



CRA

PUBLIC FILE

COMMUNITY REINVESTMENT ACT MISSION STATEMENT

The mission of the Winter Hill Bank, FSB, relative to the Community Reinvestment Act, is to provide for the credit and depository needs of the local communities it serves. The Board of Directors has a strong commitment to non-discrimination in lending and intends to comply with all applicable statutes and regulations governing such activities. In addition it shall include as its goals and objectives certainty that the Community Reinvestment Act is well known to all Bank personnel.

Winter Hill Bank, FSB will make loans and accept funds for deposit from individuals residing in its local communities or entities doing business in its local communities and will provide and participate in special credit-related programs to help meet the credit needs of low and moderate-income neighborhoods located therein, pursuant to Winter Hill's Community Reinvestment Act Statement.

NON-DISCRIMINATION STATEMENT

No inquiries may be made as to whether any of the applicants income is derived from alimony, child support, or separate maintenance payments, unless the loan person discloses to the applicant that such income need not be revealed if the applicant does not desire the creditor to consider such income. No questions may be asked regarding the birth control practices, intentions concerning the bearing or rearing of children, or capability to bear children of the loan applicants or their spouses. No questions may be asked regarding the race, color, religion, national origin or sex of an applicant or any other person in connection with a loan transaction except for applications made for the purchase or refinancing of the applicants principal dwelling in which case the loan person may request information concerning the race, sex, marital status and age as requested by the federal government for the purposes of monitoring compliance with Federal Anti-Discrimination Statutes. If the applicant chooses not to provide such information, the loan interviewer will note this on the application form and complete this information based upon visual observation or surname.

The signature of a spouse will not be required on any document unless;

- (A) The income of the spouse is desired to be included in the income available to meet the institution's credit standards;
- (B) the spouse wishes to become contractually liable; or

the signature is required under state law to create a valid lien, pass clear title or waive inchoate rights to property.

Federal Reserve Regulation B, which implements the Equal Credit Opportunity Act (ECOA), specifically limits when the bank may seek an applicant's spouse as a co-signor or guarantor. These rules vary depending on the circumstances. Lending personnel are directed to the banks written guidelines with regard to spousal signatures to ensure compliance.

CRA Public File

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Section I.

**WRITTEN COMMENTS RECEIVED AND RESPONSES TO THE PUBLIC
THAT RELATE TO THE BANK'S PERFORMANCE IN HELPING TO MEET
COMMUNITY CREDIT NEEDS**



SOMERVILLE YMCA

101 Highland Avenue, Somerville, Massachusetts 02143-1661

TEL. 617-625-5050

www.somervilleyymca.org

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FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

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CHILD CARE REGISTRAR/
INTAKE BILLING SPECIALIST

JACQUELINE RIVERA
YOUTH & CHILD CARE DIRECTOR

CHERYL MCNULTY
PRESCHOOL DIRECTOR

JASON O'KEEFE
PHYSICAL DIRECTOR

DENISE FORCELLESE
AQUATIC DIRECTOR

March 19, 2020

SLMcGoldrick@winterhillbank.com

Sandra McGoldrick
Winter Hill Bank
342 Broadway
Somerville, MA 02145

Re: Loan

Dear Sandra,

I would like to again thank you and your team at the bank for the excellent service during this difficult time. After considering our options which were explained in detail to me on Tuesday, March 17th, the Somerville YMCA would like to proceed with an asset based loan secured against our CD's that we have at the bank.

At our Association, things are changing daily. At this writing, our best estimate is that we will have to access some of the funds on or around April 15, 2020.

If you have any questions regarding this matter, please feel free to call me at (617) 625-5050.

Sincerely,

William Murphy
William R. Murphy
Executive Director



United Way
of Massachusetts Bay
and Merrimack Valley

FOUNDED: 1867 AND STILL GROWING
Gifts and Bequests toward the Endowment Fund
are greatly needed to make more permanent the work of the Association



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VLADIMIR BENOIT
PRESIDENT & CEO

DENISE FORCELLESE
DIRECTOR OF
MEMBERSHIP/PROGRAMMING

TERESA CHAMPA
CONTROLLER

TANIA BUCK
DIRECTOR OF CHILD CARE
SERVICES

MICHELLE QUINLAN
Y@PHA PROGRAM
ADMINISTRATOR

CHERYL MCNULTY
PRESCHOOL DIRECTOR

JASON O'KEEFE
DIRECTOR OF
OPERATIONS/FACILITIES

MATTHEW O'DONNELL
DIRECTOR OF OUT OF SCHOOL
TIME

BRENDON GRUFFUM
AQUATICS DIRECTOR

March 4, 2022

Winterhill Bank
Attention: Mrs. Sandra McGoldrick
342 Broadway
Somerville, MA 02145

Dear Mrs. McGoldrick:

On behalf of the Board of Directors, staff, and most importantly, the members, families and residents of our YMCA, we would again like to thank you and the Board of Directors of the Winterhill Bank for your continuing support of our community programs.

The bank's continued support for our affordable housing program is very important to the Somerville community. As you are aware, Somerville's housing market is changing at such a rapid pace, that many people are being displaced from their long-term housing. Your efforts—not only through monetary contributions but also volunteering your time—helps keep our forty-three single-room occupancy (SRO) units open and available to the community. This helps the Y provide an important service to the working poor. Our rooms are considered long-term affordable, and many residents have lived at the Y for years. We also contract twelve (12) rooms with the Somerville Housing Authority. The program is a federally funded homeless prevention program. In the past year, the city of Somerville has seen rent prices for a one-bedroom increase well over 20%, and sales for single-family homes rising above 18%. We continue to see very high demand for our affordable rooms. I know that many residents would be homeless if not for this program.

I cannot thank you enough for the personal time that you give as a Board Member. Your leadership as treasurer has helped our Y to continue to operate well and remain on very solid financial footing. Your expertise in the area of personnel and benefits has helped guide our Y to be fair and equitable to all of our staff.

As always, one hundred percent (100%) of the Winterhill Bank donations are used to provide programming for families and individuals experiencing the greatest need in our community.

Sincerely,

Vladimir Benoit
President & CEO



United Way
of Massachusetts Bay
and Merrimack Valley

FOUNDED: 1867 AND STILL GROWING
Gifts and Bequests toward the Endowment Fund
are greatly needed to make more permanent the work of the Association



March 7, 2022

re: Winter Hill Bank
% Sandra McGoldrick, President
342 Broadway
Somerville, MA 02145

To Whom It May Concern:

The Winter Hill Bank has been a staunch supporter of the Somerville Homeless Coalition's (SHC) mission for many years, particularly since 2020. Winter Hill Bank's support, including substantial financial contributions, has had a great impact on SHC's efforts to combat the devastating disproportionate effects of the COVID pandemic on the most vulnerable members of our community, including the homeless and hungry.

The mission of the Somerville Homeless Coalition is to provide homeless and near homeless individuals and families with individualized supportive services and tailored housing solutions with a goal of obtaining and maintaining affordable housing. Winter Hill Bank's contributions have supported SHC's efforts to engage those living on our streets, provide emergency shelter, feed the hungry, locate and secure housing for those without homes, prevent families from becoming homeless through eviction, and provide housing with comprehensive tenancy stabilization for our most chronically disabled homeless clients. During 2021, SHC's services, resources and support benefitted over 7,000 people in our local community.

We are proud to have a strong partner in Winter Hill Bank.

Sincerely,

Michael Libby, LCSW
Executive Director
mllibby@shcinc.org





SOMERVILLE COMMUNITY CORPORATION

337 Somerville Avenue, 2nd Floor
Somerville, MA 02143
Phone (617) 410-9904
Fax (617) 776-0724

March 8, 2022

Kevin J. Gatlin, SVP Chief Lending Officer
Winter Hill Bank
337 Broadway Street
Somerville, MA 02145

Dear Kevin:

Somerville Community Corporation would like to write a letter of support for the community contributions and community development loans that we have received from your organization.

Your generosity has helped our mission to provide leadership for sustaining the City of Somerville as a vibrant, diverse, and tolerant community. We offer services and lead community organizing that supports low-and-moderate-income Somerville residents in their efforts to achieve economic sustainability and increase civic participation.

Winter Hill Bank has been a generous donor going back to their first donation on October 18, 2002. Since then and collectively over the years, SCC has received 27 donations from the bank and employees who support the work that we do. We have received \$102,035 over the years, which have helped fueled the growth of our organization to help deliver programs and services to our communities, specifically around financial literacy, homeownership, workforce development, community organizing and more.

In 2014, the City of Somerville partnered to create a unique Residential Real Estate ownership program. Property prices in the city were skyrocketing and making home ownership for low- and moderate-income households almost unattainable. Additionally, because most of the properties were 2-4 multi-family units, they were being bought by speculative investors that would buy these units, push tenants out of the properties and then charge elevated rates, making our city unaffordable to live and causing displacement and gentrification.

Our solution was “100 Homes” and we immediately started looking for bank partners that could support the work that would be needed to finance these units.

To date, we are excited to say that Winter Hill Bank has also stepped up and been supportive in our financing efforts.

Somerville Community Corporation owns the following properties, thanks to the financing that we received from Winter Hill Bank:

- 293 Alewife Brook Parkway 3 Units \$400,000 financing



• 52 Sydney Street	2 Units	\$270,000 financing
• High Street	2 Units	\$610,000 financing
• 75 Cross Street	8 Units	\$785,800 financing
• 35/37 Linden Street	3 Units	\$690,000 financing

<u>Total</u>	<u>18 Units</u>	<u>\$2,755,800</u>
---------------------	------------------------	---------------------------

Additional to all this work, we are very thankful for Winter Hill Bank to have been a sponsor to several of our events in the past, which allow us to promote the work that we do and help with our fundraising efforts.

We also appreciate the banking, business, and technical support that SCC has received, and which helps us understand what we needed to do to purchase our 100 Homes units and simplify the complexities to become property owners and retain these units for affordable housing in perpetuity.

If anyone wishes to contact us about the partnership that we have with Winter Hill Bank, please do not hesitate to call me at (617) 410-9904 or email me at gpuigbo@somervillecdc.org with additional questions.

Sincerely Yours,



Gonzalo J. Puigbo
Chief Executive Officer
Somerville Community Corporation



March 10, 2022

Division of Banks
1000 Washington Street, 10th Floor
Boston, MA 02118-6400

To Whom It May Concern,

I am writing this letter to share our gratitude for Winter Hill Bank's continued partnership in the work to end domestic violence, specifically in the work to provide safe and affordable shelter and housing solutions to survivors of violence and their families.

RESPOND, Inc., a pioneer in the movement to end domestic violence, is New England's first domestic violence agency and the second oldest in the nation. Its work began in the early 1970s, when four Somerville, Massachusetts women started a grassroots effort to support survivors of domestic violence by opening their own homes as safe havens for women fleeing abuse. Today, RESPOND partners with individuals, families and communities to end the serious public health issue of domestic violence and serves survivors of all genders. RESPOND strives to achieve its mission through prevention, intervention and education services that promote safe, healthy relationships.

RESPOND is Somerville's only provider of emergency shelter and homelessness prevention services designed exclusively for victims of domestic violence. Through our confidential emergency shelter facility, established in 2008, and several scattered apartment sites, RESPOND shelters between 30-45 families each year.

Moreover, helping survivors and their families access safe housing after or instead of shelter has been central to our work, and Winter Hill Bank's steadfast support has been integral to advancing this mission. In 2020, in response to both the COVID-19 pandemic and Greater Boston's affordable housing crisis, RESPOND transitioned the housing advocacy our counselors were already doing to a stand-alone program that now serves shelter and community clients alike.

Despite the pandemic, RESPOND never closed its doors, and continues to meet survivors where they are, whether that is in-person or over Zoom, in our Community Service Center or at one of our partner locations. Winter Hill Bank's support has made our hybrid approach to service provision possible and enables us to respond nimbly to the needs of our clients and community.

It has been and continues to be an honor to partner with Winter Hill Bank. My team and I are grateful for all we have been able to accomplish for survivors of domestic violence with their support.

Sincerely,

Jessica C. Brayden
Chief Executive Officer

Section II.

**THE “PUBLIC SECTION” OF THE BANK’S MOST RECENT
CRA PERFORMANCE EVALUATION**

**PREPARED BY THE OFFICE OF THE COMPTROLLER OF THE
CURRENCY**



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

July 18, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Winter Hill Bank, FSB
Charter Number: 701149

342 Broadway
Somerville, MA 02145-2808

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

NOTE: 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, and should not 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 federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- Given the bank's size, financial condition, and performance context factors, the lending test rating is based on Winter Hill Bank, FSB's (WHB or the bank) more than reasonable loan-to-deposit (LTD) ratio, a majority of loans are in the assessment area (AA), an excellent distribution of lending in low- and moderate-income geographies and a reasonable distribution of lending to borrowers of different income levels.
- Given the bank's size, financial condition, and performance context factors the Community Development (CD) Test rating is based on WHB's excellent responsiveness to CD needs in the AA through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, WHB's LTD ratio is considered more than reasonable.

WHB's quarterly LTD ratio averaged approximately 97.7 percent over the last 12 quarters since the end of the previous evaluation's LTD analysis. Specifically, this analysis considers LTD data occurring from January 1, 2019, to December 31, 2021. During the 12 preceding quarters, the bank's quarterly LTD ratio ranged from a quarterly low of 79.9 percent to a quarterly high of 109.8 percent.

The bank's LTD ratio compares favorably to other peer institutions of similar size, scope of operations, and geographic location. The peer group had a quarterly average net LTD ratio of 90.1 percent over the same 12 quarters, ranging from an average quarterly low of 81.4 percent to an average quarterly high of 105.1 percent.

Lending in Assessment Area

A majority of the bank's loans are in its AA.

The bank originated and/or purchased 60.9 percent by number and 61.6 percent by dollar amount of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This performance does not include extensions of credit by affiliates that may be considered under the other performance criteria. WHB did not submit affiliate lending for consideration during this evaluation.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	81	58.7	57	41.3	138	37,762	62.1	23,017	37.9	60,779
2020	136	63.6	78	36.4	214	52,542	63.7	29,970	36.3	82,512
2021	127	59.6	86	40.4	213	66,262	59.8	44,621	40.2	110,883
Total	344	60.9	221	39.1	565	156,565	61.6	97,608	38.4	254,174
Source: Bank Data – 01/01/2019 – 12/31/2021 Due to rounding, totals may not equal 100.0%										

Description of Institution

WHB is a single state, federal mutual institution established in 1906 and headquartered in Somerville, MA, with total assets of \$363.4 million as of December 31, 2021. The bank has two operating subsidiaries including Winter Hill Service Corporation and Winter Hill Securities Corporation; however, affiliate activities were not considered in this evaluation. At the beginning of the evaluation period (January 1, 2019), the bank had three full-service branches, a loan center, and operations center all located in Somerville and/or North Reading. All branches are included within the bank's delineated AA and no branches were opened or closed during this evaluation period. Operating hours are reasonable and largely uniform amongst the three branch locations with most branches opening by 8:30 am, and closing by 4:00 pm, if not later, Monday through Friday. Branches operate at reduced hours on Saturday (most branches open by 8:30 am, and close by 1:00 pm) and no branches are open on Sundays. Due to the COVID-19 pandemic, there were some restrictions in access to bank branches beginning in March 2020 and into 2021, as some branch lobbies accepted limited customers for social distancing purposes. WHB lifted all pandemic related access restrictions. All branches have automated teller machines (ATMs) available for 24-hour banking access.

The bank is a residential and commercial real estate lender offering traditional products and services. As indicated by the balance sheet, the primary loan products are residential mortgages, including home purchase, home refinance, and home improvement loans. The bank also offers commercial loan mortgage products. Additionally, the bank offers an array of deposit products including but not limited to, checking accounts, savings accounts, money market accounts, and certificates of deposits. The bank's website, www.winterhillbank.com, provides a listing and description of product offerings.

As of December 31, 2021, WHB reported total assets of \$363.4 million, total deposits of \$311.7 million, and tier 1 capital of \$38.2 million. The loan portfolio totaled \$252.4 million or 69.5 percent of total assets.

The following table provides a summary of the loan mix as of December 31, 2021:

Loan Portfolio Summary by Loan Product December 31, 2021	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgages – Closed End	53.6
Multifamily	20.4
Construction & Development	12.3
Other Real Estate (Commercial)	10.3
Home Equity	2.1
Consumer	<1
Commercial & Industrial	<1
Municipal Bonds/Loans	<1
Other	<1
Total	100

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2021.

The bank has no financial or legal impediments to meeting the credit needs of the AA. The bank was rated ‘Outstanding’ using Intermediate Small Bank (ISB) procedures at the last CRA performance evaluation dated July 29, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

WHB was evaluated using ISB evaluation procedures, which assesses the bank’s performance according to CRA under components of both a Lending Test and Community Development Test. The evaluation period for the Lending and CD Test is from January 1, 2019, to December 31, 2021. The Lending Test evaluates the bank’s record of performance in meeting the credit needs of the AA during the evaluation period through lending activities. The CD test evaluates the bank’s responsiveness to CD needs in its AA through CD lending, qualified investments, and CD services.

The scope of our evaluation was based on the bank’s primary loan products which consisted solely of home mortgage information for 2019, 2020, and 2021 as required by the Home Mortgage Disclosure Act (HMDA) and reported CD activities. Examiners determined the HMDA data submitted was reliable and accurate and verified CD activities submitted by management for CRA suitability.

We compared the bank’s 2019-2021 lending performance to 2015 American Community Survey (ACS) and 2020 Dun and Bradstreet (D&B) data. Peer 2020 mortgage data was used as supporting performance context (as applicable). Peer 2021 deposit market share data is as of June 30, 2021, based on information from the Federal Deposit Insurance Corporation (FDIC). HMDA aggregate lending and market share percentages consider only lenders that submit HMDA data. Lenders that collect, but do not submit data, are not considered in the percentages.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA

AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The CRA requires an institution to define the AA in which it will be evaluated. WHB has delineated a single, full-scope AA that meets the requirements of the regulation by consisting of wholly contiguous political subdivisions (cities/towns), containing the entirety of the customer deposit base, and by not arbitrarily excluding any low- or moderate-income census tracts (CTs). WHB’s AA consists of a single full-scope area, the Cambridge-Newton-Framingham, Massachusetts (MA) Metropolitan Division (MD), which is comprised of portions of the adjacent Essex (#009) and Middlesex (#017) Counties in MA. Both counties are subsets of the larger Cambridge-Newton-Framingham, MA MD (#15764), and the AA includes the towns/cities of Andover, Beverly, Danvers, Lynn, Lynnfield, Middleton, North Andover, Peabody, Salem, and Saugus, in Essex County, and Arlington, Burlington, Cambridge, Everett, Malden, Medford, Melrose, Reading, Somerville, Stoneham, Wakefield, Wilmington, Winchester, and Woburn, in Middlesex County.

Ratings

The bank’s overall rating is based primarily on WHB’s single delineated AA, which received a full-scope review.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Massachusetts

CRA rating for the State of Massachusetts:	Outstanding
The Lending Test is rated:	Outstanding
The Community Development Test is rated:	Outstanding

The major factors that support this rating include:

- The bank exhibits an excellent geographic distribution of loans in the state.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- There were no CRA, or FL related complaints received by the bank or the agency since the previous CRA ISB Performance Evaluation nor were there any noted complaints occurring during the evaluation period.
- Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.

Description of Institution's Operations in Massachusetts

As previously discussed, the bank's full-scope AA complies with regulatory requirements and consists of portions of the adjacent Essex and Middlesex Counties which are subsets of the larger Cambridge-Newton-Framingham, MA MD. Specific cities/towns that comprise the bank's AA include the following: Andover, Arlington, Beverly, Burlington, Cambridge, Danvers, Everett, Lynn, Lynnfield, Malden, Medford, Melrose, Middleton, North Andover, Peabody, Reading, Salem, Saugus, Somerville, Stoneham, Wakefield, Wilmington, Winchester, and Woburn. These 24 cities/towns were assessed as one combined rating area for WHB's lending and CD performance according to the CRA and consists of a total of 203 CTs, including 22 low-, 50 moderate-, 82 middle-, and 49 upper-income CTs.

WHB faces strong competition for deposits within the delineated AA from local commercial banks, savings banks, and credit unions. According to FDIC deposit information as of June 30, 2021, a total of 65 depository institutions maintain a branch presence within Essex and Middlesex Counties. Among competitors, WHB ranked 45th in deposit market share with less than one percent market share representing approximately \$294.5 million. The top three banks in terms of deposit market share in the area account for approximately 37.8 percent of the entire market and include Bank of America, National Association (20.36 percent), Citizens Bank, National Association (9.34), and TD Bank, National Association (8.12). Local competitors include but are not limited to Century Bank and Trust Company, Eastern Bank, Cambridge Savings Bank, Salem Five Cents Savings Bank, and Middlesex Savings Bank. Other larger financial institutions that provide further competition are Santander Bank, National Association and People's United Bank, National Association. Outside of the top three deposit holders in this space, each of the remaining 62 institutions individually maintains less than five percent market share.

As reported by Moody's Analytics Inc. in January 2022, MA is experiencing a recovery period within the credit cycle. The tech industry, which employs more than one-tenth of the state's employees, has rebounded above pre-pandemic levels, and will continue to drive job growth. Additionally, as the population returns to pre-pandemic activities, business service gains are expected to rise and contribute to overall job growth, however, local service industries, such as leisure and personal services, are anticipated to continue to lag other business sectors. As of December 2021, the state of MA, Cambridge-Newton-Framingham, MA MD, and Boston, MA MD unemployment rates were 4.8 percent, 4.3 percent, and 4.7 percent, respectively, which compares less favorably to the national unemployment rate of 3.9 percent reported during the same time period.

As part of this evaluation, to better assess the bank's lending performance with AA context, we leveraged two recent community contacts with representatives from local CD organizations, whose primary initiatives are to create and preserve affordable housing and access to credit and financial services within the Cambridge-Newton-Framingham, MA MD. With rising housing and cost of living expenses, there are significant challenges for first-time home buyers and low- and moderate-income borrowers to obtain home mortgages. Due to the concentration of colleges and universities in the area and close proximity to the city of Boston, economic pressures have driven housing prices upwards and contributes to the housing instability faced by low- and moderate- income populations.

Please refer to Table A below for the bank's 2021 AA demographic information:

Table A – Demographic Information of the Assessment Area						
Assessment Area: Cambridge-Newton-Framingham, MA MD AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	203	10.8	24.6	40.4	24.1	0.0
Population by Geography	985,875	9.9	23.8	42.7	23.6	0.0
Housing Units by Geography	400,525	9.8	24.2	43.4	22.5	0.0
Owner-Occupied Units by Geography	212,788	4.8	18.7	46.9	29.6	0.0
Occupied Rental Units by Geography	165,416	16.2	31.0	39.3	13.5	0.0
Vacant Units by Geography	22,321	11.1	26.9	40.5	21.5	0.0
Businesses by Geography	101,356	9.2	20.1	45.0	25.7	0.0
Farms by Geography	1,486	10.0	16.0	45.4	28.5	0.0
Family Distribution by Income Level	230,078	24.7	17.4	20.7	37.2	0.0
Household Distribution by Income Level	378,204	27.5	15.5	17.2	39.7	0.0
Median Family Income MSA - 15764 Cambridge-Newton-Framingham, MA		\$100,380	Median Housing Value			\$417,012
			Median Gross Rent			\$1,342
			Families Below Poverty Level			7.1%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Massachusetts

WHB delineated a single AA in the State of Massachusetts for analysis under the requirements of the CRA. The bank's AA is located within a single state and composed of portions of the adjacent Essex and Middlesex Counties, which is part of the greater Cambridge-Newton-Framingham, MA MD. These geographies were combined into a single, full-scope rating area for the bank's lending and CD tests. The delineated AA is inclusive of all the bank's branch locations, contains the entire deposit base, and does not arbitrarily exclude any low- or moderate-income geographies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MASSACHUSETTS

LENDING TEST

The bank's performance under the Lending Test in Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of Massachusetts is considered excellent, given performance context.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of MA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is considered excellent given performance context.

The percentage of home mortgage loans in low-income CTs significantly exceeded both the percentage of owner-occupied units and aggregate lending in the AA. The percentage of home mortgage loans in moderate-income CTs significantly exceeded both the percentage of owner-occupied units and aggregate lending in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given performance context and offered product lines.

Home Mortgage Loans

Refer to Table P in the state of MA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is considered reasonable given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and below aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was below the percentage of moderate-income families and well below aggregate lending in the AA.

The bank's distribution of home mortgage loans by income level of borrowers within the AA is considered reasonable when factoring performance context. WHB has limited opportunities to lend to low- and moderate-income borrowers due to high housing costs and significant competition from other lenders within the AA.

The assessment of performance considered the affordability for low- and moderate-income borrowers and competition amongst lenders in the AA. Based on 2021 median family income of \$100,380, low-income families with maximum income of \$50,190 and moderate-income families with maximum income of \$80,304 would find it challenging to qualify for a mortgage loan given the \$417,012 median housing value.

WHB faces significant competition from large regional banks and national mortgage lenders operating within the Cambridge-Newton-Framingham, MA MD AA. In 2020, WHB ranked 91st among 331 other competing lenders for home mortgage loans made to low- and moderate-income borrowers in the AA with less than one percent market share representing 25 instances of lending. The top five home mortgage lenders to low- and moderate-income borrowers, Quicken Loans, LLC (6.93 percent), Crosscountry Mortgage, LLC (5.81), Salem Five Mortgage Company, LLC (4.99), Citizens Bank, National Association (4.67), and Guaranteed Rate, Inc (3.94), had a combined market share of 26.34 percent, with all lenders outside of the top seven individually maintaining less than three percent market share.

Responses to Complaints

The bank did not receive any complaints about its performance in helping to meet the credit needs in the AA during the evaluation period. Additionally, no complaints were received by the agency related to CRA or Fair Lending during the evaluation period. This has a neutral impact on the bank's CRA assessment.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of Community Development Loans

The bank provides an excellent level of CD loans in the AA.

During the evaluation period, the bank originated eight qualified CD loans aggregating \$3.15 million within its AA. The loans were used to promote affordable housing to help low- and moderate-income individuals within the AA.

The highlights of the bank's CD loans are as follows:

- Five loans, amounting to \$1 million, were made to individuals to finance home purchases. The funding promoted affordable housing for low- and moderate-income individuals, as well as the first-time home buyer's program within Essex and Middlesex counties.
- A \$690,000 loan was made to the Somerville community corporation to fund the purchase of three family residences designated as affordable housing.
- A \$836,758 portion of a larger loan made to finance the purchase of two multi-story buildings with 111 housing units, 27 of which are designated as affordable housing.

In addition to the above qualified CD loans, the bank participated in the SBA's Payment Protection Plan (PPP) program in response to the economic pressures imposed by the Covid-19 pandemic. Within the delineated AA, the bank made approximate 84 instances of PPP lending totaling approximately \$3.6 million during the time period of April 16, 2020, through April 8, 2021. Additionally, the bank also funded 25 outside of AA PPP loans totaling approximately \$543,277 during the same April 16, 2020, to April 8, 2021, timeframe.

Number and Amount of Qualified Investments

The bank provides an adequate level of community development qualified investments and donations in the AA.

The bank did not make any investments during the evaluation period. WHB's qualified donations occurring during the evaluation period totaled approximately \$47,033 representing 45 instances of qualified CD giving in the delineated AA. Community donations benefited low- to moderate-income individuals and promoted economic development in the AA.

The highlights of the bank's CD donations are as follows:

- An aggregate of \$16,250 in donations relating to homeless causes to various organizations providing services to low- and moderate-income communities in the AA.
- A \$2,500 donation to a non-profit organization which provides behavioral healthcare and human services to low- and moderate-income populations in the AA.
- A \$1,000 donation to an organization that provides support services for low- and moderate-income populations in the AA.

Extent to Which the Bank Provides Community Development Services

The bank provides an adequate level of CD services in the AA.

During the evaluation period, seven different employees and bank officers provided financial expertise to qualified CD organizations serving the bank's AA. Additionally, the bank offers various loan programs for low- to-moderate-income homebuyers including the Mass Housing Partnership (MHP) One mortgage program and the Home Start Program. The MHP One mortgage program provides below market pricing, no private mortgage insurance, low down payment options, and financial assistance for eligible first-time home buyers. The Home Start Program offers interest rate and underwriting flexibilities to first-time homebuyers.

The highlights of the bank's CD services are as follows:

- Two employees provided technical assistance on financial matters to non-profit organizations and minority and veteran businesses applying for FHLB Boston COVID relief grants. The bank was able to assist five non-profit organizations and three minority and veteran businesses to secure FHLB Boston grants totaling \$100,000.
- Two bank employees provided financial expertise during a community event for the elderly which was geared towards combating financial elder abuse. The employees answered questions and provided information regarding financial matters.
- An executive of the bank served as past chairman, board member, committee member and treasurer of a non-profit organization that provides single-room occupancy for low-income individuals.
- A senior member of management serves as Treasurer for a non-profit organization that provides permanent housing and services for low- and moderate-income individuals who are mentally handicapped.
- A senior management member is a Board member to an organization that focuses on economic revitalization and development needs in the AA. The organization's goals include affordable housing, job creation/retention, and economic development.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	Lending and Community Development Tests – (01/01/2019 to 12/31/2021)	
Bank Products Reviewed:	HMDA-reportable, residential mortgage loans Community development loans, investments, and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Massachusetts		
Cambridge-Newton-Framingham, MA MD AA	Full-scope	<p>Full-scope Assessment Area is comprised of the following geographies:</p> <ul style="list-style-type: none"> Cambridge-Newton-Framingham, MA MD (#15764) <ul style="list-style-type: none"> portions of Essex County (#009) <ul style="list-style-type: none"> Andover, Beverly, Danvers, Lynn, Lynnfield, Middleton, North Andover, Peabody, Salem, and Saugus portions of Middlesex County (#017) <ul style="list-style-type: none"> Arlington, Burlington, Cambridge, Everett, Malden, Medford, Melrose, Reading, Somerville, Stoneham, Wakefield, Wilmington, Winchester, and Woburn

Appendix B: Summary of MMSA and State Ratings

RATINGS – Winter Hill Bank, FSB			
Overall Bank:	Lending Test Rating	Community Development Test Rating	Overall Bank/State/Multistate Rating
Winter Hill Bank, FSB	Outstanding	Outstanding	Outstanding
MMSA or State:			
State of Massachusetts	Outstanding	Outstanding	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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 or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2019-21																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Cambridge-Newton-Framingham, MA MD AA	344	156,565	100.0	61,324	4.8	7.0	4.7	18.7	23.3	18.1	46.9	44.8	47.5	29.6	25.0	29.6	0.0	0.0	0.0
Total	344	156,565	100.0	61,324	4.8	7.0	4.7	18.7	23.3	18.1	46.9	44.8	47.5	29.6	25.0	29.6	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2019-21																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cambridge-Newton-Framingham, MA MD AA	344	156,565	100.0	61,324	24.7	3.5	4.6	17.4	12.8	18.5	20.7	21.8	24.4	37.2	51.2	41.3	0.0	10.8	11.2
Total	344	156,565	100.0	61,324	24.7	3.5	4.6	17.4	12.8	18.5	20.7	21.8	24.4	37.2	51.2	41.3	0.0	10.8	11.2

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Section III.

DESCRIPTION OF THE BANK AND ITS BRANCHES

Winter Hill Federal Savings Bank ("Winter Hill" or "Bank"), a federally chartered mutual savings bank insured by the Savings Association Insurance Fund (SAIF), is a member of the Federal Home Loan Bank of Boston and regulated by the Office of the Comptroller of the Currency. The Bank was originally established as a neighborhood cooperative bank in 1906 known as the Winter Hill Cooperative Bank. In 1937, the Federal Savings and Loan Insurance Corporation was established and the Bank subsequently became known as the Winter Hill Federal Savings and Loan Association. In September, 1987, the Bank changed its name to Winter Hill Federal Savings Bank. In November 2005, the Bank changed its corporate name to Winter Hill Bank, FSB.

Branch / ATM Locator



Somerville/Corporate Office

342 Broadway
Somerville, MA 02145
617-666-8600 / 800-444-4300

ADDITIONAL SERVICES:

Drive-Up Service, 24 Hour ATM, Night
Depository, Safe Deposit Boxes

ATM Hours May Differ

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Spanish, Portuguese, Cape Verdean,
Creole, Haitian Creole



Somerville/Davis Square

5 Cutter Avenue
Somerville, MA 02144
617-629-3300

ADDITIONAL SERVICES:

Drive-Up Service, 24 Hour ATM, Night
Depository, Safe Deposit Boxes

ATM Hours May Differ

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Spanish, Hindi, Gujrati, Nepali,
Persian



North Reading Office

271 Main Street, Route 28
North Reading, MA 01864
978-664-6303

ADDITIONAL SERVICES:

Drive-up Service, 24 Hour Walk-up and Drive-
up ATMs, Night Depository, Safe Deposit
Boxes

HOURS:

Monday – Thursday:

8:30 am to 4:00 pm

Friday:

8:30 am to 6:00 pm

Saturday:

8:30 am to 1:00 pm

DRIVE-UP HOURS:

Same as Lobby

LANGUAGES AVAILABLE:

English, Arabic, Spanish



Loan Center, Somerville

337 Broadway
Somerville, MA 02145
617-629-3304

HOURS:

Monday – Friday:

8:30 am to 4:00 pm

DRIVE-UP HOURS:

Not Available

LANGUAGES AVAILABLE:

English, Italian, Albanian, Urdu, Hindi,
Punjabi, Russian

Operations Center, Somerville



P.O. Box 9105
Somerville, MA 02144
617-666-8600 / 800-444-4300

HOURS:

Monday – Friday:
8:00 am to 4:30 pm

LANGUAGES AVAILABLE:

English, Portuguese

Branch Census tracts

5 Cutter Avenue, Somerville	3509.00
371 Summer Street, Somerville	3509.00
342 Broadway, Somerville	3502.02
337 Broadway, Somerville	3501.08
271 Main Street, North Reading	3302.01

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. These data are available online at the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda. HMDA data for many other financial institutions are also available at this Web site.

Section IV.

**BANK BRANCHES OPENED OR CLOSED DURING THE CURRENT
YEAR AND THE PRIOR TWO YEARS**

None

Section V.

A LIST OF SERVICES OFFERED BY THE BANK.

Sitemap

Home

Personal

- Personal Checking
 - *Custom*Advantage Checking
 - *Smart*Choice Checking
 - *Student*Choice Checking
 - Classic NOW Checking
 - Super NOW Checking
 - CustomPLUS Relationship Checking
 - Switch Kit
 - Comparison Chart
- Savings, MMDA and CDs
 - Certificate of Deposit
 - Christmas Clubs
 - Kid's Club Accounts
 - Passbook Savings
 - Prestige Money Market
 - Statement Savings
- Retirement Plans
 - Comparison Chart
- eProducts
 - Online Banking
 - Deposit Essentials
 - Mobile Banking
 - Mobile Banking FAQs
 - Mobile Banking Safety
 - Mobile Deposit
 - Notifi Account Alerting
 - Bill Payment Service – ePay
 - Zelle®
 - eStatements
- Convenience Banking
 - Card Connection
 - Mastercard Automatic Billing Updater
 - CustomCall Banking
 - Debit Card and ATM Card
 - Special Services
 - Direct Deposit
 - Travel Tips
 - Foreign Currency Service
- Financial Calculators
- Savings Rates

Lending

- Buying a home?
- Investment Property Financing
- Mortgage Rates
- ONE Mortgage Program
- Online Mortgage Center
- Residential Mortgages
- Home Equity
- Construction, Rehabilitation, Renovation
- Commercial Mortgages
- Simply Rewards™ VISA® Credit Card
- Overdraft Line of Credit
- Personal and Passbook
- Meet Our Lending Professionals

Business

- Business Checking
 - Business Value Checking
 - BusinessChoice Checking
 - IOLTA Super NOW Checking
- Business Credit
- Business Savings
- Business Services

About Us

- Community Involvement
- Community Reinvestment Act
- President's Message 2025
- Latest News

Consumer Advisories

- FDIC News
- OCC News

Contact Us

- Branch / ATM Locator

Order Checks Online

Careers

Privacy Policy

Terms of Use

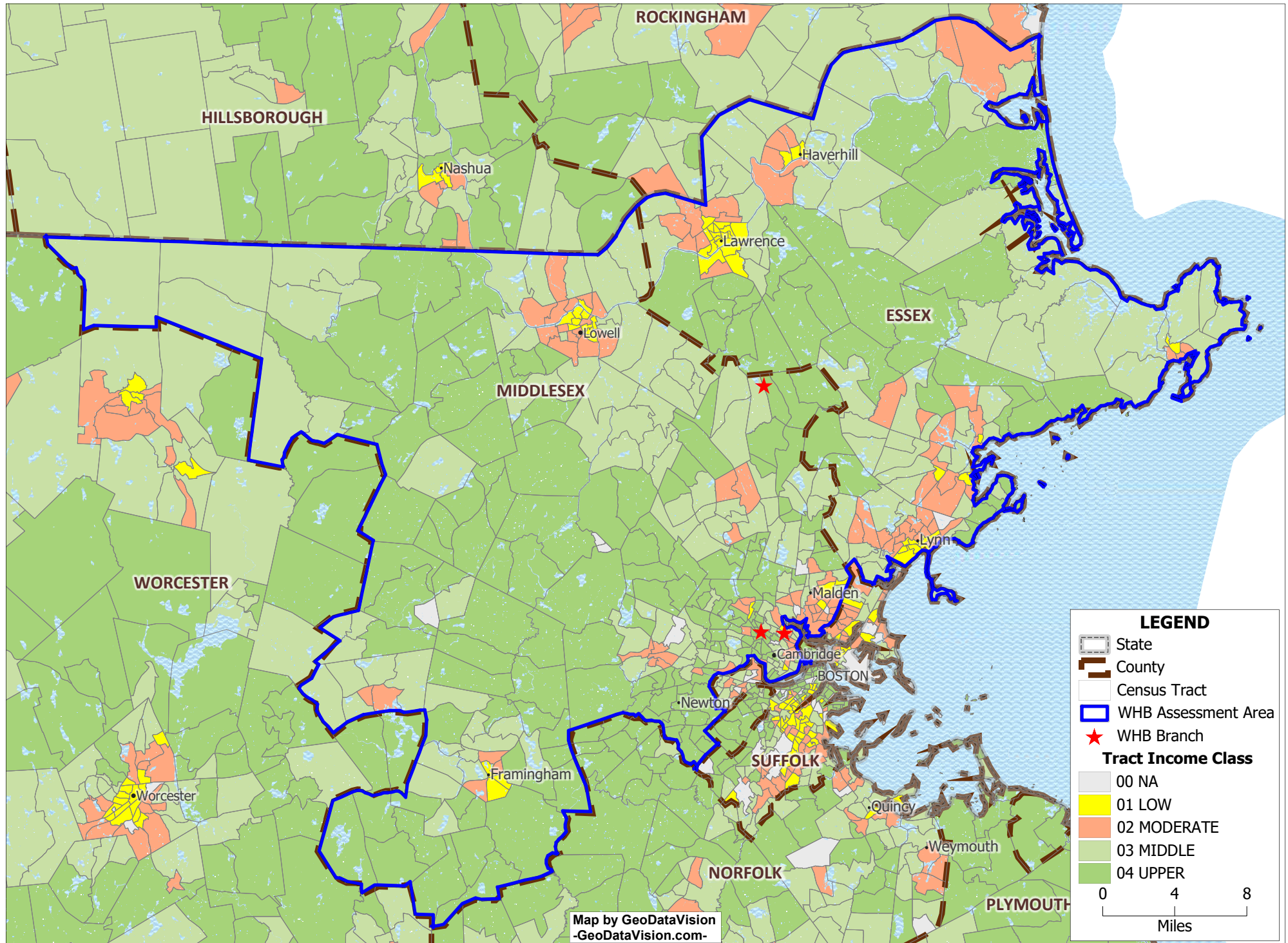
Section VI.

THE BANK'S ASSESSMENT AREA

The Bank regards as its primary assessment area as the communities where the Bank has its main office, branches, and deposit taking ATMs, as well as the surrounding communities in which the Bank originated or purchased a substantial portion of its loans. This assessment area is identified on the following map and census tract listing.

The Bank's assessment area does not exclude any low and moderate-income neighborhoods.

WINTER HILL BANK- ASSESSMENT AREA 2025



3/6/2025



List of Census Tracts within our Assessment Area

State	County Name	MCD	MSA-MD Code	MSA Name	State Code	County Code	Tract Code	CompleteTract	Tract Income Class	Majority Minority Tract	Total Population
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2661	25009266100	03 MIDDLE	NO	4742
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2662	25009266200	03 MIDDLE	NO	5469
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2663	25009266300	03 MIDDLE	NO	3780
MA	Essex	Amesbury Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2664	25009266400	02 MODERATE	NO	3375
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2541	25009254100	04 UPPER	NO	6602
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2542	25009254200	04 UPPER	NO	5475
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2543.01	25009254301	04 UPPER	NO	4274
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2543.02	25009254302	04 UPPER	NO	4661
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.01	25009254401	04 UPPER	NO	3674
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.02	25009254402	04 UPPER	NO	7992
MA	Essex	Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2544.03	25009254403	04 UPPER	NO	3891
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2171.01	25009217101	03 MIDDLE	NO	4797
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2171.02	25009217102	02 MODERATE	NO	3029
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2172.01	25009217201	03 MIDDLE	NO	4237
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2172.02	25009217202	03 MIDDLE	NO	3586
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2173	25009217300	02 MODERATE	NO	5281
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2174.01	25009217401	01 LOW	NO	2423
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2174.02	25009217402	02 MODERATE	NO	3409
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2175	25009217500	03 MIDDLE	NO	6420
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2176.01	25009217601	04 UPPER	NO	4732
MA	Essex	Beverly	14460	Boston-Cambridge-Newton, MA-NH	25	009	2176.02	25009217602	04 UPPER	NO	4756
MA	Essex	Boxford	14460	Boston-Cambridge-Newton, MA-NH	25	009	2131	25009213100	04 UPPER	NO	8203
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2111	25009211100	02 MODERATE	NO	4033
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2112.01	25009211201	03 MIDDLE	NO	2605
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2112.02	25009211202	02 MODERATE	NO	3830
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2113	25009211300	04 UPPER	NO	6916
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2114.01	25009211401	02 MODERATE	NO	4261
MA	Essex	Danvers	14460	Boston-Cambridge-Newton, MA-NH	25	009	2114.02	25009211402	03 MIDDLE	NO	6442
MA	Essex	Essex	14460	Boston-Cambridge-Newton, MA-NH	25	009	2221	25009222100	03 MIDDLE	NO	3675
MA	Essex	Georgetown	14460	Boston-Cambridge-Newton, MA-NH	25	009	2651.01	25009265101	03 MIDDLE	NO	3848
MA	Essex	Georgetown	14460	Boston-Cambridge-Newton, MA-NH	25	009	2651.02	25009265102	04 UPPER	NO	4622
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2211	25009221100	03 MIDDLE	NO	4348
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2213	25009221300	03 MIDDLE	NO	4406
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2214	25009221400	02 MODERATE	NO	3415
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2215	25009221500	02 MODERATE	NO	3117
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2216	25009221600	01 LOW	NO	2641
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2217	25009221700	02 MODERATE	NO	2878
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2218	25009221800	03 MIDDLE	NO	1773
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2219.01	25009221901	03 MIDDLE	NO	3490
MA	Essex	Gloucester	14460	Boston-Cambridge-Newton, MA-NH	25	009	2219.02	25009221902	03 MIDDLE	NO	3661
MA	Essex	Groveland	14460	Boston-Cambridge-Newton, MA-NH	25	009	2641	25009264100	03 MIDDLE	NO	6752
MA	Essex	Hamilton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2151.01	25009215101	03 MIDDLE	NO	4622
MA	Essex	Hamilton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2151.02	25009215102	03 MIDDLE	NO	2939
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2601	25009260100	01 LOW	YES	6149
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2602	25009260200	01 LOW	NO	3623
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2603.01	25009260301	03 MIDDLE	NO	4722
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2603.02	25009260302	03 MIDDLE	NO	3254
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2604.01	25009260401	03 MIDDLE	NO	4169
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2604.02	25009260402	03 MIDDLE	NO	7000
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2605	25009260500	03 MIDDLE	NO	4142
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2606	25009260600	02 MODERATE	NO	3702

MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2607 25009260700	02 MODERATE	NO	4882
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2608 25009260800	01 LOW	YES	6132
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2609 25009260900	02 MODERATE	NO	5434
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2610 25009261000	02 MODERATE	NO	4400
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2611.01 25009261101	03 MIDDLE	NO	5028
MA	Essex	Haverhill	14460	Boston-Cambridge-Newton, MA-NH	25	009	2611.02 25009261102	02 MODERATE	NO	5150
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2231 25009223100	03 MIDDLE	NO	4149
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2232 25009223200	03 MIDDLE	NO	3747
MA	Essex	Ipswich	14460	Boston-Cambridge-Newton, MA-NH	25	009	2233 25009223300	04 UPPER	NO	5889
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2501 25009250100	01 LOW	YES	3753
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2502 25009250200	02 MODERATE	YES	6764
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2503 25009250300	01 LOW	YES	2905
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2504 25009250400	01 LOW	YES	4070
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2505 25009250500	01 LOW	YES	4357
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2506 25009250600	01 LOW	YES	6250
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2507 25009250700	01 LOW	YES	5574
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2508 25009250800	01 LOW	YES	9069
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2509 25009250900	01 LOW	YES	2255
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2510 25009251000	01 LOW	YES	1895
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2511 25009251100	01 LOW	YES	3018
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2512 25009251200	01 LOW	YES	1474
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2513 25009251300	01 LOW	YES	3893
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2514 25009251400	01 LOW	YES	5520
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2515 25009251500	01 LOW	YES	7275
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2516 25009251600	01 LOW	YES	7164
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2517 25009251700	01 LOW	YES	5809
MA	Essex	Lawrence	14460	Boston-Cambridge-Newton, MA-NH	25	009	2518 25009251800	02 MODERATE	YES	8098
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2051 25009205100	02 MODERATE	NO	6128
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2052 25009205200	02 MODERATE	YES	5925
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2053 25009205300	03 MIDDLE	NO	4807
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2054 25009205400	03 MIDDLE	NO	4874
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2055 25009205500	02 MODERATE	YES	5500
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2056 25009205600	02 MODERATE	YES	4422
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2057 25009205700	02 MODERATE	YES	5072
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2058 25009205800	02 MODERATE	YES	3725
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2059 25009205900	02 MODERATE	YES	4798
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2060 25009206000	01 LOW	YES	3704
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2061 25009206100	01 LOW	YES	4199
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2062 25009206200	02 MODERATE	YES	5879
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2063 25009206300	02 MODERATE	YES	4214
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2064 25009206400	02 MODERATE	YES	6060
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2065 25009206500	01 LOW	YES	3747
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2066 25009206600	02 MODERATE	YES	5116
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2067 25009206700	02 MODERATE	YES	4564
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2068 25009206800	01 LOW	YES	4425
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2069 25009206900	01 LOW	YES	4995
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2070 25009207000	01 LOW	YES	2289
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2071 25009207100	01 LOW	YES	3807
MA	Essex	Lynn	14460	Boston-Cambridge-Newton, MA-NH	25	009	2072 25009207200	01 LOW	YES	3003
MA	Essex	Lynnfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2091 25009209100	04 UPPER	NO	7176
MA	Essex	Lynnfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2092 25009209200	04 UPPER	NO	5824
MA	Essex	Manchester-by-the-Sea	14460	Boston-Cambridge-Newton, MA-NH	25	009	2181 25009218100	04 UPPER	NO	5395
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2031 25009203100	04 UPPER	NO	7232
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2032 25009203200	04 UPPER	NO	4668
MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2033.01 25009203301	03 MIDDLE	NO	4098

MA	Essex	Marblehead	14460	Boston-Cambridge-Newton, MA-NH	25	009	2033.02	25009203302	04 UPPER	NO	4443
MA	Essex	Merrimac	14460	Boston-Cambridge-Newton, MA-NH	25	009	2621	25009262100	03 MIDDLE	NO	6723
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2521.01	25009252101	02 MODERATE	NO	4114
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2521.02	25009252102	03 MIDDLE	NO	4418
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2522.01	25009252201	02 MODERATE	NO	3522
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2522.02	25009252202	03 MIDDLE	NO	3280
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2523	25009252300	02 MODERATE	YES	7496
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2524	25009252400	01 LOW	YES	4854
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2525.01	25009252501	02 MODERATE	YES	4319
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2525.02	25009252502	02 MODERATE	NO	5046
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.01	25009252601	03 MIDDLE	NO	7400
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.02	25009252602	03 MIDDLE	NO	5469
MA	Essex	Methuen Town	14460	Boston-Cambridge-Newton, MA-NH	25	009	2526.03	25009252603	03 MIDDLE	NO	3141
MA	Essex	Middleton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2121.01	25009212101	04 UPPER	NO	5047
MA	Essex	Middleton	14460	Boston-Cambridge-Newton, MA-NH	25	009	2121.02	25009212102	03 MIDDLE	NO	4732
MA	Essex	Nahant	14460	Boston-Cambridge-Newton, MA-NH	25	009	2011	25009201100	03 MIDDLE	NO	3334
MA	Essex	Newbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2691	25009269100	04 UPPER	NO	6716
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2681	25009268100	04 UPPER	NO	2602
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2682	25009268200	03 MIDDLE	NO	6940
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2683	25009268300	03 MIDDLE	NO	4371
MA	Essex	Newburyport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2684	25009268400	03 MIDDLE	NO	4376
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2531	25009253100	03 MIDDLE	NO	6001
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.01	25009253201	03 MIDDLE	NO	3154
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.02	25009253202	03 MIDDLE	NO	6861
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.03	25009253203	04 UPPER	NO	4166
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.04	25009253204	04 UPPER	NO	6379
MA	Essex	North Andover	14460	Boston-Cambridge-Newton, MA-NH	25	009	2532.05	25009253205	04 UPPER	NO	4354
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2101	25009210100	03 MIDDLE	NO	6880
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2102	25009210200	03 MIDDLE	NO	5308
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2103.01	25009210301	03 MIDDLE	NO	5176
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2103.02	25009210302	03 MIDDLE	NO	4918
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2104.01	25009210401	02 MODERATE	NO	3235
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2104.02	25009210402	03 MIDDLE	NO	4133
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2105	25009210500	03 MIDDLE	NO	6946
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2106	25009210600	02 MODERATE	NO	4424
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2107	25009210700	01 LOW	NO	4446
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2108	25009210800	02 MODERATE	NO	4951
MA	Essex	Peabody	14460	Boston-Cambridge-Newton, MA-NH	25	009	2109	25009210900	03 MIDDLE	NO	4064
MA	Essex	Rockport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2201.01	25009220101	03 MIDDLE	NO	4014
MA	Essex	Rockport	14460	Boston-Cambridge-Newton, MA-NH	25	009	2201.02	25009220102	03 MIDDLE	NO	2978
MA	Essex	Rowley	14460	Boston-Cambridge-Newton, MA-NH	25	009	2701	25009270100	03 MIDDLE	NO	6161
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2041.01	25009204101	02 MODERATE	NO	4664
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2041.02	25009204102	03 MIDDLE	NO	5708
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2042	25009204200	01 LOW	NO	5236
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2043	25009204300	01 LOW	YES	4076
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2044	25009204400	03 MIDDLE	NO	3489
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2045	25009204500	03 MIDDLE	NO	3537
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2046	25009204600	03 MIDDLE	NO	5369
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2047.01	25009204701	02 MODERATE	NO	6185
MA	Essex	Salem	14460	Boston-Cambridge-Newton, MA-NH	25	009	2047.02	25009204702	02 MODERATE	NO	6208
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.02	25009267102	02 MODERATE	NO	5051
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.03	25009267103	03 MIDDLE	NO	1730
MA	Essex	Salisbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2671.04	25009267104	03 MIDDLE	NO	2455
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2081.01	25009208101	03 MIDDLE	NO	5402
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2081.02	25009208102	03 MIDDLE	NO	3542

MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2082 25009208200	03 MIDDLE	NO	5530
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2083.01 25009208301	02 MODERATE	NO	2678
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2083.02 25009208302	02 MODERATE	NO	4985
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2084.01 25009208401	03 MIDDLE	NO	2968
MA	Essex	Saugus	14460	Boston-Cambridge-Newton, MA-NH	25	009	2084.02 25009208402	03 MIDDLE	NO	3514
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.01 25009202101	03 MIDDLE	NO	2255
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.03 25009202103	00 NA	NO	1735
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2021.04 25009202104	02 MODERATE	NO	4941
MA	Essex	Swampscott	14460	Boston-Cambridge-Newton, MA-NH	25	009	2022 25009202200	04 UPPER	NO	6188
MA	Essex	Topsfield	14460	Boston-Cambridge-Newton, MA-NH	25	009	2141 25009214100	04 UPPER	NO	6569
MA	Essex	Wenham	14460	Boston-Cambridge-Newton, MA-NH	25	009	2161 25009216100	04 UPPER	NO	4979
MA	Essex	West Newbury	14460	Boston-Cambridge-Newton, MA-NH	25	009	2631 25009263100	04 UPPER	NO	4500
MA	Middlesex	Ashby	14460	Boston-Cambridge-Newton, MA-NH	25	017	3001 25017300100	03 MIDDLE	NO	3193
MA	Middlesex	Townsend	14460	Boston-Cambridge-Newton, MA-NH	25	017	3011.01 25017301101	03 MIDDLE	NO	4210
MA	Middlesex	Townsend	14460	Boston-Cambridge-Newton, MA-NH	25	017	3011.02 25017301102	03 MIDDLE	NO	4917
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.03 25017363103	04 UPPER	NO	3617
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.04 25017363104	04 UPPER	NO	6259
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.05 25017363105	04 UPPER	NO	3781
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3631.06 25017363106	04 UPPER	YES	3330
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3632.01 25017363201	04 UPPER	NO	3317
MA	Middlesex	Acton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3632.02 25017363202	04 UPPER	NO	3717
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3561 25017356100	04 UPPER	NO	3330
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3563 25017356300	02 MODERATE	NO	5332
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3564 25017356400	04 UPPER	NO	8136
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3565 25017356500	04 UPPER	NO	7067
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3566.01 25017356601	03 MIDDLE	NO	4783
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3566.02 25017356602	04 UPPER	NO	4284
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.01 25017356701	04 UPPER	NO	6275
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.03 25017356703	04 UPPER	NO	3211
MA	Middlesex	Arlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3567.04 25017356704	04 UPPER	NO	3890
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3851.01 25017385101	04 UPPER	NO	2869
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3851.02 25017385102	03 MIDDLE	NO	4972
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.01 25017385201	03 MIDDLE	NO	2837
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.03 25017385203	04 UPPER	NO	4797
MA	Middlesex	Ashland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3852.04 25017385204	04 UPPER	NO	3357
MA	Middlesex	Ayer	14460	Boston-Cambridge-Newton, MA-NH	25	017	3251.01 25017325101	04 UPPER	NO	4010
MA	Middlesex	Ayer	14460	Boston-Cambridge-Newton, MA-NH	25	017	3251.02 25017325102	03 MIDDLE	NO	4469
MA	Middlesex	Bedford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3591 25017359100	04 UPPER	NO	6544
MA	Middlesex	Bedford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.03 25017359303	04 UPPER	NO	7839
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3571 25017357100	04 UPPER	NO	5480
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3572 25017357200	04 UPPER	NO	3243
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3573 25017357300	04 UPPER	NO	3117
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3574 25017357400	04 UPPER	NO	2372
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3575 25017357500	04 UPPER	NO	2255
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3576 25017357600	04 UPPER	NO	2665
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3577 25017357700	03 MIDDLE	NO	4139
MA	Middlesex	Belmont	14460	Boston-Cambridge-Newton, MA-NH	25	017	3578 25017357800	04 UPPER	NO	4024
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3161.01 25017316101	03 MIDDLE	NO	5057
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3161.02 25017316102	03 MIDDLE	NO	6152
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3162.01 25017316201	03 MIDDLE	NO	4218
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3162.02 25017316202	03 MIDDLE	NO	4440
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3163 25017316300	03 MIDDLE	NO	8441
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3164 25017316400	03 MIDDLE	NO	7097
MA	Middlesex	Billerica	14460	Boston-Cambridge-Newton, MA-NH	25	017	3165 25017316500	03 MIDDLE	NO	6714
MA	Middlesex	Boxborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3881 25017388100	04 UPPER	NO	5506

MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3321	25017332100	04 UPPER	NO	6063
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3322.01	25017332201	03 MIDDLE	NO	2111
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3322.02	25017332202	03 MIDDLE	NO	6640
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3323	25017332300	04 UPPER	NO	6955
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3324.01	25017332401	03 MIDDLE	NO	2466
MA	Middlesex	Burlington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3324.02	25017332402	03 MIDDLE	NO	2142
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3521.01	25017352101	04 UPPER	YES	4271
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3521.02	25017352102	04 UPPER	NO	2663
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3522	25017352200	02 MODERATE	NO	1999
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3523	25017352300	03 MIDDLE	NO	4313
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3524	25017352400	01 LOW	YES	1879
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3525	25017352500	03 MIDDLE	NO	3466
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3526	25017352600	02 MODERATE	NO	2817
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3527	25017352700	01 LOW	NO	2009
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3528	25017352800	03 MIDDLE	NO	1892
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3529	25017352900	04 UPPER	NO	2869
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3530	25017353000	03 MIDDLE	NO	2968
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3531.01	25017353101	03 MIDDLE	YES	3641
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3531.02	25017353102	03 MIDDLE	YES	6238
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3532	25017353200	04 UPPER	YES	5242
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3533	25017353300	04 UPPER	NO	3723
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3536	25017353600	04 UPPER	NO	5146
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3537	25017353700	04 UPPER	NO	5593
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3538	25017353800	03 MIDDLE	NO	4177
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3539	25017353900	02 MODERATE	YES	6139
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3540	25017354000	04 UPPER	NO	4918
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3541	25017354100	04 UPPER	NO	2889
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3542	25017354200	04 UPPER	NO	3008
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3543	25017354300	03 MIDDLE	NO	3488
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3544	25017354400	04 UPPER	NO	1730
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3545	25017354500	04 UPPER	NO	1937
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3546.01	25017354601	03 MIDDLE	NO	1646
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3546.02	25017354602	04 UPPER	NO	4185
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3547	25017354700	04 UPPER	NO	2859
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3548	25017354800	04 UPPER	NO	2323
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3549.01	25017354901	04 UPPER	YES	2876
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3549.02	25017354902	02 MODERATE	YES	5616
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3550	25017355000	04 UPPER	NO	3129
MA	Middlesex	Cambridge	14460	Boston-Cambridge-Newton, MA-NH	25	017	3594	25017359400	03 MIDDLE	NO	6754
MA	Middlesex	Carlisle	14460	Boston-Cambridge-Newton, MA-NH	25	017	3621	25017362100	04 UPPER	NO	5237
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.01	25017317101	03 MIDDLE	NO	6966
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.02	25017317102	03 MIDDLE	NO	4945
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3171.03	25017317103	04 UPPER	NO	5081
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.01	25017317201	04 UPPER	NO	2897
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.02	25017317202	04 UPPER	NO	3426
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3172.03	25017317203	04 UPPER	NO	4253
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3173.01	25017317301	03 MIDDLE	NO	2869
MA	Middlesex	Chelmsford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3173.02	25017317302	03 MIDDLE	NO	5955
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.01	25017359301	00 NA	NO	0
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3611	25017361100	04 UPPER	NO	5726
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3612	25017361200	04 UPPER	NO	6259
MA	Middlesex	Concord	14460	Boston-Cambridge-Newton, MA-NH	25	017	3613	25017361300	04 UPPER	NO	6506
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3141.01	25017314101	03 MIDDLE	NO	6785
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3141.02	25017314102	02 MODERATE	NO	7448
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3142	25017314200	03 MIDDLE	NO	5629

MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3143.01	25017314301	03 MIDDLE	NO	9287
MA	Middlesex	Dracut	14460	Boston-Cambridge-Newton, MA-NH	25	017	3143.02	25017314302	03 MIDDLE	NO	3468
MA	Middlesex	Dunstable	14460	Boston-Cambridge-Newton, MA-NH	25	017	3281	25017328100	04 UPPER	NO	3358
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3421.01	25017342101	02 MODERATE	YES	5028
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3421.02	25017342102	02 MODERATE	YES	4718
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3422.01	25017342201	01 LOW	YES	6274
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3422.02	25017342202	02 MODERATE	YES	4208
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3423.01	25017342301	02 MODERATE	YES	3242
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3423.02	25017342302	02 MODERATE	YES	4548
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3424.01	25017342401	02 MODERATE	YES	4604
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3424.02	25017342402	02 MODERATE	YES	3664
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3425.01	25017342501	02 MODERATE	YES	4740
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3425.02	25017342502	00 NA	YES	3080
MA	Middlesex	Everett	14460	Boston-Cambridge-Newton, MA-NH	25	017	3426	25017342600	02 MODERATE	YES	4969
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3831.01	25017383101	01 LOW	YES	4149
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3831.02	25017383102	01 LOW	YES	5012
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3832	25017383200	02 MODERATE	YES	6591
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3833	25017383300	03 MIDDLE	YES	3191
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3834.01	25017383401	01 LOW	YES	2499
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3834.02	25017383402	02 MODERATE	YES	3799
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3835.01	25017383501	02 MODERATE	YES	4674
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3835.02	25017383502	03 MIDDLE	NO	3932
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3836	25017383600	03 MIDDLE	NO	6341
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3837	25017383700	03 MIDDLE	NO	5308
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3838	25017383800	04 UPPER	NO	6356
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.02	25017383902	04 UPPER	NO	5466
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.03	25017383903	03 MIDDLE	NO	2665
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3839.04	25017383904	03 MIDDLE	NO	5221
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3840.03	25017384003	03 MIDDLE	NO	5699
MA	Middlesex	Framingham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3840.04	25017384004	03 MIDDLE	NO	1459
MA	Middlesex	Groton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3261.01	25017326101	04 UPPER	NO	4511
MA	Middlesex	Groton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3261.02	25017326102	04 UPPER	NO	6804
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3871	25017387100	04 UPPER	NO	4379
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3872.01	25017387201	04 UPPER	NO	6231
MA	Middlesex	Holliston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3872.02	25017387202	04 UPPER	NO	4386
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.02	25017320102	04 UPPER	NO	5417
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.05	25017320105	04 UPPER	NO	2573
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.06	25017320106	04 UPPER	NO	6392
MA	Middlesex	Hopkinton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3201.07	25017320107	04 UPPER	NO	4376
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3221	25017322100	04 UPPER	NO	4651
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3222	25017322200	03 MIDDLE	NO	4462
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3223	25017322300	03 MIDDLE	NO	6281
MA	Middlesex	Hudson	14460	Boston-Cambridge-Newton, MA-NH	25	017	3224	25017322400	03 MIDDLE	NO	4698
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3581	25017358100	04 UPPER	NO	5282
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3583	25017358300	04 UPPER	NO	6380
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3584	25017358400	04 UPPER	NO	5285
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3585	25017358500	04 UPPER	NO	5580
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3586	25017358600	04 UPPER	NO	6319
MA	Middlesex	Lexington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3587	25017358700	04 UPPER	NO	5608
MA	Middlesex	Lincoln	14460	Boston-Cambridge-Newton, MA-NH	25	017	3593.02	25017359302	00 NA	NO	0
MA	Middlesex	Lincoln	14460	Boston-Cambridge-Newton, MA-NH	25	017	3603	25017360300	04 UPPER	NO	7014
MA	Middlesex	Littleton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3241.01	25017324101	03 MIDDLE	NO	5567
MA	Middlesex	Littleton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3241.02	25017324102	04 UPPER	NO	4574
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3101.01	25017310101	02 MODERATE	YES	3472
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3101.02	25017310102	01 LOW	YES	2609

MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3102 25017310200	02 MODERATE	YES	6537
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3103 25017310300	02 MODERATE	YES	6689
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3104 25017310400	01 LOW	YES	3429
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3105 25017310500	02 MODERATE	YES	3291
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3106.01 25017310601	02 MODERATE	NO	6194
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3106.02 25017310602	02 MODERATE	NO	6358
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3107 25017310700	01 LOW	YES	4530
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3111 25017311100	01 LOW	YES	2544
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3112 25017311200	01 LOW	YES	3217
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3113 25017311300	02 MODERATE	YES	5207
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3114 25017311400	02 MODERATE	YES	6550
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3115 25017311500	03 MIDDLE	YES	3224
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3116 25017311600	02 MODERATE	YES	5625
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3117 25017311700	02 MODERATE	YES	5190
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3118 25017311800	02 MODERATE	YES	3603
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3119 25017311900	01 LOW	YES	3062
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3120 25017312000	01 LOW	YES	3047
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3121 25017312100	01 LOW	YES	3525
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3122 25017312200	02 MODERATE	YES	4920
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3123 25017312300	02 MODERATE	NO	5277
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3124 25017312400	01 LOW	YES	2505
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3125.01 25017312501	03 MIDDLE	NO	4456
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3125.02 25017312502	03 MIDDLE	NO	4088
MA	Middlesex	Lowell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3883 25017388300	01 LOW	YES	6405
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3411.01 25017341101	04 UPPER	YES	3850
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3411.02 25017341102	03 MIDDLE	YES	5180
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3412 25017341200	02 MODERATE	YES	6988
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3413.01 25017341301	03 MIDDLE	YES	4565
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3413.02 25017341302	03 MIDDLE	YES	2273
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3414 25017341400	02 MODERATE	YES	6747
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3415 25017341500	02 MODERATE	YES	5353
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3416 25017341600	03 MIDDLE	YES	6985
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3417 25017341700	02 MODERATE	NO	5607
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3418 25017341800	01 LOW	YES	7075
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.01 25017341901	03 MIDDLE	YES	1515
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.03 25017341903	03 MIDDLE	YES	6888
MA	Middlesex	Malden	14460	Boston-Cambridge-Newton, MA-NH	25	017	3419.04 25017341904	01 LOW	YES	3237
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3211 25017321100	03 MIDDLE	NO	7218
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3212 25017321200	02 MODERATE	NO	6923
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3213.01 25017321301	02 MODERATE	YES	4351
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3213.02 25017321302	03 MIDDLE	NO	3656
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3214 25017321400	03 MIDDLE	NO	4239
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3215 25017321500	03 MIDDLE	NO	7791
MA	Middlesex	Marlborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3216 25017321600	03 MIDDLE	NO	7615
MA	Middlesex	Maynard	14460	Boston-Cambridge-Newton, MA-NH	25	017	3641.01 25017364101	04 UPPER	NO	5631
MA	Middlesex	Maynard	14460	Boston-Cambridge-Newton, MA-NH	25	017	3641.02 25017364102	03 MIDDLE	NO	5115
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3391.01 25017339101	04 UPPER	NO	3267
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3391.02 25017339102	04 UPPER	NO	3442
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3392 25017339200	04 UPPER	NO	5700
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3393 25017339300	02 MODERATE	NO	2996
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3394 25017339400	04 UPPER	NO	3479
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3395 25017339500	03 MIDDLE	NO	5662
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3396 25017339600	03 MIDDLE	NO	5454
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3397 25017339700	02 MODERATE	NO	3916
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.02 25017339802	03 MIDDLE	NO	5485

MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.03	25017339803	02 MODERATE	NO	3383
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3398.04	25017339804	00 NA	NO	2260
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3399	25017339900	02 MODERATE	NO	5327
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3400	25017340000	03 MIDDLE	NO	2590
MA	Middlesex	Medford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3401	25017340100	03 MIDDLE	NO	6698
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3361	25017336100	03 MIDDLE	NO	5758
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3362.01	25017336201	04 UPPER	NO	3062
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3362.02	25017336202	04 UPPER	NO	3416
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3363	25017336300	04 UPPER	NO	6985
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.02	25017336402	03 MIDDLE	NO	4764
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.03	25017336403	00 NA	NO	3254
MA	Middlesex	Melrose	14460	Boston-Cambridge-Newton, MA-NH	25	017	3364.04	25017336404	02 MODERATE	NO	2578
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3821	25017382100	04 UPPER	NO	5146
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3822	25017382200	04 UPPER	NO	5375
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3823	25017382300	04 UPPER	NO	5917
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3824	25017382400	04 UPPER	NO	5340
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3825	25017382500	03 MIDDLE	NO	5664
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3826.01	25017382601	03 MIDDLE	NO	4794
MA	Middlesex	Natick	14460	Boston-Cambridge-Newton, MA-NH	25	017	3826.02	25017382602	04 UPPER	NO	4770
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3731	25017373100	04 UPPER	NO	5113
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3732	25017373200	03 MIDDLE	NO	4789
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3733	25017373300	04 UPPER	NO	3100
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3734	25017373400	04 UPPER	NO	3319
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3735	25017373500	04 UPPER	NO	6237
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3736	25017373600	04 UPPER	NO	6132
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3737	25017373700	04 UPPER	NO	3854
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3738	25017373800	04 UPPER	NO	6066
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3739.01	25017373901	04 UPPER	NO	3128
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3739.02	25017373902	04 UPPER	NO	3876
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3740	25017374000	04 UPPER	NO	4808
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3741	25017374100	04 UPPER	NO	4965
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3742	25017374200	04 UPPER	NO	4311
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3743	25017374300	04 UPPER	NO	3772
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3744	25017374400	04 UPPER	NO	5955
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3745	25017374500	04 UPPER	NO	4586
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3746	25017374600	04 UPPER	NO	5285
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3747	25017374700	04 UPPER	NO	4602
MA	Middlesex	Newton	14460	Boston-Cambridge-Newton, MA-NH	25	017	3748	25017374800	04 UPPER	NO	5025
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3301.01	25017330101	04 UPPER	NO	3811
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3301.02	25017330102	04 UPPER	NO	4925
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3302.01	25017330201	04 UPPER	NO	2570
MA	Middlesex	North Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3302.02	25017330202	03 MIDDLE	NO	4248
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.01	25017327101	03 MIDDLE	NO	3663
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.02	25017327102	03 MIDDLE	NO	4339
MA	Middlesex	Pepperell	14460	Boston-Cambridge-Newton, MA-NH	25	017	3271.03	25017327103	03 MIDDLE	NO	3602
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3341	25017334100	03 MIDDLE	NO	6999
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3342	25017334200	04 UPPER	NO	4070
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3343	25017334300	04 UPPER	NO	7768
MA	Middlesex	Reading	14460	Boston-Cambridge-Newton, MA-NH	25	017	3344	25017334400	04 UPPER	NO	6681
MA	Middlesex	Sherborn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3861	25017386100	04 UPPER	NO	4401
MA	Middlesex	Shirley	14460	Boston-Cambridge-Newton, MA-NH	25	017	3882	25017388200	03 MIDDLE	NO	7431
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.05	25017350105	03 MIDDLE	NO	1181
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.06	25017350106	03 MIDDLE	NO	1660
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.07	25017350107	03 MIDDLE	YES	1355
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.08	25017350108	01 LOW	YES	4174

MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3501.09	25017350109	02 MODERATE	YES	2176
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3502.01	25017350201	03 MIDDLE	NO	2699
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3502.02	25017350202	03 MIDDLE	NO	3860
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3503	25017350300	03 MIDDLE	NO	2984
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3504	25017350400	03 MIDDLE	NO	5901
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3505	25017350500	04 UPPER	NO	1743
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3506	25017350600	04 UPPER	NO	4788
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3507.01	25017350701	04 UPPER	NO	3000
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3507.02	25017350702	01 LOW	NO	3315
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3508	25017350800	04 UPPER	NO	2076
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3509	25017350900	04 UPPER	NO	3531
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3510.01	25017351001	04 UPPER	NO	4083
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3510.02	25017351002	04 UPPER	NO	3037
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3511.01	25017351101	04 UPPER	NO	3775
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3511.02	25017351102	00 NA	NO	1972
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3512.03	25017351203	03 MIDDLE	NO	4631
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3512.04	25017351204	03 MIDDLE	NO	4295
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3513	25017351300	03 MIDDLE	NO	4406
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3514.03	25017351403	02 MODERATE	YES	3943
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3514.04	25017351404	02 MODERATE	YES	3996
MA	Middlesex	Somerville	14460	Boston-Cambridge-Newton, MA-NH	25	017	3515	25017351500	02 MODERATE	NO	2464
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3371.01	25017337101	04 UPPER	NO	3220
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3371.02	25017337102	03 MIDDLE	NO	5414
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3372.01	25017337201	04 UPPER	NO	3370
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3372.02	25017337202	03 MIDDLE	NO	5110
MA	Middlesex	Stoneham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3373	25017337300	03 MIDDLE	NO	6130
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	3231.01	25017323101	04 UPPER	NO	3819
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	3231.02	25017323102	04 UPPER	NO	3355
MA	Middlesex	Stow	14460	Boston-Cambridge-Newton, MA-NH	25	017	9800	25017980000	00 NA	NO	0
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3651	25017365100	04 UPPER	NO	7918
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3652.01	25017365201	04 UPPER	NO	5949
MA	Middlesex	Sudbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3652.02	25017365202	04 UPPER	NO	5067
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3151	25017315100	03 MIDDLE	NO	5740
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3152	25017315200	03 MIDDLE	NO	8693
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.01	25017315401	03 MIDDLE	NO	4178
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.02	25017315402	03 MIDDLE	NO	3316
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3154.03	25017315403	03 MIDDLE	NO	1661
MA	Middlesex	Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	25	017	3155	25017315500	03 MIDDLE	NO	7754
MA	Middlesex	Tyngsborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3131.01	25017313101	04 UPPER	NO	6440
MA	Middlesex	Tyngsborough	14460	Boston-Cambridge-Newton, MA-NH	25	017	3131.02	25017313102	03 MIDDLE	NO	5940
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3351	25017335100	03 MIDDLE	NO	6259
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3352	25017335200	03 MIDDLE	NO	6273
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3353.01	25017335301	03 MIDDLE	NO	4124
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3353.02	25017335302	03 MIDDLE	NO	5309
MA	Middlesex	Wakefield	14460	Boston-Cambridge-Newton, MA-NH	25	017	3354	25017335400	04 UPPER	NO	5125
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3681.01	25017368101	03 MIDDLE	NO	5782
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MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3682	25017368200	03 MIDDLE	NO	4198
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3683	25017368300	02 MODERATE	NO	5763
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3684	25017368400	03 MIDDLE	NO	8606
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3685	25017368500	02 MODERATE	YES	3419
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3686	25017368600	03 MIDDLE	NO	5856
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3687	25017368700	02 MODERATE	YES	2684
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3688	25017368800	02 MODERATE	NO	6169
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3689.01	25017368901	03 MIDDLE	NO	5973

MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3689.02 25017368902	02 MODERATE	YES	3691
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3690 25017369000	00 NA	NO	3300
MA	Middlesex	Waltham	14460	Boston-Cambridge-Newton, MA-NH	25	017	3691 25017369100	03 MIDDLE	NO	5059
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.01 25017370101	03 MIDDLE	NO	6807
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.03 25017370103	04 UPPER	NO	3544
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3701.04 25017370104	03 MIDDLE	NO	3734
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3702.01 25017370201	03 MIDDLE	NO	3798
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3702.02 25017370202	03 MIDDLE	NO	4222
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3703.01 25017370301	03 MIDDLE	NO	4531
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3703.02 25017370302	02 MODERATE	NO	1572
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.01 25017370401	04 UPPER	NO	3531
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.02 25017370402	04 UPPER	NO	1520
MA	Middlesex	Watertown Town	14460	Boston-Cambridge-Newton, MA-NH	25	017	3704.03 25017370403	02 MODERATE	NO	2070
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3661 25017366100	04 UPPER	NO	4952
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3662.01 25017366201	04 UPPER	NO	3750
MA	Middlesex	Wayland	14460	Boston-Cambridge-Newton, MA-NH	25	017	3662.02 25017366202	04 UPPER	NO	5241
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3181 25017318100	04 UPPER	NO	6825
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3182 25017318200	04 UPPER	NO	4822
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3183 25017318300	04 UPPER	NO	8327
MA	Middlesex	Westford	14460	Boston-Cambridge-Newton, MA-NH	25	017	3184 25017318400	04 UPPER	NO	4669
MA	Middlesex	Weston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3671 25017367100	04 UPPER	NO	4861
MA	Middlesex	Weston	14460	Boston-Cambridge-Newton, MA-NH	25	017	3672 25017367200	04 UPPER	NO	6990
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3311.01 25017331101	03 MIDDLE	NO	3311
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3311.02 25017331102	03 MIDDLE	NO	7073
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3312 25017331200	04 UPPER	NO	5488
MA	Middlesex	Wilmington	14460	Boston-Cambridge-Newton, MA-NH	25	017	3313 25017331300	04 UPPER	NO	7477
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3381 25017338100	04 UPPER	NO	3204
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3382 25017338200	04 UPPER	NO	4271
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3383 25017338300	04 UPPER	NO	3469
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3384 25017338400	04 UPPER	NO	6167
MA	Middlesex	Winchester	14460	Boston-Cambridge-Newton, MA-NH	25	017	3385 25017338500	04 UPPER	NO	5859
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3331 25017333100	03 MIDDLE	NO	7687
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3332 25017333200	03 MIDDLE	NO	5228
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3333 25017333300	02 MODERATE	NO	4316
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3334 25017333400	03 MIDDLE	NO	6524
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3335.01 25017333501	03 MIDDLE	NO	5093
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3335.02 25017333502	03 MIDDLE	NO	3429
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3336.01 25017333601	02 MODERATE	NO	1550
MA	Middlesex	Woburn	14460	Boston-Cambridge-Newton, MA-NH	25	017	3336.02 25017333602	02 MODERATE	NO	7049

Section VII.

**THE BANK'S HMDA DISCLOSURE STATEMENT
FOR THE PREVIOUS TWO YEARS**

HMDA Disclosures

HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site at www.consumerfinance.gov/hmda

Select: Download data for a specific institution, and search by Institution Name or LEI:

Institution Name: Winter Hill Bank, FSB

LEI: 254900YEG6LSF1BFA422

Section VIII.

**THE BANK'S "LOAN TO DEPOSIT" RATIO
FOR EACH QUARTER OF THE PRIOR THREE CALENDAR YEARS**



Winter Hill Bank
Loan To Deposit Ratio Report
Dollars in Thousands

Source: Call Report

Quarter Ended	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net Loans				311,723
Total Deposits				307,569
Ratios:				
Net Loans % Deposits				101.35%
Quarter Ended	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Loans	319,153	318,420	319,321	317,682
Total Deposits	303,489	301,794	324,689	327,445
Ratios:				
Net Loans % Deposits	105.16%	105.51%	98.35%	97.02%
Quarter Ended	12/31/2023	9/30/2023	6/30/2023	3/31/2023
Net Loans	321,302	311,942	306,661	291,636
Total Deposits	354,319	347,343	360,155	354,953
Ratios:				
Net Loans % Deposits	90.68%	89.81%	85.15%	82.16%
Quarter Ended	12/31/2022	9/30/2022	6/30/2022	3/31/2022
Net Loans	290,157	280,663	251,154	240,535
Total Deposits	340,621	339,408	321,564	324,280
Ratios:				
Net Loans % Deposits	85.18%	82.69%	78.10%	74.18%
Baseline Quarter Ended	Dec. 31, 2021			
Net Loans	249,266			
Total Deposits	311,738			
Ratios:				
Net Loans % Deposits	79.96%			

Legend

Increase Quarter-to Quarter

Decrease Quarter-to Quarter

Between 12/31/21 and 12/31/24, net loans increased 9 of 12 quarters, total deposits increased 7 of 12 periods, and the ratio of loans-to-deposits increased 9 of 12 quarters.