,607	$122,725	108.98%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5309.04	3,256	10.66%	No	No	$129,500	$112,607	$117,101	103.99%	Middle	Plymouth	Plymouth	MA
Boston	14454	25	023	5401.01	4,435	10.89%	No	No	$129,500	$112,607	$87,292	77.51%	Moderate	Plymouth	Lakeville	MA
Boston	14454	25	023	5401.02	2,642	7.61%	No	No	$129,500	$112,607	$112,308	99.73%	Middle	Plymouth	Lakeville	MA
Boston	14454	25	023	5401.03	4,446	7.33%	No	No	$129,500	$112,607	$161,141	143.10%	Upper	Plymouth	Lakeville	MA
Boston	14454	25	023	5411.00	5,717	7.50%	No	No	$129,500	$112,607	$130,858	116.20%	Middle	Plymouth	Rochester	MA
Boston	14454	25	023	5421.01	7,354	9.34%	No	No	$129,500	$112,607	$99,936	88.74%	Middle	Plymouth	Middleborough	MA
Boston	14454	25	023	5421.02	2,659	9.25%	No	No	$129,500	$112,607	$90,375	80.25%	Middle	Plymouth	Middleborough	MA
Boston	14454	25	023	5422.00	6,311	9.90%	No	No	$129,500	$112,607	$84,181	74.75%	Moderate	Plymouth	Middleborough	MA
Boston	14454	25	023	5423.01	3,586	11.99%	No	No	$129,500	$112,607	$67,238	59.71%	Moderate	Plymouth	Middleborough	MA
Boston	14454	25	023	5423.02	4,335	15.13%	No	No	$129,500	$112,607	$85,417	75.85%	Moderate	Plymouth	Middleborough	MA
Boston	14454	25	023	5431.00	2,930	5.97%	No	No	$129,500	$112,607	$112,778	100.15%	Middle	Plymouth	Plympton	MA
Boston	14454	25	023	5441.00	5,570	9.37%	No	No	$129,500	$112,607	$85,378	75.81%	Moderate	Plymouth	Carver	MA
Boston	14454	25	023	5442.00	6,075	8.66%	No	No	$129,500	$112,607	$79,909	70.96%	Moderate	Plymouth	Carver	MA
Boston	14454	25	023	5451.00	6,844	18.10%	No	No	$129,500	$112,607	$107,604	95.55%	Middle	Plymouth	Wareham	MA
Boston	14454	25	023	5452.00	6,478	20.01%	No	No	$129,500	$112,607	$81,709	72.56%	Moderate	Plymouth	Wareham	MA
Boston	14454	25	023	5453.00	4,463	18.22%	No	No	$129,500	$112,607	$78,717	69.90%	Moderate	Plymouth	Wareham	MA
Boston	14454	25	023	5454.00	5,518	16.53%	No	No	$129,500	$112,607	$74,643	66.28%	Moderate	Plymouth	Wareham	MA
Boston	14454	25	023	5601.00	6,508	8.48%	No	No	$129,500	$112,607	$114,976	102.10%	Middle	Plymouth	Mattapoisett	MA
Boston	14454	25	023	5611.00	5,347	14.76%	No	No	$129,500	$112,607	$102,357	90.89%	Middle	Plymouth	Marion	MA
Boston	14454	25	023	5614.00	6,225	17.37%	No	No	$129,500	$112,607	$99,438	88.30%	Middle	Plymouth	Bridgewater	MA
Boston	15764	25	017	9800.00	0	0.00%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Middlesex	Stow	MA
Boston	14454	25	021	9800.00	8	87.50%	No	Yes	$129,500	$112,607	$0	0.00%	Not Available	Norfolk	#N/A	MA
Boston	14454	25	025	9801.01	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	023	9802.00	1,575	47.56%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Plymouth	Bridgewater	MA
Boston	14454	25	023	9803.00	2,820	27.70%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Plymouth	Boston	MA
Boston	14454	25	025	9803.00	113	62.83%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9807.00	7	71.43%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9809.00	125	42.40%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9810.00	11	81.82%	No	Yes	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9811.00	97	72.16%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	14454	25	025	9812.01	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9812.02	6	83.33%	No	Yes	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9813.00	79	31.65%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9815.01	13	61.54%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9815.02	7	100.00%	No	Yes	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9816.00	2	100.00%	No	Yes	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9817.00	4	75.00%	Yes	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9818.00	23	34.78%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	025	9819.00	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	14454	25	023	9900.03	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Plymouth	Boston	MA
Boston	15764	25	009	9901.00	0	0.00%	No	No	$138,700	$121,481	$0	0.00%	Not Available	Essex	#N/A	MA
Boston	14454	25	025	9901.01	0	0.00%	No	No	$129,500	$112,607	$0	0.00%	Not Available	Suffolk	Boston	MA
Boston	40484	33	015	0033.01	4,590	9.98%	No	No	$122,500	$107,377	$128,750	119.90%	Middle	Rockingham	Derry	NH
Boston	40484	33	015	0033.02	4,856	12.97%	No	No	$122,500	$107,377	$92,177	85.84%	Middle	Rockingham	Derry	NH
Boston	40484	33	015	0034.00	5,735	13.18%	No	No	$122,500	$107,377	$71,928	66.98%	Moderate	Rockingham	Derry	NH
Boston	40484	33	015	0035.00	5,974	13.76%	No	No	$122,500	$107,377	$72,936	67.92%	Moderate	Rockingham	Derry	NH
Boston	40484	33	015	0036.01	7,152	11.56%	No	No	$122,500	$107,377	$102,162	95.14%	Middle	Rockingham	Derry	NH
Boston	40484	33	015	0036.02	6,010	9.90%	No	No	$122,500	$107,377	$123,945	115.42%	Middle	Rockingham	Derry	NH
Boston	40484	33	015	0037.01	4,099	11.47%	No	No	$122,500	$107,377	$116,328	108.33%	Middle	Rockingham	Londonderry	NH
Boston	40484	33	015	0037.03	5,892	10.51%	No	No	$122,500	$107,377	$109,844	102.29%	Middle	Rockingham	Londonderry	NH
Boston	40484	33	015	0038.01	4,047	10.25%	No	No	$122,500	$107,377	$138,578	129.05%	Upper	Rockingham	Londonderry	NH
Boston	40484	33	015	0038.02	4,236	10.27%	No	No	$122,500	$107,377	$140,170	130.54%	Upper	Rockingham	Londonderry	NH
Boston	40484	33	015	0039.01	4,205	10.11%	No	No	$122,500	$107,377	$102,619	95.56%	Middle	Rockingham	Londonderry	NH
Boston	40484	33	015	0039.02	3,341	10.66%	No	No	$122,500	$107,377	$140,875	131.19%	Upper	Rockingham	Londonderry	NH
Boston	40484	33	015	0040.00	5,946	7.53%	No	No	$122,500	$107,377	$113,963	106.13%	Middle	Rockingham	Auburn	NH
Boston	40484	33	015	0500.00	4,013	7.75%	No	No	$122,500	$107,377	$115,517	107.58%	Middle	Rockingham	Candia	NH
Boston	40484	33	015	0510.00	5,232	7.00%	No	No	$122,500	$107,377	$132,292	123.20%	Upper	Rockingham	Chester	NH
Boston	40484	33	015	0520.00	6,548	7.45%	No	No	$122,500	$107,377	$121,548	113.19%	Middle	Rockingham	Sandown	NH
Boston	40484	33	015	0530.00	4,408	7.53%	No	No	$122,500	$107,377	$112,708	104.96%	Middle	Rockingham	Danville	NH
Boston	40484	33	015	0540.00	4,739	6.92%	No	No	$122,500	$107,377	$115,794	107.83%	Middle	Rockingham	Fremont	NH
Boston	40484	33	015	0550.01	6,263	8.65%	No	No	$122,500	$107,377	$93,750	87.30%	Middle	Rockingham	Raymond	NH
Boston	40484	33	015	0550.02	4,421	7.49%	No	No	$122,500	$107,377	$80,219	74.70%	Moderate	Rockingham	Raymond	NH
Boston	40484	33	015	0560.00	4,855	6.24%	No	No	$122,500	$107,377	$112,269	104.55%	Middle	Rockingham	Deerfield	NH
Boston	40484	33	015	0570.00	4,641	7.30%	No	No	$122,500	$107,377	$115,186	107.27%	Middle	Rockingham	Northwood	NH
Boston	40484	33	015	0580.00	5,229	8.01%	No	No	$122,500	$107,377	$94,838	88.32%	Middle	Rockingham	Nottingham	NH
Boston	40484	33	015	0590.00	7,125	8.22%	No	No	$122,500	$107,377	$102,931	95.85%	Middle	Rockingham	Epping	NH
Boston	40484	33	015	0600.00	4,490	7.62%	No	No	$122,500	$107,377	$155,109	144.45%	Upper	Rockingham	Brentwood	NH
Boston	40484	33	015	0610.01	6,903	11.10%	No	No	$122,500	$107,377	$126,850	118.13%	Middle	Rockingham	Exeter	NH
Boston	40484	33	015	0620.00	2,441	6.35%	No	No	$122,500	$107,377	$115,966	107.99%	Middle	Rockingham	E Kingston	NH
Boston	40484	33	015	0625.00	2,989	7.26%	No	No	$122,500	$107,377	$122,083	113.69%	Middle	Rockingham	Kensington	NH
Boston	40484	33	015	0630.01	3,466	10.44%	No	No	$122,500	$107,377	$109,288	101.77%	Middle	Rockingham	Seabrook	NH
Boston	40484	33	015	0630.03	4,017	7.82%	No	No	$122,500	$107,377	$77,178	71.87%	Moderate	Rockingham	Seabrook	NH
Boston	40484	33	015	0630.04	918	4.36%	No	No	$122,500	$107,377	$0	0.00%	Not Available	Rockingham	Seabrook	NH
Boston	40484	33	015	0640.00	2,403	7.87%	No	No	$122,500	$107,377	$146,500	136.43%	Upper	Rockingham	Hampton Falls	NH
Boston	40484	33	015	0650.05	2,621	5.65%	No	No	$122,500	$107,377	$94,394	87.90%	Middle	Rockingham	Hampton	NH
Boston	40484	33	015	0650.06	1,762	6.19%	No	No	$122,500	$107,377	$100,722	93.80%	Middle	Rockingham	Hampton	NH
Boston	40484	33	015	0650.07	1,613	6.82%	No	No	$122,500	$107,377	$128,750	119.90%	Middle	Rockingham	Hampton	NH
Boston	40484	33	015	0650.08	1,887	8.90%	No	No	$122,500	$107,377	$88,864	82.75%	Middle	Rockingham	Hampton	NH
Boston	40484	33	015	0650.09	3,775	7.31%	No	No	$122,500	$107,377	$110,350	102.76%	Middle	Rockingham	Hampton	NH

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	40484	33	015	0650.10	4,556	8.58%	No	No	$122,500	$107,377	$99,423	92.59%	Middle	Rockingham	Hampton	NH
Boston	40484	33	015	0660.00	4,538	7.29%	No	No	$122,500	$107,377	$132,188	123.10%	Upper	Rockingham	N Hampton	NH
Boston	40484	33	015	0670.00	7,669	9.23%	No	No	$122,500	$107,377	$134,650	125.39%	Upper	Rockingham	Stratham	NH
Boston	40484	33	015	0675.02	3,601	11.30%	No	No	$122,500	$107,377	$91,250	84.98%	Middle	Rockingham	Newmarket	NH
Boston	40484	33	015	0675.03	2,877	15.22%	No	No	$122,500	$107,377	$93,043	86.65%	Middle	Rockingham	Newmarket	NH
Boston	40484	33	015	0675.04	2,952	9.35%	No	No	$122,500	$107,377	$110,729	103.12%	Middle	Rockingham	Newmarket	NH
Boston	40484	33	015	0675.05	1,769	6.67%	No	No	$122,500	$107,377	$170,000	158.32%	Upper	Rockingham	Newmarket	NH
Boston	40484	33	015	0691.00	4,240	7.55%	No	No	$122,500	$107,377	$185,625	172.87%	Upper	Rockingham	Potsmouth	NH
Boston	40484	33	015	0692.00	2,931	8.02%	No	No	$122,500	$107,377	$129,257	120.37%	Upper	Rockingham	Potsmouth	NH
Boston	40484	33	015	0693.00	2,202	9.63%	No	No	$122,500	$107,377	$150,179	139.86%	Upper	Rockingham	Potsmouth	NH
Boston	40484	33	015	0697.00	3,475	10.91%	No	No	$122,500	$107,377	$133,125	123.97%	Upper	Rockingham	Potsmouth	NH
Boston	40484	33	015	0710.01	3,226	5.67%	No	No	$122,500	$107,377	$151,000	140.62%	Upper	Rockingham	Rye	NH
Boston	40484	33	015	0710.02	2,317	6.69%	No	No	$122,500	$107,377	$126,167	117.49%	Middle	Rockingham	Rye	NH
Boston	40484	33	017	0801.00	2,911	10.20%	No	No	$122,500	$107,377	$134,583	125.33%	Upper	Strafford	Durham	NH
Boston	40484	33	017	0802.02	2,766	14.17%	No	No	$122,500	$107,377	$155,625	144.93%	Upper	Strafford	Durham	NH
Boston	40484	33	017	0802.03	5,600	17.05%	No	No	$122,500	$107,377	$175,508	163.45%	Upper	Strafford	Durham	NH
Boston	40484	33	017	0802.04	4,213	18.99%	No	No	$122,500	$107,377	$156,250	145.51%	Upper	Strafford	Durham	NH
Boston	40484	33	017	0805.00	6,438	11.06%	No	No	$122,500	$107,377	$131,328	122.30%	Upper	Strafford	Lee/Madbury	NH
Boston	40484	33	017	0811.01	4,813	20.34%	No	No	$122,500	$107,377	$77,454	72.13%	Moderate	Strafford	Dover	NH
Boston	40484	33	017	0811.02	2,100	10.48%	No	No	$122,500	$107,377	$99,630	92.78%	Middle	Strafford	Dover	NH
Boston	40484	33	017	0812.00	5,188	11.70%	No	No	$122,500	$107,377	$93,769	87.32%	Middle	Strafford	Dover	NH
Boston	40484	33	017	0813.00	4,963	12.81%	No	No	$122,500	$107,377	$85,824	79.92%	Moderate	Strafford	Dover	NH
Boston	40484	33	017	0814.00	2,309	15.76%	No	No	$122,500	$107,377	$86,389	80.45%	Middle	Strafford	Dover	NH
Boston	40484	33	017	0815.00	5,701	17.56%	No	No	$122,500	$107,377	$105,919	98.64%	Middle	Strafford	Dover	NH
Boston	40484	33	017	0816.00	7,667	15.01%	No	No	$122,500	$107,377	$114,632	106.75%	Middle	Strafford	Dover	NH
Boston	40484	33	017	0820.00	2,597	7.89%	No	No	$122,500	$107,377	$88,594	82.50%	Middle	Strafford	Rollinsford	NH
Boston	40484	33	017	0830.01	6,750	17.08%	No	No	$122,500	$107,377	$78,457	73.06%	Moderate	Strafford	Somersworth	NH
Boston	40484	33	017	0830.02	5,105	20.98%	No	No	$122,500	$107,377	$71,974	67.02%	Moderate	Strafford	Somersworth	NH
Boston	40484	33	017	0841.00	5,754	10.81%	No	No	$122,500	$107,377	$75,542	70.35%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0842.01	4,471	9.75%	No	No	$122,500	$107,377	$77,344	72.03%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0842.02	3,684	7.82%	No	No	$122,500	$107,377	$67,200	62.58%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0843.01	2,866	11.97%	No	No	$122,500	$107,377	$69,363	64.59%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0843.02	3,946	13.28%	No	No	$122,500	$107,377	$68,760	64.03%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0844.00	4,360	12.64%	No	No	$122,500	$107,377	$69,246	64.48%	Moderate	Strafford	Rochester	NH
Boston	40484	33	017	0845.00	4,380	9.84%	No	No	$122,500	$107,377	$87,895	81.85%	Middle	Strafford	Rochester	NH
Boston	40484	33	017	0846.00	3,031	9.67%	No	No	$122,500	$107,377	$88,667	82.57%	Middle	Strafford	Rochester	NH
Boston	40484	33	017	0850.01	3,895	8.34%	No	No	$122,500	$107,377	$124,987	116.40%	Middle	Strafford	Barrington	NH
Boston	40484	33	017	0850.02	5,431	7.99%	No	No	$122,500	$107,377	$111,458	103.80%	Middle	Strafford	Barrington	NH
Boston	40484	33	017	0860.00	4,230	6.57%	No	No	$122,500	$107,377	$118,889	110.72%	Middle	Strafford	Strafford	NH
Boston	40484	33	017	0870.01	3,840	10.65%	No	No	$122,500	$107,377	$44,770	41.69%	Low	Strafford	Farmington	NH
Boston	40484	33	017	0870.02	2,882	6.94%	No	No	$122,500	$107,377	$92,183	85.84%	Middle	Strafford	Farmington	NH
Boston	40484	33	017	0880.00	4,482	7.68%	No	No	$122,500	$107,377	$105,329	98.09%	Middle	Strafford	Milton	NH
Boston	40484	33	017	0885.00	4,516	5.96%	No	No	$122,500	$107,377	$97,679	90.96%	Middle	Strafford	Middleton / New Durham	NH
Boston	40484	33	015	1001.00	6,944	9.69%	No	No	$122,500	$107,377	$143,100	133.26%	Upper	Rockingham	Salem	NH
Boston	40484	33	015	1002.00	5,509	13.16%	No	No	$122,500	$107,377	$116,122	108.14%	Middle	Rockingham	Salem	NH
Boston	40484	33	015	1003.01	4,927	14.13%	No	No	$122,500	$107,377	$108,291	100.85%	Middle	Rockingham	Salem	NH
Boston	40484	33	015	1003.02	4,519	24.96%	No	No	$122,500	$107,377	$84,620	78.80%	Moderate	Rockingham	Salem	NH
Boston	40484	33	015	1004.01	4,659	15.24%	No	No	$122,500	$107,377	$98,125	91.38%	Middle	Rockingham	Salem	NH
Boston	40484	33	015	1004.02	3,531	12.35%	No	No	$122,500	$107,377	$145,612	135.60%	Upper	Rockingham	Salem	NH

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Boston	40484	33	015	1011.01	4,882	7.91%	No	No	$122,500	$107,377	$98,750	91.96%	Middle	Rockingham	Plaistow	NH
Boston	40484	33	015	1011.02	2,948	10.99%	No	No	$122,500	$107,377	$102,828	95.76%	Middle	Rockingham	Plaistow	NH
Boston	40484	33	015	1021.00	4,820	8.55%	No	No	$122,500	$107,377	$121,969	113.58%	Middle	Rockingham	Newton	NH
Boston	40484	33	015	1031.00	7,087	6.63%	No	No	$122,500	$107,377	$123,750	115.24%	Middle	Rockingham	Atkinson	NH
Boston	40484	33	015	1041.01	4,932	8.27%	No	No	$122,500	$107,377	$81,357	75.76%	Moderate	Rockingham	Hampstead	NH
Boston	40484	33	015	1041.02	4,066	6.91%	No	No	$122,500	$107,377	$114,974	107.07%	Middle	Rockingham	Hampstead	NH
Boston	40484	33	015	1051.00	6,202	7.18%	No	No	$122,500	$107,377	$117,813	109.71%	Middle	Rockingham	Kingston	NH
Boston	40484	33	015	1061.01	8,159	13.71%	No	No	$122,500	$107,377	$161,030	149.96%	Upper	Rockingham	Windham	NH
Boston	40484	33	015	1061.02	7,658	10.73%	No	No	$122,500	$107,377	$152,926	142.41%	Upper	Rockingham	Windham	NH
Boston	40484	33	015	1062.00	4,464	9.52%	No	No	$122,500	$107,377	$88,139	82.08%	Middle	Rockingham	Exeter	NH
Boston	40484	33	015	1064.00	4,682	9.65%	No	No	$122,500	$107,377	$147,545	137.40%	Upper	Rockingham	Exeter	NH
Boston	40484	33	015	1071.00	2,590	22.90%	No	No	$122,500	$107,377	$64,583	60.14%	Moderate	Rockingham	Potsmouth	NH
Boston	40484	33	015	1072.00	6,262	16.38%	No	No	$122,500	$107,377	$92,500	86.14%	Middle	Rockingham	Potsmouth	NH
Boston	40484	33	015	1074.00	1,256	13.06%	No	No	$122,500	$107,377	$134,250	125.02%	Upper	Rockingham	Potsmouth	NH
Boston	40484	33	015	1075.00	4,878	8.84%	No	No	$122,500	$107,377	$133,810	124.61%	Upper	Rockingham	Newington	NH
Boston	40484	33	015	9800.11	6	16.67%	No	No	$122,500	$107,377	$0	0.00%	Not Available	Rockingham	Londonderry	NH
Boston	40484	33	015	9900.00	0	0.00%	No	No	$122,500	$107,377	$0	0.00%	Not Available	Rockingham	#N/A	NH
Concord	Non-MSA	33	013	0030.01	4,350	10.46%	No	No	$94,500	$85,473	$97,708	114.31%	Middle	Merrimack	Hooksett	NH
Concord	Non-MSA	33	013	0030.06	3,907	12.72%	No	No	$94,500	$85,473	$96,335	112.70%	Middle	Merrimack	Hooksett	NH
Concord	Non-MSA	33	013	0031.00	4,707	9.26%	No	No	$94,500	$85,473	$75,395	88.20%	Middle	Merrimack	Allenstown	NH
Concord	Non-MSA	33	013	0032.01	5,064	8.91%	No	No	$94,500	$85,473	$97,721	114.32%	Middle	Merrimack	Pembroke	NH
Concord	Non-MSA	33	013	0032.02	2,143	9.19%	No	No	$94,500	$85,473	$113,581	132.88%	Upper	Merrimack	Pembroke	NH
Concord	Non-MSA	33	013	0300.00	3,005	7.29%	No	No	$94,500	$85,473	$134,522	157.38%	Upper	Merrimack	Dunbarton	NH
Concord	Non-MSA	33	013	0310.01	4,249	8.12%	No	No	$94,500	$85,473	$127,250	148.87%	Upper	Merrimack	Bow	NH
Concord	Non-MSA	33	013	0310.02	3,980	7.64%	No	No	$94,500	$85,473	$147,813	172.93%	Upper	Merrimack	Bow	NH
Concord	Non-MSA	33	013	0321.00	3,766	10.17%	No	No	$94,500	$85,473	$101,628	118.90%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0322.00	2,728	17.41%	No	No	$94,500	$85,473	$56,220	65.77%	Moderate	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0323.00	1,763	10.83%	No	No	$94,500	$85,473	$81,553	95.41%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0324.00	3,237	13.10%	No	No	$94,500	$85,473	$87,113	101.91%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0325.00	3,802	11.05%	No	No	$94,500	$85,473	$166,250	194.50%	Upper	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0326.00	4,917	14.36%	No	No	$94,500	$85,473	$90,699	106.11%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0327.01	1,548	9.17%	No	No	$94,500	$85,473	$77,500	90.67%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0327.06	3,889	13.96%	No	No	$94,500	$85,473	$90,168	105.49%	Middle	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0328.00	5,182	10.92%	No	No	$94,500	$85,473	$143,207	167.54%	Upper	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0329.00	4,345	35.10%	No	No	$94,500	$85,473	$65,452	76.57%	Moderate	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0330.00	2,665	6.34%	No	No	$94,500	$85,473	$103,977	121.64%	Upper	Merrimack	Chichester	NH
Concord	Non-MSA	33	013	0340.00	4,834	6.68%	No	No	$94,500	$85,473	$108,696	127.16%	Upper	Merrimack	Epsom	NH
Concord	Non-MSA	33	013	0350.00	4,075	10.50%	No	No	$94,500	$85,473	$84,263	98.58%	Middle	Merrimack	Pittsfield	NH
Concord	Non-MSA	33	013	0360.00	5,576	7.57%	No	No	$94,500	$85,473	$76,732	89.77%	Middle	Merrimack	Loudon	NH
Concord	Non-MSA	33	013	0370.00	2,389	8.58%	No	No	$94,500	$85,473	$113,750	133.08%	Upper	Merrimack	Canterbury	NH
Concord	Non-MSA	33	013	0380.00	3,998	7.03%	No	No	$94,500	$85,473	$91,696	107.28%	Middle	Merrimack	Boscawen	NH
Concord	Non-MSA	33	013	0385.00	4,850	7.65%	No	No	$94,500	$85,473	$90,170	105.49%	Middle	Merrimack	Warner	NH
Concord	Non-MSA	33	013	0390.00	5,914	6.95%	No	No	$94,500	$85,473	$103,717	121.34%	Upper	Merrimack	Hopkinton	NH
Concord	Non-MSA	33	013	0400.00	6,185	13.78%	No	No	$94,500	$85,473	$113,750	133.08%	Upper	Merrimack	Henniker	NH
Concord	Non-MSA	33	013	0405.01	1,662	5.35%	No	No	$94,500	$85,473	$92,813	108.58%	Middle	Merrimack	Bradford	NH
Concord	Non-MSA	33	013	0405.02	4,150	6.34%	No	No	$94,500	$85,473	$113,000	132.20%	Upper	Merrimack	Newbury / Sutton	NH
Concord	Non-MSA	33	013	0410.01	1,813	7.23%	No	No	$94,500	$85,473	$119,750	140.10%	Upper	Merrimack	New London	NH
Concord	Non-MSA	33	013	0410.02	2,587	8.47%	No	No	$94,500	$85,473	$110,352	129.10%	Upper	Merrimack	New London	NH
Concord	Non-MSA	33	013	0415.00	3,674	7.32%	No	No	$94,500	$85,473	$92,548	108.27%	Middle	Merrimack	Danbury / Hill / Wilmot	NH

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Concord	Non-MSA	33	013	0425.00	3,828	6.40%	No	No	$94,500	$85,473	$93,242	109.08%	Middle	Merrimack	Andover / Salisbury	NH
Concord	Non-MSA	33	013	0430.01	4,242	10.75%	No	No	$94,500	$85,473	$69,097	80.84%	Middle	Merrimack	Franklin	NH
Concord	Non-MSA	33	013	0430.02	4,499	8.20%	No	No	$94,500	$85,473	$70,558	82.55%	Middle	Merrimack	Franklin	NH
Concord	Non-MSA	33	013	0440.00	4,872	8.78%	No	No	$94,500	$85,473	$76,917	89.98%	Middle	Merrimack	Northfield	NH
Concord	Non-MSA	33	013	0441.00	3,694	18.98%	No	No	$94,500	$85,473	$66,923	78.29%	Moderate	Merrimack	Concord	NH
Concord	Non-MSA	33	013	0442.00	6,614	13.61%	No	No	$94,500	$85,473	$106,875	125.03%	Upper	Merrimack	Hooksett	NH
Concord	Non-MSA	33	013	0443.00	5,105	14.59%	No	No	$94,500	$85,473	$74,398	87.04%	Middle	Merrimack	Concord	NH
Manchester / Nashua	31700	33	011	0001.03	5,418	15.97%	No	No	$114,500	$103,238	$105,917	102.59%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0001.04	3,019	13.42%	No	No	$114,500	$103,238	$143,072	138.58%	Upper	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0002.02	2,451	24.85%	No	No	$114,500	$103,238	$63,654	61.65%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0002.03	3,057	18.35%	No	No	$114,500	$103,238	$77,580	75.14%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0002.04	5,684	22.96%	No	No	$114,500	$103,238	$88,797	86.01%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0003.00	3,081	28.33%	No	No	$114,500	$103,238	$41,711	40.40%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0006.00	2,344	28.88%	No	No	$114,500	$103,238	$46,250	44.79%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0007.00	3,119	13.88%	No	No	$114,500	$103,238	$116,429	112.77%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0008.00	2,442	23.30%	No	No	$114,500	$103,238	$68,438	66.29%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0009.01	3,563	20.04%	No	No	$114,500	$103,238	$88,875	86.08%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0009.02	5,636	25.35%	No	No	$114,500	$103,238	$96,810	93.77%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0010.00	6,318	14.21%	No	No	$114,500	$103,238	$102,500	99.28%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0011.00	5,418	15.56%	No	No	$114,500	$103,238	$98,618	95.52%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0012.00	2,013	16.29%	No	No	$114,500	$103,238	$90,000	87.17%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0013.00	3,277	38.21%	No	No	$114,500	$103,238	$56,389	54.62%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0014.00	2,528	44.54%	No	No	$114,500	$103,238	$39,318	38.08%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0015.00	3,235	57.84%	Yes	No	$114,500	$103,238	$28,938	28.03%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0016.00	4,185	46.55%	No	No	$114,500	$103,238	$49,643	48.08%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0017.00	2,234	34.42%	No	No	$114,500	$103,238	$54,712	52.99%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0018.00	6,117	29.93%	No	No	$114,500	$103,238	$82,865	80.26%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0019.00	3,402	41.74%	No	No	$114,500	$103,238	$55,972	54.21%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0020.00	2,300	39.78%	No	No	$114,500	$103,238	$45,417	43.99%	Low	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0021.00	5,293	30.42%	No	No	$114,500	$103,238	$69,007	66.84%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0022.00	3,297	16.11%	No	No	$114,500	$103,238	$80,758	78.22%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0023.00	3,747	25.62%	No	No	$114,500	$103,238	$78,676	76.20%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0024.00	7,564	27.80%	No	No	$114,500	$103,238	$59,085	57.23%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0025.00	5,510	20.54%	No	No	$114,500	$103,238	$69,358	67.18%	Moderate	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0026.00	5,862	17.64%	No	No	$114,500	$103,238	$107,500	104.12%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	0027.01	3,968	6.43%	No	No	$114,500	$103,238	$125,972	122.02%	Upper	Hillsborough	Goffstown	NH
Manchester / Nashua	31700	33	011	0027.02	6,298	8.59%	No	No	$114,500	$103,238	$130,000	125.92%	Upper	Hillsborough	Goffstown	NH
Manchester / Nashua	31700	33	011	0028.01	1,436	8.43%	No	No	$114,500	$103,238	$97,411	94.35%	Middle	Hillsborough	Goffstown	NH
Manchester / Nashua	31700	33	011	0028.02	6,875	12.47%	No	No	$114,500	$103,238	$77,169	74.74%	Moderate	Hillsborough	Goffstown	NH
Manchester / Nashua	31700	33	011	0029.01	8,202	15.42%	No	No	$114,500	$103,238	$124,128	120.23%	Upper	Hillsborough	Bedford	NH
Manchester / Nashua	31700	33	011	0029.02	6,771	12.72%	No	No	$114,500	$103,238	$136,643	132.35%	Upper	Hillsborough	Bedford	NH
Manchester / Nashua	31700	33	011	0029.03	8,349	13.28%	No	No	$114,500	$103,238	$197,351	191.16%	Upper	Hillsborough	Bedford	NH
Manchester / Nashua	31700	33	011	0101.00	5,310	18.47%	No	No	$114,500	$103,238	$113,141	109.59%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0102.01	4,410	31.86%	No	No	$114,500	$103,238	$119,239	115.49%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0102.02	2,516	33.39%	No	No	$114,500	$103,238	$91,979	89.09%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0103.01	4,788	18.21%	No	No	$114,500	$103,238	$111,550	108.05%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0103.02	4,322	20.73%	No	No	$114,500	$103,238	$116,786	113.12%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0104.00	5,042	18.58%	No	No	$114,500	$103,238	$132,753	128.58%	Upper	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0105.00	4,717	39.16%	No	No	$114,500	$103,238	$44,549	43.15%	Low	Hillsborough	Nashua	NH

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Manchester / Nashua	31700	33	011	0106.00	6,716	40.11%	No	No	$114,500	$103,238	$70,028	67.83%	Moderate	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0107.00	1,671	33.87%	No	No	$114,500	$103,238	$33,787	32.72%	Low	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0108.01	2,429	50.19%	Yes	No	$114,500	$103,238	$53,750	52.06%	Moderate	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0108.02	5,820	50.12%	Yes	No	$114,500	$103,238	$37,917	36.72%	Low	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0109.00	6,275	31.17%	No	No	$114,500	$103,238	$80,601	78.07%	Moderate	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0110.00	4,874	17.28%	No	No	$114,500	$103,238	$97,244	94.19%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0111.01	3,771	39.25%	No	No	$114,500	$103,238	$72,523	70.24%	Moderate	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0111.02	3,466	40.48%	No	No	$114,500	$103,238	$79,714	77.21%	Moderate	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0112.00	7,432	29.51%	No	No	$114,500	$103,238	$134,762	130.53%	Upper	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0113.00	4,399	14.73%	No	No	$114,500	$103,238	$104,034	100.77%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0114.01	5,682	25.92%	No	No	$114,500	$103,238	$127,054	123.06%	Upper	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0114.02	5,165	30.73%	No	No	$114,500	$103,238	$95,645	92.64%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0115.00	2,517	13.55%	No	No	$114,500	$103,238	$89,737	86.92%	Middle	Hillsborough	Nashua	NH
Manchester / Nashua	31700	33	011	0121.01	5,157	12.72%	No	No	$114,500	$103,238	$124,779	120.86%	Upper	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0121.02	3,285	9.74%	No	No	$114,500	$103,238	$141,375	136.94%	Upper	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0122.01	1,899	14.53%	No	No	$114,500	$103,238	$105,515	102.20%	Middle	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0122.02	5,635	15.62%	No	No	$114,500	$103,238	$97,056	94.01%	Middle	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0123.01	5,392	12.07%	No	No	$114,500	$103,238	$136,082	131.81%	Upper	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0123.02	4,026	12.07%	No	No	$114,500	$103,238	$124,792	120.87%	Upper	Hillsborough	Hudson	NH
Manchester / Nashua	31700	33	011	0131.01	3,807	8.93%	No	No	$114,500	$103,238	$87,158	84.42%	Middle	Hillsborough	Litchfield	NH
Manchester / Nashua	31700	33	011	0131.02	4,671	8.09%	No	No	$114,500	$103,238	$134,143	129.93%	Upper	Hillsborough	Litchfield	NH
Manchester / Nashua	31700	33	011	0141.01	3,825	14.35%	No	No	$114,500	$103,238	$61,250	59.32%	Moderate	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0141.02	2,530	15.22%	No	No	$114,500	$103,238	$133,764	129.56%	Upper	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0142.01	5,957	10.07%	No	No	$114,500	$103,238	$125,036	121.11%	Upper	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0142.02	6,391	9.87%	No	No	$114,500	$103,238	$119,853	116.09%	Middle	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0143.01	2,052	11.89%	No	No	$114,500	$103,238	$113,750	110.18%	Middle	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0143.02	5,877	11.50%	No	No	$114,500	$103,238	$130,116	126.03%	Upper	Hillsborough	Merrimack	NH
Manchester / Nashua	31700	33	011	0151.00	5,451	9.52%	No	No	$114,500	$103,238	$151,827	147.06%	Upper	Hillsborough	Amherst	NH
Manchester / Nashua	31700	33	011	0152.00	6,302	9.92%	No	No	$114,500	$103,238	$161,525	156.45%	Upper	Hillsborough	Amherst	NH
Manchester / Nashua	31700	33	011	0161.00	3,013	10.22%	No	No	$114,500	$103,238	$110,882	107.40%	Middle	Hillsborough	Milford	NH
Manchester / Nashua	31700	33	011	0162.02	5,471	10.42%	No	No	$114,500	$103,238	$117,210	113.53%	Middle	Hillsborough	Milford	NH
Manchester / Nashua	31700	33	011	0162.03	3,723	14.48%	No	No	$114,500	$103,238	$72,738	70.45%	Moderate	Hillsborough	Milford	NH
Manchester / Nashua	31700	33	011	0162.04	3,924	12.54%	No	No	$114,500	$103,238	$97,011	93.96%	Middle	Hillsborough	Milford	NH
Manchester / Nashua	31700	33	011	0171.01	3,643	12.65%	No	No	$114,500	$103,238	$152,652	147.86%	Upper	Hillsborough	Hollis	NH
Manchester / Nashua	31700	33	011	0171.02	4,699	11.68%	No	No	$114,500	$103,238	$143,344	138.84%	Upper	Hillsborough	Hollis	NH
Manchester / Nashua	31700	33	011	0180.01	2,419	10.21%	No	No	$114,500	$103,238	$163,173	158.05%	Upper	Hillsborough	Brookline	NH
Manchester / Nashua	31700	33	011	0180.02	3,220	11.77%	No	No	$114,500	$103,238	$147,813	143.17%	Upper	Hillsborough	Brookline	NH
Manchester / Nashua	31700	33	011	0185.01	1,974	9.78%	No	No	$114,500	$103,238	$89,390	86.58%	Middle	Hillsborough	Greenville	NH
Manchester / Nashua	31700	33	011	0185.02	1,448	8.15%	No	No	$114,500	$103,238	$115,417	111.79%	Middle	Hillsborough	Mason	NH
Manchester / Nashua	31700	33	011	0190.00	3,896	8.50%	No	No	$114,500	$103,238	$101,645	98.45%	Middle	Hillsborough	Wilton	NH
Manchester / Nashua	31700	33	011	0195.01	1,702	8.87%	No	No	$114,500	$103,238	$111,188	107.70%	Middle	Hillsborough	Lyndeborough	NH
Manchester / Nashua	31700	33	011	0195.02	2,584	10.91%	No	No	$114,500	$103,238	$134,750	130.52%	Upper	Hillsborough	Mount Vernon	NH
Manchester / Nashua	31700	33	011	0200.00	6,108	8.14%	No	No	$114,500	$103,238	$129,338	125.28%	Upper	Hillsborough	New Boston	NH
Manchester / Nashua	31700	33	011	0210.01	5,152	7.01%	No	No	$114,500	$103,238	$114,337	110.75%	Middle	Hillsborough	Weare	NH
Manchester / Nashua	31700	33	011	0210.02	3,940	7.23%	No	No	$114,500	$103,238	$99,970	96.83%	Middle	Hillsborough	Weare	NH
Manchester / Nashua	31700	33	011	0215.00	5,015	7.42%	No	No	$114,500	$103,238	$91,098	88.24%	Middle	Hillsborough	Bennington / Deering / Francestown	NH
Manchester / Nashua	31700	33	011	0220.00	1,716	8.04%	No	No	$114,500	$103,238	$95,972	92.96%	Middle	Hillsborough	Greenfield	NH
Manchester / Nashua	31700	33	011	0225.01	2,623	9.00%	No	No	$114,500	$103,238	$87,803	85.04%	Middle	Hillsborough	New Ipswich	NH

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Manchester / Nashua	31700	33	011	0225.02	4,322	7.03%	No	No	$114,500	$103,238	$87,986	85.22%	Middle	Hillsborough	Sharon / Temple	NH
Manchester / Nashua	31700	33	011	0230.01	3,716	8.21%	No	No	$114,500	$103,238	$114,756	111.15%	Middle	Hillsborough	Peterborough	NH
Manchester / Nashua	31700	33	011	0230.02	2,702	11.95%	No	No	$114,500	$103,238	$101,406	98.22%	Middle	Hillsborough	Peterborough	NH
Manchester / Nashua	31700	33	011	0240.00	1,731	6.99%	No	No	$114,500	$103,238	$93,457	90.52%	Middle	Hillsborough	Hancock	NH
Manchester / Nashua	31700	33	011	0250.00	2,651	8.71%	No	No	$114,500	$103,238	$72,500	70.22%	Moderate	Hillsborough	Antrim	NH
Manchester / Nashua	31700	33	011	0255.01	3,060	9.74%	No	No	$114,500	$103,238	$82,102	79.52%	Moderate	Hillsborough	Hillsborough	NH
Manchester / Nashua	31700	33	011	0255.02	3,141	8.60%	No	No	$114,500	$103,238	$110,732	107.25%	Middle	Hillsborough	Hillsborough / Windsor	NH
Manchester / Nashua	31700	33	011	2001.01	3,167	9.88%	No	No	$114,500	$103,238	$118,750	115.02%	Middle	Hillsborough	Pelham	NH
Manchester / Nashua	31700	33	011	2002.01	2,670	11.27%	No	No	$114,500	$103,238	$96,294	93.27%	Middle	Hillsborough	Pelham	NH
Manchester / Nashua	31700	33	011	2003.00	4,852	11.21%	No	No	$114,500	$103,238	$124,257	120.35%	Upper	Hillsborough	Pelham	NH
Manchester / Nashua	31700	33	011	2004.00	3,530	29.04%	No	No	$114,500	$103,238	$104,000	100.73%	Middle	Hillsborough	Manchester	NH
Manchester / Nashua	31700	33	011	2005.00	3,533	11.55%	No	No	$114,500	$103,238	$123,977	120.08%	Upper	Hillsborough	Pelham	NH
Manchester / Nashua	31700	33	011	9801.01	0	0.00%	No	No	$114,500	$103,238	$0	0.00%	Not Available	Hillsborough	Manchester	NH
Providence / Warwick	39300	25	005	6001.00	4,030	13.28%	No	No	$99,600	$89,555	$123,833	138.27%	Upper	Bristol	Easton	MA
Providence / Warwick	39300	25	005	6002.02	4,814	21.00%	No	No	$99,600	$89,555	$118,125	131.90%	Upper	Bristol	Easton	MA
Providence / Warwick	39300	25	005	6002.03	6,386	16.72%	No	No	$99,600	$89,555	$160,583	179.31%	Upper	Bristol	Easton	MA
Providence / Warwick	39300	25	005	6002.04	4,095	20.32%	No	No	$99,600	$89,555	$133,906	149.52%	Upper	Bristol	Easton	MA
Providence / Warwick	39300	25	005	6101.00	5,359	17.47%	No	No	$99,600	$89,555	$116,250	129.80%	Upper	Bristol	Mansfield	MA
Providence / Warwick	39300	25	005	6102.02	5,660	14.89%	No	No	$99,600	$89,555	$138,618	154.78%	Upper	Bristol	Mansfield	MA
Providence / Warwick	39300	25	005	6102.03	6,818	12.16%	No	No	$99,600	$89,555	$170,758	190.67%	Upper	Bristol	Mansfield	MA
Providence / Warwick	39300	25	005	6102.04	6,023	24.56%	No	No	$99,600	$89,555	$149,784	167.25%	Upper	Bristol	Mansfield	MA
Providence / Warwick	39300	25	005	6111.01	5,112	13.13%	No	No	$99,600	$89,555	$116,731	130.34%	Upper	Bristol	Norton	MA
Providence / Warwick	39300	25	005	6111.02	4,977	14.89%	No	No	$99,600	$89,555	$145,673	162.66%	Upper	Bristol	Norton	MA
Providence / Warwick	39300	25	005	6112.01	2,989	10.71%	No	No	$99,600	$89,555	$119,494	133.43%	Upper	Bristol	Norton	MA
Providence / Warwick	39300	25	005	6112.02	6,124	10.14%	No	No	$99,600	$89,555	$115,735	129.23%	Upper	Bristol	Norton	MA
Providence / Warwick	39300	25	005	6121.00	4,716	13.23%	No	No	$99,600	$89,555	$124,583	139.11%	Upper	Bristol	Raynham	MA
Providence / Warwick	39300	25	005	6122.01	3,886	18.22%	No	No	$99,600	$89,555	$99,940	111.59%	Middle	Bristol	Raynham	MA
Providence / Warwick	39300	25	005	6122.02	6,540	16.45%	No	No	$99,600	$89,555	$149,087	166.47%	Upper	Bristol	Raynham	MA
Providence / Warwick	39300	25	005	6131.00	6,712	18.12%	No	No	$99,600	$89,555	$97,525	108.89%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6133.00	7,555	14.89%	No	No	$99,600	$89,555	$91,875	102.59%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6134.00	3,873	20.86%	No	No	$99,600	$89,555	$94,293	105.29%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6136.00	4,178	35.81%	No	No	$99,600	$89,555	$46,484	51.90%	Moderate	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6137.00	4,566	28.84%	No	No	$99,600	$89,555	$57,026	63.67%	Moderate	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6138.00	4,893	42.10%	No	No	$99,600	$89,555	$47,248	52.75%	Moderate	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6139.01	2,925	35.28%	No	No	$99,600	$89,555	$60,917	68.02%	Moderate	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6139.02	5,763	26.95%	No	No	$99,600	$89,555	$90,192	100.71%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6140.00	4,612	44.84%	No	No	$99,600	$89,555	$37,434	41.80%	Low	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6141.01	7,093	28.80%	No	No	$99,600	$89,555	$82,031	91.59%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6141.02	7,238	18.82%	No	No	$99,600	$89,555	$99,567	111.17%	Middle	Bristol	Taunton	MA
Providence / Warwick	39300	25	005	6151.00	8,101	10.48%	No	No	$99,600	$89,555	$111,832	124.87%	Upper	Bristol	Dighton	MA
Providence / Warwick	39300	25	005	6161.00	6,764	8.90%	No	No	$99,600	$89,555	$109,408	122.16%	Upper	Bristol	Berkley	MA
Providence / Warwick	39300	25	005	6171.01	4,910	8.23%	No	No	$99,600	$89,555	$112,535	125.66%	Upper	Bristol	Freetown	MA
Providence / Warwick	39300	25	005	6171.02	4,296	8.43%	No	No	$99,600	$89,555	$108,558	121.21%	Upper	Bristol	Freetown	MA
Providence / Warwick	39300	25	005	6301.01	3,256	23.50%	No	No	$99,600	$89,555	$82,414	92.02%	Middle	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6301.02	4,666	18.30%	No	No	$99,600	$89,555	$91,856	102.56%	Middle	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6302.01	3,048	8.79%	No	No	$99,600	$89,555	$131,389	146.71%	Upper	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6302.02	5,336	15.48%	No	No	$99,600	$89,555	$129,771	144.90%	Upper	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6303.01	6,292	15.89%	No	No	$99,600	$89,555	$144,519	161.37%	Upper	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6303.02	2,866	16.22%	No	No	$99,600	$89,555	$109,861	122.67%	Upper	Bristol	North Attleborough	MA

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	25	005	6304.00	5,370	20.24%	No	No	$99,600	$89,555	$140,694	157.10%	Upper	Bristol	North Attleborough	MA
Providence / Warwick	39300	25	005	6311.01	3,146	22.63%	No	No	$99,600	$89,555	$84,137	93.95%	Middle	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6311.02	5,399	22.26%	No	No	$99,600	$89,555	$78,352	87.49%	Middle	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6312.00	7,552	20.15%	No	No	$99,600	$89,555	$129,155	144.21%	Upper	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6313.00	5,557	23.41%	No	No	$99,600	$89,555	$125,645	140.29%	Upper	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6314.00	2,889	42.96%	No	No	$99,600	$89,555	$45,750	51.08%	Moderate	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6315.00	2,888	24.86%	No	No	$99,600	$89,555	$76,488	85.40%	Middle	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6316.00	4,044	42.78%	No	No	$99,600	$89,555	$58,320	65.12%	Moderate	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6317.00	6,972	17.80%	No	No	$99,600	$89,555	$130,318	145.51%	Upper	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6318.00	8,014	21.24%	No	No	$99,600	$89,555	$95,773	106.94%	Middle	Bristol	Attleborough	MA
Providence / Warwick	39300	25	005	6321.00	6,854	10.10%	No	No	$99,600	$89,555	$114,688	128.06%	Upper	Bristol	Seekonk	MA
Providence / Warwick	39300	25	005	6322.00	8,677	15.19%	No	No	$99,600	$89,555	$103,488	115.55%	Middle	Bristol	Seekonk	MA
Providence / Warwick	39300	25	005	6331.00	5,880	8.45%	No	No	$99,600	$89,555	$119,476	133.41%	Upper	Bristol	Rehoboth	MA
Providence / Warwick	39300	25	005	6332.00	6,622	8.77%	No	No	$99,600	$89,555	$136,047	151.91%	Upper	Bristol	Rehoboth	MA
Providence / Warwick	39300	25	005	6401.00	5,888	26.39%	No	No	$99,600	$89,555	$62,834	70.16%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6402.01	2,631	33.87%	No	No	$99,600	$89,555	$46,168	51.55%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6402.02	3,844	29.42%	No	No	$99,600	$89,555	$37,686	42.08%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6403.00	4,050	36.72%	No	No	$99,600	$89,555	$53,182	59.38%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6404.00	2,889	22.40%	No	No	$99,600	$89,555	$70,662	78.90%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6405.00	5,454	27.41%	No	No	$99,600	$89,555	$60,349	67.38%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6406.00	4,891	34.25%	No	No	$99,600	$89,555	$46,230	51.62%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6407.00	2,914	18.84%	No	No	$99,600	$89,555	$77,454	86.48%	Middle	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6408.00	3,840	34.14%	No	No	$99,600	$89,555	$82,619	92.25%	Middle	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6409.01	5,472	39.02%	No	No	$99,600	$89,555	$50,989	56.93%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6410.00	2,407	30.16%	No	No	$99,600	$89,555	$36,250	40.47%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6411.01	1,903	41.93%	No	No	$99,600	$89,555	$28,906	32.27%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6412.00	2,978	34.52%	No	No	$99,600	$89,555	$33,827	37.77%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6413.00	5,544	43.87%	No	No	$99,600	$89,555	$42,642	47.61%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6414.00	3,331	38.52%	No	No	$99,600	$89,555	$32,333	36.10%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6415.00	2,463	24.36%	No	No	$99,600	$89,555	$60,469	67.52%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6416.00	2,336	18.66%	No	No	$99,600	$89,555	$47,431	52.96%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6417.00	5,230	20.04%	No	No	$99,600	$89,555	$57,188	63.85%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6418.00	2,072	23.70%	No	No	$99,600	$89,555	$63,661	71.08%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6419.00	2,431	29.25%	No	No	$99,600	$89,555	$43,000	48.01%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6420.00	3,484	36.14%	No	No	$99,600	$89,555	$36,944	41.25%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6421.00	4,351	25.70%	No	No	$99,600	$89,555	$52,349	58.45%	Moderate	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6422.00	3,858	27.53%	No	No	$99,600	$89,555	$39,375	43.96%	Low	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6423.00	2,117	10.68%	No	No	$99,600	$89,555	$104,118	116.26%	Middle	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6424.00	2,878	17.23%	No	No	$99,600	$89,555	$92,440	103.22%	Middle	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6425.00	4,744	14.02%	No	No	$99,600	$89,555	$109,212	121.94%	Upper	Bristol	Fall River	MA
Providence / Warwick	39300	25	005	6441.01	5,999	8.47%	No	No	$99,600	$89,555	$94,477	105.49%	Middle	Bristol	Somerset	MA
Providence / Warwick	39300	25	005	6441.02	5,032	8.31%	No	No	$99,600	$89,555	$97,941	109.36%	Middle	Bristol	Somerset	MA
Providence / Warwick	39300	25	005	6442.00	7,272	8.00%	No	No	$99,600	$89,555	$98,595	110.09%	Middle	Bristol	Somerset	MA
Providence / Warwick	39300	25	005	6451.01	5,124	7.96%	No	No	$99,600	$89,555	$93,233	104.10%	Middle	Bristol	Swnsea	MA
Providence / Warwick	39300	25	005	6451.02	6,057	8.68%	No	No	$99,600	$89,555	$114,500	127.85%	Upper	Bristol	Swnsea	MA
Providence / Warwick	39300	25	005	6451.03	5,963	7.11%	No	No	$99,600	$89,555	$118,783	132.63%	Upper	Bristol	Swnsea	MA
Providence / Warwick	39300	25	005	6461.01	7,837	6.71%	No	No	$99,600	$89,555	$71,531	79.87%	Moderate	Bristol	Westport	MA
Providence / Warwick	39300	25	005	6461.03	5,829	6.60%	No	No	$99,600	$89,555	$108,281	120.91%	Upper	Bristol	Westport	MA
Providence / Warwick	39300	25	005	6461.04	2,673	5.46%	No	No	$99,600	$89,555	$118,173	131.95%	Upper	Bristol	Westport	MA

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	25	005	6501.01	5,539	15.82%	No	No	$99,600	$89,555	$100,633	112.37%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6501.02	5,120	31.70%	No	No	$99,600	$89,555	$80,806	90.23%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6502.01	3,169	22.22%	No	No	$99,600	$89,555	$106,050	118.41%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6502.02	2,187	23.50%	No	No	$99,600	$89,555	$74,500	83.18%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6503.00	3,461	24.50%	No	No	$99,600	$89,555	$62,338	69.60%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6504.00	4,281	38.68%	No	No	$99,600	$89,555	$59,645	66.60%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6505.00	3,405	32.57%	No	No	$99,600	$89,555	$61,723	68.92%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6506.00	3,173	44.75%	No	No	$99,600	$89,555	$38,118	42.56%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6507.00	3,034	76.63%	Yes	No	$99,600	$89,555	$24,700	27.58%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6508.00	3,811	55.18%	Yes	No	$99,600	$89,555	$34,351	38.35%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6509.00	3,140	63.25%	Yes	No	$99,600	$89,555	$47,827	53.40%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6510.01	3,024	28.60%	No	No	$99,600	$89,555	$96,827	108.12%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6510.02	3,866	40.53%	No	No	$99,600	$89,555	$92,375	103.14%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6511.00	4,522	55.97%	Yes	No	$99,600	$89,555	$62,622	69.92%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6512.00	2,459	60.31%	Yes	No	$99,600	$89,555	$44,306	49.47%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6513.00	2,186	47.94%	No	No	$99,600	$89,555	$55,000	61.41%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6514.00	3,367	50.85%	Yes	No	$99,600	$89,555	$80,500	89.88%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6515.00	3,280	59.42%	Yes	No	$99,600	$89,555	$76,389	85.29%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6516.00	3,936	46.65%	No	No	$99,600	$89,555	$62,167	69.41%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6517.00	2,201	63.20%	Yes	No	$99,600	$89,555	$43,264	48.30%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6518.00	2,065	46.92%	No	No	$99,600	$89,555	$40,640	45.37%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6519.00	2,167	77.66%	Yes	No	$99,600	$89,555	$42,417	47.36%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6520.00	2,868	47.18%	No	No	$99,600	$89,555	$60,197	67.21%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6521.00	2,764	32.56%	No	No	$99,600	$89,555	$84,750	94.63%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6522.00	2,917	21.29%	No	No	$99,600	$89,555	$69,489	77.59%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6523.00	2,930	35.36%	No	No	$99,600	$89,555	$32,083	35.82%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6524.00	2,745	35.37%	No	No	$99,600	$89,555	$47,708	53.27%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6525.00	3,011	55.66%	Yes	No	$99,600	$89,555	$46,111	51.48%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6526.00	3,209	64.76%	Yes	No	$99,600	$89,555	$43,609	48.69%	Low	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6527.00	3,927	52.33%	Yes	No	$99,600	$89,555	$48,112	53.72%	Moderate	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6528.00	3,315	20.90%	No	No	$99,600	$89,555	$74,563	83.25%	Middle	Bristol	New Bedford	MA
Providence / Warwick	39300	25	005	6531.01	7,131	13.85%	No	No	$99,600	$89,555	$86,838	96.96%	Middle	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6531.02	5,250	14.99%	No	No	$99,600	$89,555	$123,750	138.18%	Upper	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6532.03	5,096	12.46%	No	No	$99,600	$89,555	$85,726	95.72%	Middle	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6532.04	3,373	14.35%	No	No	$99,600	$89,555	$115,388	128.84%	Upper	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6533.01	5,177	7.84%	No	No	$99,600	$89,555	$150,733	168.31%	Upper	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6533.04	3,281	8.23%	No	No	$99,600	$89,555	$143,445	160.17%	Upper	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	6541.00	7,207	7.74%	No	No	$99,600	$89,555	$99,167	110.73%	Middle	Bristol	Acushnet	MA
Providence / Warwick	39300	25	005	6542.00	3,352	9.04%	No	No	$99,600	$89,555	$77,790	86.86%	Middle	Bristol	Acushnet	MA
Providence / Warwick	39300	25	005	6551.00	4,267	9.16%	No	No	$99,600	$89,555	$115,938	129.46%	Upper	Bristol	Fairhaven	MA
Providence / Warwick	39300	25	005	6552.00	4,488	11.99%	No	No	$99,600	$89,555	$65,490	73.12%	Moderate	Bristol	Fairhaven	MA
Providence / Warwick	39300	25	005	6553.00	3,341	10.87%	No	No	$99,600	$89,555	$99,931	111.58%	Middle	Bristol	Fairhaven	MA
Providence / Warwick	39300	25	005	6554.00	3,828	7.94%	No	No	$99,600	$89,555	$104,821	117.04%	Middle	Bristol	Fairhaven	MA
Providence / Warwick	39300	25	005	9855.00	4,475	36.04%	No	No	$99,600	$89,555	$113,152	126.34%	Upper	Bristol	Dartmouth	MA
Providence / Warwick	39300	25	005	9856.00	5,733	14.50%	No	No	$99,600	$89,555	$143,347	160.06%	Upper	Bristol	Easton	MA
Providence / Warwick	39300	25	005	9900.00	0	0.00%	No	No	$99,600	$89,555	$0	0.00%	NA	Bristol	#N/A	MA
Providence / Warwick	39300	44	007	0001.01	4571	69.15	Yes	No	$115,100	$42,059	$54,051	46.96	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0001.02	5527	84.73	No	Yes	$115,100	$56,089	$72,087	62.63	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0002.00	6957	88.72	No	Yes	$115,100	$41,858	$53,786	46.73	Low	PROVIDENCE	Providence	RI

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	007	0003.01	2613	93.07	No	Yes	$115,100	$28,070	$36,072	31.34	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0003.02	4728	89.95	No	Yes	$115,100	$38,462	$49,424	42.94	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0004.00	4058	95.34	No	Yes	$115,100	$47,361	$60,865	52.88	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0005.00	3287	96.65	No	Yes	$115,100	$25,106	$32,263	28.03	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0006.00	2246	83.75	No	Yes	$115,100	$39,427	$50,667	44.02	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0007.00	2714	78.11	Yes	No	$115,100	$0	$0	0	NA	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0008.00	4646	48.39	No	No	$115,100	$90,391	$116,170	100.93	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0009.00	2250	45.24	No	No	$115,100	$78,182	$100,482	87.3	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0010.00	2584	56.7	Yes	No	$115,100	$55,143	$70,867	61.57	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0011.00	2602	35.78	No	No	$115,100	$81,346	$104,545	90.83	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0012.00	3425	79.21	Yes	No	$115,100	$39,949	$51,335	44.6	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0013.00	4296	68.85	Yes	No	$115,100	$77,250	$99,274	86.25	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0014.00	6949	95.08	No	Yes	$115,100	$45,039	$57,884	50.29	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0015.00	2936	79.97	Yes	No	$115,100	$66,292	$85,197	74.02	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0016.01	3194	90.98	No	Yes	$115,100	$62,644	$80,512	69.95	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0016.02	5619	91.81	No	Yes	$115,100	$72,188	$92,771	80.6	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0017.00	4371	86.48	No	Yes	$115,100	$49,015	$62,994	54.73	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0018.00	7606	85.12	No	Yes	$115,100	$33,811	$43,450	37.75	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0019.00	6247	85.67	No	Yes	$115,100	$54,925	$70,591	61.33	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0020.00	6569	70.39	Yes	No	$115,100	$29,109	$37,408	32.5	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0021.01	2790	70.61	Yes	No	$115,100	$72,316	$92,943	80.75	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0021.02	6445	85.12	No	Yes	$115,100	$68,074	$87,488	76.01	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0022.00	5216	89.19	No	Yes	$115,100	$64,083	$82,354	71.55	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0023.00	5597	46.38	No	No	$115,100	$59,167	$76,035	66.06	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0024.00	8281	31.59	No	No	$115,100	$91,136	$117,126	101.76	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0025.00	4096	55.76	Yes	No	$115,100	$61,722	$79,327	68.92	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0026.00	3613	82.04	No	Yes	$115,100	$61,250	$78,717	68.39	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0027.00	4725	80.53	No	Yes	$115,100	$35,240	$45,292	39.35	Low	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0028.01	3709	77.86	Yes	No	$115,100	$56,824	$73,031	63.45	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0028.02	2909	71.95	Yes	No	$115,100	$76,652	$98,514	85.59	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0029.00	7508	68.39	Yes	No	$115,100	$49,740	$63,927	55.54	Moderate	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0031.00	4342	47.7	No	No	$115,100	$80,127	$102,980	89.47	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0032.00	3340	33.02	No	No	$115,100	$122,083	$156,904	136.32	Upper	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0033.00	4285	25.72	No	No	$115,100	$116,250	$149,400	129.8	Upper	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0034.00	4855	16.66	No	No	$115,100	$221,058	$284,113	246.84	Upper	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0035.00	4859	28.01	No	No	$115,100	$148,889	$191,354	166.25	Upper	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0036.01	3243	45.3	No	No	$115,100	$81,339	$104,534	90.82	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0036.02	7475	41.66	No	No	$115,100	$247,500	$318,090	276.36	Upper	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0037.00	3651	31.99	No	No	$115,100	$103,110	$132,515	115.13	Middle	PROVIDENCE	Providence	RI
Providence / Warwick	39300	44	007	0101.01	3874	21.5	No	No	$115,100	$104,212	$133,930	116.36	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0101.02	3471	14.26	No	No	$115,100	$105,219	$135,231	117.49	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0102.00	6602	31.87	No	No	$115,100	$73,413	$94,347	81.97	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0103.00	4152	32.01	No	No	$115,100	$75,242	$96,696	84.01	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0104.00	6715	30.87	No	No	$115,100	$63,646	$81,790	71.06	Moderate	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0105.01	4615	30.42	No	No	$115,100	$74,932	$96,304	83.67	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0105.02	4978	25.67	No	No	$115,100	$89,291	$114,755	99.7	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0106.00	6207	19.25	No	No	$115,100	$94,485	$121,430	105.5	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0107.01	2349	11.2	No	No	$115,100	$97,946	$125,873	109.36	Middle	PROVIDENCE	East Providence	RI
Providence / Warwick	39300	44	007	0107.02	4176	12	No	No	$115,100	$98,621	$126,748	110.12	Middle	PROVIDENCE	East Providence	RI

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66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	007	0108.00	5515	77.84	Yes	No	$115,100	$42,778	$54,972	47.76	Low	PROVIDENCE	Central Falls	RI
Providence / Warwick	39300	44	007	0109.00	5709	77.51	Yes	No	$115,100	$40,873	$52,532	45.64	Low	PROVIDENCE	Central Falls	RI
Providence / Warwick	39300	44	007	0110.00	6389	84.16	No	Yes	$115,100	$40,588	$52,163	45.32	Low	PROVIDENCE	Central Falls	RI
Providence / Warwick	39300	44	007	0111.00	4970	87.36	No	Yes	$115,100	$29,076	$37,361	32.46	Low	PROVIDENCE	Central Falls	RI
Providence / Warwick	39300	44	007	0112.00	5983	32.07	No	No	$115,100	$89,746	$115,342	100.21	Middle	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0113.01	4982	19.67	No	No	$115,100	$101,840	$130,880	113.71	Middle	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0113.02	4197	12.08	No	No	$115,100	$112,739	$144,888	125.88	Upper	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0114.02	4720	12.35	No	No	$115,100	$125,536	$161,336	140.17	Upper	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0114.03	7348	15.41	No	No	$115,100	$110,828	$142,436	123.75	Upper	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0114.04	4572	11.68	No	No	$115,100	$139,208	$178,911	155.44	Upper	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0114.05	4603	18.05	No	No	$115,100	$140,515	$180,592	156.9	Upper	PROVIDENCE	Cumberland	RI
Providence / Warwick	39300	44	007	0115.00	6742	18.6	No	No	$115,100	$98,654	$126,794	110.16	Middle	PROVIDENCE	Lincoln	RI
Providence / Warwick	39300	44	007	0116.00	6464	15.58	No	No	$115,100	$142,019	$182,526	158.58	Upper	PROVIDENCE	Lincoln	RI
Providence / Warwick	39300	44	007	0117.01	4818	18.6	No	No	$115,100	$89,028	$114,421	99.41	Middle	PROVIDENCE	Lincoln	RI
Providence / Warwick	39300	44	007	0117.02	4505	20.82	No	No	$115,100	$107,857	$138,615	120.43	Upper	PROVIDENCE	Lincoln	RI
Providence / Warwick	39300	44	007	0118.00	7145	38.7	No	No	$115,100	$62,708	$80,593	70.02	Moderate	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0119.01	3278	33.13	No	No	$115,100	$89,934	$115,583	100.42	Middle	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0119.02	5030	23.08	No	No	$115,100	$97,104	$124,791	108.42	Middle	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0120.00	6293	26.54	No	No	$115,100	$75,476	$96,995	84.27	Middle	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0121.02	4938	35.44	No	No	$115,100	$77,452	$99,538	86.48	Middle	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0121.03	2987	28.99	No	No	$115,100	$59,896	$76,979	66.88	Moderate	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0121.04	4443	30.2	No	No	$115,100	$90,571	$116,401	101.13	Middle	PROVIDENCE	North Providence	RI
Providence / Warwick	39300	44	007	0122.00	7445	16.27	No	No	$115,100	$101,184	$130,040	112.98	Middle	PROVIDENCE	Johnston	RI
Providence / Warwick	39300	44	007	0123.00	6806	20.22	No	No	$115,100	$100,932	$129,718	112.7	Middle	PROVIDENCE	Johnston	RI
Providence / Warwick	39300	44	007	0124.01	7283	27.83	No	No	$115,100	$103,864	$133,481	115.97	Middle	PROVIDENCE	Johnston	RI
Providence / Warwick	39300	44	007	0124.02	2636	25.61	No	No	$115,100	$63,719	$81,894	71.15	Moderate	PROVIDENCE	Johnston	RI
Providence / Warwick	39300	44	007	0125.00	5398	27.6	No	No	$115,100	$88,490	$113,730	98.81	Middle	PROVIDENCE	Johnston	RI
Providence / Warwick	39300	44	007	0126.01	4516	42.29	No	No	$115,100	$103,102	$132,503	115.12	Middle	PROVIDENCE	Smithfield	RI
Providence / Warwick	39300	44	007	0126.02	7469	10.99	No	No	$115,100	$105,147	$135,139	117.41	Middle	PROVIDENCE	Smithfield	RI
Providence / Warwick	39300	44	007	0127.01	5563	8.47	No	No	$115,100	$125,446	$161,221	140.07	Upper	PROVIDENCE	Smithfield	RI
Providence / Warwick	39300	44	007	0127.02	4570	8.62	No	No	$115,100	$103,386	$132,871	115.44	Middle	PROVIDENCE	Smithfield	RI
Providence / Warwick	39300	44	007	0128.01	5244	10.79	No	No	$115,100	$101,532	$130,489	113.37	Middle	PROVIDENCE	North Smithfield	RI
Providence / Warwick	39300	44	007	0128.02	2394	9.15	No	No	$115,100	$128,179	$164,731	143.12	Upper	PROVIDENCE	North Smithfield	RI
Providence / Warwick	39300	44	007	0128.03	4950	9.27	No	No	$115,100	$112,647	$144,773	125.78	Upper	PROVIDENCE	North Smithfield	RI
Providence / Warwick	39300	44	007	0129.00	4954	8.88	No	No	$115,100	$87,368	$112,280	97.55	Middle	PROVIDENCE	Burrillville	RI
Providence / Warwick	39300	44	007	0130.01	3410	7.77	No	No	$115,100	$126,058	$162,015	140.76	Upper	PROVIDENCE	Burrillville	RI
Providence / Warwick	39300	44	007	0130.02	7794	8.21	No	No	$115,100	$90,060	$115,745	100.56	Middle	PROVIDENCE	Burrillville	RI
Providence / Warwick	39300	44	007	0131.01	4680	7.99	No	No	$115,100	$105,500	$135,588	117.8	Middle	PROVIDENCE	Glocester	RI
Providence / Warwick	39300	44	007	0131.02	5294	8.08	No	No	$115,100	$103,839	$133,447	115.94	Middle	PROVIDENCE	Glocester	RI
Providence / Warwick	39300	44	007	0132.01	4561	7.94	No	No	$115,100	$114,886	$147,650	128.28	Upper	PROVIDENCE	Scituate	RI
Providence / Warwick	39300	44	007	0132.02	5823	7.59	No	No	$115,100	$98,651	$126,783	110.15	Middle	PROVIDENCE	Scituate	RI
Providence / Warwick	39300	44	007	0133.00	4469	7.03	No	No	$115,100	$110,568	$142,102	123.46	Upper	PROVIDENCE	Scituate	RI
Providence / Warwick	39300	44	007	0134.00	3992	21.12	No	No	$115,100	$121,479	$156,122	135.64	Upper	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0135.00	5378	48.55	No	No	$115,100	$71,964	$92,483	80.35	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0136.00	3068	44.95	No	No	$115,100	$78,491	$100,874	87.64	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0137.01	4492	49.55	No	No	$115,100	$96,154	$123,571	107.36	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0137.02	2851	38.23	No	No	$115,100	$69,868	$89,790	78.01	Moderate	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0138.00	4950	31.49	No	No	$115,100	$89,118	$114,536	99.51	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0139.00	3166	22.9	No	No	$115,100	$110,500	$142,010	123.38	Upper	PROVIDENCE	Cranston	RI

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	007	0140.00	5982	43.98	No	No	$115,100	$74,175	$95,326	82.82	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0141.00	5304	69.31	Yes	No	$115,100	$55,740	$71,638	62.24	Moderate	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0142.00	4757	41.98	No	No	$115,100	$97,063	$124,745	108.38	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0143.00	4984	21.63	No	No	$115,100	$102,037	$131,133	113.93	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0144.00	3859	14.62	No	No	$115,100	$96,750	$124,343	108.03	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0145.01	5134	11.36	No	No	$115,100	$140,104	$180,062	156.44	Upper	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0145.02	4269	17.12	No	No	$115,100	$90,833	$116,734	101.42	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0146.00	7170	16.01	No	No	$115,100	$106,512	$136,888	118.93	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0147.00	7833	55.07	Yes	No	$115,100	$69,076	$88,777	77.13	Moderate	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0148.00	5745	23.06	No	No	$115,100	$81,944	$105,316	91.5	Middle	PROVIDENCE	Cranston	RI
Providence / Warwick	39300	44	007	0150.00	4573	58.91	Yes	No	$115,100	$78,173	$100,471	87.29	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0151.00	4802	79.49	Yes	No	$115,100	$42,776	$54,972	47.76	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0152.00	3046	66.68	Yes	No	$115,100	$28,229	$36,280	31.52	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0153.00	2316	67.57	Yes	No	$115,100	$43,790	$56,272	48.89	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0154.00	2381	73.08	Yes	No	$115,100	$51,972	$66,793	58.03	Moderate	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0155.00	4521	56.29	Yes	No	$115,100	$68,966	$88,627	77	Moderate	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0156.00	2633	46.68	No	No	$115,100	$81,974	$105,351	91.53	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0157.00	3753	31.18	No	No	$115,100	$104,390	$134,161	116.56	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0158.00	3774	32.43	No	No	$115,100	$91,507	$117,598	102.17	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0159.00	3357	39.71	No	No	$115,100	$37,427	$48,100	41.79	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0160.00	3523	60.8	Yes	No	$115,100	$67,805	$87,142	75.71	Moderate	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0161.00	5018	77.4	Yes	No	$115,100	$37,880	$48,676	42.29	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0163.00	2901	51.57	Yes	No	$115,100	$82,944	$106,594	92.61	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0164.00	5180	76.24	Yes	No	$115,100	$42,188	$54,212	47.1	Low	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0165.00	3978	36.15	No	No	$115,100	$110,643	$142,195	123.54	Upper	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0166.00	1787	62.06	Yes	No	$115,100	$76,875	$98,802	85.84	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0167.00	3420	56.2	Yes	No	$115,100	$47,162	$60,612	52.66	Moderate	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0168.00	3093	35.14	No	No	$115,100	$93,594	$120,291	104.51	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0169.00	1918	22.52	No	No	$115,100	$110,781	$142,379	123.7	Upper	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0170.00	4635	34.33	No	No	$115,100	$78,377	$100,724	87.51	Middle	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0171.00	4995	55.64	Yes	No	$115,100	$51,764	$66,528	57.8	Moderate	PROVIDENCE	Pawtucket	RI
Providence / Warwick	39300	44	007	0173.00	3167	29.65	No	No	$115,100	$54,113	$69,543	60.42	Moderate	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0174.00	4304	55	Yes	No	$115,100	$40,202	$51,668	44.89	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0175.00	3319	31.33	No	No	$115,100	$76,964	$98,917	85.94	Middle	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0176.00	2721	53.62	Yes	No	$115,100	$33,750	$43,370	37.68	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0177.00	3637	25.21	No	No	$115,100	$72,051	$92,598	80.45	Middle	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0178.00	2620	41.22	No	No	$115,100	$78,618	$101,035	87.78	Middle	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0179.00	3556	41.96	No	No	$115,100	$44,125	$56,710	49.27	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0180.00	2869	41.41	No	No	$115,100	$38,324	$49,251	42.79	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0181.00	2961	45.36	No	No	$115,100	$34,464	$44,290	38.48	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0182.00	2919	49.13	No	No	$115,100	$75,263	$96,730	84.04	Middle	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0183.00	1842	49.19	No	No	$115,100	$35,455	$45,568	39.59	Low	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0184.00	6511	39.44	No	No	$115,100	$60,984	$78,372	68.09	Moderate	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	007	0185.00	2814	24.95	No	No	$115,100	$77,829	$100,022	86.9	Middle	PROVIDENCE	Woonsocket	RI
Providence / Warwick	39300	44	003	0201.01	6857	17.76	No	No	$115,100	$79,013	$101,541	88.22	Middle	KENT COUNT	West Warwick	RI
Providence / Warwick	39300	44	003	0201.02	5048	20.27	No	No	$115,100	$71,029	$91,286	79.31	Moderate	KENT COUNT	West Warwick	RI
Providence / Warwick	39300	44	003	0202.00	5112	20.25	No	No	$115,100	$75,073	$96,477	83.82	Middle	KENT COUNT	West Warwick	RI
Providence / Warwick	39300	44	003	0203.00	6218	21.97	No	No	$115,100	$58,646	$75,367	65.48	Moderate	KENT COUNT	West Warwick	RI
Providence / Warwick	39300	44	003	0204.00	3263	19.03	No	No	$115,100	$75,833	$97,455	84.67	Middle	KENT COUNT	West Warwick	RI

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	003	0205.00	4514	19.41	No	No	$115,100	$92,014	$118,254	102.74	Middle	KENT COUNT	West Warwick	RI
Providence / Warwick	39300	44	003	0206.01	6431	10.93	No	No	$115,100	$105,735	$135,887	118.06	Middle	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0206.02	3512	10.54	No	No	$115,100	$90,272	$116,021	100.8	Middle	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0206.03	6791	10.48	No	No	$115,100	$89,818	$115,434	100.29	Middle	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0206.04	5441	12.28	No	No	$115,100	$59,034	$75,862	65.91	Moderate	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0207.01	1894	7.18	No	No	$115,100	$82,672	$106,249	92.31	Middle	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0207.02	4595	7.75	No	No	$115,100	$113,563	$145,947	126.8	Upper	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0207.03	7024	8.77	No	No	$115,100	$147,237	$189,224	164.4	Upper	KENT COUNT	Coventry	RI
Providence / Warwick	39300	44	003	0208.00	6528	10.72	No	No	$115,100	$116,176	$149,308	129.72	Upper	KENT COUNT	West Greenwich	RI
Providence / Warwick	39300	44	003	0209.01	3591	12.87	No	No	$115,100	$130,688	$167,965	145.93	Upper	KENT COUNT	East Greenwich	RI
Providence / Warwick	39300	44	003	0209.03	6876	17.52	No	No	$115,100	$172,188	$221,303	192.27	Upper	KENT COUNT	East Greenwich	RI
Providence / Warwick	39300	44	003	0209.04	3845	13.5	No	No	$115,100	$165,167	$212,279	184.43	Upper	KENT COUNT	East Greenwich	RI
Providence / Warwick	39300	44	003	0210.01	2421	23.17	No	No	$115,100	$98,821	$127,001	110.34	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0210.02	4686	15.6	No	No	$115,100	$89,798	$115,411	100.27	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0211.00	5380	22.25	No	No	$115,100	$74,076	$95,199	82.71	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0212.00	3657	17.94	No	No	$115,100	$88,185	$113,339	98.47	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0213.00	4624	8.5	No	No	$115,100	$106,797	$137,257	119.25	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0214.01	4063	15.36	No	No	$115,100	$102,838	$132,169	114.83	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0214.02	3882	16.56	No	No	$115,100	$91,875	$118,081	102.59	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0215.01	3399	17.03	No	No	$115,100	$77,546	$99,665	86.59	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0215.02	4212	15.22	No	No	$115,100	$69,522	$89,352	77.63	Moderate	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0216.00	1570	9.3	No	No	$115,100	$156,250	$200,815	174.47	Upper	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0217.00	4927	17.27	No	No	$115,100	$71,186	$91,481	79.48	Moderate	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0218.00	4075	16.1	No	No	$115,100	$91,929	$118,150	102.65	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0219.01	3152	14.53	No	No	$115,100	$73,243	$94,129	81.78	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0219.02	2678	17.06	No	No	$115,100	$91,923	$118,139	102.64	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0219.03	3888	13.07	No	No	$115,100	$107,474	$138,120	120	Upper	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0220.00	3447	10.68	No	No	$115,100	$88,292	$113,466	98.58	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0221.00	5588	12.03	No	No	$115,100	$89,750	$115,342	100.21	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0222.01	6679	14.03	No	No	$115,100	$123,235	$158,378	137.6	Upper	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0222.02	3912	19.5	No	No	$115,100	$91,528	$117,632	102.2	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0223.00	4300	23.4	No	No	$115,100	$70,816	$91,010	79.07	Moderate	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	003	0224.00	2283	7.4	No	No	$115,100	$99,861	$128,336	111.5	Middle	KENT COUNT	Warwick	RI
Providence / Warwick	39300	44	001	0301.00	4801	12.96	No	No	$115,100	$130,250	$167,401	145.44	Upper	BRISTOL COI	Barrington	RI
Providence / Warwick	39300	44	001	0302.00	3580	19.27	No	No	$115,100	$112,063	$144,025	125.13	Upper	BRISTOL COI	Barrington	RI
Providence / Warwick	39300	44	001	0303.00	4775	13.97	No	No	$115,100	$146,696	$188,534	163.8	Upper	BRISTOL COI	Barrington	RI
Providence / Warwick	39300	44	001	0304.00	3997	13.46	No	No	$115,100	$245,000	$314,879	273.57	Upper	BRISTOL COI	Barrington	RI
Providence / Warwick	39300	44	001	0305.00	3474	14.08	No	No	$115,100	$78,125	$100,402	87.23	Middle	BRISTOL COI	Warren	RI
Providence / Warwick	39300	44	001	0306.01	3553	8.81	No	No	$115,100	$103,590	$133,136	115.67	Middle	BRISTOL COI	Warren	RI
Providence / Warwick	39300	44	001	0306.02	4120	9.15	No	No	$115,100	$96,165	$123,594	107.38	Middle	BRISTOL COI	Warren	RI
Providence / Warwick	39300	44	001	0307.00	3852	12.49	No	No	$115,100	$71,250	$91,574	79.56	Moderate	BRISTOL COI	Bristol	RI
Providence / Warwick	39300	44	001	0308.00	5590	16.21	No	No	$115,100	$102,250	$131,410	114.17	Middle	BRISTOL COI	Bristol	RI
Providence / Warwick	39300	44	001	0309.01	6085	7.69	No	No	$115,100	$109,957	$141,320	122.78	Upper	BRISTOL COI	Bristol	RI
Providence / Warwick	39300	44	001	0309.02	6966	8.2	No	No	$115,100	$117,526	$151,046	131.23	Upper	BRISTOL COI	Bristol	RI
Providence / Warwick	39300	44	005	0401.01	4974	10.96	No	No	$115,100	$131,923	$169,542	147.3	Upper	NEWPORT C	Portsmouth	RI
Providence / Warwick	39300	44	005	0401.02	5968	10.1	No	No	$115,100	$122,027	$156,824	136.25	Upper	NEWPORT C	Portsmouth	RI
Providence / Warwick	39300	44	005	0401.04	5056	15.01	No	No	$115,100	$123,603	$158,850	138.01	Upper	NEWPORT C	Portsmouth	RI
Providence / Warwick	39300	44	005	0401.05	1873	10.14	No	No	$115,100	$172,500	$221,694	192.61	Upper	NEWPORT C	Portsmouth	RI
Providence / Warwick	39300	44	005	0402.00	1612	45.22	No	No	$115,100	$44,258	$56,871	49.41	Low	NEWPORT C	Middletown	RI

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	005	0403.02	2615	21.49	No	No	$115,100	$84,551	$108,666	94.41	Middle	NEWPORT C	Middletown	RI
Providence / Warwick	39300	44	005	0403.03	3348	33.72	No	No	$115,100	$83,472	$107,273	93.2	Middle	NEWPORT C	Middletown	RI
Providence / Warwick	39300	44	005	0403.04	3340	24.82	No	No	$115,100	$119,750	$153,900	133.71	Upper	NEWPORT C	Middletown	RI
Providence / Warwick	39300	44	005	0404.00	6160	11.61	No	No	$115,100	$105,493	$135,576	117.79	Middle	NEWPORT C	Middletown	RI
Providence / Warwick	39300	44	005	0405.00	4409	47.81	No	No	$115,100	$36,818	$47,318	41.11	Low	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0406.00	4750	33.79	No	No	$115,100	$108,631	$139,616	121.3	Upper	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0407.00	3210	14.42	No	No	$115,100	$124,836	$160,438	139.39	Upper	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0408.00	2656	17.32	No	No	$115,100	$120,179	$154,453	134.19	Upper	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0409.00	4896	13.28	No	No	$115,100	$101,429	$130,351	113.25	Middle	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0410.00	2029	14.19	No	No	$115,100	$105,102	$135,081	117.36	Middle	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0411.00	1479	23.19	No	No	$115,100	$82,708	$106,295	92.35	Middle	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0412.00	1734	41.64	No	No	$115,100	$70,083	$90,066	78.25	Moderate	NEWPORT C	Newport	RI
Providence / Warwick	39300	44	005	0413.00	5559	6.93	No	No	$115,100	$149,440	$192,056	166.86	Upper	NEWPORT C	Jamestown	RI
Providence / Warwick	39300	44	005	0414.00	3616	5.92	No	No	$115,100	$121,196	$155,765	135.33	Upper	NEWPORT C	Little Compton	RI
Providence / Warwick	39300	44	009	0415.00	1410	9.86	No	No	$115,100	$82,802	$106,410	92.45	Middle	WASHINGTO	New Shoreham	RI
Providence / Warwick	39300	44	005	0416.01	3155	12.11	No	No	$115,100	$73,786	$94,831	82.39	Middle	NEWPORT C	Tivertoon	RI
Providence / Warwick	39300	44	005	0416.02	4654	7.56	No	No	$115,100	$105,396	$135,450	117.68	Middle	NEWPORT C	Tivertoon	RI
Providence / Warwick	39300	44	005	0417.01	3346	7.95	No	No	$115,100	$137,555	$176,782	153.59	Upper	NEWPORT C	Tivertoon	RI
Providence / Warwick	39300	44	005	0417.02	5204	8.26	No	No	$115,100	$108,750	$139,766	121.43	Upper	NEWPORT C	Tivertoon	RI
Providence / Warwick	39300	44	009	0501.02	2465	11.16	No	No	$115,100	$147,632	$189,742	164.85	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0501.03	5958	19.49	No	No	$115,100	$74,280	$95,464	82.94	Middle	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0501.04	3942	8.24	No	No	$115,100	$135,815	$174,549	151.65	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0503.01	4852	9.13	No	No	$115,100	$117,000	$150,367	130.64	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0503.02	2863	10.58	No	No	$115,100	$121,116	$155,661	135.24	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0504.01	4849	9.57	No	No	$115,100	$132,604	$170,417	148.06	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0504.02	2803	6.81	No	No	$115,100	$133,045	$170,993	148.56	Upper	WASHINGTO	North Kingstown	RI
Providence / Warwick	39300	44	009	0505.00	6460	8.76	No	No	$115,100	$108,167	$139,018	120.78	Upper	WASHINGTO	Exeter	RI
Providence / Warwick	39300	44	009	0506.00	8020	8.45	No	No	$115,100	$112,034	$143,990	125.1	Upper	WASHINGTO	Richmond	RI
Providence / Warwick	39300	44	009	0507.01	4166	8.04	No	No	$115,100	$94,647	$121,638	105.68	Middle	WASHINGTO	Hopkington	RI
Providence / Warwick	39300	44	009	0507.02	4232	7.89	No	No	$115,100	$117,899	$151,518	131.64	Upper	WASHINGTO	Hopkington	RI
Providence / Warwick	39300	44	009	0508.01	6113	19.17	No	No	$115,100	$88,068	$113,178	98.33	Middle	WASHINGTO	Westerly	RI
Providence / Warwick	39300	44	009	0508.02	3748	12.83	No	No	$115,100	$86,165	$110,738	96.21	Middle	WASHINGTO	Westerly	RI
Providence / Warwick	39300	44	009	0509.01	6255	12.58	No	No	$115,100	$100,247	$128,831	111.93	Middle	WASHINGTO	Westerly	RI
Providence / Warwick	39300	44	009	0509.02	5572	9.51	No	No	$115,100	$110,500	$142,010	123.38	Upper	WASHINGTO	Westerly	RI
Providence / Warwick	39300	44	009	0510.00	1671	4.43	No	No	$115,100	$123,194	$158,332	137.56	Upper	WASHINGTO	Westerly	RI
Providence / Warwick	39300	44	009	0511.01	4676	9.28	No	No	$115,100	$99,596	$128,003	111.21	Middle	WASHINGTO	Charlestown	RI
Providence / Warwick	39300	44	009	0511.02	3321	7.5	No	No	$115,100	$80,563	$103,532	89.95	Middle	WASHINGTO	Charlestown	RI
Providence / Warwick	39300	44	009	0512.01	4574	19.57	No	No	$115,100	$124,464	$159,966	138.98	Upper	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0512.02	4545	13.14	No	No	$115,100	$90,429	$116,216	100.97	Middle	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0513.02	4028	6.7	No	No	$115,100	$101,368	$130,282	113.19	Middle	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0513.04	2185	7.55	No	No	$115,100	$115,441	$148,364	128.9	Upper	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0513.05	3934	11.51	No	No	$115,100	$109,342	$140,526	122.09	Upper	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0513.06	6170	13.73	No	No	$115,100	$128,179	$164,731	143.12	Upper	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0514.00	6495	23	No	No	$115,100	$96,607	$124,158	107.87	Middle	WASHINGTO	South Kingstown	RI
Providence / Warwick	39300	44	009	0515.02	6716	6.94	No	No	$115,100	$119,500	$153,578	133.43	Upper	WASHINGTO	Narragansett	RI
Providence / Warwick	39300	44	009	0515.03	3917	8.71	No	No	$115,100	$130,221	$167,355	145.4	Upper	WASHINGTO	Narragansett	RI
Providence / Warwick	39300	44	009	0515.04	3899	7.21	No	No	$115,100	$124,659	$160,208	139.19	Upper	WASHINGTO	Narragansett	RI
Providence / Warwick	39300	44	003	9800.00	0	0	No	No	$115,100	$0	$0	0	NA	KENT COUNT	NA	RI
Providence / Warwick	39300	44	005	9900.00	0	0	No	No	$115,100	$0	$0	0	NA	NEWPORT C	NA	RI

Tract %	Assessment Area	Counties	Total Tracts	Low Inc	Mod Inc	LMI Tracts	% Low Inc	% Mod Inc	% LMI Tracts
66%	Boston	Plymouth, Norfolk, Suffolk, Middlesex, Essex, Strafford, Rockingham	1134	111	208	319	9.79%	18.34%	28.13%
3%	Barnstable	Barnstable	57	1	11	12	1.75%	19.30%	21.05%
22%	Prov/Warwick	Bristol (MA), Bristol (RI), Kent, Newport, Providence, Washington	381	47	69	116	12.34%	18.11%	30.45%
6%	Manchester/Nashua	Hillsborogh	103	9	21	30	8.74%	20.39%	29.13%
2%	Concor	Merrimack	39	0	3	3	0.00%	7.69%	7.69%
			1714	168	312	480	9.80%	18.20%	28.00%

Assessment Area	MSA/MD	State	County	Census Tract	Total Population	Percentage Minority	MM 50% - 80%	MM > 80%	FFIEC MSA MFI	Decennial MSA MFI	Decennial Tracts MFI	Percentage MFI	Census Tract Incom Level	County Name	City / Town	State
Providence / Warwick	39300	44	009	9901.00	0	0	No	No	$115,100	$0	$0	0	NA	WASHINGTO	NA	RI
Providence / Warwick	39300	44	009	9902.00	0	0	No	No	$115,100	$0	$0	0	NA	WASHINGTO	NA	RI

CRA Disclosure Statement

§345.43 Content and availability of public file.

(b) *Additional information available to the public*—(1) *Banks other than small banks.* A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the FFIEC.

CRA Disclosure Notice

Eastern Bank is subject to data reporting requirements pursuant to §345.42. The Bank's CRA Disclosure Statements may be obtained on the FFIEC's website at: https://www.ffiec.gov .

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOUTHEASTERN CONNECTICUT PLANNING REGION (180), CT										
MSA 35980										
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	2	1,050	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	2	1,050	0	0	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	2	1,050	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,050	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: FLORIDA (12)

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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	750	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	750	0	0	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	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	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	0	0	0	0	1	500	0	0	0	0
LINCOLN COUNTY (015), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	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	450	0	0	0	0
SOMERSET COUNTY (025), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,068	2	1,068	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	2	1,068	2	1,068	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,018	2	1,068	0	0
STATE TOTAL	0	0	0	0	4	2,018	2	1,068	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	500	2	432	2	1,034	8	321	0	0
Middle Income	15	608	4	712	9	4,803	10	1,830	0	0
Upper Income	22	808	0	0	0	0	10	294	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	49	1,916	6	1,144	11	5,837	28	2,445	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0002										
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	51	0	0	0	0	3	51	0	0
Median Family Income 50-60%	1	100	1	213	0	0	0	0	0	0
Median Family Income 60-70%	1	30	0	0	3	1,167	2	859	0	0
Median Family Income 70-80%	1	48	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	450	0	0	0	0
Median Family Income 100-110%	1	100	0	0	1	410	1	410	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	300	2	450	2	1,499	4	300	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	629	3	663	7	3,526	10	1,620	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0006										
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%	4	201	1	183	0	0	3	136	0	0
Median Family Income 30-40%	29	1,146	5	760	1	405	25	1,523	0	0
Median Family Income 40-50%	12	302	0	0	1	690	10	232	0	0
Median Family Income 50-60%	8	403	0	0	4	1,874	6	268	0	0
Median Family Income 60-70%	12	362	0	0	1	300	11	587	0	0
Median Family Income 70-80%	17	498	4	631	3	1,346	16	511	0	0
Median Family Income 80-90%	32	1,201	3	550	0	0	19	707	0	0
Median Family Income 90-100%	18	543	1	200	1	500	17	703	0	0
Median Family Income 100-110%	22	776	5	812	2	864	13	479	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	26	1,220	6	1,168	2	788	16	992	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	180	6,652	25	4,304	16	7,767	136	6,138	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	1	48	0	0	0	0	1	48	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	48	0	0	0	0	1	48	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	35	0	0	1	1,000	3	1,035	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	13	815	1	200	1	300	11	865	0	0
Median Family Income 40-50%	2	75	0	0	0	0	2	75	0	0
Median Family Income 50-60%	14	545	1	150	2	838	9	217	0	0
Median Family Income 60-70%	13	443	5	1,061	1	500	8	296	0	0
Median Family Income 70-80%	16	526	1	200	8	4,990	8	208	0	0
Median Family Income 80-90%	12	456	2	500	3	1,473	8	732	0	0
Median Family Income 90-100%	19	796	4	632	10	5,901	10	1,730	0	0
Median Family Income 100-110%	12	460	1	221	6	2,295	10	1,507	0	0
Median Family Income 110-120%	23	1,008	1	150	5	2,744	8	1,177	0	0
Median Family Income >= 120%	60	2,696	5	888	10	4,744	40	3,302	0	0
Median Family Income Not Known	2	44	1	250	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	188	7,899	22	4,252	47	24,785	118	11,154	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	2	1,620	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	224	0	0	0	0	1	24	0	0
Median Family Income 60-70%	3	160	0	0	0	0	1	50	0	0
Median Family Income 70-80%	5	334	2	396	0	0	2	128	0	0
Median Family Income 80-90%	7	250	0	0	3	1,020	7	500	0	0
Median Family Income 90-100%	11	513	3	508	6	3,453	9	676	0	0
Median Family Income 100-110%	10	390	0	0	11	5,623	12	3,464	0	0
Median Family Income 110-120%	7	386	0	0	1	375	3	86	0	0
Median Family Income >= 120%	32	1,465	5	842	6	3,814	19	950	0	0
Median Family Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	3,872	10	1,746	29	15,905	55	5,928	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0007										
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%	4	119	0	0	0	0	2	83	0	0
Median Family Income 40-50%	0	0	1	200	5	2,778	2	698	0	0
Median Family Income 50-60%	1	50	0	0	0	0	1	50	0	0
Median Family Income 60-70%	5	365	0	0	0	0	3	205	0	0
Median Family Income 70-80%	3	105	2	228	3	1,930	3	225	0	0
Median Family Income 80-90%	5	300	2	390	0	0	2	100	0	0
Median Family Income 90-100%	5	144	2	328	3	1,733	4	204	0	0
Median Family Income 100-110%	19	944	2	400	2	910	11	1,123	0	0
Median Family Income 110-120%	7	175	3	515	1	410	6	230	0	0
Median Family Income >= 120%	18	734	5	934	3	1,535	10	702	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	67	2,936	17	2,995	17	9,296	44	3,620	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0007										
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	100	0	0	0	0	1	100	0	0
Median Family Income 30-40%	4	215	3	495	0	0	6	560	0	0
Median Family Income 40-50%	8	421	3	677	6	4,051	9	2,380	0	0
Median Family Income 50-60%	9	545	1	245	4	2,560	9	2,505	0	0
Median Family Income 60-70%	11	475	0	0	0	0	8	315	0	0
Median Family Income 70-80%	6	226	0	0	1	999	5	1,189	0	0
Median Family Income 80-90%	8	267	0	0	1	900	5	100	0	0
Median Family Income 90-100%	4	128	3	440	0	0	4	465	0	0
Median Family Income 100-110%	5	87	0	0	0	0	4	76	0	0
Median Family Income 110-120%	2	22	1	200	3	2,400	2	22	0	0
Median Family Income >= 120%	29	1,162	11	2,055	12	7,717	21	1,930	0	0
Median Family Income Not Known	8	432	0	0	1	345	5	289	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	4,080	22	4,112	28	18,972	79	9,931	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
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%	2	26	0	0	0	0	2	26	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	750	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	560	0	0	0	0
Median Family Income 80-90%	2	51	0	0	1	400	2	51	0	0
Median Family Income 90-100%	2	122	0	0	1	500	1	500	0	0
Median Family Income 100-110%	2	150	0	0	0	0	2	150	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	238	0	0	3	1,365	5	193	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	587	1	150	7	3,575	12	920	0	0
TOTAL INSIDE AA IN STATE	671	27,984	105	19,216	155	86,088	470	40,836	0	0
TOTAL OUTSIDE AA IN STATE	15	635	1	150	7	3,575	13	968	0	0
STATE TOTAL	686	28,619	106	19,366	162	89,663	483	41,804	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: NEW HAMPSHIRE (33)

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)
BELKNAP COUNTY (001), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	1	310	1	40	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	40	0	0	1	310	1	40	0	0
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	298	2	1,060	2	298	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	2	298	2	1,060	2	298	0	0
COOS COUNTY (007), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	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	0	0	0	0	1	400	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0003										
Low Income	3	155	1	213	0	0	1	5	0	0
Moderate Income	2	52	0	0	3	1,226	1	3	0	0
Middle Income	4	142	1	250	3	1,280	3	128	0	0
Upper Income	3	242	2	284	5	2,840	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	12	591	4	747	11	5,346	5	136	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	1	395	1	55	0	0
Middle Income	1	8	2	480	0	0	1	8	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	2	63	2	480	1	395	2	63	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	600	0	0	0	0
Middle Income	9	455	2	350	6	3,162	7	949	0	0
Upper Income	6	333	3	520	2	840	6	403	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	16	888	5	870	9	4,602	13	1,352	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
STRAFFORD COUNTY (017), NH										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	93	0	0	0	0	0	0	0	0
Middle Income	2	70	1	250	1	500	3	570	0	0
Upper Income	0	0	0	0	1	285	1	285	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	163	1	250	2	785	4	855	0	0
TOTAL INSIDE AA IN STATE	34	1,705	12	2,347	23	11,128	24	2,406	0	0
TOTAL OUTSIDE AA IN STATE	1	40	2	298	4	1,770	3	338	0	0
STATE TOTAL	35	1,745	14	2,645	27	12,898	27	2,744	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW YORK (36)

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)
ALBANY COUNTY (001), NY										
MSA 10580										
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	2	1,688	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	2	1,688	0	0	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	358	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	0	0	0	0	1	358	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW YORK (36)

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)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
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%	0	0	0	0	1	400	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	400	0	0	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	4	2,446	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,446	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: PENNSYLVANIA (42)

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)
DELAWARE COUNTY (045), PA										
MSA 37964										
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%	0	0	1	250	2	1,300	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	1,300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	2	1,300	0	0	0	0
STATE TOTAL	0	0	1	250	2	1,300	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
NEWPORT COUNTY (005), 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	0	0	1	281	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	281	0	0	0	0
PROVIDENCE COUNTY (007), RI										
MSA 39300										
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	2	415	1	662	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%	2	43	0	0	2	630	2	43	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	50	1	140	2	1,000	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	93	3	555	5	2,292	2	43	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	93	3	555	6	2,573	2	43	0	0
STATE TOTAL	3	93	3	555	6	2,573	2	43	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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	705	29,689	117	21,563	178	97,216	494	43,242	0	0
TOTAL OUTSIDE AA	19	768	7	1,253	30	15,482	20	2,417	0	0
TOTAL INSIDE & OUTSIDE	724	30,457	124	22,816	208	112,698	514	45,659	0	0

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

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700	66	8,897	28	2,445	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	21	4,818	10	1,620	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	27	6,684	5	136	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	5	938	2	63	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	30	6,360	13	1,352	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484	7	1,198	4	855	0	0
MA - ESSEX COUNTY (009) - MSA 15764	221	18,723	136	6,138	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	257	36,936	118	11,154	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	120	21,523	55	5,928	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	101	15,227	44	3,620	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	145	27,164	79	9,931	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	38	329,387	0	0
Purchased	0	0	0	0
Total	38	329,387	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA

MSA: 12700

Low Income

0141.00*

Moderate Income

0102.08* 0116.00* 0120.02 0121.01* 0121.02 0125.02 0126.02* 0145.00 0147.00* 0150.02 0153.00

Middle Income

0101.00 0102.06* 0103.04* 0103.06* 0104.00* 0106.00* 0107.00* 0108.00* 0109.00* 0110.02* 0111.00
0112.00 0113.00* 0114.00* 0115.00* 0117.00 0118.01* 0118.02* 0120.01 0126.01 0127.00 0128.00*
0130.02 0131.00 0132.00 0134.00* 0137.00 0138.00* 0139.00* 0140.02 0144.02 0146.00* 0148.00
0149.00 0150.01

Upper Income

0105.00* 0122.00 0129.00 0133.00 0135.00 0136.00 0143.00* 0151.00 0152.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0002

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*

ASSESSMENT AREA - 0003

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0003.00 0006.00* 0014.00 0015.00* 0016.00* 0020.00* 0105.00* 0107.00* 0108.02*

Moderate Income

0002.02 0002.03* 0008.00* 0013.00* 0017.00* 0019.00 0021.00 0022.00* 0023.00* 0024.00* 0025.00* 0028.02* 0106.00* 0108.01* 0109.00* 0111.01* 0111.02* 0141.01 0162.03* 0250.00* 0255.01*

Middle Income

0001.03* 0002.04* 0007.00 0009.01* 0009.02 0010.00* 0011.00* 0012.00* 0018.00* 0026.00* 0028.01*
0101.00* 0102.01* 0102.02* 0103.01* 0103.02* 0110.00* 0113.00* 0114.02* 0115.00* 0122.01* 0122.02*
0131.01* 0142.02* 0143.01* 0161.00* 0162.02* 0162.04* 0185.01* 0185.02* 0190.00* 0195.01* 0210.01*
0210.02 0215.00* 0220.00* 0225.01* 0225.02* 0230.01* 0230.02* 0240.00* 0255.02* 2001.01* 2002.01*
2004.00

Upper Income

0001.04* 0027.01* 0027.02* 0029.01* 0029.02 0029.03* 0104.00* 0112.00* 0114.01* 0121.01* 0121.02
0123.01* 0123.02* 0131.02 0141.02 0142.01* 0143.02* 0151.00* 0152.00 0171.01* 0171.02* 0180.01*
0180.02* 0195.02* 0200.00* 2003.00* 2005.00*

Income Not Known

9801.01*

ASSESSMENT AREA - 0004

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00 0329.00 0441.00*

Middle Income

0030.01* 0030.06* 0031.00* 0032.01* 0321.00* 0323.00 0324.00* 0326.00 0327.01* 0327.06* 0350.00*
0360.00 0380.00* 0385.00* 0405.01* 0415.00* 0425.00* 0430.01* 0430.02* 0440.00* 0443.00*

Upper Income

0032.02* 0300.00* 0310.01* 0310.02* 0325.00* 0328.00* 0330.00* 0340.00* 0370.00* 0390.00* 0400.00*
0405.02* 0410.01* 0410.02* 0442.00*

ASSESSMENT AREA - 0005

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Moderate Income

0034.00 0035.00* 0550.02* 0630.03* 1003.02* 1041.01* 1071.00*

Middle Income

0033.01 0033.02* 0036.01* 0036.02* 0037.01 0037.03 0039.01 0040.00* 0500.00* 0520.00* 0530.00*

0540.00* 0550.01* 0560.00* 0570.00* 0580.00* 0590.00* 0610.01* 0620.00* 0625.00* 0630.01* 0650.05*
0650.06* 0650.07* 0650.08* 0650.09 0650.10* 0675.02* 0675.03 0675.04* 0710.02* 1002.00 1003.01*
1004.01* 1011.01 1011.02 1021.00* 1031.00* 1041.02 1051.00* 1062.00 1072.00

Upper Income

0038.01* 0038.02* 0039.02* 0510.00 0600.00* 0640.00* 0660.00 0670.00* 0675.05* 0691.00 0692.00
0693.00* 0697.00 0710.01* 1001.00* 1004.02* 1061.01* 1061.02* 1064.00* 1074.00* 1075.00

Income Not Known

0630.04* 9800.11* 9900.00*

STRAFFORD COUNTY (017), NH

MSA: 40484

Low Income

0870.01*

Moderate Income

0811.01* 0813.00* 0830.01* 0830.02* 0841.00* 0842.01 0842.02* 0843.01* 0843.02* 0844.00*

Middle Income

0811.02* 0812.00* 0814.00* 0815.00 0816.00* 0820.00* 0845.00 0846.00* 0850.01* 0850.02* 0860.00
0870.02* 0880.00* 0885.00*

Upper Income

0801.00* 0802.02* 0802.03* 0802.04 0805.00*

ASSESSMENT AREA - 0006

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 10-20%

2509.00*

Median Family Income 20-30%

2068.00 2601.00*

Median Family Income 30-40%

2043.00 2061.00 2065.00 2069.00 2070.00 2072.00 2216.00* 2501.00 2504.00* 2505.00* 2511.00*
2512.00* 2513.00 2514.00 2515.00 2516.00 2602.00 2608.00*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

Median Family Income 40-50%

2042.00* 2060.00 2071.00 2107.00 2174.01 2503.00* 2506.00* 2507.00* 2508.00* 2510.00* 2517.00 2524.00

Median Family Income 50-60%

2055.00 2056.00* 2058.00* 2062.00 2066.00 2067.00* 2174.02 2214.00* 2502.00 2521.01* 2609.00*

Median Family Income 60-70%

2041.01 2047.02 2052.00 2059.00* 2064.00* 2083.01* 2104.01 2108.00* 2215.00* 2525.01* 2606.00 2607.00* 2610.00* 2611.02 2664.00*

Median Family Income 70-80%

2021.04 2047.01 2051.00 2057.00* 2063.00 2083.02 2106.00 2111.00 2112.02* 2114.01* 2171.02* 2173.00 2217.00 2518.00* 2522.01* 2523.00 2525.02 2671.02*

Median Family Income 80-90%

2041.02 2044.00 2045.00 2046.00 2081.01 2081.02 2084.01 2103.01 2103.02 2109.00 2201.02* 2219.02* 2526.01* 2531.00 2604.01* 2605.00 2621.00* 2663.00* 2671.04*

Median Family Income 90-100%

2033.01 2054.00 2082.00* 2102.00 2104.02 2105.00 2172.01 2201.01* 2211.00 2213.00* 2218.00* 2219.01 2232.00* 2522.02* 2526.03* 2532.02 2603.01* 2604.02* 2611.01 2651.01* 2662.00* 2671.03*

Median Family Income 100-110%

2021.01 2053.00 2084.02 2101.00 2112.01 2114.02 2121.02* 2151.01* 2151.02* 2172.02 2175.00* 2221.00 2521.02 2526.02* 2532.01 2603.02* 2641.00 2682.00* 2683.00 2701.00

Median Family Income 110-120%

2011.00* 2171.01* 2231.00 2661.00* 2684.00*

Median Family Income >= 120%

2022.00* 2031.00* 2032.00 2033.02 2091.00 2092.00* 2113.00* 2121.01 2131.00* 2141.00 2161.00* 2176.01 2176.02* 2181.00 2233.00 2532.03 2532.04 2532.05* 2541.00* 2542.00 2543.01* 2543.02 2544.01* 2544.02 2544.03* 2631.00 2651.02 2681.00 2691.00*

Median Family Income Not Known

2021.03* 9901.00*

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

3883.00

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

3101.02 3104.00 3124.00* 3418.00 3419.04 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00* 3120.00* 3121.00* 3422.01 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00 3424.02 3425.01 3426.00
3501.09* 3549.02 3685.00* 3687.00 3689.02

Median Family Income 60-70%

3106.02* 3116.00* 3117.00* 3336.01 3412.00 3414.00 3415.00 3421.01 3423.02 3514.04* 3515.00
3522.00* 3526.00* 3683.00

Median Family Income 70-80%

3102.00* 3105.00* 3114.00 3123.00 3141.02 3212.00 3333.00 3336.02 3364.04 3393.00 3398.03
3399.00* 3417.00* 3421.02 3422.02 3423.01* 3424.01* 3514.03 3539.00* 3563.00 3688.00* 3703.02
3704.03* 3832.00 3834.02* 3835.01

Median Family Income 80-90%

3001.00* 3011.01* 3141.01 3142.00 3143.01 3154.01* 3173.02 3211.00* 3215.00* 3271.02* 3302.02*
3332.00* 3335.02* 3353.01 3395.00* 3398.02 3400.00* 3411.02* 3416.00 3419.01 3501.05* 3501.06
3501.07 3502.01* 3513.00* 3525.00 3546.01 3686.00 3840.03*

Median Family Income 90-100%

3011.02* 3125.01* 3125.02* 3131.02* 3154.02* 3162.02 3163.00 3165.00 3214.00 3216.00 3224.00
3251.02* 3331.00* 3334.00 3351.00 3373.00 3401.00 3413.02 3419.03 3502.02* 3504.00 3512.04
3528.00* 3530.00 3531.01 3531.02 3701.01* 3703.01 3732.00 3835.02* 3836.00 3882.00*

Median Family Income 100-110%

3115.00* 3143.02 3151.00* 3154.03* 3155.00* 3161.01* 3162.01* 3164.00 3171.01* 3173.01 3213.02*
3223.00* 3241.01* 3271.03* 3322.01* 3322.02 3335.01* 3352.00 3364.02 3413.01 3512.03 3523.00
3594.00 3641.02* 3682.00* 3689.01* 3691.00* 3825.00 3826.01* 3833.00* 3837.00* 3839.04* 3851.02*

3852.01

Median Family Income 110-120%

3152.00* 3161.02 3171.02* 3222.00* 3271.01* 3311.01* 3311.02 3324.01 3324.02* 3341.00 3353.02
3361.00 3371.02* 3372.02* 3396.00 3503.00 3538.00* 3543.00 3566.01* 3577.00 3681.01* 3684.00
3701.04* 3702.01* 3702.02 3839.03* 3840.04*

Median Family Income >= 120%

3131.01 3171.03* 3172.01* 3172.02* 3172.03* 3181.00* 3182.00* 3183.00* 3184.00 3201.02 3201.05*
3201.06* 3201.07* 3221.00* 3231.01* 3231.02* 3241.02* 3251.01* 3261.01* 3261.02 3281.00* 3301.01
3301.02* 3302.01 3312.00 3313.00 3321.00 3323.00 3342.00 3343.00 3344.00 3354.00* 3362.01*
3362.02* 3363.00* 3371.01* 3372.01 3381.00 3382.00 3383.00 3384.00* 3385.00 3391.01* 3391.02*
3392.00 3394.00* 3411.01* 3505.00 3506.00* 3507.01* 3508.00 3509.00 3510.01* 3510.02* 3511.01*
3521.01* 3521.02 3529.00* 3532.00* 3533.00 3536.00* 3537.00 3540.00* 3541.00* 3542.00* 3544.00*
3545.00* 3546.02 3547.00* 3548.00 3549.01 3550.00* 3561.00* 3564.00* 3565.00* 3566.02 3567.01*
3567.03 3567.04* 3571.00 3572.00* 3573.00* 3574.00* 3575.00 3576.00* 3578.00* 3581.00* 3583.00*
3584.00* 3585.00* 3586.00 3587.00* 3591.00* 3593.03 3603.00* 3611.00* 3612.00* 3613.00* 3621.00*
3631.03* 3631.04 3631.05 3631.06* 3632.01* 3632.02* 3641.01 3651.00* 3652.01* 3652.02* 3661.00
3662.01* 3662.02* 3671.00* 3672.00 3681.02* 3701.03* 3704.01* 3704.02* 3731.00* 3733.00* 3734.00*
3735.00 3736.00* 3737.00* 3738.00 3739.01* 3739.02 3740.00 3741.00* 3742.00 3743.00* 3744.00*
3745.00* 3746.00* 3747.00 3748.00* 3821.00 3822.00 3823.00 3824.00 3826.02 3838.00 3839.02*
3851.01* 3852.03* 3852.04 3861.00* 3871.00* 3872.01* 3872.02* 3881.00*

Median Family Income Not Known

3364.03 3398.04 3425.02 3511.02* 3593.01* 3593.02* 3690.00* 9800.00*

ASSESSMENT AREA - 0007

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 30-40%

4177.03

Median Family Income 40-50%

4178.02*

Median Family Income 50-60%

4176.01 4179.01

Median Family Income 60-70%

4132.01* 4172.01 4179.02 4180.04 4563.01*

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

4071.02 4134.02* 4175.01* 4176.02 4182.01 4198.00 4201.01 4202.01* 4203.02* 4211.00 4222.02
4224.01* 4227.00* 4401.02 4431.05* 4562.00 4571.00*

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

4001.00* 4003.00* 4004.01 4004.02* 4005.00* 4006.00 4007.00 4008.00 4010.00 4011.00* 4012.01*
4012.02 4021.01* 4022.00 4023.00 4025.00 4031.00* 4033.00 4034.00 4035.02* 4041.00 4042.01
4042.02 4043.01* 4043.02 4044.00 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*
4091.02* 4111.01* 4111.02 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*
4143.00* 4151.01* 4152.01* 4153.00 4161.01* 4161.02* 4163.00 4164.00 4173.00* 4180.03* 4191.00
4192.00* 4195.00 4196.01* 4196.02 4197.00 4221.00* 4223.04 4231.01* 4231.02* 4412.02* 4412.03*
4412.04 4421.03* 4421.04* 4422.01 4572.00*

Median Family Income Not Known

4172.02 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00

Median Family Income 40-50%

5103.00 5105.03 5105.05* 5108.00* 5114.00

Median Family Income 50-60%

5105.04* 5110.00* 5113.01* 5115.00* 5423.01

Median Family Income 60-70%

5105.01* 5112.00 5113.02* 5302.00* 5453.00 5454.00

Median Family Income 70-80%

5102.00* 5116.01 5232.04* 5303.00 5401.01 5422.00* 5423.02 5441.00* 5442.00* 5452.00

Median Family Income 80-90%

5021.01* 5107.00 5111.00 5117.02 5202.01* 5211.01* 5211.02* 5212.01* 5305.00* 5421.01 5421.02* 5614.00*

Median Family Income 90-100%

5001.04* 5021.02* 5022.00 5062.06* 5101.00* 5116.02* 5117.01 5212.02* 5231.00* 5251.01 5261.00* 5308.02* 5401.02* 5451.00 5611.00

Median Family Income 100-110%

5061.03* 5091.01* 5091.02 5202.02 5221.01* 5221.02 5241.02 5301.00 5307.00 5309.02 5309.03 5309.04 5431.00* 5601.00

Median Family Income 110-120%

5062.02 5062.03 5062.05* 5081.02 5082.00 5106.00* 5201.00* 5232.01 5252.04* 5304.00 5308.01* 5411.00

Median Family Income >= 120%

5001.01* 5001.03 5011.01* 5011.02 5012.01* 5012.03* 5012.04 5031.01* 5031.02* 5041.01 5041.02* 5051.02* 5051.03* 5051.04* 5052.01* 5052.02 5061.02* 5061.04* 5071.01 5071.03* 5071.04 5081.01 5232.03* 5241.01* 5251.04 5306.00 5401.03

Median Family Income Not Known

9802.00* 9803.00* 9900.03*

SUFFOLK COUNTY (025), MA

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02* 0821.00 0901.00*

Median Family Income 30-40%

0507.00* 0702.01* 0702.02* 0705.02 0709.01* 0810.01* 0817.00* 0818.00 0902.00 0903.00* 0909.01*
0913.00* 0924.00* 1001.00* 1010.02* 1707.02

Median Family Income 40-50%

0104.03* 0104.05* 0502.00* 0504.00* 0509.01 0511.01 0701.03* 0801.00 0805.00* 0813.01 0815.00
0904.00* 0906.00 0915.00* 0916.00 0917.00 1011.01* 1101.04* 1304.06 1602.00* 1605.02 1702.00*

Median Family Income 50-60%

0006.04* 0008.06* 0105.00* 0503.00 0506.00* 0610.00* 0712.01 0803.00* 0914.00* 0918.00* 0919.00*
0920.00 0921.01 1002.00 1005.00 1011.02 1401.06* 1404.00* 1601.02* 1604.00 1606.02 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04* 0501.01 0809.00 0811.01* 0910.01 1003.00 1006.01 1010.01* 1102.01*
1403.00 1601.03* 1606.01* 1705.03* 1708.00*

Median Family Income 70-80%

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00 1103.01* 1104.01 1205.00* 1605.01
1701.01* 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00
0912.00* 0922.00 1004.00* 1006.03* 1009.00* 1401.05 1401.07* 1402.01 1706.01

Median Family Income 90-100%

0003.01 0005.03* 1008.00 1105.02* 1304.04* 1401.02 1603.00 1703.01 1704.00* 1705.04* 1805.00*

Median Family Income 100-110%

0001.01* 0005.02* 0402.00* 0911.00* 1201.04 1202.01 1203.01 1402.02* 1802.00* 1803.01*

Median Family Income 110-120%

0004.02* 0006.01* 0302.00 0303.01* 0404.01* 0408.01 0907.00 1101.05* 1105.01* 1804.00

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04 0102.05* 0106.00 0107.01 0107.02 0108.01* 0108.02* 0201.01
0202.00* 0203.01* 0203.02 0203.04 0203.05* 0303.02 0304.00 0305.00* 0401.00 0403.00 0406.00*
0601.01* 0602.00* 0603.01* 0604.00* 0605.01 0606.01* 0606.02* 0606.03* 0606.04 0608.00 0612.03*
0612.04 0701.04 0703.01* 0703.02* 0705.01* 0706.00* 0708.02 0709.02* 1007.00 1104.03* 1106.01*
1106.07 1201.03 1201.05* 1204.00* 1206.00* 1207.00* 1301.01 1302.00 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04 0008.05* 0008.07* 0102.04* 0102.06* 0612.01 0612.02* 0701.02 0707.00 0708.01
1101.06 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*
9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

SOUTHEASTERN CONNECTICUT PLANNING REGION (180), CT

MSA: 35980

Middle Income

6933.00 7011.00

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 80-90%

0166.05

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Moderate Income

0202.00

LINCOLN COUNTY (015), ME

MSA: NA

Middle Income

9752.00

SOMERSET COUNTY (025), ME

MSA: NA

Middle Income

9661.00 9668.01

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8021.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7312.03 7326.00

Median Family Income 60-70%

7305.00

Median Family Income 70-80%

7329.01 7372.00

Median Family Income 80-90%

7096.00 7322.02

Median Family Income 90-100%

7392.01 7612.00

Median Family Income 100-110%

7302.00

Median Family Income >= 120%

7381.00 7394.01 7394.02 7423.00 7431.00

BELKNAP COUNTY (001), NH

MSA: NA

Upper Income

9664.03 9665.02

CARROLL COUNTY (003), NH

MSA: NA

Moderate Income

9559.01 9559.02

COOS COUNTY (007), NH

MSA: NA

Moderate Income

9511.00

ALBANY COUNTY (001), NY

MSA: 10580

Middle Income

0137.03

ONTARIO COUNTY (069), NY

MSA: 40380

Moderate Income

0517.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0147.03

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4081.03

NEWPORT COUNTY (005), RI

MSA: 39300

Upper Income

0401.04

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 40-50%

0002.00 0151.00

Median Family Income 70-80%

0104.00 0160.00

Median Family Income >= 120%

0114.03 0114.05 0116.00 0128.02

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	567	567	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	11	11	0	0.00%
Total	581	581	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	500	2	432	2	1,034	8	321	0	0
Middle Income	15	608	4	712	9	4,803	10	1,830	0	0
Upper Income	22	808	0	0	0	0	10	294	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	49	1,916	6	1,144	11	5,837	28	2,445	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0002										
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	51	0	0	0	0	3	51	0	0
Median Family Income 50-60%	1	100	1	213	0	0	0	0	0	0
Median Family Income 60-70%	1	30	0	0	3	1,167	2	859	0	0
Median Family Income 70-80%	1	48	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	450	0	0	0	0
Median Family Income 100-110%	1	100	0	0	1	410	1	410	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	300	2	450	2	1,499	4	300	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	629	3	663	7	3,526	10	1,620	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0006										
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%	4	201	1	183	0	0	3	136	0	0
Median Family Income 30-40%	29	1,146	5	760	1	405	25	1,523	0	0
Median Family Income 40-50%	12	302	0	0	1	690	10	232	0	0
Median Family Income 50-60%	8	403	0	0	4	1,874	6	268	0	0
Median Family Income 60-70%	12	362	0	0	1	300	11	587	0	0
Median Family Income 70-80%	17	498	4	631	3	1,346	16	511	0	0
Median Family Income 80-90%	32	1,201	3	550	0	0	19	707	0	0
Median Family Income 90-100%	18	543	1	200	1	500	17	703	0	0
Median Family Income 100-110%	22	776	5	812	2	864	13	479	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	26	1,220	6	1,168	2	788	16	992	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	180	6,652	25	4,304	16	7,767	136	6,138	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	1	48	0	0	0	0	1	48	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	48	0	0	0	0	1	48	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	35	0	0	1	1,000	3	1,035	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	13	815	1	200	1	300	11	865	0	0
Median Family Income 40-50%	2	75	0	0	0	0	2	75	0	0
Median Family Income 50-60%	14	545	1	150	2	838	9	217	0	0
Median Family Income 60-70%	13	443	5	1,061	1	500	8	296	0	0
Median Family Income 70-80%	16	526	1	200	8	4,990	8	208	0	0
Median Family Income 80-90%	12	456	2	500	3	1,473	8	732	0	0
Median Family Income 90-100%	19	796	4	632	10	5,901	10	1,730	0	0
Median Family Income 100-110%	12	460	1	221	6	2,295	10	1,507	0	0
Median Family Income 110-120%	23	1,008	1	150	5	2,744	8	1,177	0	0
Median Family Income >= 120%	60	2,696	5	888	10	4,744	40	3,302	0	0
Median Family Income Not Known	2	44	1	250	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	188	7,899	22	4,252	47	24,785	118	11,154	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	2	1,620	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	224	0	0	0	0	1	24	0	0
Median Family Income 60-70%	3	160	0	0	0	0	1	50	0	0
Median Family Income 70-80%	5	334	2	396	0	0	2	128	0	0
Median Family Income 80-90%	7	250	0	0	3	1,020	7	500	0	0
Median Family Income 90-100%	11	513	3	508	6	3,453	9	676	0	0
Median Family Income 100-110%	10	390	0	0	11	5,623	12	3,464	0	0
Median Family Income 110-120%	7	386	0	0	1	375	3	86	0	0
Median Family Income >= 120%	32	1,465	5	842	6	3,814	19	950	0	0
Median Family Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	3,872	10	1,746	29	15,905	55	5,928	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0007										
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%	4	119	0	0	0	0	2	83	0	0
Median Family Income 40-50%	0	0	1	200	5	2,778	2	698	0	0
Median Family Income 50-60%	1	50	0	0	0	0	1	50	0	0
Median Family Income 60-70%	5	365	0	0	0	0	3	205	0	0
Median Family Income 70-80%	3	105	2	228	3	1,930	3	225	0	0
Median Family Income 80-90%	5	300	2	390	0	0	2	100	0	0
Median Family Income 90-100%	5	144	2	328	3	1,733	4	204	0	0
Median Family Income 100-110%	19	944	2	400	2	910	11	1,123	0	0
Median Family Income 110-120%	7	175	3	515	1	410	6	230	0	0
Median Family Income >= 120%	18	734	5	934	3	1,535	10	702	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	67	2,936	17	2,995	17	9,296	44	3,620	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0007										
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	100	0	0	0	0	1	100	0	0
Median Family Income 30-40%	4	215	3	495	0	0	6	560	0	0
Median Family Income 40-50%	8	421	3	677	6	4,051	9	2,380	0	0
Median Family Income 50-60%	9	545	1	245	4	2,560	9	2,505	0	0
Median Family Income 60-70%	11	475	0	0	0	0	8	315	0	0
Median Family Income 70-80%	6	226	0	0	1	999	5	1,189	0	0
Median Family Income 80-90%	8	267	0	0	1	900	5	100	0	0
Median Family Income 90-100%	4	128	3	440	0	0	4	465	0	0
Median Family Income 100-110%	5	87	0	0	0	0	4	76	0	0
Median Family Income 110-120%	2	22	1	200	3	2,400	2	22	0	0
Median Family Income >= 120%	29	1,162	11	2,055	12	7,717	21	1,930	0	0
Median Family Income Not Known	8	432	0	0	1	345	5	289	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	4,080	22	4,112	28	18,972	79	9,931	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
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%	2	26	0	0	0	0	2	26	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	750	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	560	0	0	0	0
Median Family Income 80-90%	2	51	0	0	1	400	2	51	0	0
Median Family Income 90-100%	2	122	0	0	1	500	1	500	0	0
Median Family Income 100-110%	2	150	0	0	0	0	2	150	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	238	0	0	3	1,365	5	193	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	587	1	150	7	3,575	12	920	0	0
TOTAL INSIDE AA IN STATE	671	27,984	105	19,216	155	86,088	470	40,836	0	0
TOTAL OUTSIDE AA IN STATE	15	635	1	150	7	3,575	13	968	0	0
STATE TOTAL	686	28,619	106	19,366	162	89,663	483	41,804	0	0

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

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700	66	8,897	28	2,445	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	21	4,818	10	1,620	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	27	6,684	5	136	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	5	938	2	63	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	30	6,360	13	1,352	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484	7	1,198	4	855	0	0
MA - ESSEX COUNTY (009) - MSA 15764	221	18,723	136	6,138	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	257	36,936	118	11,154	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	120	21,523	55	5,928	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	101	15,227	44	3,620	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	145	27,164	79	9,931	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	38	329,387	0	0
Purchased	0	0	0	0
Total	38	329,387	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA

MSA: 12700

Low Income

0141.00*

Moderate Income

0102.08* 0116.00* 0120.02 0121.01* 0121.02 0125.02 0126.02* 0145.00 0147.00* 0150.02 0153.00

Middle Income

0101.00 0102.06* 0103.04* 0103.06* 0104.00* 0106.00* 0107.00* 0108.00* 0109.00* 0110.02* 0111.00
0112.00 0113.00* 0114.00* 0115.00* 0117.00 0118.01* 0118.02* 0120.01 0126.01 0127.00 0128.00*
0130.02 0131.00 0132.00 0134.00* 0137.00 0138.00* 0139.00* 0140.02 0144.02 0146.00* 0148.00
0149.00 0150.01

Upper Income

0105.00* 0122.00 0129.00 0133.00 0135.00 0136.00 0143.00* 0151.00 0152.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0002

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*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

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*

ASSESSMENT AREA - 0006

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 10-20%

2509.00*

Median Family Income 20-30%

2068.00 2601.00*

Median Family Income 30-40%

2043.00 2061.00 2065.00 2069.00 2070.00 2072.00 2216.00* 2501.00 2504.00* 2505.00* 2511.00* 2512.00* 2513.00 2514.00 2515.00 2516.00 2602.00 2608.00*

Median Family Income 40-50%

2042.00* 2060.00 2071.00 2107.00 2174.01 2503.00* 2506.00* 2507.00* 2508.00* 2510.00* 2517.00 2524.00

Median Family Income 50-60%

2055.00 2056.00* 2058.00* 2062.00 2066.00 2067.00* 2174.02 2214.00* 2502.00 2521.01* 2609.00*

Median Family Income 60-70%

2041.01 2047.02 2052.00 2059.00* 2064.00* 2083.01* 2104.01 2108.00* 2215.00* 2525.01* 2606.00 2607.00* 2610.00* 2611.02 2664.00*

Median Family Income 70-80%

2021.04 2047.01 2051.00 2057.00* 2063.00 2083.02 2106.00 2111.00 2112.02* 2114.01* 2171.02* 2173.00 2217.00 2518.00* 2522.01* 2523.00 2525.02 2671.02*

Median Family Income 80-90%

2041.02 2044.00 2045.00 2046.00 2081.01 2081.02 2084.01 2103.01 2103.02 2109.00 2201.02* 2219.02* 2526.01* 2531.00 2604.01* 2605.00 2621.00* 2663.00* 2671.04*

Median Family Income 90-100%

2033.01 2054.00 2082.00* 2102.00 2104.02 2105.00 2172.01 2201.01* 2211.00 2213.00* 2218.00* 2219.01 2232.00* 2522.02* 2526.03* 2532.02 2603.01* 2604.02* 2611.01 2651.01* 2662.00* 2671.03*

Median Family Income 100-110%

2021.01 2053.00 2084.02 2101.00 2112.01 2114.02 2121.02* 2151.01* 2151.02* 2172.02 2175.00* 2221.00 2521.02 2526.02* 2532.01 2603.02* 2641.00 2682.00* 2683.00 2701.00

Median Family Income 110-120%

2011.00* 2171.01* 2231.00 2661.00* 2684.00*

Median Family Income >= 120%

2022.00* 2031.00* 2032.00 2033.02 2091.00 2092.00* 2113.00* 2121.01 2131.00* 2141.00 2161.00* 2176.01 2176.02* 2181.00 2233.00 2532.03 2532.04 2532.05* 2541.00* 2542.00 2543.01* 2543.02 2544.01* 2544.02 2544.03* 2631.00 2651.02 2681.00 2691.00*

Median Family Income Not Known

2021.03* 9901.00*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

3883.00

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

3101.02 3104.00 3124.00* 3418.00 3419.04 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00* 3120.00* 3121.00* 3422.01 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00 3424.02 3425.01 3426.00
3501.09* 3549.02 3685.00* 3687.00 3689.02

Median Family Income 60-70%

3106.02* 3116.00* 3117.00* 3336.01 3412.00 3414.00 3415.00 3421.01 3423.02 3514.04* 3515.00
3522.00* 3526.00* 3683.00

Median Family Income 70-80%

3102.00* 3105.00* 3114.00 3123.00 3141.02 3212.00 3333.00 3336.02 3364.04 3393.00 3398.03
3399.00* 3417.00* 3421.02 3422.02 3423.01* 3424.01* 3514.03 3539.00* 3563.00 3688.00* 3703.02
3704.03* 3832.00 3834.02* 3835.01

Median Family Income 80-90%

3001.00* 3011.01* 3141.01 3142.00 3143.01 3154.01* 3173.02 3211.00* 3215.00* 3271.02* 3302.02*
3332.00* 3335.02* 3353.01 3395.00* 3398.02 3400.00* 3411.02* 3416.00 3419.01 3501.05* 3501.06
3501.07 3502.01* 3513.00* 3525.00 3546.01 3686.00 3840.03*

Median Family Income 90-100%

3011.02* 3125.01* 3125.02* 3131.02* 3154.02* 3162.02 3163.00 3165.00 3214.00 3216.00 3224.00
3251.02* 3331.00* 3334.00 3351.00 3373.00 3401.00 3413.02 3419.03 3502.02* 3504.00 3512.04
3528.00* 3530.00 3531.01 3531.02 3701.01* 3703.01 3732.00 3835.02* 3836.00 3882.00*

Median Family Income 100-110%

3115.00* 3143.02 3151.00* 3154.03* 3155.00* 3161.01* 3162.01* 3164.00 3171.01* 3173.01 3213.02*
3223.00* 3241.01* 3271.03* 3322.01* 3322.02 3335.01* 3352.00 3364.02 3413.01 3512.03 3523.00
3594.00 3641.02* 3682.00* 3689.01* 3691.00* 3825.00 3826.01* 3833.00* 3837.00* 3839.04* 3851.02*
3852.01

Median Family Income 110-120%

3152.00* 3161.02 3171.02* 3222.00* 3271.01* 3311.01* 3311.02 3324.01 3324.02* 3341.00 3353.02
3361.00 3371.02* 3372.02* 3396.00 3503.00 3538.00* 3543.00 3566.01* 3577.00 3681.01* 3684.00
3701.04* 3702.01* 3702.02 3839.03* 3840.04*

Median Family Income >= 120%

3131.01 3171.03* 3172.01* 3172.02* 3172.03* 3181.00* 3182.00* 3183.00* 3184.00 3201.02 3201.05*
3201.06* 3201.07* 3221.00* 3231.01* 3231.02* 3241.02* 3251.01* 3261.01* 3261.02 3281.00* 3301.01
3301.02* 3302.01 3312.00 3313.00 3321.00 3323.00 3342.00 3343.00 3344.00 3354.00* 3362.01*
3362.02* 3363.00* 3371.01* 3372.01 3381.00 3382.00 3383.00 3384.00* 3385.00 3391.01* 3391.02*
3392.00 3394.00* 3411.01* 3505.00 3506.00* 3507.01* 3508.00 3509.00 3510.01* 3510.02* 3511.01*
3521.01* 3521.02 3529.00* 3532.00* 3533.00 3536.00* 3537.00 3540.00* 3541.00* 3542.00* 3544.00*
3545.00* 3546.02 3547.00* 3548.00 3549.01 3550.00* 3561.00* 3564.00* 3565.00* 3566.02 3567.01*
3567.03 3567.04* 3571.00 3572.00* 3573.00* 3574.00* 3575.00 3576.00* 3578.00* 3581.00* 3583.00*
3584.00* 3585.00* 3586.00 3587.00* 3591.00* 3593.03 3603.00* 3611.00* 3612.00* 3613.00* 3621.00*
3631.03* 3631.04 3631.05 3631.06* 3632.01* 3632.02* 3641.01 3651.00* 3652.01* 3652.02* 3661.00
3662.01* 3662.02* 3671.00* 3672.00 3681.02* 3701.03* 3704.01* 3704.02* 3731.00* 3733.00* 3734.00*
3735.00 3736.00* 3737.00* 3738.00 3739.01* 3739.02 3740.00 3741.00* 3742.00 3743.00* 3744.00*
3745.00* 3746.00* 3747.00 3748.00* 3821.00 3822.00 3823.00 3824.00 3826.02 3838.00 3839.02*
3851.01* 3852.03* 3852.04 3861.00* 3871.00* 3872.01* 3872.02* 3881.00*

Median Family Income Not Known

3364.03 3398.04 3425.02 3511.02* 3593.01* 3593.02* 3690.00* 9800.00*

ASSESSMENT AREA - 0007

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 30-40%

4177.03

Median Family Income 40-50%

4178.02*

Median Family Income 50-60%

4176.01 4179.01

Median Family Income 60-70%

4132.01* 4172.01 4179.02 4180.04 4563.01*

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

4071.02 4134.02* 4175.01* 4176.02 4182.01 4198.00 4201.01 4202.01* 4203.02* 4211.00 4222.02
4224.01* 4227.00* 4401.02 4431.05* 4562.00 4571.00*

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

4001.00* 4003.00* 4004.01 4004.02* 4005.00* 4006.00 4007.00 4008.00 4010.00 4011.00* 4012.01*
4012.02 4021.01* 4022.00 4023.00 4025.00 4031.00* 4033.00 4034.00 4035.02* 4041.00 4042.01
4042.02 4043.01* 4043.02 4044.00 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*
4091.02* 4111.01* 4111.02 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*
4143.00* 4151.01* 4152.01* 4153.00 4161.01* 4161.02* 4163.00 4164.00 4173.00* 4180.03* 4191.00
4192.00* 4195.00 4196.01* 4196.02 4197.00 4221.00* 4223.04 4231.01* 4231.02* 4412.02* 4412.03*
4412.04 4421.03* 4421.04* 4422.01 4572.00*

Median Family Income Not Known

4172.02 4222.01* 9800.00*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00

Median Family Income 40-50%

5103.00 5105.03 5105.05* 5108.00* 5114.00

Median Family Income 50-60%

5105.04* 5110.00* 5113.01* 5115.00* 5423.01

Median Family Income 60-70%

5105.01* 5112.00 5113.02* 5302.00* 5453.00 5454.00

Median Family Income 70-80%

5102.00* 5116.01 5232.04* 5303.00 5401.01 5422.00* 5423.02 5441.00* 5442.00* 5452.00

Median Family Income 80-90%

5021.01* 5107.00 5111.00 5117.02 5202.01* 5211.01* 5211.02* 5212.01* 5305.00* 5421.01 5421.02* 5614.00*

Median Family Income 90-100%

5001.04* 5021.02* 5022.00 5062.06* 5101.00* 5116.02* 5117.01 5212.02* 5231.00* 5251.01 5261.00* 5308.02* 5401.02* 5451.00 5611.00

Median Family Income 100-110%

5061.03* 5091.01* 5091.02 5202.02 5221.01* 5221.02 5241.02 5301.00 5307.00 5309.02 5309.03 5309.04 5431.00* 5601.00

Median Family Income 110-120%

5062.02 5062.03 5062.05* 5081.02 5082.00 5106.00* 5201.00* 5232.01 5252.04* 5304.00 5308.01* 5411.00

Median Family Income >= 120%

5001.01* 5001.03 5011.01* 5011.02 5012.01* 5012.03* 5012.04 5031.01* 5031.02* 5041.01 5041.02* 5051.02* 5051.03* 5051.04* 5052.01* 5052.02 5061.02* 5061.04* 5071.01 5071.03* 5071.04 5081.01 5232.03* 5241.01* 5251.04 5306.00 5401.03

Median Family Income Not Known

9802.00* 9803.00* 9900.03*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02* 0821.00 0901.00*

Median Family Income 30-40%

0507.00* 0702.01* 0702.02* 0705.02 0709.01* 0810.01* 0817.00* 0818.00 0902.00 0903.00* 0909.01*
0913.00* 0924.00* 1001.00* 1010.02* 1707.02

Median Family Income 40-50%

0104.03* 0104.05* 0502.00* 0504.00* 0509.01 0511.01 0701.03* 0801.00 0805.00* 0813.01 0815.00
0904.00* 0906.00 0915.00* 0916.00 0917.00 1011.01* 1101.04* 1304.06 1602.00* 1605.02 1702.00*

Median Family Income 50-60%

0006.04* 0008.06* 0105.00* 0503.00 0506.00* 0610.00* 0712.01 0803.00* 0914.00* 0918.00* 0919.00*
0920.00 0921.01 1002.00 1005.00 1011.02 1401.06* 1404.00* 1601.02* 1604.00 1606.02 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04* 0501.01 0809.00 0811.01* 0910.01 1003.00 1006.01 1010.01* 1102.01*
1403.00 1601.03* 1606.01* 1705.03* 1708.00*

Median Family Income 70-80%

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00 1103.01* 1104.01 1205.00* 1605.01
1701.01* 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00
0912.00* 0922.00 1004.00* 1006.03* 1009.00* 1401.05 1401.07* 1402.01 1706.01

Median Family Income 90-100%

0003.01 0005.03* 1008.00 1105.02* 1304.04* 1401.02 1603.00 1703.01 1704.00* 1705.04* 1805.00*

Median Family Income 100-110%

0001.01* 0005.02* 0402.00* 0911.00* 1201.04 1202.01 1203.01 1402.02* 1802.00* 1803.01*

Median Family Income 110-120%

0004.02* 0006.01* 0302.00 0303.01* 0404.01* 0408.01 0907.00 1101.05* 1105.01* 1804.00

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04 0102.05* 0106.00 0107.01 0107.02 0108.01* 0108.02* 0201.01
0202.00* 0203.01* 0203.02 0203.04 0203.05* 0303.02 0304.00 0305.00* 0401.00 0403.00 0406.00*
0601.01* 0602.00* 0603.01* 0604.00* 0605.01 0606.01* 0606.02* 0606.03* 0606.04 0608.00 0612.03*
0612.04 0701.04 0703.01* 0703.02* 0705.01* 0706.00* 0708.02 0709.02* 1007.00 1104.03* 1106.01*
1106.07 1201.03 1201.05* 1204.00* 1206.00* 1207.00* 1301.01 1302.00 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04 0008.05* 0008.07* 0102.04* 0102.06* 0612.01 0612.02* 0701.02 0707.00 0708.01
1101.06 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*
9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8021.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7312.03 7326.00

Median Family Income 60-70%

7305.00

Median Family Income 70-80%

7329.01 7372.00

Median Family Income 80-90%

7096.00 7322.02

Median Family Income 90-100%

7392.01 7612.00

Median Family Income 100-110%

7302.00

Median Family Income >= 120%

7381.00 7394.01 7394.02 7423.00 7431.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	567	567	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	11	11	0	0.00%
Total	581	581	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: NEW HAMPSHIRE (33)

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)
BELKNAP COUNTY (001), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	1	310	1	40	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	40	0	0	1	310	1	40	0	0
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	298	2	1,060	2	298	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	2	298	2	1,060	2	298	0	0
COOS COUNTY (007), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	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	0	0	0	0	1	400	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0003										
Low Income	3	155	1	213	0	0	1	5	0	0
Moderate Income	2	52	0	0	3	1,226	1	3	0	0
Middle Income	4	142	1	250	3	1,280	3	128	0	0
Upper Income	3	242	2	284	5	2,840	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	12	591	4	747	11	5,346	5	136	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	1	395	1	55	0	0
Middle Income	1	8	2	480	0	0	1	8	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	2	63	2	480	1	395	2	63	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	600	0	0	0	0
Middle Income	9	455	2	350	6	3,162	7	949	0	0
Upper Income	6	333	3	520	2	840	6	403	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	16	888	5	870	9	4,602	13	1,352	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
STRAFFORD COUNTY (017), NH										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	93	0	0	0	0	0	0	0	0
Middle Income	2	70	1	250	1	500	3	570	0	0
Upper Income	0	0	0	0	1	285	1	285	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	163	1	250	2	785	4	855	0	0
TOTAL INSIDE AA IN STATE	34	1,705	12	2,347	23	11,128	24	2,406	0	0
TOTAL OUTSIDE AA IN STATE	1	40	2	298	4	1,770	3	338	0	0
STATE TOTAL	35	1,745	14	2,645	27	12,898	27	2,744	0	0

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

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700	66	8,897	28	2,445	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	21	4,818	10	1,620	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	27	6,684	5	136	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	5	938	2	63	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	30	6,360	13	1,352	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484	7	1,198	4	855	0	0
MA - ESSEX COUNTY (009) - MSA 15764	221	18,723	136	6,138	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	257	36,936	118	11,154	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	120	21,523	55	5,928	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	101	15,227	44	3,620	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	145	27,164	79	9,931	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	38	329,387	0	0
Purchased	0	0	0	0
Total	38	329,387	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

ASSESSMENT AREA - 0003

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0003.00 0006.00* 0014.00 0015.00* 0016.00* 0020.00* 0105.00* 0107.00* 0108.02*

Moderate Income

0002.02 0002.03* 0008.00* 0013.00* 0017.00* 0019.00 0021.00 0022.00* 0023.00* 0024.00* 0025.00*
0028.02* 0106.00* 0108.01* 0109.00* 0111.01* 0111.02* 0141.01 0162.03* 0250.00* 0255.01*

Middle Income

0001.03* 0002.04* 0007.00 0009.01* 0009.02 0010.00* 0011.00* 0012.00* 0018.00* 0026.00* 0028.01*
0101.00* 0102.01* 0102.02* 0103.01* 0103.02* 0110.00* 0113.00* 0114.02* 0115.00* 0122.01* 0122.02*
0131.01* 0142.02* 0143.01* 0161.00* 0162.02* 0162.04* 0185.01* 0185.02* 0190.00* 0195.01* 0210.01*
0210.02 0215.00* 0220.00* 0225.01* 0225.02* 0230.01* 0230.02* 0240.00* 0255.02* 2001.01* 2002.01*
2004.00

Upper Income

0001.04* 0027.01* 0027.02* 0029.01* 0029.02 0029.03* 0104.00* 0112.00* 0114.01* 0121.01* 0121.02
0123.01* 0123.02* 0131.02 0141.02 0142.01* 0143.02* 0151.00* 0152.00 0171.01* 0171.02* 0180.01*
0180.02* 0195.02* 0200.00* 2003.00* 2005.00*

Income Not Known

9801.01*

ASSESSMENT AREA - 0004

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00 0329.00 0441.00*

Middle Income

0030.01* 0030.06* 0031.00* 0032.01* 0321.00* 0323.00 0324.00* 0326.00 0327.01* 0327.06* 0350.00*
0360.00 0380.00* 0385.00* 0405.01* 0415.00* 0425.00* 0430.01* 0430.02* 0440.00* 0443.00*

Upper Income

0032.02* 0300.00* 0310.01* 0310.02* 0325.00* 0328.00* 0330.00* 0340.00* 0370.00* 0390.00* 0400.00*
0405.02* 0410.01* 0410.02* 0442.00*

ASSESSMENT AREA - 0005

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Moderate Income

0034.00 0035.00* 0550.02* 0630.03* 1003.02* 1041.01* 1071.00*

Middle Income

0033.01 0033.02* 0036.01* 0036.02* 0037.01 0037.03 0039.01 0040.00* 0500.00* 0520.00* 0530.00*
0540.00* 0550.01* 0560.00* 0570.00* 0580.00* 0590.00* 0610.01* 0620.00* 0625.00* 0630.01* 0650.05*
0650.06* 0650.07* 0650.08* 0650.09 0650.10* 0675.02* 0675.03 0675.04* 0710.02* 1002.00 1003.01*
1004.01* 1011.01 1011.02 1021.00* 1031.00* 1041.02 1051.00* 1062.00 1072.00

Upper Income

0038.01* 0038.02* 0039.02* 0510.00 0600.00* 0640.00* 0660.00 0670.00* 0675.05* 0691.00 0692.00
0693.00* 0697.00 0710.01* 1001.00* 1004.02* 1061.01* 1061.02* 1064.00* 1074.00* 1075.00

Income Not Known

0630.04* 9800.11* 9900.00*

STRAFFORD COUNTY (017), NH

MSA: 40484

Low Income

0870.01*

Moderate Income

0811.01* 0813.00* 0830.01* 0830.02* 0841.00* 0842.01 0842.02* 0843.01* 0843.02* 0844.00*

Middle Income

0811.02* 0812.00* 0814.00* 0815.00 0816.00* 0820.00* 0845.00 0846.00* 0850.01* 0850.02* 0860.00
0870.02* 0880.00* 0885.00*

Upper Income

0801.00* 0802.02* 0802.03* 0802.04 0805.00*

OUTSIDE ASSESSMENT AREA

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

BELKNAP COUNTY (001), NH

MSA: NA

Upper Income

9664.03 9665.02

CARROLL COUNTY (003), NH

MSA: NA

Moderate Income

9559.01 9559.02

COOS COUNTY (007), NH

MSA: NA

Moderate Income

9511.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	567	567	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	11	11	0	0.00%
Total	581	581	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 2/										
MSA 12700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	287	3	700	2	811	8	171	0	0
Middle Income	17	479	4	676	3	1,703	14	764	0	0
Upper Income	15	651	4	895	4	1,235	10	848	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	46	1,417	11	2,271	9	3,749	32	1,783	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	48	0	0	2	635	0	0	0	0
Middle Income	10	152	0	0	1	350	4	42	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	13	200	0	0	3	985	4	42	0	0
Totals For County: (001) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	335	3	700	4	1,446	8	171	0	0
Middle Income	27	631	4	676	4	2,053	18	806	0	0
Upper Income	15	651	4	895	4	1,235	10	848	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	59	1,617	11	2,271	12	4,734	36	1,825	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
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	50	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	50	0	0	0	0	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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 2/										
MSA 39300										
Inside AA 0002										
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	100	0	0	0	0	1	100	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	85	1	250	0	0	2	85	0	0
Median Family Income >= 120%	14	659	3	655	2	1,404	6	297	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	944	4	905	2	1,404	9	482	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%	1	21	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%	2	42	0	0	0	0	1	20	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%	1	99	1	140	1	503	3	742	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.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Eastern Bank

Respondent ID: 0000032773
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)
Median Family Income >= 120%	3	183	0	0	1	570	1	100	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	7	345	1	140	2	1,073	5	862	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%	1	21	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%	2	42	0	0	0	0	1	20	0	0
Median Family Income 60-70%	1	100	0	0	0	0	1	100	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	184	2	390	1	503	5	827	0	0
Median Family Income >= 120%	17	842	3	655	3	1,974	7	397	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	1,289	5	1,045	4	2,477	14	1,344	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	81	0	0	1	485	2	535	0	0
Middle Income	2	70	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	151	0	0	1	485	2	535	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
ESSEX COUNTY (009), MA 2/										
MSA 15764										
Inside AA 0006										
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%	4	148	0	0	3	925	3	342	0	0
Median Family Income 30-40%	19	428	3	650	5	2,175	16	385	0	0
Median Family Income 40-50%	16	582	3	512	3	1,459	12	741	0	0
Median Family Income 50-60%	8	110	0	0	2	620	6	50	0	0
Median Family Income 60-70%	17	302	1	240	5	1,630	14	687	0	0
Median Family Income 70-80%	31	1,156	1	200	1	432	17	621	0	0
Median Family Income 80-90%	26	945	1	150	3	2,030	17	581	0	0
Median Family Income 90-100%	17	353	1	250	3	1,629	14	743	0	0
Median Family Income 100-110%	34	740	2	340	4	2,604	26	1,619	0	0
Median Family Income 110-120%	5	145	0	0	2	1,620	1	2	0	0
Median Family Income >= 120%	36	1,045	6	1,240	3	2,050	24	2,438	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	213	5,954	18	3,582	34	17,174	150	8,209	0	0
HAMPSHIRE COUNTY (015), 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	1	350	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	350	0	0	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 2/										
MSA 15764										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	85	0	0	0	0	1	85	0	0
Median Family Income 20-30%	1	25	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	147	1	200	0	0	2	72	0	0
Median Family Income 40-50%	2	15	0	0	0	0	1	5	0	0
Median Family Income 50-60%	16	658	2	450	4	3,138	5	320	0	0
Median Family Income 60-70%	7	148	1	150	4	2,660	6	515	0	0
Median Family Income 70-80%	8	295	4	750	2	820	4	320	0	0
Median Family Income 80-90%	10	204	3	610	4	2,282	7	527	0	0
Median Family Income 90-100%	23	606	4	682	2	1,000	14	618	0	0
Median Family Income 100-110%	23	675	3	600	4	2,800	22	1,964	0	0
Median Family Income 110-120%	31	837	3	583	4	2,477	17	375	0	0
Median Family Income >= 120%	58	1,425	7	1,395	5	3,250	39	2,318	0	0
Median Family Income Not Known	4	60	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	188	5,180	28	5,420	29	18,427	119	7,129	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	600	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%	6	156	2	450	0	0	3	131	0	0
Median Family Income 100-110%	2	58	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	30	1	125	1	450	3	580	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Eastern Bank

Respondent ID: 0000032773
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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	244	3	575	2	1,050	6	711	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	85	0	0	0	0	1	85	0	0
Median Family Income 20-30%	1	25	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	147	1	200	0	0	2	72	0	0
Median Family Income 40-50%	2	15	0	0	0	0	1	5	0	0
Median Family Income 50-60%	16	658	2	450	5	3,738	5	320	0	0
Median Family Income 60-70%	7	148	1	150	4	2,660	6	515	0	0
Median Family Income 70-80%	8	295	4	750	2	820	4	320	0	0
Median Family Income 80-90%	10	204	3	610	4	2,282	7	527	0	0
Median Family Income 90-100%	29	762	6	1,132	2	1,000	17	749	0	0
Median Family Income 100-110%	25	733	3	600	4	2,800	22	1,964	0	0
Median Family Income 110-120%	31	837	3	583	4	2,477	17	375	0	0
Median Family Income >= 120%	60	1,455	8	1,520	6	3,700	42	2,898	0	0
Median Family Income Not Known	4	60	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	198	5,424	31	5,995	31	19,477	125	7,840	0	0
NANTUCKET COUNTY (019), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	0	0	1	100	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	100	1	250	0	0	1	100	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0007										
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	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	115	1	250	0	0	1	10	0	0
Median Family Income 60-70%	3	24	1	245	0	0	2	15	0	0
Median Family Income 70-80%	15	308	0	0	4	2,343	12	493	0	0
Median Family Income 80-90%	16	491	1	150	1	525	9	260	0	0
Median Family Income 90-100%	11	189	3	500	6	3,411	11	935	0	0
Median Family Income 100-110%	14	319	3	624	2	1,000	11	464	0	0
Median Family Income 110-120%	8	140	1	250	5	1,871	5	106	0	0
Median Family Income >= 120%	32	1,014	3	700	9	5,171	17	831	0	0
Median Family Income Not Known	4	120	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	2,730	13	2,719	27	14,321	70	3,134	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 40-50%	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%	2	57	0	0	0	0	1	32	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	67	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	124	0	0	0	0	1	32	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%	1	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	115	1	250	0	0	1	10	0	0
Median Family Income 60-70%	3	24	1	245	0	0	2	15	0	0
Median Family Income 70-80%	15	308	0	0	4	2,343	12	493	0	0
Median Family Income 80-90%	16	491	1	150	1	525	9	260	0	0
Median Family Income 90-100%	11	189	3	500	6	3,411	11	935	0	0
Median Family Income 100-110%	16	376	3	624	2	1,000	12	496	0	0
Median Family Income 110-120%	8	140	1	250	5	1,871	5	106	0	0
Median Family Income >= 120%	34	1,081	3	700	9	5,171	17	831	0	0
Median Family Income Not Known	4	120	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	112	2,854	13	2,719	27	14,321	71	3,166	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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 2/										
MSA 14454										
Inside AA 0007										
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	27	0	0	0	0	3	27	0	0
Median Family Income 50-60%	2	39	0	0	0	0	1	3	0	0
Median Family Income 60-70%	9	302	0	0	0	0	0	0	0	0
Median Family Income 70-80%	13	392	1	204	4	1,384	9	326	0	0
Median Family Income 80-90%	11	302	2	225	4	1,271	11	1,247	0	0
Median Family Income 90-100%	10	344	1	133	5	2,052	9	978	0	0
Median Family Income 100-110%	21	574	3	445	2	1,550	19	709	0	0
Median Family Income 110-120%	11	236	2	415	0	0	7	366	0	0
Median Family Income >= 120%	44	1,662	3	624	3	1,214	25	802	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	124	3,878	12	2,046	18	7,471	84	4,458	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	500	0	0	0	0
Median Family Income 20-30%	1	50	0	0	0	0	1	50	0	0
Median Family Income 30-40%	6	246	1	250	1	605	6	396	0	0
Median Family Income 40-50%	12	259	2	475	0	0	7	310	0	0
Median Family Income 50-60%	13	484	1	250	2	1,350	12	1,651	0	0
Median Family Income 60-70%	8	159	0	0	1	500	5	60	0	0
Median Family Income 70-80%	6	277	0	0	2	1,235	5	905	0	0
Median Family Income 80-90%	18	476	3	482	1	400	17	709	0	0
Median Family Income 90-100%	8	308	0	0	0	0	7	292	0	0
Median Family Income 100-110%	7	146	0	0	3	1,666	7	496	0	0
Median Family Income 110-120%	5	108	2	384	1	1,000	2	50	0	0
Median Family Income >= 120%	45	1,224	3	750	18	10,069	36	2,208	0	0
Median Family Income Not Known	5	140	0	0	3	1,240	4	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	134	3,877	12	2,591	33	18,565	109	7,527	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
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%	1	14	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	49	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	145	0	0	3	1,315	4	145	0	0
Median Family Income 100-110%	4	217	0	0	2	1,555	4	1,685	0	0
Median Family Income 110-120%	0	0	0	0	3	2,060	0	0	0	0
Median Family Income >= 120%	4	101	2	445	2	847	2	53	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	551	2	445	10	5,777	10	1,883	0	0
TOTAL INSIDE AA IN STATE	831	23,980	98	19,534	152	81,111	573	32,722	0	0
TOTAL OUTSIDE AA IN STATE	55	1,765	7	1,410	19	9,720	29	4,165	0	0
STATE TOTAL	886	25,745	105	20,944	171	90,831	602	36,887	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.

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Eastern Bank

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700 2/	66	7,437	32	1,783	0	0
MA - BRISTOL COUNTY (005) - MSA 39300 2/	24	3,253	9	482	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700 2/	30	4,795	17	1,354	0	0
NH - MERRIMACK COUNTY (013) - MSA NA 2/	15	1,916	7	73	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484 2/	20	4,080	8	520	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484 2/	12	4,726	5	1,550	0	0
MA - ESSEX COUNTY (009) - MSA 15764 2/	265	26,710	150	8,209	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	245	29,027	119	7,129	0	0
MA - NORFOLK COUNTY (021) - MSA 14454 2/	148	19,770	70	3,134	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	154	13,395	84	4,458	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	179	25,033	109	7,527	0	0

Footnote:
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2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	44	454,097	0	0
Purchased	0	0	0	0
Total	44	454,097	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Low Income

0141.00*

Moderate Income

0120.02* 0121.01 0121.02 0125.02 0126.02* 0145.00 0147.00* 0150.02 0153.00

Middle Income

0118.01* 0118.02 0120.01* 0126.01 0127.00 0128.00 0130.02 0131.00 0132.00 0134.00 0137.00*
0138.00* 0139.00* 0140.02 0144.02 0146.00* 0148.00 0149.00 0150.01*

Upper Income

0122.00* 0129.00 0133.00 0135.00* 0136.00 0143.00 0151.00 0152.00

ASSESSMENT AREA - 0002

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 40-50%

6140.00*

Median Family Income 50-60%

6136.00* 6138.00*

Median Family Income 60-70%

6137.00 6139.01*

Median Family Income 70-80%

6552.00*

Median Family Income 80-90%

6542.00*

Median Family Income 90-100%

6141.01*

Median Family Income 100-110%

6131.00 6133.00* 6134.00* 6139.02*

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.

Median Family Income 110-120%

6122.01* 6141.02 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 6331.00* 6332.00* 6551.00* 9856.00

ASSESSMENT AREA - 0006

ESSEX COUNTY (009), MA 2/

MSA: 15764

Median Family Income 10-20%

2509.00*

Median Family Income 20-30%

2068.00 2601.00

Median Family Income 30-40%

2043.00 2061.00 2065.00 2069.00 2070.00 2072.00 2216.00* 2501.00 2504.00 2505.00* 2511.00*
2512.00* 2513.00 2514.00* 2515.00 2516.00* 2602.00* 2608.00*

Median Family Income 40-50%

2042.00 2060.00* 2071.00 2107.00 2174.01* 2503.00* 2506.00 2507.00* 2508.00* 2510.00* 2517.00
2524.00

Median Family Income 50-60%

2055.00 2056.00 2058.00* 2062.00 2066.00 2067.00 2174.02* 2214.00* 2502.00* 2521.01 2609.00*

Median Family Income 60-70%

2041.01* 2047.02 2052.00 2059.00 2064.00 2083.01* 2104.01 2108.00 2215.00* 2525.01* 2606.00*
2607.00* 2610.00* 2611.02 2664.00

Median Family Income 70-80%

2021.04* 2047.01 2051.00 2057.00 2063.00* 2083.02 2106.00 2111.00 2112.02 2114.01 2171.02
2173.00 2217.00* 2518.00* 2522.01* 2523.00 2525.02* 2671.02*

Median Family Income 80-90%

2041.02 2044.00 2045.00 2046.00 2081.01 2081.02 2084.01 2103.01 2103.02 2109.00* 2201.02
2219.02* 2526.01* 2531.00 2604.01 2605.00* 2621.00* 2663.00 2671.04*

Median Family Income 90-100%

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

2033.01 2054.00 2082.00 2102.00 2104.02 2105.00 2172.01 2201.01* 2211.00* 2213.00* 2218.00*
2219.01 2232.00* 2522.02* 2526.03* 2532.02 2603.01* 2604.02* 2611.01 2651.01 2662.00 2671.03*

Median Family Income 100-110%

2021.01 2053.00 2084.02 2101.00 2112.01 2114.02 2121.02 2151.01* 2151.02* 2172.02 2175.00*
2221.00* 2521.02 2526.02* 2532.01 2603.02* 2641.00* 2682.00 2683.00 2701.00

Median Family Income 110-120%

2011.00* 2171.01 2231.00 2661.00 2684.00

Median Family Income >= 120%

2022.00 2031.00 2032.00 2033.02 2091.00 2092.00 2113.00 2121.01 2131.00 2141.00 2161.00*
2176.01 2176.02 2181.00* 2233.00* 2532.03 2532.04 2532.05* 2541.00 2542.00 2543.01* 2543.02
2544.01* 2544.02 2544.03 2631.00 2651.02 2681.00* 2691.00

Median Family Income Not Known

2021.03*

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 10-20%

3883.00

Median Family Income 20-30%

3119.00

Median Family Income 30-40%

3101.02 3104.00* 3124.00* 3418.00 3419.04 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00 3120.00 3121.00* 3422.01* 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01 3103.00* 3106.01* 3113.00 3118.00* 3122.00 3397.00 3424.02 3425.01 3426.00 3501.09*
3549.02* 3685.00* 3687.00 3689.02*

Median Family Income 60-70%

3106.02* 3116.00* 3117.00 3336.01 3412.00 3414.00 3415.00 3421.01* 3423.02* 3514.04 3515.00
3522.00* 3526.00* 3683.00

Footnote:
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2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3333.00* 3336.02 3364.04* 3393.00* 3398.03 3399.00*
3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03 3539.00 3563.00 3688.00* 3703.02 3704.03*
3832.00* 3834.02 3835.01

Median Family Income 80-90%

3141.01 3142.00* 3143.01 3154.01* 3173.02* 3271.02* 3302.02* 3332.00* 3335.02 3353.01 3395.00
3398.02 3400.00* 3411.02 3416.00 3419.01 3501.05* 3501.06* 3501.07 3502.01* 3513.00 3525.00*
3546.01* 3686.00 3840.03*

Median Family Income 90-100%

3125.01* 3125.02* 3131.02 3154.02 3162.02 3163.00 3165.00* 3331.00* 3334.00 3351.00 3373.00
3401.00* 3413.02* 3419.03 3502.02* 3504.00 3512.04 3528.00* 3530.00* 3531.01* 3531.02* 3701.01
3703.01* 3732.00* 3835.02* 3836.00

Median Family Income 100-110%

3115.00* 3143.02* 3151.00* 3154.03* 3155.00 3161.01* 3162.01* 3164.00* 3171.01 3173.01 3241.01*
3271.03* 3322.01 3322.02 3335.01* 3352.00 3364.02 3413.01 3512.03 3523.00* 3594.00 3682.00
3689.01* 3691.00 3825.00 3826.01* 3833.00* 3837.00* 3839.04*

Median Family Income 110-120%

3152.00 3161.02* 3171.02 3271.01* 3311.01* 3311.02 3324.01 3324.02* 3341.00 3353.02 3361.00
3371.02 3372.02 3396.00* 3503.00* 3538.00* 3543.00* 3566.01* 3577.00* 3681.01 3684.00 3701.04
3702.01* 3702.02* 3839.03* 3840.04*

Median Family Income >= 120%

3131.01* 3171.03* 3172.01* 3172.02* 3172.03 3181.00* 3182.00* 3183.00* 3184.00 3241.02* 3261.01*
3261.02* 3281.00 3301.01 3301.02 3302.01* 3312.00 3313.00 3321.00* 3323.00 3342.00 3343.00*
3344.00 3354.00 3362.01* 3362.02 3363.00 3371.01 3372.01 3381.00* 3382.00* 3383.00 3384.00*
3385.00* 3391.01 3391.02 3392.00* 3394.00 3411.01* 3505.00* 3506.00* 3507.01 3508.00* 3509.00
3510.01* 3510.02 3511.01 3521.01* 3521.02* 3529.00 3532.00 3533.00* 3536.00* 3537.00 3540.00*
3541.00 3542.00* 3544.00* 3545.00* 3546.02* 3547.00* 3548.00 3549.01* 3550.00* 3561.00* 3564.00*
3565.00* 3566.02 3567.01* 3567.03* 3567.04* 3571.00* 3572.00* 3573.00* 3574.00* 3575.00* 3576.00
3578.00* 3581.00 3583.00* 3584.00* 3585.00* 3586.00* 3587.00* 3591.00 3593.03* 3603.00* 3621.00
3631.03* 3631.04* 3631.05 3631.06* 3632.01* 3632.02* 3661.00* 3662.01* 3662.02* 3671.00* 3672.00*

Footnote:
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3681.02* 3701.03* 3704.01 3704.02* 3731.00* 3733.00* 3734.00* 3735.00* 3736.00 3737.00 3738.00
3739.01* 3739.02 3740.00* 3741.00* 3742.00 3743.00* 3744.00* 3745.00* 3746.00 3747.00 3748.00*
3821.00* 3822.00 3823.00 3824.00* 3826.02 3838.00* 3839.02* 3861.00*

Median Family Income Not Known

3364.03 3398.04* 3425.02 3511.02 3593.01* 3593.02* 3690.00*

ASSESSMENT AREA - 0007

NORFOLK COUNTY (021), MA 2/

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

Median Family Income 90-100%

4134.02 4175.01 4176.02 4182.01 4198.00 4201.01 4202.01 4203.02 4211.00 4222.02* 4224.01
4227.00 4562.00 4571.00*

Median Family Income 100-110%

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

Median Family Income 110-120%

4024.00 4035.01 4131.00* 4132.02* 4223.01 4226.00 4564.02

Median Family Income >= 120%

Footnote:
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2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

4001.00 4003.00* 4004.01 4004.02* 4005.00* 4006.00* 4007.00* 4008.00 4010.00* 4011.00 4012.01
4012.02* 4021.01* 4022.00* 4023.00 4025.00 4031.00 4033.00 4034.00 4035.02* 4041.00 4042.01*
4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4111.01 4111.02* 4112.00* 4113.01* 4121.00* 4122.00*
4123.00* 4133.00* 4141.00* 4142.00 4143.00 4151.01* 4152.01 4153.00* 4161.01 4161.02* 4163.00*
4164.00 4173.00 4180.03 4191.00 4192.00* 4195.00* 4196.01* 4196.02* 4197.00 4221.00 4223.04*
4231.01* 4231.02 4572.00

Median Family Income Not Known

4172.02 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA 2/

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00 5105.03* 5105.05* 5108.00* 5114.00*

Median Family Income 50-60%

5105.04* 5110.00* 5113.01 5115.00* 5423.01

Median Family Income 60-70%

5105.01 5112.00* 5113.02* 5302.00 5453.00 5454.00

Median Family Income 70-80%

5102.00* 5116.01* 5232.04* 5303.00 5401.01 5422.00 5423.02 5441.00 5442.00 5452.00

Median Family Income 80-90%

5021.01 5107.00 5111.00* 5117.02 5202.01 5211.01* 5211.02 5212.01* 5305.00 5421.01 5421.02*
5614.00*

Median Family Income 90-100%

5001.04* 5021.02* 5022.00 5062.06* 5101.00 5116.02 5117.01* 5212.02* 5231.00* 5251.01 5261.00*
5308.02 5401.02 5451.00 5611.00

Median Family Income 100-110%

Footnote:
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2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

5061.03* 5091.01 5091.02 5202.02 5221.01* 5221.02 5241.02 5301.00 5307.00 5309.02* 5309.03
5309.04* 5431.00* 5601.00

Median Family Income 110-120%

5062.02 5062.03* 5062.05* 5081.02* 5082.00* 5106.00* 5201.00 5232.01* 5252.04 5304.00 5308.01
5411.00

Median Family Income >= 120%

5001.01 5001.03* 5011.01 5011.02 5012.01* 5012.03 5012.04 5031.01 5031.02 5041.01 5041.02
5051.02* 5051.03* 5051.04 5052.01 5052.02 5061.02 5061.04* 5071.01* 5071.03 5071.04 5081.01
5232.03* 5241.01* 5251.04* 5306.00 5401.03

Median Family Income Not Known

9802.00* 9803.00*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02 0821.00* 0901.00*

Median Family Income 30-40%

0507.00* 0702.01 0702.02 0705.02* 0709.01* 0810.01* 0817.00* 0818.00 0902.00* 0903.00* 0909.01*
0913.00 0924.00 1001.00* 1010.02* 1707.02*

Median Family Income 40-50%

0104.03* 0104.05* 0502.00 0504.00 0509.01* 0511.01 0701.03* 0801.00 0805.00* 0813.01 0815.00*
0904.00* 0906.00 0915.00 0916.00* 0917.00* 1011.01* 1101.04* 1304.06 1602.00 1605.02 1702.00

Median Family Income 50-60%

0006.04* 0008.06* 0105.00 0503.00* 0506.00 0610.00* 0712.01 0803.00* 0914.00* 0918.00* 0919.00
0920.00 0921.01 1002.00* 1005.00* 1011.02* 1401.06* 1404.00 1601.02* 1604.00 1606.02* 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04 0501.01 0809.00* 0811.01* 0910.01 1003.00 1006.01* 1010.01* 1102.01
1403.00* 1601.03* 1606.01* 1705.03* 1708.00

Median Family Income 70-80%

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

0004.01 0005.06* 0510.00* 0711.01 0819.00* 0820.00* 0923.00 1103.01* 1104.01 1205.00* 1605.01
1701.01 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02 0002.01* 0003.02 0007.04* 0103.00 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00
0912.00 0922.00 1004.00 1006.03 1009.00 1401.05 1401.07* 1402.01* 1706.01

Median Family Income 90-100%

0003.01 0005.03* 1008.00* 1105.02 1304.04* 1401.02 1603.00* 1703.01* 1704.00 1705.04* 1805.00*

Median Family Income 100-110%

0001.01 0005.02* 0402.00* 0911.00 1201.04* 1202.01* 1203.01 1402.02 1802.00 1803.01*

Median Family Income 110-120%

0004.02 0006.01* 0302.00* 0303.01 0404.01* 0408.01 0907.00* 1101.05 1105.01 1804.00*

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04 0102.05* 0106.00 0107.01 0107.02 0108.01* 0108.02 0201.01
0202.00 0203.01* 0203.02* 0203.04 0203.05 0303.02 0304.00 0305.00 0401.00* 0403.00 0406.00
0601.01* 0602.00 0603.01* 0604.00 0605.01 0606.01 0606.02* 0606.03 0606.04 0608.00 0612.03*
0612.04 0701.04 0703.01* 0703.02* 0705.01* 0706.00 0708.02 0709.02* 1007.00 1104.03* 1106.01*
1106.07 1201.03* 1201.05* 1204.00 1206.00* 1207.00 1301.01 1302.00 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04 0008.05 0008.07* 0102.04* 0102.06* 0612.01* 0612.02* 0701.02 0707.00 0708.01*
1101.06 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*
9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Moderate Income

0102.08 0116.00

Middle Income

0101.00 0104.00 0107.00 0108.00 0112.00 0113.00

BERKSHIRE COUNTY (003), MA

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

MSA: 38340

Middle Income

9251.02

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 20-30%

6507.00

Median Family Income 50-60%

6416.00 6509.00

Median Family Income 110-120%

6322.00 6501.01

Median Family Income >= 120%

6302.01 6312.00 6321.00 6461.04

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2004.00

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Middle Income

8205.00

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 50-60%

3213.01

Median Family Income 90-100%

3214.00 3251.02 3882.00

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.

Median Family Income 100-110%

3851.02 3852.01

Median Family Income >= 120%

3852.03 3871.00 3872.01

NANTUCKET COUNTY (019), MA

MSA: NA

Middle Income

9502.01 9504.00

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 100-110%

4081.02 4431.04

Median Family Income >= 120%

4091.02 4412.02

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7542.00

Median Family Income 50-60%

7073.00

Median Family Income 80-90%

7251.00

Median Family Income 90-100%

7096.00 7442.02

Median Family Income 100-110%

7121.01 7301.00 7373.00 7392.01 7612.00

Median Family Income 110-120%

7061.00 7581.04

Median Family Income >= 120%

Footnote:
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7001.00 7081.00 7381.00 7402.00 7431.00 7451.00

Footnote:
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2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	642	642	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	183	183	0	0.00%
Total	828	828	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	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	1	150	0	0	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
HILLSBOROUGH COUNTY (011), NH 2/										
MSA 31700										
Inside AA 0003										
Low Income	0	0	2	482	2	833	1	503	0	0
Moderate Income	2	53	1	200	1	510	2	53	0	0
Middle Income	10	358	0	0	1	700	10	358	0	0
Upper Income	6	280	2	429	3	950	4	440	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	18	691	5	1,111	7	2,993	17	1,354	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	1	25	1	232	1	552	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	25	2	432	1	552	0	0	0	0
Totals For County: (011) 2/										
Low Income	0	0	2	482	2	833	1	503	0	0
Moderate Income	2	53	2	400	1	510	2	53	0	0
Middle Income	11	383	1	232	2	1,252	10	358	0	0
Upper Income	6	280	2	429	3	950	4	440	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	19	716	7	1,543	8	3,545	17	1,354	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: NEW HAMPSHIRE (33)

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)
MERRIMACK COUNTY (013), NH 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	5	60	0	0	1	300	4	40	0	0
Upper Income	3	136	2	390	2	1,000	1	3	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	10	226	2	390	3	1,300	7	73	0	0
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	700	0	0	0	0
Upper Income	1	50	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	50	0	0	1	700	0	0	0	0
Totals For County: (013) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	5	60	0	0	2	1,000	4	40	0	0
Upper Income	4	186	2	390	2	1,000	1	3	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	11	276	2	390	4	2,000	7	73	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
ROCKINGHAM COUNTY (015), NH 2/										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	1	840	1	10	0	0
Middle Income	3	150	3	540	2	1,600	1	240	0	0
Upper Income	7	220	1	150	1	500	6	270	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	12	450	4	690	4	2,940	8	520	0	0
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	708	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	708	0	0	0	0
Totals For County: (015) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	1	840	1	10	0	0
Middle Income	3	150	3	540	3	2,308	1	240	0	0
Upper Income	7	220	1	150	1	500	6	270	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	12	450	4	690	5	3,648	8	520	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
STRAFFORD COUNTY (017), NH 2/										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	21	0	0	5	3,200	4	1,400	0	0
Middle Income	0	0	2	350	2	1,155	1	150	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	21	2	350	7	4,355	5	1,550	0	0
TOTAL INSIDE AA IN STATE	43	1,388	13	2,541	21	11,588	37	3,497	0	0
TOTAL OUTSIDE AA IN STATE	2	75	3	582	3	1,960	0	0	0	0
STATE TOTAL	45	1,463	16	3,123	24	13,548	37	3,497	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.

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Eastern Bank

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700 2/	66	7,437	32	1,783	0	0
MA - BRISTOL COUNTY (005) - MSA 39300 2/	24	3,253	9	482	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700 2/	30	4,795	17	1,354	0	0
NH - MERRIMACK COUNTY (013) - MSA NA 2/	15	1,916	7	73	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484 2/	20	4,080	8	520	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484 2/	12	4,726	5	1,550	0	0
MA - ESSEX COUNTY (009) - MSA 15764 2/	265	26,710	150	8,209	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	245	29,027	119	7,129	0	0
MA - NORFOLK COUNTY (021) - MSA 14454 2/	148	19,770	70	3,134	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	154	13,395	84	4,458	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	179	25,033	109	7,527	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.

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	44	454,097	0	0
Purchased	0	0	0	0
Total	44	454,097	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

ASSESSMENT AREA - 0003

HILLSBOROUGH COUNTY (011), NH 2/

MSA: 31700

Low Income

0003.00* 0006.00 0014.00* 0015.00* 0016.00* 0020.00* 0105.00* 0107.00 0108.02*

Moderate Income

0002.02* 0002.03 0008.00* 0013.00* 0017.00* 0019.00 0021.00 0022.00* 0023.00* 0024.00* 0025.00*
0028.02* 0106.00* 0108.01* 0109.00 0111.01* 0111.02* 0141.01*

Middle Income

0001.03 0002.04* 0007.00 0009.01* 0009.02 0010.00 0011.00* 0012.00* 0018.00* 0026.00* 0028.01*
0101.00* 0102.01 0102.02* 0103.01 0103.02* 0110.00* 0113.00* 0114.02* 0115.00* 0122.01* 0122.02*
0131.01* 0142.02* 0143.01* 2001.01* 2002.01* 2004.00

Upper Income

0001.04* 0027.01* 0027.02* 0029.01 0029.02 0029.03* 0104.00* 0112.00* 0114.01* 0121.01* 0121.02*
0123.01* 0123.02* 0131.02* 0141.02* 0142.01* 0143.02* 0151.00 0152.00 0171.01 0171.02* 0200.00*
2003.00* 2005.00*

Income Not Known

9801.01*

ASSESSMENT AREA - 0004

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Moderate Income

0322.00 0329.00* 0441.00

Middle Income

0030.01 0030.06 0032.01 0321.00* 0323.00* 0324.00 0326.00 0327.01* 0327.06* 0360.00* 0380.00*
0385.00 0443.00*

Upper Income

0032.02 0310.01 0310.02* 0325.00* 0328.00* 0330.00 0370.00* 0390.00* 0442.00

ASSESSMENT AREA - 0005

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

ROCKINGHAM COUNTY (015), NH 2/

MSA: 40484

Moderate Income

0034.00 0035.00* 0550.02 0630.03* 1003.02* 1041.01* 1071.00*

Middle Income

0033.01* 0033.02* 0036.01* 0036.02* 0037.01 0037.03* 0039.01* 0040.00* 0500.00 0520.00 0530.00*
0540.00* 0550.01* 0590.00* 0610.01* 0620.00* 0625.00* 0630.01* 0650.05* 0650.06* 0650.07* 0650.08*
0650.09* 0650.10* 0675.02* 0675.03* 0675.04* 0710.02* 1002.00 1003.01* 1004.01* 1011.01 1011.02*
1021.00* 1031.00 1041.02* 1051.00 1062.00* 1072.00*

Upper Income

0038.01* 0038.02* 0039.02* 0510.00* 0600.00 0640.00* 0660.00 0670.00* 0675.05* 0691.00 0692.00*
0693.00 0697.00 0710.01 1001.00 1004.02* 1061.01* 1061.02* 1064.00* 1074.00* 1075.00*

Income Not Known

0630.04* 9800.11*

STRAFFORD COUNTY (017), NH 2/

MSA: 40484

Moderate Income

0811.01* 0813.00 0830.01* 0830.02 0841.00 0842.01* 0842.02* 0843.01* 0843.02* 0844.00

Middle Income

0811.02* 0812.00* 0814.00 0815.00 0816.00* 0820.00* 0845.00 0846.00* 0850.01* 0850.02*

Upper Income

0801.00* 0802.02* 0802.03* 0802.04* 0805.00*

OUTSIDE ASSESSMENT AREA

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9704.02

HILLSBOROUGH COUNTY (011), NH 2/

MSA: 31700

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

Moderate Income

0250.00

Middle Income

0210.02 0230.01

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Middle Income

0031.00

Upper Income

0405.02

ROCKINGHAM COUNTY (015), NH 2/

MSA: 40484

Middle Income

0570.00

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	642	642	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	183	183	0	0.00%
Total	828	828	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: CALIFORNIA (06)

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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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%	0	0	0	0	1	258	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	258	0	0	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	258	0	0	0	0
STATE TOTAL	0	0	0	0	1	258	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: COLORADO (08)

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)
JEFFERSON COUNTY (059), CO										
MSA 19740										
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	88	1	138	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	88	1	138	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	88	1	138	0	0	0	0	0	0
STATE TOTAL	1	88	1	138	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	1,000	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	0	0	0	0	1	1,000	0	0	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: ILLINOIS (17)

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)
DUPAGE COUNTY (043), IL										
MSA 16984										
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	296	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	296	0	0	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	296	0	0	0	0
STATE TOTAL	0	0	0	0	1	296	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
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	861	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	861	0	0	0	0
YORK COUNTY (031), ME										
MSA 38860										
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	2	30	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	30	0	0	1	861	1	10	0	0
STATE TOTAL	2	30	0	0	1	861	1	10	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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 2/										
MSA 12700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	287	3	700	2	811	8	171	0	0
Middle Income	17	479	4	676	3	1,703	14	764	0	0
Upper Income	15	651	4	895	4	1,235	10	848	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	46	1,417	11	2,271	9	3,749	32	1,783	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	48	0	0	2	635	0	0	0	0
Middle Income	10	152	0	0	1	350	4	42	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	13	200	0	0	3	985	4	42	0	0
Totals For County: (001) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	335	3	700	4	1,446	8	171	0	0
Middle Income	27	631	4	676	4	2,053	18	806	0	0
Upper Income	15	651	4	895	4	1,235	10	848	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	59	1,617	11	2,271	12	4,734	36	1,825	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
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	50	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	50	0	0	0	0	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 2/										
MSA 39300										
Inside AA 0002										
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	100	0	0	0	0	1	100	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	85	1	250	0	0	2	85	0	0
Median Family Income >= 120%	14	659	3	655	2	1,404	6	297	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	944	4	905	2	1,404	9	482	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%	1	21	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%	2	42	0	0	0	0	1	20	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%	1	99	1	140	1	503	3	742	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
Median Family Income >= 120%	3	183	0	0	1	570	1	100	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	7	345	1	140	2	1,073	5	862	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%	1	21	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%	2	42	0	0	0	0	1	20	0	0
Median Family Income 60-70%	1	100	0	0	0	0	1	100	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	184	2	390	1	503	5	827	0	0
Median Family Income >= 120%	17	842	3	655	3	1,974	7	397	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	1,289	5	1,045	4	2,477	14	1,344	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	81	0	0	1	485	2	535	0	0
Middle Income	2	70	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	151	0	0	1	485	2	535	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
ESSEX COUNTY (009), MA 2/										
MSA 15764										
Inside AA 0006										
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%	4	148	0	0	3	925	3	342	0	0
Median Family Income 30-40%	19	428	3	650	5	2,175	16	385	0	0
Median Family Income 40-50%	16	582	3	512	3	1,459	12	741	0	0
Median Family Income 50-60%	8	110	0	0	2	620	6	50	0	0
Median Family Income 60-70%	17	302	1	240	5	1,630	14	687	0	0
Median Family Income 70-80%	31	1,156	1	200	1	432	17	621	0	0
Median Family Income 80-90%	26	945	1	150	3	2,030	17	581	0	0
Median Family Income 90-100%	17	353	1	250	3	1,629	14	743	0	0
Median Family Income 100-110%	34	740	2	340	4	2,604	26	1,619	0	0
Median Family Income 110-120%	5	145	0	0	2	1,620	1	2	0	0
Median Family Income >= 120%	36	1,045	6	1,240	3	2,050	24	2,438	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	213	5,954	18	3,582	34	17,174	150	8,209	0	0
HAMPSHIRE COUNTY (015), 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	1	350	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	350	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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 2/										
MSA 15764										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	85	0	0	0	0	1	85	0	0
Median Family Income 20-30%	1	25	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	147	1	200	0	0	2	72	0	0
Median Family Income 40-50%	2	15	0	0	0	0	1	5	0	0
Median Family Income 50-60%	16	658	2	450	4	3,138	5	320	0	0
Median Family Income 60-70%	7	148	1	150	4	2,660	6	515	0	0
Median Family Income 70-80%	8	295	4	750	2	820	4	320	0	0
Median Family Income 80-90%	10	204	3	610	4	2,282	7	527	0	0
Median Family Income 90-100%	23	606	4	682	2	1,000	14	618	0	0
Median Family Income 100-110%	23	675	3	600	4	2,800	22	1,964	0	0
Median Family Income 110-120%	31	837	3	583	4	2,477	17	375	0	0
Median Family Income >= 120%	58	1,425	7	1,395	5	3,250	39	2,318	0	0
Median Family Income Not Known	4	60	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	188	5,180	28	5,420	29	18,427	119	7,129	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	600	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%	6	156	2	450	0	0	3	131	0	0
Median Family Income 100-110%	2	58	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	30	1	125	1	450	3	580	0	0
Median Family Income Not Known	0	0	0	0	0	0	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.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Eastern Bank

Respondent ID: 0000032773
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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	244	3	575	2	1,050	6	711	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	85	0	0	0	0	1	85	0	0
Median Family Income 20-30%	1	25	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	147	1	200	0	0	2	72	0	0
Median Family Income 40-50%	2	15	0	0	0	0	1	5	0	0
Median Family Income 50-60%	16	658	2	450	5	3,738	5	320	0	0
Median Family Income 60-70%	7	148	1	150	4	2,660	6	515	0	0
Median Family Income 70-80%	8	295	4	750	2	820	4	320	0	0
Median Family Income 80-90%	10	204	3	610	4	2,282	7	527	0	0
Median Family Income 90-100%	29	762	6	1,132	2	1,000	17	749	0	0
Median Family Income 100-110%	25	733	3	600	4	2,800	22	1,964	0	0
Median Family Income 110-120%	31	837	3	583	4	2,477	17	375	0	0
Median Family Income >= 120%	60	1,455	8	1,520	6	3,700	42	2,898	0	0
Median Family Income Not Known	4	60	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	198	5,424	31	5,995	31	19,477	125	7,840	0	0
NANTUCKET COUNTY (019), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	0	0	1	100	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	100	1	250	0	0	1	100	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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										
Inside AA 0007										
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	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	115	1	250	0	0	1	10	0	0
Median Family Income 60-70%	3	24	1	245	0	0	2	15	0	0
Median Family Income 70-80%	15	308	0	0	4	2,343	12	493	0	0
Median Family Income 80-90%	16	491	1	150	1	525	9	260	0	0
Median Family Income 90-100%	11	189	3	500	6	3,411	11	935	0	0
Median Family Income 100-110%	14	319	3	624	2	1,000	11	464	0	0
Median Family Income 110-120%	8	140	1	250	5	1,871	5	106	0	0
Median Family Income >= 120%	32	1,014	3	700	9	5,171	17	831	0	0
Median Family Income Not Known	4	120	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	2,730	13	2,719	27	14,321	70	3,134	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 40-50%	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%	2	57	0	0	0	0	1	32	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	67	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	124	0	0	0	0	1	32	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%	1	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	115	1	250	0	0	1	10	0	0
Median Family Income 60-70%	3	24	1	245	0	0	2	15	0	0
Median Family Income 70-80%	15	308	0	0	4	2,343	12	493	0	0
Median Family Income 80-90%	16	491	1	150	1	525	9	260	0	0
Median Family Income 90-100%	11	189	3	500	6	3,411	11	935	0	0
Median Family Income 100-110%	16	376	3	624	2	1,000	12	496	0	0
Median Family Income 110-120%	8	140	1	250	5	1,871	5	106	0	0
Median Family Income >= 120%	34	1,081	3	700	9	5,171	17	831	0	0
Median Family Income Not Known	4	120	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	112	2,854	13	2,719	27	14,321	71	3,166	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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 2/										
MSA 14454										
Inside AA 0007										
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	27	0	0	0	0	3	27	0	0
Median Family Income 50-60%	2	39	0	0	0	0	1	3	0	0
Median Family Income 60-70%	9	302	0	0	0	0	0	0	0	0
Median Family Income 70-80%	13	392	1	204	4	1,384	9	326	0	0
Median Family Income 80-90%	11	302	2	225	4	1,271	11	1,247	0	0
Median Family Income 90-100%	10	344	1	133	5	2,052	9	978	0	0
Median Family Income 100-110%	21	574	3	445	2	1,550	19	709	0	0
Median Family Income 110-120%	11	236	2	415	0	0	7	366	0	0
Median Family Income >= 120%	44	1,662	3	624	3	1,214	25	802	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	124	3,878	12	2,046	18	7,471	84	4,458	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	500	0	0	0	0
Median Family Income 20-30%	1	50	0	0	0	0	1	50	0	0
Median Family Income 30-40%	6	246	1	250	1	605	6	396	0	0
Median Family Income 40-50%	12	259	2	475	0	0	7	310	0	0
Median Family Income 50-60%	13	484	1	250	2	1,350	12	1,651	0	0
Median Family Income 60-70%	8	159	0	0	1	500	5	60	0	0
Median Family Income 70-80%	6	277	0	0	2	1,235	5	905	0	0
Median Family Income 80-90%	18	476	3	482	1	400	17	709	0	0
Median Family Income 90-100%	8	308	0	0	0	0	7	292	0	0
Median Family Income 100-110%	7	146	0	0	3	1,666	7	496	0	0
Median Family Income 110-120%	5	108	2	384	1	1,000	2	50	0	0
Median Family Income >= 120%	45	1,224	3	750	18	10,069	36	2,208	0	0
Median Family Income Not Known	5	140	0	0	3	1,240	4	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	134	3,877	12	2,591	33	18,565	109	7,527	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
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%	1	14	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	49	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	145	0	0	3	1,315	4	145	0	0
Median Family Income 100-110%	4	217	0	0	2	1,555	4	1,685	0	0
Median Family Income 110-120%	0	0	0	0	3	2,060	0	0	0	0
Median Family Income >= 120%	4	101	2	445	2	847	2	53	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	551	2	445	10	5,777	10	1,883	0	0
TOTAL INSIDE AA IN STATE	831	23,980	98	19,534	152	81,111	573	32,722	0	0
TOTAL OUTSIDE AA IN STATE	55	1,765	7	1,410	19	9,720	29	4,165	0	0
STATE TOTAL	886	25,745	105	20,944	171	90,831	602	36,887	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	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	1	150	0	0	0	0	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
HILLSBOROUGH COUNTY (011), NH 2/										
MSA 31700										
Inside AA 0003										
Low Income	0	0	2	482	2	833	1	503	0	0
Moderate Income	2	53	1	200	1	510	2	53	0	0
Middle Income	10	358	0	0	1	700	10	358	0	0
Upper Income	6	280	2	429	3	950	4	440	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	18	691	5	1,111	7	2,993	17	1,354	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	1	25	1	232	1	552	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	25	2	432	1	552	0	0	0	0
Totals For County: (011) 2/										
Low Income	0	0	2	482	2	833	1	503	0	0
Moderate Income	2	53	2	400	1	510	2	53	0	0
Middle Income	11	383	1	232	2	1,252	10	358	0	0
Upper Income	6	280	2	429	3	950	4	440	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	19	716	7	1,543	8	3,545	17	1,354	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3
State: NEW HAMPSHIRE (33)

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)
MERRIMACK COUNTY (013), NH 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	5	60	0	0	1	300	4	40	0	0
Upper Income	3	136	2	390	2	1,000	1	3	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	10	226	2	390	3	1,300	7	73	0	0
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	700	0	0	0	0
Upper Income	1	50	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	50	0	0	1	700	0	0	0	0
Totals For County: (013) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	5	60	0	0	2	1,000	4	40	0	0
Upper Income	4	186	2	390	2	1,000	1	3	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	11	276	2	390	4	2,000	7	73	0	0

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
ROCKINGHAM COUNTY (015), NH 2/										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	1	840	1	10	0	0
Middle Income	3	150	3	540	2	1,600	1	240	0	0
Upper Income	7	220	1	150	1	500	6	270	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	12	450	4	690	4	2,940	8	520	0	0
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	708	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	708	0	0	0	0
Totals For County: (015) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	1	840	1	10	0	0
Middle Income	3	150	3	540	3	2,308	1	240	0	0
Upper Income	7	220	1	150	1	500	6	270	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	12	450	4	690	5	3,648	8	520	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
STRAFFORD COUNTY (017), NH 2/										
MSA 40484										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	21	0	0	5	3,200	4	1,400	0	0
Middle Income	0	0	2	350	2	1,155	1	150	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	21	2	350	7	4,355	5	1,550	0	0
TOTAL INSIDE AA IN STATE	43	1,388	13	2,541	21	11,588	37	3,497	0	0
TOTAL OUTSIDE AA IN STATE	2	75	3	582	3	1,960	0	0	0	0
STATE TOTAL	45	1,463	16	3,123	24	13,548	37	3,497	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW YORK (36)

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)
ALBANY COUNTY (001), NY										
MSA 10580										
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	400	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	400	0	0	0	0
MADISON COUNTY (053), NY										
MSA 45060										
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	994	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	994	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW YORK (36)

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)
NEW YORK COUNTY (061), NY										
MSA 35614										
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	1	860	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	1,000	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	2	1,860	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	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	0	0	0	0	1	300	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: NEW YORK (36)

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)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
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	350	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	350	0	0	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	6	3,904	0	0	0	0
STATE TOTAL	0	0	0	0	6	3,904	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773
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)
KENT COUNTY (003), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	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	425	0	0	0	0
PROVIDENCE COUNTY (007), RI										
MSA 39300										
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	1	462	1	462	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	2	676	1	263	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	40	1	200	1	400	0	0	0	0
Median Family Income >= 120%	1	10	0	0	1	500	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	50	1	200	5	2,038	2	725	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

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)
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	10	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	10	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	3	60	1	200	6	2,463	2	725	0	0
STATE TOTAL	3	60	1	200	6	2,463	2	725	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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Eastern Bank

Respondent ID: 0000032773

Agency: FDIC - 3

State: VERMONT (50)

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)
CALEDONIA COUNTY (005), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	438	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	438	0	0	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	438	0	0	0	0
STATE TOTAL	0	0	0	0	1	438	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	874	25,368	111	22,075	173	92,699	610	36,219	0	0
TOTAL OUTSIDE AA	63	2,018	12	2,330	39	20,900	32	4,900	0	0
TOTAL INSIDE & OUTSIDE	937	27,386	123	24,405	212	113,599	642	41,119	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.

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Eastern Bank

Respondent ID: 0000032773
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 - BARNSTABLE COUNTY (001) - MSA 12700 2/	66	7,437	32	1,783	0	0
MA - BRISTOL COUNTY (005) - MSA 39300 2/	24	3,253	9	482	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700 2/	30	4,795	17	1,354	0	0
NH - MERRIMACK COUNTY (013) - MSA NA 2/	15	1,916	7	73	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484 2/	20	4,080	8	520	0	0
NH - STRAFFORD COUNTY (017) - MSA 40484 2/	12	4,726	5	1,550	0	0
MA - ESSEX COUNTY (009) - MSA 15764 2/	265	26,710	150	8,209	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	245	29,027	119	7,129	0	0
MA - NORFOLK COUNTY (021) - MSA 14454 2/	148	19,770	70	3,134	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	154	13,395	84	4,458	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	179	25,033	109	7,527	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.

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	44	454,097	0	0
Purchased	0	0	0	0
Total	44	454,097	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Low Income

0141.00*

Moderate Income

0120.02* 0121.01 0121.02 0125.02 0126.02* 0145.00 0147.00* 0150.02 0153.00

Middle Income

0118.01* 0118.02 0120.01* 0126.01 0127.00 0128.00 0130.02 0131.00 0132.00 0134.00 0137.00*
0138.00* 0139.00* 0140.02 0144.02 0146.00* 0148.00 0149.00 0150.01*

Upper Income

0122.00* 0129.00 0133.00 0135.00* 0136.00 0143.00 0151.00 0152.00

ASSESSMENT AREA - 0002

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 40-50%

6140.00*

Median Family Income 50-60%

6136.00* 6138.00*

Median Family Income 60-70%

6137.00 6139.01*

Median Family Income 70-80%

6552.00*

Median Family Income 80-90%

6542.00*

Median Family Income 90-100%

6141.01*

Median Family Income 100-110%

6131.00 6133.00* 6134.00* 6139.02*

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

Median Family Income 110-120%

6122.01* 6141.02 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 6331.00* 6332.00* 6551.00* 9856.00

ASSESSMENT AREA - 0003

HILLSBOROUGH COUNTY (011), NH 2/

MSA: 31700

Low Income

0003.00* 0006.00 0014.00* 0015.00* 0016.00* 0020.00* 0105.00* 0107.00 0108.02*

Moderate Income

0002.02* 0002.03 0008.00* 0013.00* 0017.00* 0019.00 0021.00 0022.00* 0023.00* 0024.00* 0025.00*
0028.02* 0106.00* 0108.01* 0109.00 0111.01* 0111.02* 0141.01*

Middle Income

0001.03 0002.04* 0007.00 0009.01* 0009.02 0010.00 0011.00* 0012.00* 0018.00* 0026.00* 0028.01*
0101.00* 0102.01 0102.02* 0103.01 0103.02* 0110.00* 0113.00* 0114.02* 0115.00* 0122.01* 0122.02*
0131.01* 0142.02* 0143.01* 2001.01* 2002.01* 2004.00

Upper Income

0001.04* 0027.01* 0027.02* 0029.01 0029.02 0029.03* 0104.00* 0112.00* 0114.01* 0121.01* 0121.02*
0123.01* 0123.02* 0131.02* 0141.02* 0142.01* 0143.02* 0151.00 0152.00 0171.01 0171.02* 0200.00*
2003.00* 2005.00*

Income Not Known

9801.01*

ASSESSMENT AREA - 0004

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Moderate Income

0322.00 0329.00* 0441.00

Middle Income

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

0030.01 0030.06 0032.01 0321.00* 0323.00* 0324.00 0326.00 0327.01* 0327.06* 0360.00* 0380.00*
0385.00 0443.00*

Upper Income

0032.02 0310.01 0310.02* 0325.00* 0328.00* 0330.00 0370.00* 0390.00* 0442.00

ASSESSMENT AREA - 0005

ROCKINGHAM COUNTY (015), NH 2/

MSA: 40484

Moderate Income

0034.00 0035.00* 0550.02 0630.03* 1003.02* 1041.01* 1071.00*

Middle Income

0033.01* 0033.02* 0036.01* 0036.02* 0037.01 0037.03* 0039.01* 0040.00* 0500.00 0520.00 0530.00*
0540.00* 0550.01* 0590.00* 0610.01* 0620.00* 0625.00* 0630.01* 0650.05* 0650.06* 0650.07* 0650.08*
0650.09* 0650.10* 0675.02* 0675.03* 0675.04* 0710.02* 1002.00 1003.01* 1004.01* 1011.01 1011.02*
1021.00* 1031.00 1041.02* 1051.00 1062.00* 1072.00*

Upper Income

0038.01* 0038.02* 0039.02* 0510.00* 0600.00 0640.00* 0660.00 0670.00* 0675.05* 0691.00 0692.00*
0693.00 0697.00 0710.01 1001.00 1004.02* 1061.01* 1061.02* 1064.00* 1074.00* 1075.00*

Income Not Known

0630.04* 9800.11*

STRAFFORD COUNTY (017), NH 2/

MSA: 40484

Moderate Income

0811.01* 0813.00 0830.01* 0830.02 0841.00 0842.01* 0842.02* 0843.01* 0843.02* 0844.00

Middle Income

0811.02* 0812.00* 0814.00 0815.00 0816.00* 0820.00* 0845.00 0846.00* 0850.01* 0850.02*

Upper Income

0801.00* 0802.02* 0802.03* 0802.04* 0805.00*

ASSESSMENT AREA - 0006

ESSEX COUNTY (009), MA 2/

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

MSA: 15764

Median Family Income 10-20%

2509.00*

Median Family Income 20-30%

2068.00 2601.00

Median Family Income 30-40%

2043.00 2061.00 2065.00 2069.00 2070.00 2072.00 2216.00* 2501.00 2504.00 2505.00* 2511.00* 2512.00* 2513.00 2514.00* 2515.00 2516.00* 2602.00* 2608.00*

Median Family Income 40-50%

2042.00 2060.00* 2071.00 2107.00 2174.01* 2503.00* 2506.00 2507.00* 2508.00* 2510.00* 2517.00 2524.00

Median Family Income 50-60%

2055.00 2056.00 2058.00* 2062.00 2066.00 2067.00 2174.02* 2214.00* 2502.00* 2521.01 2609.00*

Median Family Income 60-70%

2041.01* 2047.02 2052.00 2059.00 2064.00 2083.01* 2104.01 2108.00 2215.00* 2525.01* 2606.00* 2607.00* 2610.00* 2611.02 2664.00

Median Family Income 70-80%

2021.04* 2047.01 2051.00 2057.00 2063.00* 2083.02 2106.00 2111.00 2112.02 2114.01 2171.02 2173.00 2217.00* 2518.00* 2522.01* 2523.00 2525.02* 2671.02*

Median Family Income 80-90%

2041.02 2044.00 2045.00 2046.00 2081.01 2081.02 2084.01 2103.01 2103.02 2109.00* 2201.02 2219.02* 2526.01* 2531.00 2604.01 2605.00* 2621.00* 2663.00 2671.04*

Median Family Income 90-100%

2033.01 2054.00 2082.00 2102.00 2104.02 2105.00 2172.01 2201.01* 2211.00* 2213.00* 2218.00* 2219.01 2232.00* 2522.02* 2526.03* 2532.02 2603.01* 2604.02* 2611.01 2651.01 2662.00 2671.03*

Median Family Income 100-110%

2021.01 2053.00 2084.02 2101.00 2112.01 2114.02 2121.02 2151.01* 2151.02* 2172.02 2175.00* 2221.00* 2521.02 2526.02* 2532.01 2603.02* 2641.00* 2682.00 2683.00 2701.00

Median Family Income 110-120%

2011.00* 2171.01 2231.00 2661.00 2684.00

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.

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

Median Family Income >= 120%

2022.00 2031.00 2032.00 2033.02 2091.00 2092.00 2113.00 2121.01 2131.00 2141.00 2161.00*
2176.01 2176.02 2181.00* 2233.00* 2532.03 2532.04 2532.05* 2541.00 2542.00 2543.01* 2543.02
2544.01* 2544.02 2544.03 2631.00 2651.02 2681.00* 2691.00

Median Family Income Not Known

2021.03*

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 10-20%

3883.00

Median Family Income 20-30%

3119.00

Median Family Income 30-40%

3101.02 3104.00* 3124.00* 3418.00 3419.04 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00 3120.00 3121.00* 3422.01* 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01 3103.00* 3106.01* 3113.00 3118.00* 3122.00 3397.00 3424.02 3425.01 3426.00 3501.09*
3549.02* 3685.00* 3687.00 3689.02*

Median Family Income 60-70%

3106.02* 3116.00* 3117.00 3336.01 3412.00 3414.00 3415.00 3421.01* 3423.02* 3514.04 3515.00
3522.00* 3526.00* 3683.00

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3333.00* 3336.02 3364.04* 3393.00* 3398.03 3399.00*
3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03 3539.00 3563.00 3688.00* 3703.02 3704.03*
3832.00* 3834.02 3835.01

Median Family Income 80-90%

3141.01 3142.00* 3143.01 3154.01* 3173.02* 3271.02* 3302.02* 3332.00* 3335.02 3353.01 3395.00
3398.02 3400.00* 3411.02 3416.00 3419.01 3501.05* 3501.06* 3501.07 3502.01* 3513.00 3525.00*

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.

3546.01* 3686.00 3840.03*

Median Family Income 90-100%

3125.01* 3125.02* 3131.02 3154.02 3162.02 3163.00 3165.00* 3331.00* 3334.00 3351.00 3373.00
3401.00* 3413.02* 3419.03 3502.02* 3504.00 3512.04 3528.00* 3530.00* 3531.01* 3531.02* 3701.01
3703.01* 3732.00* 3835.02* 3836.00

Median Family Income 100-110%

3115.00* 3143.02* 3151.00* 3154.03* 3155.00 3161.01* 3162.01* 3164.00* 3171.01 3173.01 3241.01*
3271.03* 3322.01 3322.02 3335.01* 3352.00 3364.02 3413.01 3512.03 3523.00* 3594.00 3682.00
3689.01* 3691.00 3825.00 3826.01* 3833.00* 3837.00* 3839.04*

Median Family Income 110-120%

3152.00 3161.02* 3171.02 3271.01* 3311.01* 3311.02 3324.01 3324.02* 3341.00 3353.02 3361.00
3371.02 3372.02 3396.00* 3503.00* 3538.00* 3543.00* 3566.01* 3577.00* 3681.01 3684.00 3701.04
3702.01* 3702.02* 3839.03* 3840.04*

Median Family Income >= 120%

3131.01* 3171.03* 3172.01* 3172.02* 3172.03 3181.00* 3182.00* 3183.00* 3184.00 3241.02* 3261.01*
3261.02* 3281.00 3301.01 3301.02 3302.01* 3312.00 3313.00 3321.00* 3323.00 3342.00 3343.00*
3344.00 3354.00 3362.01* 3362.02 3363.00 3371.01 3372.01 3381.00* 3382.00* 3383.00 3384.00*
3385.00* 3391.01 3391.02 3392.00* 3394.00 3411.01* 3505.00* 3506.00* 3507.01 3508.00* 3509.00
3510.01* 3510.02 3511.01 3521.01* 3521.02* 3529.00 3532.00 3533.00* 3536.00* 3537.00 3540.00*
3541.00 3542.00* 3544.00* 3545.00* 3546.02* 3547.00* 3548.00 3549.01* 3550.00* 3561.00* 3564.00*
3565.00* 3566.02 3567.01* 3567.03* 3567.04* 3571.00* 3572.00* 3573.00* 3574.00* 3575.00* 3576.00
3578.00* 3581.00 3583.00* 3584.00* 3585.00* 3586.00* 3587.00* 3591.00 3593.03* 3603.00* 3621.00
3631.03* 3631.04* 3631.05 3631.06* 3632.01* 3632.02* 3661.00* 3662.01* 3662.02* 3671.00* 3672.00*
3681.02* 3701.03* 3704.01 3704.02* 3731.00* 3733.00* 3734.00* 3735.00* 3736.00 3737.00 3738.00
3739.01* 3739.02 3740.00* 3741.00* 3742.00 3743.00* 3744.00* 3745.00* 3746.00 3747.00 3748.00*
3821.00* 3822.00 3823.00 3824.00* 3826.02 3838.00* 3839.02* 3861.00*

Median Family Income Not Known

3364.03 3398.04* 3425.02 3511.02 3593.01* 3593.02* 3690.00*

ASSESSMENT AREA - 0007

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
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

NORFOLK COUNTY (021), MA 2/

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

Median Family Income 90-100%

4134.02 4175.01 4176.02 4182.01 4198.00 4201.01 4202.01 4203.02 4211.00 4222.02* 4224.01
4227.00 4562.00 4571.00*

Median Family Income 100-110%

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

Median Family Income 110-120%

4024.00 4035.01 4131.00* 4132.02* 4223.01 4226.00 4564.02

Median Family Income >= 120%

4001.00 4003.00* 4004.01 4004.02* 4005.00* 4006.00* 4007.00* 4008.00 4010.00* 4011.00 4012.01
4012.02* 4021.01* 4022.00* 4023.00 4025.00 4031.00 4033.00 4034.00 4035.02* 4041.00 4042.01*
4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4111.01 4111.02* 4112.00* 4113.01* 4121.00* 4122.00*
4123.00* 4133.00* 4141.00* 4142.00 4143.00 4151.01* 4152.01 4153.00* 4161.01 4161.02* 4163.00*
4164.00 4173.00 4180.03 4191.00 4192.00* 4195.00* 4196.01* 4196.02* 4197.00 4221.00 4223.04*
4231.01* 4231.02 4572.00

Median Family Income Not Known

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.

4172.02 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA 2/

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00 5105.03* 5105.05* 5108.00* 5114.00*

Median Family Income 50-60%

5105.04* 5110.00* 5113.01 5115.00* 5423.01

Median Family Income 60-70%

5105.01 5112.00* 5113.02* 5302.00 5453.00 5454.00

Median Family Income 70-80%

5102.00* 5116.01* 5232.04* 5303.00 5401.01 5422.00 5423.02 5441.00 5442.00 5452.00

Median Family Income 80-90%

5021.01 5107.00 5111.00* 5117.02 5202.01 5211.01* 5211.02 5212.01* 5305.00 5421.01 5421.02* 5614.00*

Median Family Income 90-100%

5001.04* 5021.02* 5022.00 5062.06* 5101.00 5116.02 5117.01* 5212.02* 5231.00* 5251.01 5261.00* 5308.02 5401.02 5451.00 5611.00

Median Family Income 100-110%

5061.03* 5091.01 5091.02 5202.02 5221.01* 5221.02 5241.02 5301.00 5307.00 5309.02* 5309.03 5309.04* 5431.00* 5601.00

Median Family Income 110-120%

5062.02 5062.03* 5062.05* 5081.02* 5082.00* 5106.00* 5201.00 5232.01* 5252.04 5304.00 5308.01 5411.00

Median Family Income >= 120%

5001.01 5001.03* 5011.01 5011.02 5012.01* 5012.03 5012.04 5031.01 5031.02 5041.01 5041.02

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.

5051.02* 5051.03* 5051.04 5052.01 5052.02 5061.02 5061.04* 5071.01* 5071.03 5071.04 5081.01
5232.03* 5241.01* 5251.04* 5306.00 5401.03

Median Family Income Not Known

9802.00* 9803.00*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02 0821.00* 0901.00*

Median Family Income 30-40%

0507.00* 0702.01 0702.02 0705.02* 0709.01* 0810.01* 0817.00* 0818.00 0902.00* 0903.00* 0909.01*
0913.00 0924.00 1001.00* 1010.02* 1707.02*

Median Family Income 40-50%

0104.03* 0104.05* 0502.00 0504.00 0509.01* 0511.01 0701.03* 0801.00 0805.00* 0813.01 0815.00*
0904.00* 0906.00 0915.00 0916.00* 0917.00* 1011.01* 1101.04* 1304.06 1602.00 1605.02 1702.00

Median Family Income 50-60%

0006.04* 0008.06* 0105.00 0503.00* 0506.00 0610.00* 0712.01 0803.00* 0914.00* 0918.00* 0919.00
0920.00 0921.01 1002.00* 1005.00* 1011.02* 1401.06* 1404.00 1601.02* 1604.00 1606.02* 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04 0501.01 0809.00* 0811.01* 0910.01 1003.00 1006.01* 1010.01* 1102.01
1403.00* 1601.03* 1606.01* 1705.03* 1708.00

Median Family Income 70-80%

0004.01 0005.06* 0510.00* 0711.01 0819.00* 0820.00* 0923.00 1103.01* 1104.01 1205.00* 1605.01
1701.01 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02 0002.01* 0003.02 0007.04* 0103.00 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00
0912.00 0922.00 1004.00 1006.03 1009.00 1401.05 1401.07* 1402.01* 1706.01

Median Family Income 90-100%

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.

0003.01 0005.03* 1008.00* 1105.02 1304.04* 1401.02 1603.00* 1703.01* 1704.00 1705.04* 1805.00*

Median Family Income 100-110%

0001.01 0005.02* 0402.00* 0911.00 1201.04* 1202.01* 1203.01 1402.02 1802.00 1803.01*

Median Family Income 110-120%

0004.02 0006.01* 0302.00* 0303.01 0404.01* 0408.01 0907.00* 1101.05 1105.01 1804.00*

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04 0102.05* 0106.00 0107.01 0107.02 0108.01* 0108.02 0201.01
0202.00 0203.01* 0203.02* 0203.04 0203.05 0303.02 0304.00 0305.00 0401.00* 0403.00 0406.00
0601.01* 0602.00 0603.01* 0604.00 0605.01 0606.01 0606.02* 0606.03 0606.04 0608.00 0612.03*
0612.04 0701.04 0703.01* 0703.02* 0705.01* 0706.00 0708.02 0709.02* 1007.00 1104.03* 1106.01*
1106.07 1201.03* 1201.05* 1204.00 1206.00* 1207.00 1301.01 1302.00 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04 0008.05 0008.07* 0102.04* 0102.06* 0612.01* 0612.02* 0701.02 0707.00 0708.01*
1101.06 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*
9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0085.11

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income >= 120%

0098.42

WINDHAM COUNTY (015), CT

MSA: 49340

Moderate Income

9051.02

DUPAGE COUNTY (043), IL

Footnote:
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2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Eastern Bank

Respondent ID: 0000032773
Agency: FDIC - 3

MSA: 16984

Median Family Income 80-90%

8467.02

CUMBERLAND COUNTY (005), ME

MSA: 38860

Upper Income

0048.05

YORK COUNTY (031), ME

MSA: 38860

Upper Income

0320.02 0360.02

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Moderate Income

0102.08 0116.00

Middle Income

0101.00 0104.00 0107.00 0108.00 0112.00 0113.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9251.02

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 20-30%

6507.00

Median Family Income 50-60%

6416.00 6509.00

Median Family Income 110-120%

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 definition.

6322.00 6501.01

Median Family Income >= 120%

6302.01 6312.00 6321.00 6461.04

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2004.00

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Middle Income

8205.00

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 50-60%

3213.01

Median Family Income 90-100%

3214.00 3251.02 3882.00

Median Family Income 100-110%

3851.02 3852.01

Median Family Income >= 120%

3852.03 3871.00 3872.01

NANTUCKET COUNTY (019), MA

MSA: NA

Middle Income

9502.01 9504.00

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.

Median Family Income 100-110%

4081.02 4431.04

Median Family Income >= 120%

4091.02 4412.02

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7542.00

Median Family Income 50-60%

7073.00

Median Family Income 80-90%

7251.00

Median Family Income 90-100%

7096.00 7442.02

Median Family Income 100-110%

7121.01 7301.00 7373.00 7392.01 7612.00

Median Family Income 110-120%

7061.00 7581.04

Median Family Income >= 120%

7001.00 7081.00 7381.00 7402.00 7431.00 7451.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9704.02

HILLSBOROUGH COUNTY (011), NH 2/

MSA: 31700

Moderate Income

0250.00

Middle Income

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.

0210.02 0230.01

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Middle Income

0031.00

Upper Income

0405.02

ROCKINGHAM COUNTY (015), NH 2/

MSA: 40484

Middle Income

0570.00

ALBANY COUNTY (001), NY

MSA: 10580

Middle Income

0017.00

MADISON COUNTY (053), NY

MSA: 45060

Upper Income

0309.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 60-70%

0016.00

Median Family Income >= 120%

0112.02

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

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.

0523.05

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 90-100%

0141.00

KENT COUNTY (003), RI

MSA: 39300

Middle Income

0213.00

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 50-60%

0004.00

Median Family Income 80-90%

0140.00

Median Family Income 110-120%

0037.00 0128.01

Median Family Income >= 120%

0114.05

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0512.02

CALEDONIA COUNTY (005), VT

MSA: NA

Middle Income

9577.00

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032773

Institution: Eastern Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	642	642	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	183	183	0	0.00%
Total	828	828	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.

HMDA Disclosure Statement

§345.43 Content and availability of public file.

(b) *Additional information available to the public—*

(2) *Banks required to report Home Mortgage Disclosure Act (HMDA) data.* A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at *www.consumerfinance.gov/hmda*. In addition, a bank that elected to have the FDIC consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). Additional information may be obtained from the FFIEC. Visit the FFIEC website via the following link https://ffiec.cfpb.gov/data-publication/modified-lar/2022 .