



Community Reinvestment Act Public File
as of April 1, 2024
Table of Contents

Item	Content
1	Leader Bank CRA Public Evaluation
2	List of Branches, Lending Offices & ATMs
3	List of Branches Opened & Closed since January 1, 2022
4	List of Products & Services
5	Fee Schedule
6	HMDA Disclosure Information
7	CRA Disclosure Information
8	Written Comments since January 1, 2022
9	Assessment Area Information

Item 1 - Leader Bank CRA Public Evaluation

PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Leader Bank, National Association
Charter Number: 24131

180 Massachusetts Avenue
Arlington, MA 02474

Office of the Comptroller of the Currency

99 Summer Street
Suite 1400
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.

Table of Contents

Overall Community Reinvestment Act (CRA) Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Massachusetts (MA).....	5
Community Development (CD) Test.....	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

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 Leader Bank, National Association's (Leader 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 an excellent distribution of lending to borrowers of different income levels.
- Given the bank's size, capacity and performance context factors, the Community Development (CD) Test rating is based on Leader's excellent responsiveness to the credit needs of its delineated AA through its CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

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

Leader's quarterly LTD ratio averaged approximately 104 percent over the last 12 quarters since the end of the previous evaluation's LTD analysis. Specifically, this analysis considers LTD data occurring during the evaluation period of January 1, 2019, to December 31, 2021. During the 12-quarter period, the bank's quarterly LTD ratio ranged from a quarterly low of 88 percent to a quarterly high of 120 percent.

Leader's LTD ratio compares favorably to other peer institutions of similar size, business strategy, and geographic location. The peer group had a quarterly average net LTD ratio of 88 percent over the same 12 quarters, ranging from an average quarterly low of 51 percent to an average quarterly high of 111 percent.

Lending in Assessment Area

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

Leader originated and/or purchased 64.8 percent by number and 70.3 percent by dollar amount of its total home mortgage loans inside its 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. Leader 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	4,372	63.9	2,475	36.1	6,847	2,090,583	69.6	912,429	30.4	3,003,012
2020	8,890	65.2	4,751	34.8	13,641	4,050,775	69.9	1,747,654	30.1	5,798,430
2021	8,535	65.0	4,592	35.0	13,127	4,505,421	71.0	1,844,707	29.1	6,350,128
Total	21,797	64.8	11,818	35.2	33,615	10,646,779	70.3	4,504,790	29.7	15,151,569
<i>Source: Bank Data – 01/01/2019 – 12/31/2021</i>										
<i>Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Leader is an intrastate financial institution located in Arlington, Massachusetts (MA). Leader commenced operations in May 2002 and as of December 31, 2021, the bank reported total assets of \$3.08 billion. Leader is wholly owned by Leader Bancorp, Inc. The bank's total deposits and tier 1 capital are \$2.66 billion and \$361.87 million, respectively, as of December 31, 2021. The bank's loan portfolio is \$2.37 billion which represents 76.9 percent of total assets. Leader operates seven branches within Arlington, Belmont, Burlington, Cambridge, and Boston. The bank did not open or close branches during the evaluation period of January 1, 2019, through December 31, 2021. Branch operating hours are reasonable and nearly uniform. All branches operate at least from 9:00 A.M. through 4:00 P.M. on weekdays, with some branches opening earlier and/or closing later on certain days. Branches operate at reduced hours on Saturdays and do not operate on Sundays. Four of the bank's branches are located in upper-income census tracts, with the remaining three located within middle-income census tracts. Additionally, Leader operates 11 loan production offices, ten in MA and one in Connecticut.

Leader offers a standard array of traditional loan and deposit products for both personal and business customers. Leader's website, www.leaderbank.com, provides a listing and description of loan and deposit offerings. In addition to in-person services, the bank has made alternative services available such as online banking, mobile banking, and Zelle. Leader ATMs are also available at all of its full-service branches and the Needham loan production office. Personal product offerings include, but are not limited to, checking and savings accounts including IRA accounts, residential mortgage loans, and home equity lines of credit (HELOCs). Leader Bank also offers a variety of government sponsored and First Time Homebuyer loan programs designed to meet the credit needs of its community. Business customer product offerings include, but are not limited to, commercial checking and savings accounts, cash management services, property management solutions, commercial mortgages, U.S. Small Business Administration-backed loan products, and business term loans.

The table below 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	49.8
Other Real Estate (Commercial)	22.5
Multifamily	16.0
Commercial & Industrial	5.6
Home Equity	3.9
Construction & Development	2.0
Consumer	<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 May 28, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

We compared the bank’s 2019-2021 lending performance to 2015 American Community Survey (ACS) and 2020 Dun and Bradstreet (D&B) data. The 2020 Peer 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. 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 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 its AA in which it will be evaluated. Leader has delineated a single, full-scope AA that meets the requirements of the regulation by consisting of wholly contiguous political subdivisions (counties, cities, towns), does not reflect illegal discrimination, does not arbitrarily exclude low- or moderate-income census tracts (CTs) and does not extend beyond an MSA unless the AA is in a multistate MSA. Leader’s AA consists of a single full-scope area, the Boston-Worcester-Providence, MA-RI-NH-CT CSA AA which is comprised of the entirety of Norfolk (#021), Suffolk (#025), and Middlesex (#017) Counties in MA. Norfolk and Suffolk Counties are both subsets of the larger Boston, MA MD (#14454) while Middlesex County is a subset of the larger Cambridge-Newton-Framingham, MA MD (#15764). Both the Boston, MA MD and the Cambridge-Newton-Framingham, MA MD are subsets of the larger Boston-Worcester-Providence, MA-RI-NH-CT CSA (#148).

Ratings

The Bank’s overall rating is based primarily on Leader’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 Bureau of Consumer Financial Protection, 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:

- Excellent geographic distribution of home mortgage loans in the state.
- Excellent distribution of home mortgage loans to individuals of different income levels.
- There were no CRA or Fair Lending 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.
- CD activities reflect excellent responsiveness to CD needs in the state through its CD loans, qualified investments, and community development services

Description of Institution's Operations in Massachusetts

As previously discussed, the bank's full-scope AA complies with regulatory requirements and does not exclude any low- or moderate-income geographies and includes all municipalities in the Norfolk, Suffolk, and Middlesex Counties. These three counties are included in the greater Boston-Worcester-Providence, MA-RI-NH-CT CSA and were assessed as one combined rating area for Leader's lending and CD performance for CRA.

Leader's primary business focus is to originate loans funded by its core deposits, and the bank faces significant competition for deposits in its AA. As of the June 30, 2021, FDIC deposit market share data, leading competitors for deposits in the AA include State Street Bank and Trust Company, Bank of America, NA, Citizens Bank, NA, Santander Bank, NA, and First Republic Bank. These top five institutions account for approximately 78 percent of the area's deposits. Within this same space, Leader ranks as the 18th largest deposit holder among 89 competitors with less than one percent market share. Outside the top five depositors, all institutions individually maintain less than three percent market share, highlighting the significant level of competition within the AA for deposits.

As part of performance context when evaluating the bank's lending, we considered the disparity between the median income of families within the AA compared to the median cost of housing and the overall impact to homeownership. Within the AA approximately 7.6 percent of families were noted as being below the poverty level and 40.4 percent of households are low- or moderate-income. We noted 43.9 percent of households were classified as upper-income. High home prices in the Boston, MA MD and Cambridge-Newton-Framingham, MA MD limits the availability of affordable housing for low- and moderate-income groups as the housing market in the area trends towards higher pricings. Specifically, based on 2021 median family income data reported for both the Boston, MA MD and the Cambridge-Newton-Framingham, MA MD, moderate-income families earning no more than 80 percent of the

metropolitan divisions' median family income would find it challenging to qualify for a mortgage loan given the area's \$438,842 median housing value. These economic challenges are heightened even further when considering the impact to low-income families in the AA.

As reported by Moody's Analytics Inc. in January 2022, MA is experiencing a recovery period in the credit cycle. The tech industry, especially biotech, in the Boston and Cambridge-Newton-Framingham MDs has rebounded above pre-pandemic levels and will continue to drive job growth. The April 2022 MA unemployment rate of 4.1 percent is slightly elevated compared to the national average. The unemployment rates for the Boston and Cambridge-Newton-Framingham MDs in December 2021 were 4.7 and 4.3 percent, respectively. Both MDs' unemployment rates were noted as higher than the national unemployment rate of 3.9 percent at that time.

As part of this evaluation, to better assess the bank's lending performance with AA context, we held two interviews with representatives from local CD organizations. These organizations' primary initiatives are to create and preserve affordable housing and access to credit and financial services within the greater Boston area. With rapidly rising housing and cost of living expenses, there are significant challenges for first-time and low- and moderate-income borrowers to obtain home mortgages. Inundated with colleges and universities in the area, investors have driven housing prices upwards, which contributes to the housing instability faced by low- and moderate-income neighbors. Leader Bank partners with both organizations to sponsor community initiatives, including sponsoring First-time Homebuyers Seminars to assist participants with resources, credit availability, and housing market economics.

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

Table A – Demographic Information of the Assessment Area						
Assessment Area: Boston-Worcester-Providence, MA-RI-NH-CT CSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	652	10.7	20.1	33.7	33.3	2.1
Population by Geography	3,002,756	8.9	20.4	35.8	34.5	0.3
Housing Units by Geography	1,210,872	8.4	20.5	36.7	34.1	0.3
Owner-Occupied Units by Geography	649,664	3.0	14.1	39.4	43.3	0.2
Occupied Rental Units by Geography	492,195	15.1	28.5	33.6	22.3	0.5
Vacant Units by Geography	69,013	10.9	24.4	32.7	31.4	0.6
Businesses by Geography	325,994	6.3	14.9	33.0	45.3	0.5
Farms by Geography	4,978	3.1	11.6	37.2	48.0	0.1
Family Distribution by Income Level	694,385	22.9	15.6	18.8	42.7	0.0
Household Distribution by Income Level	1,141,859	26.4	14.0	15.7	43.9	0.0
Median Family Income MSA - 14454 Boston, MA		\$90,699	Median Housing Value			\$438,842
Median Family Income MSA - 15764 Cambridge-Newton-Framingham, MA		\$100,380	Median Gross Rent			\$1,340
			Families Below Poverty Level			7.6%
<i>Source: 2015 ACS and 2021 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Massachusetts

Leader delineated a single AA in the State of Massachusetts for analysis under the requirements of the CRA. The bank's AA is composed of Middlesex; Norfolk; and Suffolk Counties, which is part of the greater Boston-Worcester-Providence, MA-RI-NH-CT CSA. These counties 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, consists of wholly contiguous political subdivisions, 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 MA is considered excellent, given performance context.

Distribution of Loans by Income Level of the Geography

The bank exhibits an 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 was slightly below both the percentage of owner-occupied units and aggregate lending in the AA. The percentage of home mortgage loans in moderate-income CTs was slightly below both the percentage of owner-occupied units and aggregate lending in the AA.

The geographic distribution of home mortgage loans reflects excellent dispersion amongst low- and moderate-income geographies when considering the significant lending competition within the AA. Leader has limited opportunities to lend in low- and moderate-income geographies as the bank faces significant competition from other lenders that operate in the area and the high housing costs.

In 2020, Leader was ranked fourth out of 458 lenders for home mortgage lending to borrowers in low- and moderate-income geographies in the AA with 3.78 percent of market share within the AA and a total of 1,102 instances of lending. Leader faces significant competition from large mortgage companies and large banks lending in the AA. The top five lenders of home mortgage loans to borrowers located in low- and moderate-income AA geographies, other than Leader, are Quicken Loans, Guaranteed Rate, Citizens Bank, and JP Morgan Chase Bank. The top five lenders account for 20.88 percent of market share. No lenders outside the top five have three or more percent of market share.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of home mortgage loans to individuals of different income levels.

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 excellent given performance context.

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

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

In 2020, Leader was ranked fifth out of 416 lenders for home mortgage lending to low- and moderate-income borrowers in the AA with 3.31 percent of market share representing a total of 1,070 instances of lending. Leader faces significant competition for home mortgage lending from large mortgage companies and large banks operating in the AA. The top four lenders of home mortgage loans to low- and moderate-income borrowers include Quicken Loans, Citizens Bank, Guaranteed Rate, and JP Morgan Chase Bank. United Wholesale Mortgage, LLC, was ranked sixth with 3.09 percent of market share. The top six lenders account for 26.41 percent of market share. No lenders outside the top six have three or more percentage of market share.

Responses to Complaints

Leader 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 Community Development 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. This considers 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.

Qualified CD loans that were originated or renewed, totaled 14 loans aggregating to approximately \$22.5 million. Specifically, Leader made four SBA 504 Certified Development Company program loans to three borrowers, in an amount greater than \$1 million, totaling \$4.33 million. Outside of the bank's SBA 504 lending, CD loans were made to promote affordable housing for low- and moderate-income individuals or promote economic development initiatives supporting underserved communities within the AA. While the submitted amount of loans made by the bank during the evaluation period was greater than the qualified amount, some loans did not meet the definition of CD and/or were located outside of the delineated AA.

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

- An SBA 504 loan to a family-owned and operated portable restroom rental company, totaling \$1.91 million, to fund the acquisition of a warehouse. The business is located in the AA and provides services to the greater Boston area.
- A \$1.05 million, cash-out refinance loan, to fund the development of two affordable housing properties, collateralized by a 9-unit affordable housing development located in Arlington, MA. The borrower is a non-profit that organized to provide affordable housing to low- and moderate-income families in Arlington, MA, and surrounding communities.
- A \$2.52 million construction loan to a qualified CD entity that provides food services targeted towards low- and moderate-income groups in the greater Boston area. The construction loan will serve to renovate one of the entity's commercial buildings ensuring continued operations and expansion of community services.

In addition to the above qualified CD loans, Leader also 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 approximately 2,025 instances of PPP lending totaling approximately \$154.6 million during the time period of April 8, 2020, through July 26, 2021. Additionally, the bank also funded 1,014 PPP loans outside of its AA totaling approximately \$81.2 million during the same April 8, 2020, to July 26, 2021, timeframe.

Number and Amount of Qualified Investments

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

Leader's qualified investments and donations occurring during the evaluation period totaled approximately \$704,540 representing 74 instances of qualified CD giving in the delineated AA. Additionally, the bank had four prior period investments in Fannie Mae CRA-Targeted Mortgage-Backed Securities, pooled by geographically distributed loans in the AA. The amortized value of the investments was \$2.19 million as of December 31, 2021. In consideration with the prior investments, the total qualified CD investments and donations amounted to approximately \$2.9 million. While the submitted number of investments and donations made by Leader during the evaluation period was greater than the qualified amount, some investments and donations did not meet the definition of CD and/or were located outside of the delineated AA.

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

- Aggregate donations totaling approximately \$550,000 to a local community development organization whose mission is to provide affordable housing programming and resources to low- and moderate-income families Middlesex County.
- A \$1,500 dollar donation to a local organization aimed at providing affordable housing in the bank's AA. The funds were designated to the First Time Home Buyers program specifically for low- and moderate-income residents.
- A \$3,000 dollar donation to a community organization that prevents food waste by delivering surplus to communities in need. The funds were used to prevent hunger in low- and moderate-income populations in the Middlesex County.
- A \$2,500 grant to support a local nonprofit organization providing healthcare and human services to the low- and moderate-income population in the greater Boston area. Social services meet the needs of children, family, and adults.

Extent to Which the Bank Provides Community Development Services

The bank provides an excellent level of community development services in the AA.

During the evaluation period, bank employees participated with 14 different CD eligible entities in providing approximately 1,218 services hours in response to the credit needs of the AA. Services provided to these organizations assisted and educated low- and moderate-income individuals on affordable housing and credit availability; provided community services targeted towards low- and moderate-income groups and geographies; and promoted overall economic development within the AA. Furthermore, Leader is involved in hosting First Time Homebuyer Seminars, partnered with local organizations where, due to the COVID-19 pandemic, some of the seminars were held through video conferencing platforms. While the bank's submission of community service hours during the evaluation period was greater than the qualified hours, some community services did not meet the definition of CD and/or were located outside of the delineated AA.

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

- An executive of the bank served as an appointed Board member of an organization that promotes inclusive economic development of small businesses, particularly in underserved communities, throughout the state. An estimated 108 service hours were recorded while in the position.
- A bank employee provided 108 hours of technical services to a nonprofit community organization that owns and manages affordable housing units in Arlington, MA. Eligibility of tenants are determined by household income capped at an annually adjusted percentage of the area median income.
- A bank employee contributed 48 hours to a facility that specializes in preparing medically tailored meals and nutrition services to low- and moderate-income populations with critical and chronic illnesses. Meals and services were delivered to clients across the state.

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
Massachusetts		
Boston-Worcester-Providence, MA-RI-NH-CT CSA AA	Full-scope	<p>Full-scope Assessment Area is comprised of the following geographies:</p> <ul style="list-style-type: none"> • Boston-Worcester-Providence, MA-RI-NH-CT CSA (#148) <ul style="list-style-type: none"> • Boston, MA MD (#14454) <ul style="list-style-type: none"> • Suffolk County (#025) • Norfolk County (#021) • Cambridge-Newton-Framingham, MA MD (#15764) <ul style="list-style-type: none"> • Middlesex County (#017)

Appendix B: Summary of MMSA and State Ratings

RATINGS – Leader Bank, National Association			
Overall Bank:	Lending Test Rating *	Community Development Test Rating	Overall Bank/State/Multistate Rating
Leader Bank, National Association	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.

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
Boston-Worcester-Providence, MA-RI-NH-CT CSA AA	21,797	10,646,779	100.0	176,499	3.0	2.3	3.0	14.1	11.6	13.5	39.4	36.1	38.3	43.3	49.6	45.0	0.2	0.3	0.2
Total	21,797	10,646,779	100.0	176,499	3.0	2.3	3.0	14.1	11.6	13.5	39.4	36.1	38.3	43.3	49.6	45.0	0.2	0.3	0.2

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%

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
Boston-Worcester-Providence, MA-RI-NH-CT CSA AA	21,797	10,646,779	100.0	176,499	22.9	1.6	3.5	15.6	11.0	14.8	18.8	24.7	22.8	42.7	61.2	48.0	0.0	1.5	10.9
Total	21,797	10,646,779	100.0	176,499	22.9	1.6	3.5	15.6	11.0	14.8	18.8	24.7	22.8	42.7	61.2	48.0	0.0	1.5	10.9

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%

Item 2 – List of Branches, Lending Offices & ATMs



Directory of Branches and Main Office as of April 1, 2024

Facility Type	Address	MSA Code	Census Tract Code	State Code	County Code	Hours of Operation
Main Office – East Arlington	141 Massachusetts Avenue Arlington, MA 02474	15764	3567.01	25	17	Mon. Tues. & Fri. – 8:30 A.M. to 4:00 P.M. Wed. & Thurs. – 8:30 A.M. to 6:00 P.M. Sat. – 9:00 A.M. to 1:00 P.M.
Branch Office – Arlington Heights	1201 Massachusetts Avenue Arlington, MA 02476	15764	3566.02	25	17	Mon. through Wed. – 9:00 A.M. to 5:00 P.M. Thurs. & Fri. – 9:00 A.M. to 6:00 P.M. Sat. – 9:00 A.M. to 1:00 P.M.
Branch Office and Drive-up Teller – Belmont	363 Pleasant Street Belmont, MA 02478	15764	3571.00	25	17	Mon. through Fri. – 9:00 A.M. to 5:00 P.M. Sat. – 9:00 A.M. to 1:00 P.M.
Branch Office – Burlington	50 Mall Road Burlington, MA 01803	15764	3324.01	25	17	Mon. through Fri. – 9:00 A.M. to 5:00 P.M. Sat. – 9:00 A.M. to 1:00 P.M.
Branch Office – Central Square	675 Massachusetts Avenue Cambridge, MA 02139	15764	3530.00	25	17	Mon. through Wed. – 9:00 A.M. to 4:00 P.M. Thurs. & Fri. – 9:00 A.M. to 6:00 P.M. Sat. – 9:00 A.M. to 1:00 P.M.
Branch Office – Seaport Innovation District	48 Northern Avenue Boston, MA 02210	14454	0606.04	25	25	Mon. through Fri. – 9:00 A.M. to 5:00 P.M.



Directory of Loan Production Centers / Offices as of April 1, 2024

Facility Type	Address	MSA Code	Census Tract Code	State Code	County Code	Hours of Operation
Loan Production Office – Leader Plaza	864 Massachusetts Avenue Arlington, MA 02476	15764	3567.04	25	17	By Appointment
Loan Production Office – Arlington Heights	1201 Massachusetts Avenue Arlington, MA 02476	15764	3566.02	25	17	By Appointment
Loan Production Center – Burlington	50 Mall Road Burlington, MA 01803	15764	3324.01	25	17	By Appointment
Loan Production Center – Cape Cod	13 Steeple Street, Suite 201 Mashpee, MA 02649	12700	0151.00	25	01	By Appointment
Loan Production Office – Holden	61 Boyden Road, Suite 2 Holden, MA 01520	49340	7283.00	25	027	By Appointment
Loan Production Office – Marshfield	1020 Plain Street Marshfield, MA 02050	14454	5061.02	25	21	By Appointment
Loan Production Office – Marblehead	60 Atlantic Avenue, Unit 2 Marblehead, MA 01945	15764	2032.00	25	09	By Appointment
Loan Production Center – Needham	160 Gould Street Needham, MA 02494	14454	4035.01	25	21	By Appointment
Loan Production Center – Seaport	48 Northern Avenue Boston, MA 02210	14454	0606.04	25	25	By Appointment
Loan Production Office – Simsbury	8 Wilcox Street, Suite D Simsbury, CT 06070	25540	4663.00	09	110	By Appointment
Loan Production Office – Topsfield	35 Main Street, Suites 114-116C Topsfield, MA 01983	14454	2141.00	25	09	By Appointment
Corporate Headquarters	180 Massachusetts Avenue Arlington, MA 02474	15764	3561.00	25	17	By Appointment



Directory of Automated Teller Machines (ATMs) as of April 1, 2023

Facility Type	Address	MSA Code	Census Tract Code	State Code	County Code
ATM – Deposit & Withdrawals	141 Massachusetts Avenue Arlington, MA 02474	15764	3567.01	25	17
ATM – Deposit & Withdrawals	1201 Massachusetts Avenue Arlington, MA 02476	15764	3566.02	25	17
ATM – Deposit & Withdrawals	363 Pleasant Street Belmont, MA 02478	15764	3571.00	25	17
ATM – Deposit & Withdrawals	50 Mall Road Burlington, MA 01803	15764	3324.01	25	17
ATM – Deposit & Withdrawals	675 Massachusetts Avenue Cambridge, MA 02139	15764	3530.00	25	17
ATM – Deposit & Withdrawals	48 Northern Avenue Boston, MA 02210	14454	0606.04	25	25
ATM – Withdrawals Only	160 Gould Street Needham, MA 02494	14454	4035.01	25	21
ATM – Withdrawals Only	100 Central Street Marshfield, MA 02050	14454	5062.06	25	23

Item 3 – List of Branches & Offices Closed since January 1, 2022



Directory of Branches/Offices Opened or Closed since January 1, 2022

Lending Office Opened	Address	Month and Year Opened	MSA/MD Code	Census Tract Code
Loan Production Office – Holden	61 Boyden Road, Suite 2 Holden, MA 01520	January 2023	49340	7283.00
Loan Production Center – Cape Cod	13 Steeple Street, Suite 201 Mashpee, MA 02649	August 2023	12700	0151.00
Loan Production Office – Topsfield	35 Main Street, Suites 114-116C Topsfield, MA 01983	March 2024	14454	2141.00

Branch Closed	Address	Month and Year Closed	MSA/MD Code	Census Tract Code
Branch Office – Arlington Center	449 Massachusetts Avenue Arlington, MA 02474	September 2022	15764	3563.00

Lending Office Closed	Address	Month and Year Closed	MSA/MD Code	Census Tract Code
Loan Production Office – MetroWest	80 Flanders Road, Suite 101 Westborough, MA 01581	November 2022	49340	7612.00
Loan Production Office – Dedham	399 Washington Street Dedham, MA 02026	December 2022	14454	4025.00

Item 4 – List of Products & Services



Retail/Deposit Products and Services as of April 1, 2024

Leader Bank, N.A. offers a variety of retail and deposit products and services to all customers regardless of race, age, ethnicity, religion, gender, handicap, marital status, sexual orientation or gender identity. Accessibility to Leader Bank's retail and deposit products and services is facilitated by the maintenance of convenience office hours and alternative delivery systems. All retail and deposit products and services listed are available at all Leader Bank branches, unless otherwise specified below. Deposit and retail products and services offered by the Bank include the following:

Personal Deposit Products

- Personal Checking Accounts, including:
 - Leader Checking Accounts
 - Student Checking Accounts
 - Zeugma Checking Accounts
- Savings Accounts, including:
 - Passbook Savings Accounts
 - Leader Savings Accounts
 - Kids' Club Accounts
 - Zeugma Savings Accounts
- Certificates of Deposit (terms between 1 month and 60 months)
- Money Market Accounts
- Debit/ATM cards (including custom debit/ATM cards)

Commercial Deposit Products

- Commercial Checking Accounts (including NOW accounts)
- Business Cash Back Checking Account
- Small Business Checking Accounts
- Commercial Savings Accounts
- Commercial Money Market Accounts
- Simplified Employee Pension (SEP) Plan Accounts
- Escrow Manager Accounts
- Attorney IOLTA and Conveyancing Accounts
- Business Certificates of Deposit
- Business Individual Retirement Accounts



Retail/Deposit Products and Services as of April 1, 2024

Other Products and Services

- Cash management services, including:
 - Wire transfer services
 - Night Depository Services
 - Depository Transfers
- Traveler's checks & Money Orders
- Wire Transfers & ACH Origination
- Direct Deposit
- Notary Services
- Gold Coins Purchase
- Foreign Currency Exchange
- Savings Bond Redemption
- Lock Box Services
- ZRent & ZDeposit (offered as a Participating Bank through ZSuite Technologies)
- ZEscrow (offered as a Participating Bank through ZSuite Technologies)
- Foreign Currency Exchange
- Positive Pay
- Qualified Intermediary Services for 1031 Exchanges (through subsidiary Leader1031.com, LLC)
- Safe Deposit Boxes – **Belmont & Arlington Heights Branches Only**
- Drive-Through Banking – **Belmont Branch Only**

Alternative Delivery Systems

- Online Banking and Bill Payment for Consumer & Business Accounts
- Remote Deposit Capture
- Mobile Deposit
- Zelle Transfer
- Online Deposit Account Opening (Certain Consumer Deposit Accounts Only)
- Automated Teller Machine ("ATM") Services
- Telephone Banking
- Mobile Banking
- Tablet Banking
- ApplePay
- GooglePay
- eAlerts
- eBusiness



Lending Products and Services as of April 1, 2024

Leader Bank, N.A. offers a variety of lending products and services to all customers regardless of race, age, ethnicity, religion, gender, handicap, marital status, sexual orientation or gender identity. Accessibility to Leader Bank's lending products and services is facilitated by the maintenance of convenience office hours and alternative delivery systems. All lending products and services listed are available at or through all Leader Bank branches, unless otherwise specified below. Lending products and services offered by the Bank include the following:

Personal Lending Products and Services

- Residential Mortgage Loans, including:
 - Conventional and Jumbo Loans
 - FHA, VA and UDSA Loans
 - MassHousing and RI Housing Loans
 - ONE Mortgage Loans
 - HomeReady/HomePossible Loans
 - Section 8 to Homeownership Loans
 - Residential Construction to Permanent Loans
 - Fixed Interest Rate Loans
 - Adjustable Interest Rate Loans (Initial fixed rate period varies from 1 to 10 years)
 - First and Second Lien Loans
 - Lender and Seller Paid Buydown Programs
 - 10, 15, 20 and 30 Year Amortization Loans (others available upon request)
- Home Equity Lines of Credit
- Bridge Loans
- Auto Loans (new and used)
- Securities Based Lines of Credit (may not be used to acquire other securities)
- Deposit Account Secured Loans
- Overdraft Protection Lines of Credit
- Unsecured Personal Loans



Lending Products and Services as of April 1, 2024

Commercial Lending Products and Services

- Commercial Real Estate Loans, including
 - Multi-Family Loans
 - Retail Space Loans
 - Office Space Loans
 - Restaurant Loans
 - Education Facilities Loans
 - Medical Facilities Loans
 - Construction/Renovation Loans
 - Medical Facilities Loans
 - Warehouse Lines
 - Hospitality Loans
 - Interest Rate Swap Loans
- Small Business Loans, including SBA 7(a) and 504 loans
- Commercial Term Loans
- Commercial Lines of Credit
- Commercial Letters of Credit
- Working Capital Lines
- Business Acquisitions Loans
- Accounts Receivable Financing
- Equipment and Vehicle Financing
- Office Build-out Loans

Alternative Delivery Systems

- Online Banking for Personal and Commercial Loans
- Online Mortgage Payment
- Telephone Banking
- Mobile Banking
- Tablet Banking
- eAlerts

Item 5 – Fee Schedule



Fee Schedule as of April 1, 2024

For information on current interest rates, please visit <https://www.leaderbank.com/personal/rates-fees>

Leader Checking

Minimum Initial Deposit	\$10
Minimum daily balance	None
Monthly service charge	None
Per check charge	Free

Student Checking*

Minimum Initial Deposit	\$10
Minimum daily balance	None
Monthly service charge	None
Per check charge	Free

* Valid Student ID must be presented at time of account opening. Available only to customers between the ages of 17 and 24.

Zeugma Reward Checking Account

Minimum Deposit	\$10.00
Minimum daily balance	None
Monthly service charge	None



Fee Schedule as of April 1, 2024

Zeugma Reward Savings Account*

Minimum Deposit	\$10.00
Minimum daily balance	None
Monthly service charge	None

* Must be opened with Zeugma Checking Account

Leader Savings Accounts

Minimum Initial Deposit	\$10
Minimum daily balance	None
Monthly service charge	None

Kid's Club Passbook Savings

Minimum Initial Deposit	\$10
Minimum daily balance	None
Monthly service charge	None

Attorney IOLTA and Conveyancing Accounts

IOLTA Account Monthly Fee	None
Conveyancing Account Monthly Fee	None

Money Market Account

Minimum Deposit	\$10.00
Minimum balance to avoid monthly service charge	\$1,000.00
Monthly service charge*	\$6.00

* Service charge imposed monthly if account balance falls below disclosed minimum balance above.



Fee Schedule as of April 1, 2024

Certificates of Deposit

Minimum Deposit	\$1,000.00
Minimum balance to earn APY	\$1,000.00
Early Termination Fee (to be paid if CD cashed before maturity)	Varies based on maturity from 3 months interest for terms of less than 12 months to 18 months interest for 5 year CDs. Please see branch staff for details.

ATM/Debit Cards

Transactions at Leader Bank or SUM ATMs	Free
Point of sale transactions	Free
Transactions at Non-SUM Network ATMs*	Free
ATM/Debit Card Reissue	\$10.00
International Service Fee	1% of Transaction

*Transactions at SUM ATM's are surcharge free. Other banks may impose a surcharge.

Wire Transfers

Wire Transfer – Incoming Domestic	Free
Wire Transfer – Incoming Foreign	\$25.00
Wire Transfer – Outgoing Domestic	\$27.00
Wire Transfer – Outgoing Foreign	\$45.00



LeaderBank

Fee Schedule as of April 1, 2024

Account Charges

Stop Payment Orders	\$30.00
Returned Item Charge (items returned against insufficient / uncollected funds)	\$35.00
Overdraft Charge (items paid against insufficient/uncollected funds)	\$35.00
Deposited Items Returned	\$10.00
Abandoned Property/Dormant Account	\$75.00
Records Research / Account Reconciliation	\$25.00 per hour
Positive Pay	\$25.00 per month
Levies and Attachments	\$125.00
Interim statement	\$5.00
Lost passbook charge	\$15.00
Copy of check or deposit item	\$3.00
Phone balance inquiry	Free
Lock Box Service	\$25.00/month
Telephone/Telebanc Transfers	Free
Canadian Check Collection	\$30.00
Foreign Check Collection	\$45.00
Returned Mail	\$5.00 per month
Check & Custom Debit Card Orders	Prices Vary



Fee Schedule as of April 1, 2024

Safe Deposit Boxes – Belmont & Arlington Heights Branches Only

Annual Fee for 3" x 5" Box	\$85.00
Annual Fee for 3" x 10" Box	\$110.00
Annual Fee for 5" x 10" Box	\$220.00
Annual Fee for 10" x 10" Box	\$300.00
Replacement Key	\$55.00
Safe Deposit Box Drilling	\$275.00
Late Payment Fee	\$35.00

Miscellaneous Bank Charges

Money Orders (Customers Only)	\$5.00
Treasurer's Checks (Customers only)	\$6.00
Notary Service for Customers & Non-Customers	Free
Coin Counting for Customers	Free
Coin Counting for Non-Customers	5% of total value of coins
Signature Guarantee (Customers Only)	\$10.00
Foreign Currency Exchange (customers)	\$5.00
Foreign Currency Exchange (non-customers)	\$15.00
Foreign Currency Special Order (in addition to above exchange fees if under \$500)	\$15.00
Precious Metal Sales	4.5% of purchase price

Item 6 – HMDA Disclosure Information



HMDA DISCLOSURE STATEMENTS

Leader Bank, N.A.'s HMDA Disclosure Statements for 2021 and 2022 may be obtained on the Consumer Financial Protection Bureau's website located at www.consumerfinance.gov/hmda. Leader Bank, N.A.'s HMDA Disclosure Statement for 2023 is not yet available from the above website; this page will be updated to reflect within three business days once that statement is available.

Further, any home mortgage loan data reported pursuant to the Home Mortgage Disclosure Act may be available at the websites of the Office of the Comptroller of the Currency and/or the Consumer Financial Protection Bureau.

Item 7 – CRA Disclosure Information



CRA DISCLOSURE STATEMENTS

The CRA Disclosure Statement for 2022 pertaining to Leader Bank, N.A. may be found on the following pages, or may be obtained on the FFIEC's website at <https://www.ffiec.gov>. Leader Bank, N.A. has filed its 2023 CRA Disclosure statement with FFIEC, but as of April 1, 2024 that statement is not yet available. Leader Bank, N.A. will update this notice within three (3) business days from the date that the disclosure statement is made publicly available by FFIEC.

Please note that (1) Leader Bank, N.A. was not required to file, and so did not file, a CRA Disclosure Statement for 2021, and (2) Leader Bank, N.A. does not have any operating subsidiaries or other affiliates who are required to issue any CRA disclosure statements.

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	75	0	0	1	735	1	75	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	3	871	3	871	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	4	1,606	4	946	0	0

Loans by County

Respondent ID: 0000024131

Small Business Loans - Originations

Agency: OCC - 1

Institution: Leader Bank, NA

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	1	351	1	351	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	351	1	351	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	256	1	256	0	0
Median Family Income 50-60%	0	0	0	0	2	950	1	450	0	0
Median Family Income 60-70%	0	0	0	0	2	1,175	0	0	0	0
Median Family Income 70-80%	1	40	1	200	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	100	0	0	2	869	2	869	0	0
Median Family Income 100-110%	1	100	2	310	3	870	2	370	0	0
Median Family Income 110-120%	0	0	0	0	1	500	1	500	0	0
Median Family Income >= 120%	2	45	1	250	5	2,153	4	1,285	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	285	4	760	17	7,773	11	3,730	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	244	0	0	1	244	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	525	1	525	0	0
Median Family Income 110-120%	0	0	0	0	1	380	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	2	905	2	769	0	0

Loans by County

Respondent ID: 0000024131

Small Business Loans - Originations

Agency: OCC - 1

Institution: Leader Bank, NA

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	214	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	214	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	196	1	300	1	196	0	0
Median Family Income 40-50%	0	0	1	156	0	0	1	156	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	4	1,614	3	784	0	0
Median Family Income Not Known	0	0	0	0	1	600	1	600	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	502	7	2,914	7	2,136	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	1	301	1	301	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	301	1	301	0	0
TOTAL INSIDE AA IN STATE	6	285	8	1,506	26	11,592	20	6,635	0	0
TOTAL OUTSIDE AA IN STATE	1	75	3	664	6	2,258	6	1,598	0	0
STATE TOTAL	7	360	11	2,170	32	13,850	26	8,233	0	0

Loans by County

Respondent ID: 0000024131

Small Business Loans - Originations

Agency: OCC - 1

Institution: Leader Bank, NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	6	285	8	1,506	26	11,592	20	6,635	0	0
TOTAL OUTSIDE AA	1	75	4	914	6	2,258	7	1,848	0	0
TOTAL INSIDE & OUTSIDE	7	360	12	2,420	32	13,850	27	8,483	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - MIDDLESEX COUNTY (017) - MSA 15764	27	8,818	11	3,730	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	3	1,149	2	769	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	10	3,416	7	2,136	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Leader Bank, NA

PAGE: 1 OF 1

Respondent ID: 0000024131
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	44,578	0	0
Purchased	0	0	0	0
Total	7	44,578	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

ASSESSMENT AREA - 0001

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

3883.00*

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

3101.02* 3104.00* 3124.00* 3418.00* 3419.04* 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00* 3120.00* 3121.00* 3422.01 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00* 3424.02* 3425.01* 3426.00*
3501.09* 3549.02* 3685.00* 3687.00* 3689.02

Median Family Income 60-70%

3106.02* 3116.00* 3117.00* 3336.01* 3412.00* 3414.00* 3415.00* 3421.01* 3423.02* 3514.04* 3515.00*
3522.00 3526.00* 3683.00

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3212.00* 3333.00* 3336.02* 3364.04* 3393.00* 3398.03*
3399.00* 3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03* 3539.00* 3563.00* 3688.00 3703.02*
3704.03* 3832.00* 3834.02* 3835.01*

Median Family Income 80-90%

3001.00* 3011.01* 3141.01* 3142.00* 3143.01* 3154.01* 3173.02* 3211.00* 3215.00* 3271.02* 3302.02*
3332.00* 3335.02* 3353.01* 3395.00* 3398.02* 3400.00* 3411.02* 3416.00* 3419.01* 3501.05* 3501.06*
3501.07* 3502.01* 3513.00* 3525.00* 3546.01* 3686.00* 3840.03*

Median Family Income 90-100%

3011.02* 3125.01* 3125.02* 3131.02* 3154.02* 3162.02* 3163.00* 3165.00* 3214.00* 3216.00* 3224.00*
3251.02* 3331.00* 3334.00 3351.00* 3373.00* 3401.00* 3413.02* 3419.03* 3502.02* 3504.00* 3512.04*
3528.00* 3530.00* 3531.01* 3531.02* 3701.01* 3703.01 3732.00* 3835.02* 3836.00* 3882.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

Median Family Income 100-110%

3115.00* 3143.02* 3151.00* 3154.03* 3155.00* 3161.01* 3162.01* 3164.00 3171.01* 3173.01* 3213.02*
3223.00 3241.01* 3271.03* 3322.01* 3322.02 3335.01* 3352.00* 3364.02* 3413.01* 3512.03* 3523.00*
3594.00 3641.02* 3682.00 3689.01* 3691.00 3825.00* 3826.01* 3833.00* 3837.00* 3839.04* 3851.02*
3852.01*

Median Family Income 110-120%

3152.00* 3161.02* 3171.02* 3222.00* 3271.01* 3311.01* 3311.02* 3324.01* 3324.02* 3341.00* 3353.02*
3361.00* 3371.02* 3372.02* 3396.00* 3503.00* 3538.00* 3543.00* 3566.01* 3577.00* 3681.01* 3684.00*
3701.04 3702.01* 3702.02* 3839.03* 3840.04*

Median Family Income >= 120%

3131.01* 3171.03* 3172.01* 3172.02* 3172.03 3181.00* 3182.00* 3183.00* 3184.00* 3201.02* 3201.05*
3201.06* 3201.07* 3221.00* 3231.01* 3231.02* 3241.02* 3251.01* 3261.01* 3261.02* 3281.00* 3301.01*
3301.02* 3302.01* 3312.00* 3313.00* 3321.00* 3323.00* 3342.00* 3343.00* 3344.00* 3354.00* 3362.01*
3362.02* 3363.00* 3371.01* 3372.01* 3381.00* 3382.00* 3383.00* 3384.00* 3385.00* 3391.01* 3391.02*
3392.00* 3394.00* 3411.01* 3505.00* 3506.00* 3507.01* 3508.00* 3509.00* 3510.01* 3510.02* 3511.01*
3521.01* 3521.02* 3529.00* 3532.00* 3533.00* 3536.00* 3537.00* 3540.00* 3541.00* 3542.00* 3544.00*
3545.00* 3546.02* 3547.00* 3548.00 3549.01* 3550.00* 3561.00* 3564.00* 3565.00* 3566.02* 3567.01*
3567.03* 3567.04 3571.00 3572.00* 3573.00* 3574.00* 3575.00* 3576.00* 3578.00 3581.00* 3583.00*
3584.00* 3585.00* 3586.00* 3587.00 3591.00* 3593.03* 3603.00* 3611.00* 3612.00* 3613.00* 3621.00*
3631.03* 3631.04 3631.05* 3631.06* 3632.01* 3632.02* 3641.01* 3651.00* 3652.01* 3652.02* 3661.00*
3662.01* 3662.02* 3671.00* 3672.00* 3681.02* 3701.03* 3704.01* 3704.02* 3731.00* 3733.00* 3734.00*
3735.00* 3736.00* 3737.00* 3738.00* 3739.01* 3739.02* 3740.00* 3741.00* 3742.00* 3743.00* 3744.00*
3745.00* 3746.00* 3747.00* 3748.00* 3821.00* 3822.00* 3823.00* 3824.00* 3826.02* 3838.00* 3839.02*
3851.01* 3852.03* 3852.04* 3861.00* 3871.00* 3872.01* 3872.02* 3881.00*

Median Family Income Not Known

3364.03* 3398.04* 3425.02* 3511.02* 3593.01* 3593.02* 3690.00 9800.00*

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 30-40%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

4177.03*

Median Family Income 40-50%

4178.02*

Median Family Income 50-60%

4176.01* 4179.01*

Median Family Income 60-70%

4132.01* 4172.01* 4179.02* 4180.04 4563.01*

Median Family Income 70-80%

4135.00* 4175.02* 4181.02* 4201.02* 4223.03* 4225.01* 4225.02* 4561.02* 4563.02*

Median Family Income 80-90%

4002.02* 4021.02* 4152.02* 4171.00* 4177.04* 4180.02* 4193.00* 4202.02* 4203.01* 4401.01*

Median Family Income 90-100%

4071.02* 4134.02* 4175.01* 4176.02* 4182.01* 4198.00* 4201.01* 4202.01* 4203.02* 4211.00* 4222.02*

4224.01* 4227.00* 4401.02* 4431.05* 4562.00* 4571.00*

Median Family Income 100-110%

4002.01* 4009.00* 4081.02* 4101.00* 4103.00* 4104.00* 4113.02* 4134.01* 4151.03 4151.04* 4162.00*

4174.00* 4177.02* 4178.01* 4181.01* 4194.00* 4212.00* 4224.02* 4228.00* 4422.03* 4431.04* 4431.06*

4561.01* 4564.01*

Median Family Income 110-120%

4024.00* 4035.01* 4131.00* 4132.02* 4223.01 4226.00* 4421.01* 4421.05* 4422.04* 4431.03* 4564.02*

Median Family Income >= 120%

4001.00* 4003.00* 4004.01* 4004.02* 4005.00* 4006.00* 4007.00* 4008.00* 4010.00* 4011.00* 4012.01*

4012.02* 4021.01* 4022.00* 4023.00* 4025.00* 4031.00* 4033.00* 4034.00* 4035.02* 4041.00* 4042.01*

4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*

4091.02* 4111.01* 4111.02* 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*

4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00* 4164.00* 4173.00* 4180.03* 4191.00*

4192.00* 4195.00* 4196.01* 4196.02* 4197.00* 4221.00* 4223.04* 4231.01* 4231.02* 4412.02* 4412.03*

4412.04* 4421.03* 4421.04* 4422.01* 4572.00*

Median Family Income Not Known

4172.02* 4222.01* 9800.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

0704.02* 0806.01* 0808.01* 0812.00* 0813.02* 0821.00* 0901.00*

Median Family Income 30-40%

0507.00* 0702.01* 0702.02* 0705.02 0709.01* 0810.01* 0817.00* 0818.00* 0902.00* 0903.00* 0909.01*

0913.00* 0924.00* 1001.00 1010.02* 1707.02*

Median Family Income 40-50%

0104.03* 0104.05* 0502.00* 0504.00 0509.01* 0511.01* 0701.03* 0801.00* 0805.00* 0813.01* 0815.00*

0904.00* 0906.00* 0915.00* 0916.00* 0917.00* 1011.01* 1101.04* 1304.06* 1602.00* 1605.02* 1702.00*

Median Family Income 50-60%

0006.04* 0008.06* 0105.00* 0503.00* 0506.00* 0610.00* 0712.01* 0803.00* 0914.00* 0918.00* 0919.00*

0920.00* 0921.01* 1002.00* 1005.00* 1011.02* 1401.06* 1404.00* 1601.02* 1604.00* 1606.02* 1707.01*

Median Family Income 60-70%

0002.02* 0007.01* 0104.04* 0501.01* 0809.00* 0811.01* 0910.01* 1003.00* 1006.01* 1010.01* 1102.01*

1403.00* 1601.03* 1606.01* 1705.03* 1708.00*

Median Family Income 70-80%

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00* 1103.01* 1104.01* 1205.00* 1605.01*

1701.01* 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00*

0912.00* 0922.00* 1004.00* 1006.03* 1009.00* 1401.05* 1401.07* 1402.01* 1706.01*

Median Family Income 90-100%

0003.01* 0005.03* 1008.00* 1105.02* 1304.04* 1401.02* 1603.00* 1703.01* 1704.00* 1705.04* 1805.00*

Median Family Income 100-110%

0001.01* 0005.02* 0402.00* 0911.00* 1201.04* 1202.01* 1203.01 1402.02* 1802.00* 1803.01*

Median Family Income 110-120%

0004.02* 0006.01* 0302.00* 0303.01* 0404.01* 0408.01* 0907.00* 1101.05* 1105.01* 1804.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

Median Family Income >= 120%

0005.05* 0007.03* 0101.03* 0101.04* 0102.05* 0106.00* 0107.01* 0107.02 0108.01* 0108.02* 0201.01*
0202.00* 0203.01* 0203.02* 0203.04* 0203.05* 0303.02 0304.00* 0305.00* 0401.00* 0403.00* 0406.00*
0601.01* 0602.00* 0603.01* 0604.00* 0605.01* 0606.01* 0606.02* 0606.03* 0606.04* 0608.00* 0612.03*
0612.04* 0701.04* 0703.01* 0703.02 0705.01* 0706.00* 0708.02* 0709.02* 1007.00* 1104.03* 1106.01*
1106.07* 1201.03* 1201.05* 1204.00* 1206.00* 1207.00* 1301.01* 1302.00* 1303.00* 1304.02*

Median Family Income Not Known

0006.03* 0008.04 0008.05* 0008.07* 0102.04* 0102.06* 0612.01* 0612.02* 0701.02* 0707.00* 0708.01*
1101.06* 9801.01* 9803.00* 9807.00* 9809.00* 9810.00* 9811.00* 9812.01* 9812.02* 9813.00* 9815.01*
9815.02* 9816.00* 9817.00* 9818.00* 9819.00* 9901.01*

OUTSIDE ASSESSMENT AREA

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9342.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 50-60%

2174.02

Median Family Income 70-80%

2523.00 2671.02

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8117.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Leader Bank, NA

5012.04

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 100-110%

7011.01 7612.00

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income >= 120%

1139.56

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000024131

Institution: Leader Bank, NA

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	42	42	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3	3	0	0.00%
Total	47	47	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Item 8 – Written Comments



WRITTEN COMMENTS/COMPLAINTS/RESPONSES

As of April 1, 2024, Leader Bank, N.A. had not received any written comments or complaints that specifically related to Leader Bank's performance in helping to meet community credit needs, and had issued no response to any such comments or complaints, since January 1, 2022.

Item 9 – Assessment Area Information

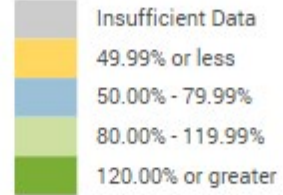
Leader Bank CRA Assessment Area

Boston MSA - 14454

Tract Median Family Income as % of AMFI

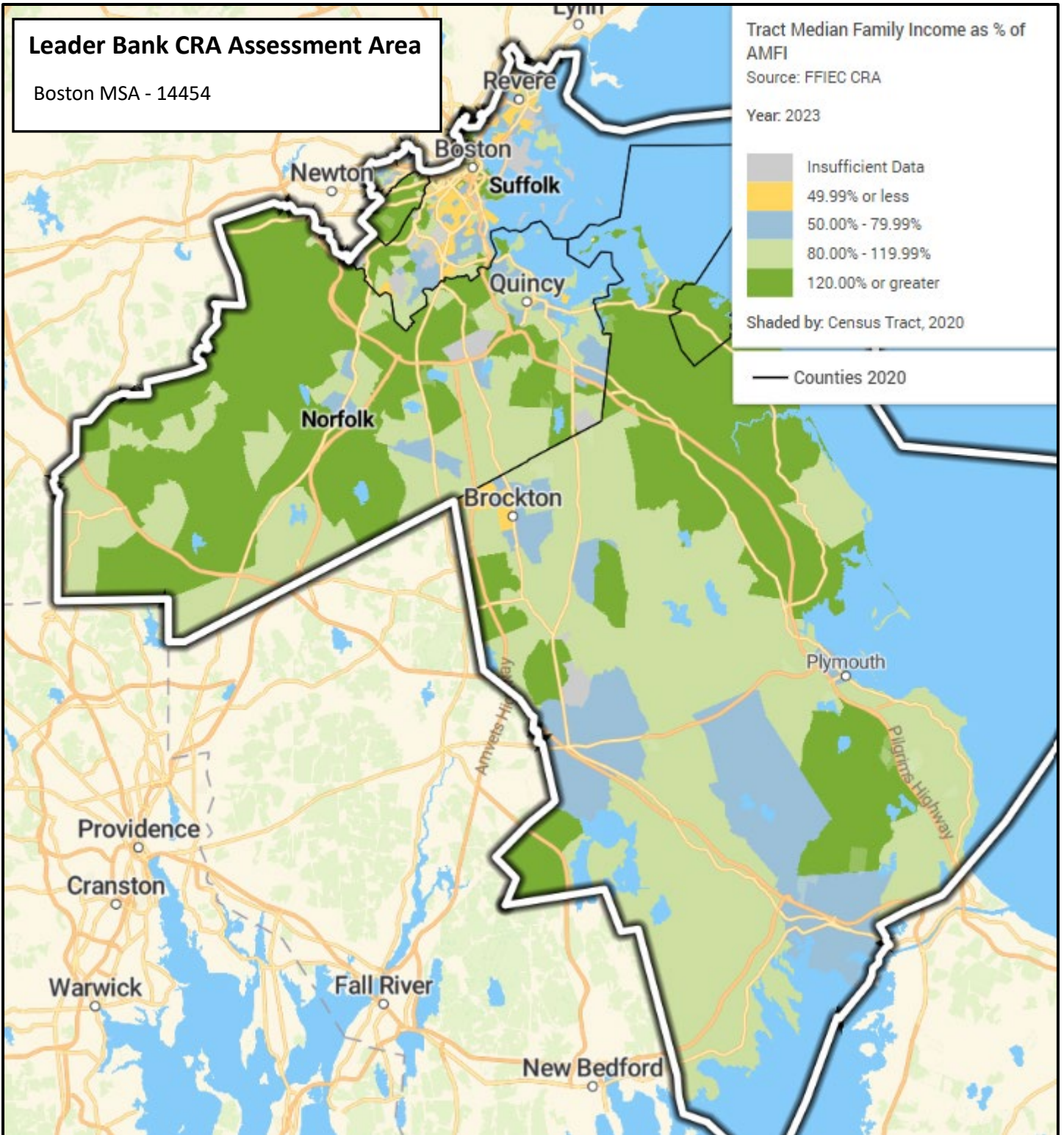
Source: FFIEC CRA

Year: 2023



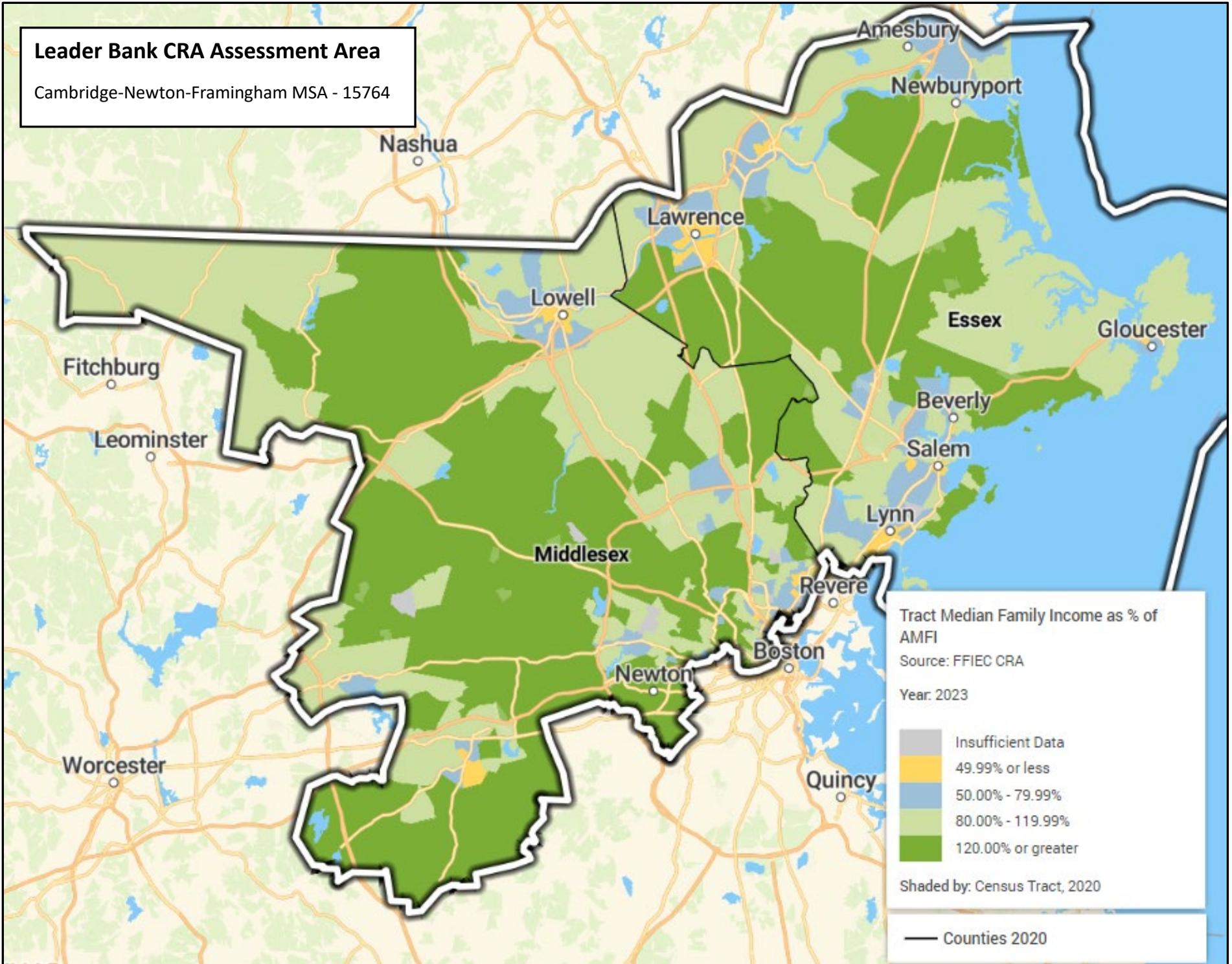
Shaded by: Census Tract, 2020

— Counties 2020



Leader Bank CRA Assessment Area

Cambridge-Newton-Framingham MSA - 15764





Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Essex	9	2011.00	Nahant	01908	80% - 120%
25	15764	Essex	9	2021.01	Swampscott	01907	80% - 120%
25	15764	Essex	9	2021.03	Swampscott	01907	NA
25	15764	Essex	9	2021.04	Swampscott	01907	50% - 80%
25	15764	Essex	9	2022.00	Swampscott	01907	>120%
25	15764	Essex	9	2031.00	Marblehead	01945	>120%
25	15764	Essex	9	2032.00	Marblehead	01945	>120%
25	15764	Essex	9	2033.01	Marblehead	01945	80% - 120%
25	15764	Essex	9	2033.02	Marblehead	01945	>120%
25	15764	Essex	9	2041.01	Salem	01970	50% - 80%
25	15764	Essex	9	2041.02	Salem	01970	80% - 120%
25	15764	Essex	9	2042.00	Salem	01970	<50%
25	15764	Essex	9	2043.00	Salem	01970	<50%
25	15764	Essex	9	2044.00	Salem	01945	80% - 120%
25	15764	Essex	9	2045.00	Salem	01970	80% - 120%
25	15764	Essex	9	2046.00	Salem	01970	80% - 120%
25	15764	Essex	9	2047.01	Salem	01970	50% - 80%
25	15764	Essex	9	2047.02	Salem	01970	50% - 80%
25	15764	Essex	9	2051.00	Lynn	01904	50% - 80%
25	15764	Essex	9	2052.00	Lynn	01904	50% - 80%
25	15764	Essex	9	2053.00	Lynn	01904	80% - 120%
25	15764	Essex	9	2054.00	Lynn	01904	80% - 120%
25	15764	Essex	9	2055.00	Lynn	01904	50% - 80%
25	15764	Essex	9	2056.00	Lynn	01905	50% - 80%
25	15764	Essex	9	2057.00	Lynn	01905	50% - 80%
25	15764	Essex	9	2058.00	Lynn	01905	50% - 80%
25	15764	Essex	9	2059.00	Lynn	01905	50% - 80%
25	15764	Essex	9	2060.00	Lynn	01905	<50%
25	15764	Essex	9	2061.00	Lynn	01901	<50%
25	15764	Essex	9	2062.00	Lynn	01902	50% - 80%
25	15764	Essex	9	2063.00	Lynn	01902	50% - 80%
25	15764	Essex	9	2064.00	Lynn	01902	50% - 80%
25	15764	Essex	9	2065.00	Lynn	01902	<50%
25	15764	Essex	9	2066.00	Lynn	01902	50% - 80%
25	15764	Essex	9	2067.00	Lynn	01902	50% - 80%
25	15764	Essex	9	2068.00	Lynn	01902	<50%
25	15764	Essex	9	2069.00	Lynn	01902	<50%
25	15764	Essex	9	2070.00	Lynn	01902	<50%
25	15764	Essex	9	2071.00	Lynn	01905	<50%
25	15764	Essex	9	2072.00	Lynn	01905	<50%
25	15764	Essex	9	2081.01	Saugus	01906	80% - 120%
25	15764	Essex	9	2081.02	Saugus	01906	80% - 120%
25	15764	Essex	9	2082.00	Saugus	01906	80% - 120%
25	15764	Essex	9	2083.01	Saugus	01906	50% - 80%
25	15764	Essex	9	2083.02	Saugus	01906	50% - 80%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Essex	9	2084.01	Saugus	01906	80% - 120%
25	15764	Essex	9	2084.02	Saugus	01906	80% - 120%
25	15764	Essex	9	2091.00	Lynnfield	01940	>120%
25	15764	Essex	9	2092.00	Lynnfield	01940	>120%
25	15764	Essex	9	2101.00	Peabody	01960	80% - 120%
25	15764	Essex	9	2102.00	Peabody	01960	80% - 120%
25	15764	Essex	9	2103.01	Peabody	01960	80% - 120%
25	15764	Essex	9	2103.02	Peabody	01960	80% - 120%
25	15764	Essex	9	2104.01	Peabody	01960	50% - 80%
25	15764	Essex	9	2104.02	Peabody	01960	80% - 120%
25	15764	Essex	9	2105.00	Peabody	01960	80% - 120%
25	15764	Essex	9	2106.00	Peabody	01960	50% - 80%
25	15764	Essex	9	2107.00	Peabody	01960	<50%
25	15764	Essex	9	2108.00	Peabody	01960	50% - 80%
25	15764	Essex	9	2109.00	Peabody	01960	80% - 120%
25	15764	Essex	9	2111.00	Danvers	01923	50% - 80%
25	15764	Essex	9	2112.01	Danvers	01923	80% - 120%
25	15764	Essex	9	2112.02	Danvers	01923	50% - 80%
25	15764	Essex	9	2113.00	Danvers	01923	>120%
25	15764	Essex	9	2114.01	Danvers	01923	50% - 80%
25	15764	Essex	9	2114.02	Danvers	01923	80% - 120%
25	15764	Essex	9	2121.01	Middleton	01949	>120%
25	15764	Essex	9	2121.02	Middleton	01949	80% - 120%
25	15764	Essex	9	2131.00	Boxford	01921	>120%
25	15764	Essex	9	2141.00	Topsfield	01983	>120%
25	15764	Essex	9	2151.01	Hamilton	01982	80% - 120%
25	15764	Essex	9	2151.02	Hamilton	01982	80% - 120%
25	15764	Essex	9	2161.00	Wenham	01984	>120%
25	15764	Essex	9	2171.01	Beverly	01915	80% - 120%
25	15764	Essex	9	2171.02	Beverly	01915	50% - 80%
25	15764	Essex	9	2172.01	Beverly	01915	80% - 120%
25	15764	Essex	9	2172.02	Beverly	01915	80% - 120%
25	15764	Essex	9	2173.00	Beverly	01915	50% - 80%
25	15764	Essex	9	2174.01	Beverly	01915	<50%
25	15764	Essex	9	2174.02	Beverly	01915	50% - 80%
25	15764	Essex	9	2175.00	Beverly	01915	80% - 120%
25	15764	Essex	9	2176.01	Beverly	01915	>120%
25	15764	Essex	9	2176.02	Beverly	01965	>120%
25	15764	Essex	9	2181.00	Manchester	01944	>120%
25	15764	Essex	9	2201.01	Rockport	01966	80% - 120%
25	15764	Essex	9	2201.02	Rockport	01966	80% - 120%
25	15764	Essex	9	2211.00	Gloucester	01930	80% - 120%
25	15764	Essex	9	2213.00	Gloucester	01930	80% - 120%
25	15764	Essex	9	2214.00	Gloucester	01930	50% - 80%
25	15764	Essex	9	2215.00	Gloucester	01930	50% - 80%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Essex	9	2216.00	Gloucester	01930	<50%
25	15764	Essex	9	2217.00	Gloucester	01930	50% - 80%
25	15764	Essex	9	2218.00	Gloucester	01930	80% - 120%
25	15764	Essex	9	2219.01	Gloucester	01930	80% - 120%
25	15764	Essex	9	2219.02	Gloucester	01930	80% - 120%
25	15764	Essex	9	2221.00	Essex	01929	80% - 120%
25	15764	Essex	9	2231.00	Ipswich	01938	80% - 120%
25	15764	Essex	9	2232.00	Ipswich	01938	80% - 120%
25	15764	Essex	9	2233.00	Ipswich	01938	>120%
25	15764	Essex	9	2501.00	Lawrence	01840	<50%
25	15764	Essex	9	2502.00	Lawrence	01841	50% - 80%
25	15764	Essex	9	2503.00	Lawrence	01841	<50%
25	15764	Essex	9	2504.00	Lawrence	01841	<50%
25	15764	Essex	9	2505.00	Lawrence	01841	<50%
25	15764	Essex	9	2506.00	Lawrence	01841	<50%
25	15764	Essex	9	2507.00	Lawrence	01841	<50%
25	15764	Essex	9	2508.00	Lawrence	01841	<50%
25	15764	Essex	9	2509.00	Lawrence	01841	<50%
25	15764	Essex	9	2510.00	Lawrence	01840	<50%
25	15764	Essex	9	2511.00	Lawrence	01841	<50%
25	15764	Essex	9	2512.00	Lawrence	01840	<50%
25	15764	Essex	9	2513.00	Lawrence	01841	<50%
25	15764	Essex	9	2514.00	Lawrence	01841	<50%
25	15764	Essex	9	2515.00	Lawrence	01843	<50%
25	15764	Essex	9	2516.00	Lawrence	01843	<50%
25	15764	Essex	9	2517.00	Lawrence	01843	<50%
25	15764	Essex	9	2518.00	Lawrence	01843	50% - 80%
25	15764	Essex	9	2521.01	Methuen	01844	50% - 80%
25	15764	Essex	9	2521.02	Methuen	01844	80% - 120%
25	15764	Essex	9	2522.01	Methuen	01844	50% - 80%
25	15764	Essex	9	2522.02	Methuen	01844	80% - 120%
25	15764	Essex	9	2523.00	Methuen	01844	50% - 80%
25	15764	Essex	9	2524.00	Methuen	01844	<50%
25	15764	Essex	9	2525.01	Methuen	01844	50% - 80%
25	15764	Essex	9	2525.02	Methuen	01844	50% - 80%
25	15764	Essex	9	2526.01	Methuen	01844	80% - 120%
25	15764	Essex	9	2526.02	Methuen	01844	80% - 120%
25	15764	Essex	9	2526.03	Methuen	01844	80% - 120%
25	15764	Essex	9	2531.00	North Andover	01845	80% - 120%
25	15764	Essex	9	2532.01	North Andover	01845	80% - 120%
25	15764	Essex	9	2532.02	North Andover	01845	80% - 120%
25	15764	Essex	9	2532.03	North Andover	01845	>120%
25	15764	Essex	9	2532.04	North Andover	01845	>120%
25	15764	Essex	9	2532.05	North Andover	01845	>120%
25	15764	Essex	9	2541.00	Andover	01810	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Essex	9	2542.00	Andover	01810	>120%
25	15764	Essex	9	2543.01	Andover	01810	>120%
25	15764	Essex	9	2543.02	Andover	01810	>120%
25	15764	Essex	9	2544.01	Andover	01810	>120%
25	15764	Essex	9	2544.02	Andover	01810	>120%
25	15764	Essex	9	2544.03	Andover	01810	>120%
25	15764	Essex	9	2601.00	Haverhill	01830	<50%
25	15764	Essex	9	2602.00	Haverhill	01830	<50%
25	15764	Essex	9	2603.01	Haverhill	01830	80% - 120%
25	15764	Essex	9	2603.02	Haverhill	01830	80% - 120%
25	15764	Essex	9	2604.01	Haverhill	01832	80% - 120%
25	15764	Essex	9	2604.02	Haverhill	01832	80% - 120%
25	15764	Essex	9	2605.00	Haverhill	01830	80% - 120%
25	15764	Essex	9	2606.00	Haverhill	01830	50% - 80%
25	15764	Essex	9	2607.00	Haverhill	01832	50% - 80%
25	15764	Essex	9	2608.00	Haverhill	01832	<50%
25	15764	Essex	9	2609.00	Haverhill	01832	50% - 80%
25	15764	Essex	9	2610.00	Haverhill	01835	50% - 80%
25	15764	Essex	9	2611.01	Haverhill	01835	80% - 120%
25	15764	Essex	9	2611.02	Haverhill	01835	50% - 80%
25	15764	Essex	9	2621.00	Merrimac	01860	80% - 120%
25	15764	Essex	9	2631.00	West Newbury	01985	>120%
25	15764	Essex	9	2641.00	Groveland	01834	80% - 120%
25	15764	Essex	9	2651.01	Georgetown	01833	80% - 120%
25	15764	Essex	9	2651.02	Georgetown	01833	>120%
25	15764	Essex	9	2661.00	Amesbury	01913	80% - 120%
25	15764	Essex	9	2662.00	Amesbury	01913	80% - 120%
25	15764	Essex	9	2663.00	Amesbury	01913	80% - 120%
25	15764	Essex	9	2664.00	Amesbury	01913	50% - 80%
25	15764	Essex	9	2671.02	Salisbury	01952	50% - 80%
25	15764	Essex	9	2671.03	Salisbury	01952	80% - 120%
25	15764	Essex	9	2671.04	Salisbury	01952	80% - 120%
25	15764	Essex	9	2681.00	Newburyport	01950	>120%
25	15764	Essex	9	2682.00	Newburyport	01950	80% - 120%
25	15764	Essex	9	2683.00	Newburyport	01950	80% - 120%
25	15764	Essex	9	2684.00	Newburyport	01950	80% - 120%
25	15764	Essex	9	2691.00	Newbury	01951	>120%
25	15764	Essex	9	2701.00	Rowley	01969	80% - 120%
25	15764	Essex	9	9901.00	NA	NA	NA
25	15764	Middlesex	17	3001.00	Ashby	01431	80% - 120%
25	15764	Middlesex	17	3011.01	Townsend	01469	80% - 120%
25	15764	Middlesex	17	3011.02	Townsend	01469	80% - 120%
25	15764	Middlesex	17	3101.01	Lowell	01852	50% - 80%
25	15764	Middlesex	17	3101.02	Lowell	01852	<50%
25	15764	Middlesex	17	3102.00	Lowell	01850	50% - 80%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3103.00	Lowell	01850	50% - 80%
25	15764	Middlesex	17	3104.00	Lowell	01850	<50%
25	15764	Middlesex	17	3105.00	Lowell	01854	50% - 80%
25	15764	Middlesex	17	3106.01	Lowell	01854	50% - 80%
25	15764	Middlesex	17	3106.02	Lowell	01854	50% - 80%
25	15764	Middlesex	17	3107.00	Lowell	01854	<50%
25	15764	Middlesex	17	3111.00	Lowell	01854	<50%
25	15764	Middlesex	17	3112.00	Lowell	01851	<50%
25	15764	Middlesex	17	3113.00	Lowell	01851	50% - 80%
25	15764	Middlesex	17	3114.00	Lowell	01851	50% - 80%
25	15764	Middlesex	17	3115.00	Lowell	01851	80% - 120%
25	15764	Middlesex	17	3116.00	Lowell	01851	50% - 80%
25	15764	Middlesex	17	3117.00	Lowell	01851	50% - 80%
25	15764	Middlesex	17	3118.00	Lowell	01851	50% - 80%
25	15764	Middlesex	17	3119.00	Lowell	01852	<50%
25	15764	Middlesex	17	3120.00	Lowell	01852	<50%
25	15764	Middlesex	17	3121.00	Lowell	01852	<50%
25	15764	Middlesex	17	3122.00	Lowell	01852	50% - 80%
25	15764	Middlesex	17	3123.00	Lowell	01852	50% - 80%
25	15764	Middlesex	17	3124.00	Lowell	01852	<50%
25	15764	Middlesex	17	3125.01	Lowell	01852	80% - 120%
25	15764	Middlesex	17	3125.02	Lowell	01852	80% - 120%
25	15764	Middlesex	17	3131.01	Tyngsborough	01879	>120%
25	15764	Middlesex	17	3131.02	Tyngsborough	01879	80% - 120%
25	15764	Middlesex	17	3141.01	Dracut	01826	80% - 120%
25	15764	Middlesex	17	3141.02	Dracut	01826	50% - 80%
25	15764	Middlesex	17	3142.00	Dracut	01826	80% - 120%
25	15764	Middlesex	17	3143.01	Dracut	01826	80% - 120%
25	15764	Middlesex	17	3143.02	Dracut	01826	80% - 120%
25	15764	Middlesex	17	3151.00	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3152.00	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3154.01	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3154.02	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3154.03	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3155.00	Tewksbury	01876	80% - 120%
25	15764	Middlesex	17	3161.01	Billerica	01821	80% - 120%
25	15764	Middlesex	17	3161.02	Billerica	01821	80% - 120%
25	15764	Middlesex	17	3162.01	Billerica	01821	80% - 120%
25	15764	Middlesex	17	3162.02	Billerica	01821	80% - 120%
25	15764	Middlesex	17	3163.00	Billerica	01821	80% - 120%
25	15764	Middlesex	17	3164.00	Billerica	01862	80% - 120%
25	15764	Middlesex	17	3165.00	Billerica	01862	80% - 120%
25	15764	Middlesex	17	3171.01	Chelmsford	01824	80% - 120%
25	15764	Middlesex	17	3171.02	Chelmsford	01824	80% - 120%
25	15764	Middlesex	17	3171.03	Chelmsford	01824	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3172.01	Chelmsford	01824	>120%
25	15764	Middlesex	17	3172.02	Chelmsford	01824	>120%
25	15764	Middlesex	17	3172.03	Chelmsford	01824	>120%
25	15764	Middlesex	17	3173.01	Chelmsford	01863	80% - 120%
25	15764	Middlesex	17	3173.02	Chelmsford	01863	80% - 120%
25	15764	Middlesex	17	3181.00	Westford	01886	>120%
25	15764	Middlesex	17	3182.00	Westford	01886	>120%
25	15764	Middlesex	17	3183.00	Westford	01886	>120%
25	15764	Middlesex	17	3184.00	Westford	01886	>120%
25	15764	Middlesex	17	3201.02	Hopkinton	01748	>120%
25	15764	Middlesex	17	3201.05	Hopkinton	01748	>120%
25	15764	Middlesex	17	3201.06	Hopkinton	01748	>120%
25	15764	Middlesex	17	3201.07	Hopkinton	01748	>120%
25	15764	Middlesex	17	3211.00	Marlborough	01752	80% - 120%
25	15764	Middlesex	17	3212.00	Marlborough	01752	50% - 80%
25	15764	Middlesex	17	3213.01	Marlborough	01752	50% - 80%
25	15764	Middlesex	17	3213.02	Marlborough	01752	80% - 120%
25	15764	Middlesex	17	3214.00	Marlborough	01752	80% - 120%
25	15764	Middlesex	17	3215.00	Marlborough	01752	80% - 120%
25	15764	Middlesex	17	3216.00	Marlborough	01752	80% - 120%
25	15764	Middlesex	17	3221.00	Hudson	01749	>120%
25	15764	Middlesex	17	3222.00	Hudson	01749	80% - 120%
25	15764	Middlesex	17	3223.00	Hudson	01749	80% - 120%
25	15764	Middlesex	17	3224.00	Hudson	01749	80% - 120%
25	15764	Middlesex	17	3231.01	Stow	01775	>120%
25	15764	Middlesex	17	3231.02	Stow	01775	>120%
25	15764	Middlesex	17	3241.01	Littleton	01460	80% - 120%
25	15764	Middlesex	17	3241.02	Littleton	01460	>120%
25	15764	Middlesex	17	3251.01	Ayer	01432	>120%
25	15764	Middlesex	17	3251.02	Ayer	01432	80% - 120%
25	15764	Middlesex	17	3261.01	Groton	01450	>120%
25	15764	Middlesex	17	3261.02	Groton	01450	>120%
25	15764	Middlesex	17	3271.01	Pepperell	01463	80% - 120%
25	15764	Middlesex	17	3271.02	Pepperell	01463	80% - 120%
25	15764	Middlesex	17	3271.03	Pepperell	01463	80% - 120%
25	15764	Middlesex	17	3281.00	Dunstable	01827	>120%
25	15764	Middlesex	17	3301.01	North Reading	01864	>120%
25	15764	Middlesex	17	3301.02	North Reading	01864	>120%
25	15764	Middlesex	17	3302.01	North Reading	01864	>120%
25	15764	Middlesex	17	3302.02	North Reading	01864	80% - 120%
25	15764	Middlesex	17	3311.01	Wilmington	01887	80% - 120%
25	15764	Middlesex	17	3311.02	Wilmington	01887	80% - 120%
25	15764	Middlesex	17	3312.00	Wilmington	01887	>120%
25	15764	Middlesex	17	3313.00	Wilmington	01887	>120%
25	15764	Middlesex	17	3321.00	Burlington	01803	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3322.01	Burlington	01803	80% - 120%
25	15764	Middlesex	17	3322.02	Burlington	01803	80% - 120%
25	15764	Middlesex	17	3323.00	Burlington	01803	>120%
25	15764	Middlesex	17	3324.01	Burlington	01803	80% - 120%
25	15764	Middlesex	17	3324.02	Burlington	01803	80% - 120%
25	15764	Middlesex	17	3331.00	Woburn	01801	80% - 120%
25	15764	Middlesex	17	3332.00	Woburn	01801	80% - 120%
25	15764	Middlesex	17	3333.00	Woburn	01801	50% - 80%
25	15764	Middlesex	17	3334.00	Woburn	01801	80% - 120%
25	15764	Middlesex	17	3335.01	Woburn	01801	80% - 120%
25	15764	Middlesex	17	3335.02	Woburn	01801	80% - 120%
25	15764	Middlesex	17	3336.01	Woburn	01801	50% - 80%
25	15764	Middlesex	17	3336.02	Woburn	01801	50% - 80%
25	15764	Middlesex	17	3341.00	Reading	01867	80% - 120%
25	15764	Middlesex	17	3342.00	Reading	01867	>120%
25	15764	Middlesex	17	3343.00	Reading	01867	>120%
25	15764	Middlesex	17	3344.00	Reading	01867	>120%
25	15764	Middlesex	17	3351.00	Wakefield	01880	80% - 120%
25	15764	Middlesex	17	3352.00	Wakefield	01880	80% - 120%
25	15764	Middlesex	17	3353.01	Wakefield	01880	80% - 120%
25	15764	Middlesex	17	3353.02	Wakefield	01880	80% - 120%
25	15764	Middlesex	17	3354.00	Wakefield	01880	>120%
25	15764	Middlesex	17	3361.00	Melrose	02176	80% - 120%
25	15764	Middlesex	17	3362.01	Melrose	02176	>120%
25	15764	Middlesex	17	3362.02	Melrose	02176	>120%
25	15764	Middlesex	17	3363.00	Melrose	02176	>120%
25	15764	Middlesex	17	3364.02	Melrose	02176	80% - 120%
25	15764	Middlesex	17	3364.03	Melrose	02176	NA
25	15764	Middlesex	17	3364.04	Melrose	02176	50% - 80%
25	15764	Middlesex	17	3371.01	Stoneham	02180	>120%
25	15764	Middlesex	17	3371.02	Stoneham	02180	80% - 120%
25	15764	Middlesex	17	3372.01	Stoneham	02180	>120%
25	15764	Middlesex	17	3372.02	Stoneham	02180	80% - 120%
25	15764	Middlesex	17	3373.00	Stoneham	02180	80% - 120%
25	15764	Middlesex	17	3381.00	Winchester	01890	>120%
25	15764	Middlesex	17	3382.00	Winchester	01890	>120%
25	15764	Middlesex	17	3383.00	Winchester	01890	>120%
25	15764	Middlesex	17	3384.00	Winchester	01890	>120%
25	15764	Middlesex	17	3385.00	Winchester	01890	>120%
25	15764	Middlesex	17	3391.01	Medford	02155	>120%
25	15764	Middlesex	17	3391.02	Medford	02155	>120%
25	15764	Middlesex	17	3392.00	Medford	02155	>120%
25	15764	Middlesex	17	3393.00	Medford	02155	50% - 80%
25	15764	Middlesex	17	3394.00	Medford	02155	>120%
25	15764	Middlesex	17	3395.00	Medford	02155	80% - 120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3396.00	Medford	02155	80% - 120%
25	15764	Middlesex	17	3397.00	Medford	02155	50% - 80%
25	15764	Middlesex	17	3398.02	Medford	02155	80% - 120%
25	15764	Middlesex	17	3398.03	Medford	02155	50% - 80%
25	15764	Middlesex	17	3398.04	Medford	02155	NA
25	15764	Middlesex	17	3399.00	Medford	02155	50% - 80%
25	15764	Middlesex	17	3400.00	Medford	02155	80% - 120%
25	15764	Middlesex	17	3401.00	Medford	02155	80% - 120%
25	15764	Middlesex	17	3411.01	Malden	02148	>120%
25	15764	Middlesex	17	3411.02	Malden	02148	80% - 120%
25	15764	Middlesex	17	3412.00	Malden	02148	50% - 80%
25	15764	Middlesex	17	3413.01	Malden	02148	80% - 120%
25	15764	Middlesex	17	3413.02	Malden	02148	80% - 120%
25	15764	Middlesex	17	3414.00	Malden	02148	50% - 80%
25	15764	Middlesex	17	3415.00	Malden	02148	50% - 80%
25	15764	Middlesex	17	3416.00	Malden	02148	80% - 120%
25	15764	Middlesex	17	3417.00	Malden	02148	50% - 80%
25	15764	Middlesex	17	3418.00	Malden	02148	<50%
25	15764	Middlesex	17	3419.01	Malden	02148	80% - 120%
25	15764	Middlesex	17	3419.03	Malden	02148	80% - 120%
25	15764	Middlesex	17	3419.04	Malden	02148	<50%
25	15764	Middlesex	17	3421.01	Everett	02149	50% - 80%
25	15764	Middlesex	17	3421.02	Everett	02149	50% - 80%
25	15764	Middlesex	17	3422.01	Everett	02149	<50%
25	15764	Middlesex	17	3422.02	Everett	02149	50% - 80%
25	15764	Middlesex	17	3423.01	Everett	02149	50% - 80%
25	15764	Middlesex	17	3423.02	Everett	02149	50% - 80%
25	15764	Middlesex	17	3424.01	Everett	02149	50% - 80%
25	15764	Middlesex	17	3424.02	Everett	02149	50% - 80%
25	15764	Middlesex	17	3425.01	Everett	02149	50% - 80%
25	15764	Middlesex	17	3425.02	Everett	02149	NA
25	15764	Middlesex	17	3426.00	Everett	02149	50% - 80%
25	15764	Middlesex	17	3501.05	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3501.06	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3501.07	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3501.08	Somerville	02145	<50%
25	15764	Middlesex	17	3501.09	Somerville	02145	50% - 80%
25	15764	Middlesex	17	3502.01	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3502.02	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3503.00	Somerville	02145	80% - 120%
25	15764	Middlesex	17	3504.00	Somerville	02144	80% - 120%
25	15764	Middlesex	17	3505.00	Somerville	02144	>120%
25	15764	Middlesex	17	3506.00	Somerville	02155	>120%
25	15764	Middlesex	17	3507.01	Somerville	02144	>120%
25	15764	Middlesex	17	3507.02	Somerville	02144	<50%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3508.00	Somerville	02144	>120%
25	15764	Middlesex	17	3509.00	Somerville	02144	>120%
25	15764	Middlesex	17	3510.01	Somerville	02143	>120%
25	15764	Middlesex	17	3510.02	Somerville	02143	>120%
25	15764	Middlesex	17	3511.01	Somerville	02143	>120%
25	15764	Middlesex	17	3511.02	Somerville	02143	NA
25	15764	Middlesex	17	3512.03	Somerville	02143	80% - 120%
25	15764	Middlesex	17	3512.04	Somerville	02143	80% - 120%
25	15764	Middlesex	17	3513.00	Somerville	02143	80% - 120%
25	15764	Middlesex	17	3514.03	Somerville	02145	50% - 80%
25	15764	Middlesex	17	3514.04	Somerville	02145	50% - 80%
25	15764	Middlesex	17	3515.00	Somerville	02143	50% - 80%
25	15764	Middlesex	17	3521.01	Cambridge	02141	>120%
25	15764	Middlesex	17	3521.02	Cambridge	02141	>120%
25	15764	Middlesex	17	3522.00	Cambridge	02141	50% - 80%
25	15764	Middlesex	17	3523.00	Cambridge	02142	80% - 120%
25	15764	Middlesex	17	3524.00	Cambridge	02139	<50%
25	15764	Middlesex	17	3525.00	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3526.00	Cambridge	02141	50% - 80%
25	15764	Middlesex	17	3527.00	Cambridge	02141	<50%
25	15764	Middlesex	17	3528.00	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3529.00	Cambridge	02139	>120%
25	15764	Middlesex	17	3530.00	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3531.01	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3531.02	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3532.00	Cambridge	02139	>120%
25	15764	Middlesex	17	3533.00	Cambridge	02139	>120%
25	15764	Middlesex	17	3536.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3537.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3538.00	Cambridge	02138	80% - 120%
25	15764	Middlesex	17	3539.00	Cambridge	02138	50% - 80%
25	15764	Middlesex	17	3540.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3541.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3542.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3543.00	Cambridge	02138	80% - 120%
25	15764	Middlesex	17	3544.00	Cambridge	02138	>120%
25	15764	Middlesex	17	3545.00	Cambridge	02140	>120%
25	15764	Middlesex	17	3546.01	Cambridge	02138	80% - 120%
25	15764	Middlesex	17	3546.02	Cambridge	02138	>120%
25	15764	Middlesex	17	3547.00	Cambridge	02140	>120%
25	15764	Middlesex	17	3548.00	Cambridge	02140	>120%
25	15764	Middlesex	17	3549.01	Cambridge	02140	>120%
25	15764	Middlesex	17	3549.02	Cambridge	02140	50% - 80%
25	15764	Middlesex	17	3550.00	Cambridge	02140	>120%
25	15764	Middlesex	17	3561.00	Arlington	02474	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3563.00	Arlington	02474	50% - 80%
25	15764	Middlesex	17	3564.00	Arlington	02474	>120%
25	15764	Middlesex	17	3565.00	Arlington	02476	>120%
25	15764	Middlesex	17	3566.01	Arlington	02476	80% - 120%
25	15764	Middlesex	17	3566.02	Arlington	02476	>120%
25	15764	Middlesex	17	3567.01	Arlington	02474	>120%
25	15764	Middlesex	17	3567.03	Arlington	02476	>120%
25	15764	Middlesex	17	3567.04	Arlington	02476	>120%
25	15764	Middlesex	17	3571.00	Belmont	02478	>120%
25	15764	Middlesex	17	3572.00	Belmont	02478	>120%
25	15764	Middlesex	17	3573.00	Belmont	02478	>120%
25	15764	Middlesex	17	3574.00	Belmont	02478	>120%
25	15764	Middlesex	17	3575.00	Belmont	02478	>120%
25	15764	Middlesex	17	3576.00	Belmont	02478	>120%
25	15764	Middlesex	17	3577.00	Belmont	02478	80% - 120%
25	15764	Middlesex	17	3578.00	Belmont	02478	>120%
25	15764	Middlesex	17	3581.00	Lexington	02421	>120%
25	15764	Middlesex	17	3583.00	Lexington	02421	>120%
25	15764	Middlesex	17	3584.00	Lexington	02421	>120%
25	15764	Middlesex	17	3585.00	Lexington	02420	>120%
25	15764	Middlesex	17	3586.00	Lexington	02421	>120%
25	15764	Middlesex	17	3587.00	Lexington	02420	>120%
25	15764	Middlesex	17	3591.00	Bedford	01730	>120%
25	15764	Middlesex	17	3593.01	Concord	01742	NA
25	15764	Middlesex	17	3593.02	Lincoln	01730	NA
25	15764	Middlesex	17	3593.03	Bedford	01730	>120%
25	15764	Middlesex	17	3594.00	Cambridge	02139	80% - 120%
25	15764	Middlesex	17	3603.00	Lincoln	01773	>120%
25	15764	Middlesex	17	3611.00	Concord	01742	>120%
25	15764	Middlesex	17	3612.00	Concord	01742	>120%
25	15764	Middlesex	17	3613.00	Concord	01742	>120%
25	15764	Middlesex	17	3621.00	Carlisle	01741	>120%
25	15764	Middlesex	17	3631.03	Acton	01720	>120%
25	15764	Middlesex	17	3631.04	Acton	01720	>120%
25	15764	Middlesex	17	3631.05	Acton	01720	>120%
25	15764	Middlesex	17	3631.06	Acton	01720	>120%
25	15764	Middlesex	17	3632.01	Acton	01720	>120%
25	15764	Middlesex	17	3632.02	Acton	01720	>120%
25	15764	Middlesex	17	3641.01	Maynard	01754	>120%
25	15764	Middlesex	17	3641.02	Maynard	01754	80% - 120%
25	15764	Middlesex	17	3651.00	Sudbury	01776	>120%
25	15764	Middlesex	17	3652.01	Sudbury	01776	>120%
25	15764	Middlesex	17	3652.02	Sudbury	01776	>120%
25	15764	Middlesex	17	3661.00	Wayland	01778	>120%
25	15764	Middlesex	17	3662.01	Wayland	01778	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3662.02	Wayland	01778	>120%
25	15764	Middlesex	17	3671.00	Weston	02493	>120%
25	15764	Middlesex	17	3672.00	Weston	02493	>120%
25	15764	Middlesex	17	3681.01	Waltham	02451	80% - 120%
25	15764	Middlesex	17	3681.02	Waltham	02451	>120%
25	15764	Middlesex	17	3682.00	Waltham	02451	80% - 120%
25	15764	Middlesex	17	3683.00	Waltham	02451	50% - 80%
25	15764	Middlesex	17	3684.00	Waltham	02453	80% - 120%
25	15764	Middlesex	17	3685.00	Waltham	02453	50% - 80%
25	15764	Middlesex	17	3686.00	Waltham	02453	80% - 120%
25	15764	Middlesex	17	3687.00	Waltham	02453	50% - 80%
25	15764	Middlesex	17	3688.00	Waltham	02453	50% - 80%
25	15764	Middlesex	17	3689.01	Waltham	02452	80% - 120%
25	15764	Middlesex	17	3689.02	Waltham	02452	50% - 80%
25	15764	Middlesex	17	3690.00	Waltham	02452	NA
25	15764	Middlesex	17	3691.00	Waltham	02452	80% - 120%
25	15764	Middlesex	17	3701.01	Watertown	02472	80% - 120%
25	15764	Middlesex	17	3701.03	Watertown	02472	>120%
25	15764	Middlesex	17	3701.04	Watertown	02472	80% - 120%
25	15764	Middlesex	17	3702.01	Watertown	02472	80% - 120%
25	15764	Middlesex	17	3702.02	Watertown	02472	80% - 120%
25	15764	Middlesex	17	3703.01	Watertown	02472	80% - 120%
25	15764	Middlesex	17	3703.02	Watertown	02472	50% - 80%
25	15764	Middlesex	17	3704.01	Watertown	02472	>120%
25	15764	Middlesex	17	3704.02	Watertown	02472	>120%
25	15764	Middlesex	17	3704.03	Watertown	02472	50% - 80%
25	15764	Middlesex	17	3731.00	Newton	02458	>120%
25	15764	Middlesex	17	3732.00	Newton	02458	80% - 120%
25	15764	Middlesex	17	3733.00	Newton	02460	>120%
25	15764	Middlesex	17	3734.00	Newton	02460	>120%
25	15764	Middlesex	17	3735.00	Newton	02458	>120%
25	15764	Middlesex	17	3736.00	Newton	02467	>120%
25	15764	Middlesex	17	3737.00	Newton	02459	>120%
25	15764	Middlesex	17	3738.00	Newton	02459	>120%
25	15764	Middlesex	17	3739.01	Newton	02459	>120%
25	15764	Middlesex	17	3739.02	Newton	02459	>120%
25	15764	Middlesex	17	3740.00	Newton	02459	>120%
25	15764	Middlesex	17	3741.00	Newton	02461	>120%
25	15764	Middlesex	17	3742.00	Newton	02461	>120%
25	15764	Middlesex	17	3743.00	Newton	02468	>120%
25	15764	Middlesex	17	3744.00	Newton	02465	>120%
25	15764	Middlesex	17	3745.00	Newton	02465	>120%
25	15764	Middlesex	17	3746.00	Newton	02465	>120%
25	15764	Middlesex	17	3747.00	Newton	02466	>120%
25	15764	Middlesex	17	3748.00	Newton	02466	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Cambridge-Newton-Framingham MD

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	15764	Middlesex	17	3821.00	Natick	01760	>120%
25	15764	Middlesex	17	3822.00	Natick	01760	>120%
25	15764	Middlesex	17	3823.00	Natick	01760	>120%
25	15764	Middlesex	17	3824.00	Natick	01760	>120%
25	15764	Middlesex	17	3825.00	Natick	01760	80% - 120%
25	15764	Middlesex	17	3826.01	Natick	01760	80% - 120%
25	15764	Middlesex	17	3826.02	Natick	01760	>120%
25	15764	Middlesex	17	3831.01	Framingham	01702	<50%
25	15764	Middlesex	17	3831.02	Framingham	01702	<50%
25	15764	Middlesex	17	3832.00	Framingham	01702	50% - 80%
25	15764	Middlesex	17	3833.00	Framingham	01702	80% - 120%
25	15764	Middlesex	17	3834.01	Framingham	01702	<50%
25	15764	Middlesex	17	3834.02	Framingham	01702	50% - 80%
25	15764	Middlesex	17	3835.01	Framingham	01702	50% - 80%
25	15764	Middlesex	17	3835.02	Framingham	01702	80% - 120%
25	15764	Middlesex	17	3836.00	Framingham	01701	80% - 120%
25	15764	Middlesex	17	3837.00	Framingham	01701	80% - 120%
25	15764	Middlesex	17	3838.00	Framingham	01701	>120%
25	15764	Middlesex	17	3839.02	Framingham	01701	>120%
25	15764	Middlesex	17	3839.03	Framingham	01701	80% - 120%
25	15764	Middlesex	17	3839.04	Framingham	01701	80% - 120%
25	15764	Middlesex	17	3840.03	Framingham	01702	80% - 120%
25	15764	Middlesex	17	3840.04	Framingham	01701	80% - 120%
25	15764	Middlesex	17	3851.01	Ashland	01721	>120%
25	15764	Middlesex	17	3851.02	Ashland	01721	80% - 120%
25	15764	Middlesex	17	3852.01	Ashland	01721	80% - 120%
25	15764	Middlesex	17	3852.03	Ashland	01721	>120%
25	15764	Middlesex	17	3852.04	Ashland	01721	>120%
25	15764	Middlesex	17	3861.00	Sherborn	01770	>120%
25	15764	Middlesex	17	3871.00	Holliston	01746	>120%
25	15764	Middlesex	17	3872.01	Holliston	01746	>120%
25	15764	Middlesex	17	3872.02	Holliston	01746	>120%
25	15764	Middlesex	17	3881.00	Boxborough	01719	>120%
25	15764	Middlesex	17	3882.00	Shirley	01464	80% - 120%
25	15764	Middlesex	17	3883.00	Lowell	01854	<50%
25	15764	Middlesex	17	9800.00	Stow	01775	NA



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Norfolk	21	4001.00	Brookline	02446	>120%
25	14454	Norfolk	21	4002.01	Brookline	02446	80% - 120%
25	14454	Norfolk	21	4002.02	Brookline	02446	80% - 120%
25	14454	Norfolk	21	4003.00	Brookline	02446	>120%
25	14454	Norfolk	21	4004.01	Brookline	02446	>120%
25	14454	Norfolk	21	4004.02	Brookline	02446	>120%
25	14454	Norfolk	21	4005.00	Brookline	02445	>120%
25	14454	Norfolk	21	4006.00	Brookline	02445	>120%
25	14454	Norfolk	21	4007.00	Brookline	02445	>120%
25	14454	Norfolk	21	4008.00	Brookline	02446	>120%
25	14454	Norfolk	21	4009.00	Brookline	02445	80% - 120%
25	14454	Norfolk	21	4010.00	Brookline	02445	>120%
25	14454	Norfolk	21	4011.00	Brookline	02445	>120%
25	14454	Norfolk	21	4012.01	Brookline	02467	>120%
25	14454	Norfolk	21	4012.02	Brookline	02467	>120%
25	14454	Norfolk	21	4021.01	Dedham	02026	>120%
25	14454	Norfolk	21	4021.02	Dedham	02026	80% - 120%
25	14454	Norfolk	21	4022.00	Dedham	02026	>120%
25	14454	Norfolk	21	4023.00	Dedham	02026	>120%
25	14454	Norfolk	21	4024.00	Dedham	02026	80% - 120%
25	14454	Norfolk	21	4025.00	Dedham	02026	>120%
25	14454	Norfolk	21	4031.00	Needham	02492	>120%
25	14454	Norfolk	21	4033.00	Needham	02492	>120%
25	14454	Norfolk	21	4034.00	Needham	02492	>120%
25	14454	Norfolk	21	4035.01	Needham	02494	80% - 120%
25	14454	Norfolk	21	4035.02	Needham	02494	>120%
25	14454	Norfolk	21	4041.00	Wellesley	02481	>120%
25	14454	Norfolk	21	4042.01	Wellesley	02481	>120%
25	14454	Norfolk	21	4042.02	Wellesley	02481	>120%
25	14454	Norfolk	21	4043.01	Wellesley	02481	>120%
25	14454	Norfolk	21	4043.02	Wellesley	02482	>120%
25	14454	Norfolk	21	4044.00	Wellesley	02482	>120%
25	14454	Norfolk	21	4051.00	Dover	02030	>120%
25	14454	Norfolk	21	4061.01	Medfield	02052	>120%
25	14454	Norfolk	21	4061.02	Medfield	02052	>120%
25	14454	Norfolk	21	4071.01	Millis	02054	>120%
25	14454	Norfolk	21	4071.02	Millis	02054	80% - 120%
25	14454	Norfolk	21	4081.02	Medway	02053	80% - 120%
25	14454	Norfolk	21	4081.03	Medway	02053	>120%
25	14454	Norfolk	21	4081.04	Medway	02053	>120%
25	14454	Norfolk	21	4091.01	Norfolk	02056	>120%
25	14454	Norfolk	21	4091.02	Norfolk	02056	>120%
25	14454	Norfolk	21	4101.00	Foxborough	02035	80% - 120%
25	14454	Norfolk	21	4103.00	Foxborough	02035	80% - 120%
25	14454	Norfolk	21	4104.00	Foxborough	02035	80% - 120%
25	14454	Norfolk	21	4111.01	Walpole	02071	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Norfolk	21	4111.02	Walpole	02081	>120%
25	14454	Norfolk	21	4112.00	Walpole	02032	>120%
25	14454	Norfolk	21	4113.01	Walpole	02081	>120%
25	14454	Norfolk	21	4113.02	Walpole	02081	80% - 120%
25	14454	Norfolk	21	4121.00	Westwood	02090	>120%
25	14454	Norfolk	21	4122.00	Westwood	02090	>120%
25	14454	Norfolk	21	4123.00	Westwood	02090	>120%
25	14454	Norfolk	21	4131.00	Norwood	02062	80% - 120%
25	14454	Norfolk	21	4132.01	Norwood	02062	50% - 80%
25	14454	Norfolk	21	4132.02	Norwood	02062	80% - 120%
25	14454	Norfolk	21	4133.00	Norwood	02062	>120%
25	14454	Norfolk	21	4134.01	Norwood	02062	80% - 120%
25	14454	Norfolk	21	4134.02	Norwood	02062	80% - 120%
25	14454	Norfolk	21	4135.00	Norwood	02062	50% - 80%
25	14454	Norfolk	21	4141.00	Sharon	02067	>120%
25	14454	Norfolk	21	4142.00	Sharon	02067	>120%
25	14454	Norfolk	21	4143.00	Sharon	02067	>120%
25	14454	Norfolk	21	4151.01	Canton	02021	>120%
25	14454	Norfolk	21	4151.03	Canton	02021	80% - 120%
25	14454	Norfolk	21	4151.04	Canton	02021	80% - 120%
25	14454	Norfolk	21	4152.01	Canton	02021	>120%
25	14454	Norfolk	21	4152.02	Canton	02021	80% - 120%
25	14454	Norfolk	21	4153.00	Canton	02021	>120%
25	14454	Norfolk	21	4161.01	Milton	02186	>120%
25	14454	Norfolk	21	4161.02	Milton	02186	>120%
25	14454	Norfolk	21	4162.00	Milton	02186	80% - 120%
25	14454	Norfolk	21	4163.00	Milton	02186	>120%
25	14454	Norfolk	21	4164.00	Milton	02186	>120%
25	14454	Norfolk	21	4171.00	Quincy	02170	80% - 120%
25	14454	Norfolk	21	4172.01	Quincy	02171	50% - 80%
25	14454	Norfolk	21	4172.02	Quincy	02170	NA
25	14454	Norfolk	21	4173.00	Quincy	02171	>120%
25	14454	Norfolk	21	4174.00	Quincy	02171	80% - 120%
25	14454	Norfolk	21	4175.01	Quincy	02170	80% - 120%
25	14454	Norfolk	21	4175.02	Quincy	02171	50% - 80%
25	14454	Norfolk	21	4176.01	Quincy	02170	50% - 80%
25	14454	Norfolk	21	4176.02	Quincy	02170	80% - 120%
25	14454	Norfolk	21	4177.02	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4177.03	Quincy	02169	<50%
25	14454	Norfolk	21	4177.04	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4178.01	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4178.02	Quincy	02169	<50%
25	14454	Norfolk	21	4179.01	Quincy	02169	50% - 80%
25	14454	Norfolk	21	4179.02	Quincy	02169	50% - 80%
25	14454	Norfolk	21	4180.02	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4180.03	Quincy	02169	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Norfolk	21	4180.04	Quincy	02169	50% - 80%
25	14454	Norfolk	21	4181.01	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4181.02	Quincy	02169	50% - 80%
25	14454	Norfolk	21	4182.01	Quincy	02169	80% - 120%
25	14454	Norfolk	21	4191.00	Braintree	02184	>120%
25	14454	Norfolk	21	4192.00	Braintree	02184	>120%
25	14454	Norfolk	21	4193.00	Braintree	02184	80% - 120%
25	14454	Norfolk	21	4194.00	Braintree	02184	80% - 120%
25	14454	Norfolk	21	4195.00	Braintree	02184	>120%
25	14454	Norfolk	21	4196.01	Braintree	02184	>120%
25	14454	Norfolk	21	4196.02	Braintree	02184	>120%
25	14454	Norfolk	21	4197.00	Braintree	02184	>120%
25	14454	Norfolk	21	4198.00	Braintree	02184	80% - 120%
25	14454	Norfolk	21	4201.01	Randolph	02368	80% - 120%
25	14454	Norfolk	21	4201.02	Randolph	02368	50% - 80%
25	14454	Norfolk	21	4202.01	Randolph	02368	80% - 120%
25	14454	Norfolk	21	4202.02	Randolph	02368	80% - 120%
25	14454	Norfolk	21	4203.01	Randolph	02368	80% - 120%
25	14454	Norfolk	21	4203.02	Randolph	02368	80% - 120%
25	14454	Norfolk	21	4211.00	Holbrook	02343	80% - 120%
25	14454	Norfolk	21	4212.00	Holbrook	02343	80% - 120%
25	14454	Norfolk	21	4221.00	Weymouth	02190	>120%
25	14454	Norfolk	21	4222.01	Weymouth	02190	NA
25	14454	Norfolk	21	4222.02	Weymouth	02190	80% - 120%
25	14454	Norfolk	21	4223.01	Weymouth	02188	80% - 120%
25	14454	Norfolk	21	4223.03	Weymouth	02189	50% - 80%
25	14454	Norfolk	21	4223.04	Weymouth	02190	>120%
25	14454	Norfolk	21	4224.01	Weymouth	02188	80% - 120%
25	14454	Norfolk	21	4224.02	Weymouth	02188	80% - 120%
25	14454	Norfolk	21	4225.01	Weymouth	02189	50% - 80%
25	14454	Norfolk	21	4225.02	Weymouth	02189	50% - 80%
25	14454	Norfolk	21	4226.00	Weymouth	02189	80% - 120%
25	14454	Norfolk	21	4227.00	Weymouth	02191	80% - 120%
25	14454	Norfolk	21	4228.00	Weymouth	02191	80% - 120%
25	14454	Norfolk	21	4231.01	Cohasset	02025	>120%
25	14454	Norfolk	21	4231.02	Cohasset	02025	>120%
25	14454	Norfolk	21	4401.01	Plainville	02762	80% - 120%
25	14454	Norfolk	21	4401.02	Plainville	02762	80% - 120%
25	14454	Norfolk	21	4412.02	Wrentham	02093	>120%
25	14454	Norfolk	21	4412.03	Wrentham	02093	>120%
25	14454	Norfolk	21	4412.04	Wrentham	02093	>120%
25	14454	Norfolk	21	4421.01	Franklin	02038	80% - 120%
25	14454	Norfolk	21	4421.03	Franklin	02038	>120%
25	14454	Norfolk	21	4421.04	Franklin	02038	>120%
25	14454	Norfolk	21	4421.05	Franklin	02038	80% - 120%
25	14454	Norfolk	21	4422.01	Franklin	02038	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Norfolk	21	4422.03	Franklin	02038	80% - 120%
25	14454	Norfolk	21	4422.04	Franklin	02038	80% - 120%
25	14454	Norfolk	21	4431.03	Bellingham	02019	80% - 120%
25	14454	Norfolk	21	4431.04	Bellingham	02019	80% - 120%
25	14454	Norfolk	21	4431.05	Bellingham	02019	80% - 120%
25	14454	Norfolk	21	4431.06	Bellingham	02019	80% - 120%
25	14454	Norfolk	21	4561.01	Stoughton	02072	80% - 120%
25	14454	Norfolk	21	4561.02	Stoughton	02072	50% - 80%
25	14454	Norfolk	21	4562.00	Stoughton	02072	80% - 120%
25	14454	Norfolk	21	4563.01	Stoughton	02072	50% - 80%
25	14454	Norfolk	21	4563.02	Stoughton	02072	50% - 80%
25	14454	Norfolk	21	4564.01	Stoughton	02072	80% - 120%
25	14454	Norfolk	21	4564.02	Stoughton	02072	80% - 120%
25	14454	Norfolk	21	4571.00	Avon	02322	80% - 120%
25	14454	Norfolk	21	4572.00	Needham	02494	>120%
25	14454	Norfolk	21	9800.00	Quincy	02184	NA
25	14454	Plymouth	23	5001.01	Hull	02045	>120%
25	14454	Plymouth	23	5001.03	Hull	02045	>120%
25	14454	Plymouth	23	5001.04	Hull	02045	80% - 120%
25	14454	Plymouth	23	5011.01	Hingham	02043	>120%
25	14454	Plymouth	23	5011.02	Hingham	02043	>120%
25	14454	Plymouth	23	5012.01	Hingham	02043	>120%
25	14454	Plymouth	23	5012.03	Hingham	02043	>120%
25	14454	Plymouth	23	5012.04	Hingham	02043	>120%
25	14454	Plymouth	23	5021.01	Rockland	02370	80% - 120%
25	14454	Plymouth	23	5021.02	Rockland	02370	80% - 120%
25	14454	Plymouth	23	5022.00	Rockland	02370	80% - 120%
25	14454	Plymouth	23	5031.01	Hanover	02339	>120%
25	14454	Plymouth	23	5031.02	Hanover	02339	>120%
25	14454	Plymouth	23	5041.01	Norwell	02061	>120%
25	14454	Plymouth	23	5041.02	Norwell	02061	>120%
25	14454	Plymouth	23	5051.02	Scituate	02066	>120%
25	14454	Plymouth	23	5051.03	Scituate	02066	>120%
25	14454	Plymouth	23	5051.04	Scituate	02066	>120%
25	14454	Plymouth	23	5052.01	Scituate	02050	>120%
25	14454	Plymouth	23	5052.02	Scituate	02066	>120%
25	14454	Plymouth	23	5061.02	Marshfield	02050	>120%
25	14454	Plymouth	23	5061.03	Marshfield	02050	80% - 120%
25	14454	Plymouth	23	5061.04	Marshfield	02050	>120%
25	14454	Plymouth	23	5062.02	Marshfield	02050	80% - 120%
25	14454	Plymouth	23	5062.03	Marshfield	02050	80% - 120%
25	14454	Plymouth	23	5062.05	Marshfield	02050	80% - 120%
25	14454	Plymouth	23	5062.06	Marshfield	02050	80% - 120%
25	14454	Plymouth	23	5071.01	Duxbury	02332	>120%
25	14454	Plymouth	23	5071.03	Duxbury	02332	>120%
25	14454	Plymouth	23	5071.04	Duxbury	02332	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Plymouth	23	5081.01	Pembroke	02359	>120%
25	14454	Plymouth	23	5081.02	Pembroke	02359	80% - 120%
25	14454	Plymouth	23	5082.00	Pembroke	02359	80% - 120%
25	14454	Plymouth	23	5091.01	Kingston	02364	80% - 120%
25	14454	Plymouth	23	5091.02	Kingston	02364	80% - 120%
25	14454	Plymouth	23	5101.00	Brockton	02302	80% - 120%
25	14454	Plymouth	23	5102.00	Brockton	02302	50% - 80%
25	14454	Plymouth	23	5103.00	Brockton	02301	<50%
25	14454	Plymouth	23	5104.00	Brockton	02301	<50%
25	14454	Plymouth	23	5105.01	Brockton	02301	50% - 80%
25	14454	Plymouth	23	5105.03	Brockton	02301	<50%
25	14454	Plymouth	23	5105.04	Brockton	02301	50% - 80%
25	14454	Plymouth	23	5105.05	Brockton	02301	<50%
25	14454	Plymouth	23	5106.00	Brockton	02301	80% - 120%
25	14454	Plymouth	23	5107.00	Brockton	02301	80% - 120%
25	14454	Plymouth	23	5108.00	Brockton	02301	<50%
25	14454	Plymouth	23	5109.00	Brockton	02301	<50%
25	14454	Plymouth	23	5110.00	Brockton	02302	50% - 80%
25	14454	Plymouth	23	5111.00	Brockton	02302	80% - 120%
25	14454	Plymouth	23	5112.00	Brockton	02302	50% - 80%
25	14454	Plymouth	23	5113.01	Brockton	02302	50% - 80%
25	14454	Plymouth	23	5113.02	Brockton	02302	50% - 80%
25	14454	Plymouth	23	5114.00	Brockton	02301	<50%
25	14454	Plymouth	23	5115.00	Brockton	02301	50% - 80%
25	14454	Plymouth	23	5116.01	Brockton	02301	50% - 80%
25	14454	Plymouth	23	5116.02	Brockton	02301	80% - 120%
25	14454	Plymouth	23	5117.01	Brockton	02301	80% - 120%
25	14454	Plymouth	23	5117.02	Brockton	02301	80% - 120%
25	14454	Plymouth	23	5201.00	Abington	02351	80% - 120%
25	14454	Plymouth	23	5202.01	Abington	02351	80% - 120%
25	14454	Plymouth	23	5202.02	Abington	02351	80% - 120%
25	14454	Plymouth	23	5211.01	Whitman	02382	80% - 120%
25	14454	Plymouth	23	5211.02	Whitman	02382	80% - 120%
25	14454	Plymouth	23	5212.01	Whitman	02382	80% - 120%
25	14454	Plymouth	23	5212.02	Whitman	02382	80% - 120%
25	14454	Plymouth	23	5221.01	Hanson	02341	80% - 120%
25	14454	Plymouth	23	5221.02	Hanson	02341	80% - 120%
25	14454	Plymouth	23	5231.00	East Bridgewater	02333	80% - 120%
25	14454	Plymouth	23	5232.01	East Bridgewater	02333	80% - 120%
25	14454	Plymouth	23	5232.03	East Bridgewater	02333	>120%
25	14454	Plymouth	23	5232.04	East Bridgewater	02333	50% - 80%
25	14454	Plymouth	23	5241.01	West Bridgewater	02379	>120%
25	14454	Plymouth	23	5241.02	West Bridgewater	02379	80% - 120%
25	14454	Plymouth	23	5251.01	Bridgewater	02324	80% - 120%
25	14454	Plymouth	23	5251.04	Bridgewater	02324	>120%
25	14454	Plymouth	23	5252.04	Bridgewater	02324	80% - 120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Plymouth	23	5261.00	Halifax	02338	80% - 120%
25	14454	Plymouth	23	5301.00	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5302.00	Plymouth	02360	50% - 80%
25	14454	Plymouth	23	5303.00	Plymouth	02360	50% - 80%
25	14454	Plymouth	23	5304.00	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5305.00	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5306.00	Plymouth	02360	>120%
25	14454	Plymouth	23	5307.00	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5308.01	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5308.02	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5309.02	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5309.03	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5309.04	Plymouth	02360	80% - 120%
25	14454	Plymouth	23	5401.01	Lakeville	02347	50% - 80%
25	14454	Plymouth	23	5401.02	Lakeville	02347	80% - 120%
25	14454	Plymouth	23	5401.03	Lakeville	02347	>120%
25	14454	Plymouth	23	5411.00	Rochester	02770	80% - 120%
25	14454	Plymouth	23	5421.01	Middleborough	02346	80% - 120%
25	14454	Plymouth	23	5421.02	Middleborough	02346	80% - 120%
25	14454	Plymouth	23	5422.00	Middleborough	02346	50% - 80%
25	14454	Plymouth	23	5423.01	Middleborough	02346	50% - 80%
25	14454	Plymouth	23	5423.02	Middleborough	02346	50% - 80%
25	14454	Plymouth	23	5431.00	Plympton	02367	80% - 120%
25	14454	Plymouth	23	5441.00	Carver	02330	50% - 80%
25	14454	Plymouth	23	5442.00	Carver	02330	50% - 80%
25	14454	Plymouth	23	5451.00	Wareham	02576	80% - 120%
25	14454	Plymouth	23	5452.00	Wareham	02571	50% - 80%
25	14454	Plymouth	23	5453.00	Wareham	02558	50% - 80%
25	14454	Plymouth	23	5454.00	Wareham	02571	50% - 80%
25	14454	Plymouth	23	5601.00	Mattapoisett	02739	80% - 120%
25	14454	Plymouth	23	5611.00	Marion	02738	80% - 120%
25	14454	Plymouth	23	5614.00	Bridgewater	02324	80% - 120%
25	14454	Plymouth	23	9802.00	Bridgewater	02324	NA
25	14454	Plymouth	23	9803.00	Bridgewater	02324	NA
25	14454	Plymouth	23	9900.03	NA	NA	NA
25	14454	Suffolk	25	0001.01	Boston	02134	80% - 120%
25	14454	Suffolk	25	0001.02	Boston	02135	80% - 120%
25	14454	Suffolk	25	0002.01	Boston	02135	80% - 120%
25	14454	Suffolk	25	0002.02	Boston	02135	50% - 80%
25	14454	Suffolk	25	0003.01	Boston	02135	80% - 120%
25	14454	Suffolk	25	0003.02	Boston	02135	80% - 120%
25	14454	Suffolk	25	0004.01	Boston	02135	50% - 80%
25	14454	Suffolk	25	0004.02	Boston	02135	80% - 120%
25	14454	Suffolk	25	0005.02	Boston	02467	80% - 120%
25	14454	Suffolk	25	0005.03	Boston	02135	80% - 120%
25	14454	Suffolk	25	0005.05	Boston	02135	>120%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Suffolk	25	0005.06	Boston	02135	50% - 80%
25	14454	Suffolk	25	0006.01	Boston	02135	80% - 120%
25	14454	Suffolk	25	0006.03	Boston	02135	NA
25	14454	Suffolk	25	0006.04	Boston	02134	50% - 80%
25	14454	Suffolk	25	0007.01	Boston	02134	50% - 80%
25	14454	Suffolk	25	0007.03	Boston	02134	>120%
25	14454	Suffolk	25	0007.04	Boston	02134	80% - 120%
25	14454	Suffolk	25	0008.04	Boston	02134	NA
25	14454	Suffolk	25	0008.05	Boston	02134	NA
25	14454	Suffolk	25	0008.06	Boston	02134	50% - 80%
25	14454	Suffolk	25	0008.07	Boston	02215	NA
25	14454	Suffolk	25	0101.03	Boston	02215	>120%
25	14454	Suffolk	25	0101.04	Boston	02215	>120%
25	14454	Suffolk	25	0102.04	Boston	02215	NA
25	14454	Suffolk	25	0102.05	Boston	02215	>120%
25	14454	Suffolk	25	0102.06	Boston	02215	NA
25	14454	Suffolk	25	0103.00	Boston	02115	80% - 120%
25	14454	Suffolk	25	0104.03	Boston	02115	<50%
25	14454	Suffolk	25	0104.04	Boston	02115	50% - 80%
25	14454	Suffolk	25	0104.05	Boston	02115	<50%
25	14454	Suffolk	25	0104.08	Boston	02215	80% - 120%
25	14454	Suffolk	25	0105.00	Boston	02115	50% - 80%
25	14454	Suffolk	25	0106.00	Boston	02199	>120%
25	14454	Suffolk	25	0107.01	Boston	02116	>120%
25	14454	Suffolk	25	0107.02	Boston	02116	>120%
25	14454	Suffolk	25	0108.01	Boston	02116	>120%
25	14454	Suffolk	25	0108.02	Boston	02115	>120%
25	14454	Suffolk	25	0201.01	Boston	02108	>120%
25	14454	Suffolk	25	0202.00	Boston	02114	>120%
25	14454	Suffolk	25	0203.01	Boston	02114	>120%
25	14454	Suffolk	25	0203.02	Boston	02108	>120%
25	14454	Suffolk	25	0203.04	Boston	02114	>120%
25	14454	Suffolk	25	0203.05	Boston	02114	>120%
25	14454	Suffolk	25	0301.00	Boston	02113	80% - 120%
25	14454	Suffolk	25	0302.00	Boston	02113	80% - 120%
25	14454	Suffolk	25	0303.01	Boston	02110	80% - 120%
25	14454	Suffolk	25	0303.02	Boston	02203	>120%
25	14454	Suffolk	25	0304.00	Boston	02113	>120%
25	14454	Suffolk	25	0305.00	Boston	02109	>120%
25	14454	Suffolk	25	0401.00	Boston	02129	>120%
25	14454	Suffolk	25	0402.00	Boston	02129	80% - 120%
25	14454	Suffolk	25	0403.00	Boston	02129	>120%
25	14454	Suffolk	25	0404.01	Boston	02129	80% - 120%
25	14454	Suffolk	25	0406.00	Boston	02129	>120%
25	14454	Suffolk	25	0408.01	Boston	02129	80% - 120%
25	14454	Suffolk	25	0501.01	Boston	02128	50% - 80%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Suffolk	25	0502.00	Boston	02128	<50%
25	14454	Suffolk	25	0503.00	Boston	02128	50% - 80%
25	14454	Suffolk	25	0504.00	Boston	02128	<50%
25	14454	Suffolk	25	0505.00	Boston	02128	80% - 120%
25	14454	Suffolk	25	0506.00	Boston	02128	50% - 80%
25	14454	Suffolk	25	0507.00	Boston	02128	<50%
25	14454	Suffolk	25	0509.01	Boston	02128	<50%
25	14454	Suffolk	25	0510.00	Boston	02128	50% - 80%
25	14454	Suffolk	25	0511.01	Boston	02128	<50%
25	14454	Suffolk	25	0512.00	Boston	02128	80% - 120%
25	14454	Suffolk	25	0601.01	Boston	02127	>120%
25	14454	Suffolk	25	0602.00	Boston	02127	>120%
25	14454	Suffolk	25	0603.01	Boston	02127	>120%
25	14454	Suffolk	25	0604.00	Boston	02127	>120%
25	14454	Suffolk	25	0605.01	Boston	02127	>120%
25	14454	Suffolk	25	0606.01	Boston	02127	>120%
25	14454	Suffolk	25	0606.02	Boston	02127	>120%
25	14454	Suffolk	25	0606.03	Boston	02210	>120%
25	14454	Suffolk	25	0606.04	Boston	02210	>120%
25	14454	Suffolk	25	0607.00	Boston	02127	<50%
25	14454	Suffolk	25	0608.00	Boston	02127	>120%
25	14454	Suffolk	25	0610.00	Boston	02127	50% - 80%
25	14454	Suffolk	25	0611.01	Boston	02127	<50%
25	14454	Suffolk	25	0612.01	Boston	02127	NA
25	14454	Suffolk	25	0612.02	Boston	02118	NA
25	14454	Suffolk	25	0612.03	Boston	02127	>120%
25	14454	Suffolk	25	0612.04	Boston	02210	>120%
25	14454	Suffolk	25	0701.02	Boston	02111	NA
25	14454	Suffolk	25	0701.03	Boston	02111	<50%
25	14454	Suffolk	25	0701.04	Boston	02111	>120%
25	14454	Suffolk	25	0702.01	Boston	02116	<50%
25	14454	Suffolk	25	0702.02	Boston	02111	<50%
25	14454	Suffolk	25	0703.01	Boston	02116	>120%
25	14454	Suffolk	25	0703.02	Boston	02116	>120%
25	14454	Suffolk	25	0704.02	Boston	02118	<50%
25	14454	Suffolk	25	0705.01	Boston	02118	>120%
25	14454	Suffolk	25	0705.02	Boston	02118	<50%
25	14454	Suffolk	25	0706.00	Boston	02116	>120%
25	14454	Suffolk	25	0707.00	Boston	02116	NA
25	14454	Suffolk	25	0708.01	Boston	02118	NA
25	14454	Suffolk	25	0708.02	Boston	02118	>120%
25	14454	Suffolk	25	0709.01	Boston	02118	<50%
25	14454	Suffolk	25	0709.02	Boston	02118	>120%
25	14454	Suffolk	25	0711.01	Boston	02118	50% - 80%
25	14454	Suffolk	25	0712.01	Boston	02118	50% - 80%
25	14454	Suffolk	25	0801.00	Boston	02119	<50%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Suffolk	25	0803.00	Boston	02119	50% - 80%
25	14454	Suffolk	25	0804.01	Boston	02119	<50%
25	14454	Suffolk	25	0805.00	Boston	02120	<50%
25	14454	Suffolk	25	0806.01	Boston	02120	<50%
25	14454	Suffolk	25	0808.01	Boston	02120	<50%
25	14454	Suffolk	25	0809.00	Boston	02120	50% - 80%
25	14454	Suffolk	25	0810.01	Boston	02115	<50%
25	14454	Suffolk	25	0811.01	Boston	02130	50% - 80%
25	14454	Suffolk	25	0811.02	Boston	02120	80% - 120%
25	14454	Suffolk	25	0812.00	Boston	02130	<50%
25	14454	Suffolk	25	0813.01	Boston	02119	<50%
25	14454	Suffolk	25	0813.02	Boston	02119	<50%
25	14454	Suffolk	25	0814.00	Boston	02119	80% - 120%
25	14454	Suffolk	25	0815.00	Boston	02119	<50%
25	14454	Suffolk	25	0817.00	Boston	02119	<50%
25	14454	Suffolk	25	0818.00	Boston	02119	<50%
25	14454	Suffolk	25	0819.00	Boston	02121	50% - 80%
25	14454	Suffolk	25	0820.00	Boston	02121	50% - 80%
25	14454	Suffolk	25	0821.00	Boston	02121	<50%
25	14454	Suffolk	25	0901.00	Boston	02121	<50%
25	14454	Suffolk	25	0902.00	Boston	02121	<50%
25	14454	Suffolk	25	0903.00	Boston	02121	<50%
25	14454	Suffolk	25	0904.00	Boston	02125	<50%
25	14454	Suffolk	25	0906.00	Boston	02119	<50%
25	14454	Suffolk	25	0907.00	Boston	02125	80% - 120%
25	14454	Suffolk	25	0909.01	Boston	02125	<50%
25	14454	Suffolk	25	0910.01	Boston	02125	50% - 80%
25	14454	Suffolk	25	0911.00	Boston	02125	80% - 120%
25	14454	Suffolk	25	0912.00	Boston	02125	80% - 120%
25	14454	Suffolk	25	0913.00	Boston	02125	<50%
25	14454	Suffolk	25	0914.00	Boston	02125	50% - 80%
25	14454	Suffolk	25	0915.00	Boston	02125	<50%
25	14454	Suffolk	25	0916.00	Boston	02122	<50%
25	14454	Suffolk	25	0917.00	Boston	02122	<50%
25	14454	Suffolk	25	0918.00	Boston	02125	50% - 80%
25	14454	Suffolk	25	0919.00	Boston	02121	50% - 80%
25	14454	Suffolk	25	0920.00	Boston	02124	50% - 80%
25	14454	Suffolk	25	0921.01	Boston	02122	50% - 80%
25	14454	Suffolk	25	0922.00	Boston	02124	80% - 120%
25	14454	Suffolk	25	0923.00	Boston	02124	50% - 80%
25	14454	Suffolk	25	0924.00	Boston	02124	<50%
25	14454	Suffolk	25	1001.00	Boston	02124	<50%
25	14454	Suffolk	25	1002.00	Boston	02124	50% - 80%
25	14454	Suffolk	25	1003.00	Boston	02124	50% - 80%
25	14454	Suffolk	25	1004.00	Boston	02124	80% - 120%
25	14454	Suffolk	25	1005.00	Boston	02124	50% - 80%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Suffolk	25	1006.01	Boston	02122	50% - 80%
25	14454	Suffolk	25	1006.03	Boston	02122	80% - 120%
25	14454	Suffolk	25	1007.00	Boston	02124	>120%
25	14454	Suffolk	25	1008.00	Boston	02124	80% - 120%
25	14454	Suffolk	25	1009.00	Boston	02126	80% - 120%
25	14454	Suffolk	25	1010.01	Boston	02126	50% - 80%
25	14454	Suffolk	25	1010.02	Boston	02126	<50%
25	14454	Suffolk	25	1011.01	Boston	02126	<50%
25	14454	Suffolk	25	1011.02	Boston	02126	50% - 80%
25	14454	Suffolk	25	1101.04	Boston	02131	<50%
25	14454	Suffolk	25	1101.05	Boston	02130	80% - 120%
25	14454	Suffolk	25	1101.06	Boston	02130	NA
25	14454	Suffolk	25	1102.01	Boston	02131	50% - 80%
25	14454	Suffolk	25	1103.01	Boston	02131	50% - 80%
25	14454	Suffolk	25	1104.01	Boston	02131	50% - 80%
25	14454	Suffolk	25	1104.03	Boston	02131	>120%
25	14454	Suffolk	25	1105.01	Boston	02131	80% - 120%
25	14454	Suffolk	25	1105.02	Boston	02131	80% - 120%
25	14454	Suffolk	25	1106.01	Boston	02467	>120%
25	14454	Suffolk	25	1106.07	Boston	02131	>120%
25	14454	Suffolk	25	1201.03	Boston	02130	>120%
25	14454	Suffolk	25	1201.04	Boston	02130	80% - 120%
25	14454	Suffolk	25	1201.05	Boston	02130	>120%
25	14454	Suffolk	25	1202.01	Boston	02130	80% - 120%
25	14454	Suffolk	25	1203.01	Boston	02130	80% - 120%
25	14454	Suffolk	25	1204.00	Boston	02130	>120%
25	14454	Suffolk	25	1205.00	Boston	02130	50% - 80%
25	14454	Suffolk	25	1206.00	Boston	02130	>120%
25	14454	Suffolk	25	1207.00	Boston	02130	>120%
25	14454	Suffolk	25	1301.01	Boston	02132	>120%
25	14454	Suffolk	25	1302.00	Boston	02132	>120%
25	14454	Suffolk	25	1303.00	Boston	02132	>120%
25	14454	Suffolk	25	1304.02	Boston	02132	>120%
25	14454	Suffolk	25	1304.04	Boston	02132	80% - 120%
25	14454	Suffolk	25	1304.06	Boston	02132	<50%
25	14454	Suffolk	25	1401.02	Boston	02136	80% - 120%
25	14454	Suffolk	25	1401.05	Boston	02136	80% - 120%
25	14454	Suffolk	25	1401.06	Boston	02131	50% - 80%
25	14454	Suffolk	25	1401.07	Boston	02136	80% - 120%
25	14454	Suffolk	25	1402.01	Boston	02136	80% - 120%
25	14454	Suffolk	25	1402.02	Boston	02136	80% - 120%
25	14454	Suffolk	25	1403.00	Boston	02136	50% - 80%
25	14454	Suffolk	25	1404.00	Boston	02136	50% - 80%
25	14454	Suffolk	25	1601.02	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1601.03	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1602.00	Chelsea	02150	<50%



Leader Bank has two Metropolitan Divisions (comprising of five counties) in Massachusetts within the Boston-Cambridge-Newton Metropolitan Statistical Area as its facility-based assessment area:

The Cambridge-Newton-Framingham MD (15674) comprising Essex & Plymouth Counties, and the Boston MD (14454) comprising Suffolk, Norfolk & Plymouth counties

The list below includes the census tract information for the Boston MD.

State Code	MSA	County	County Code	Census Tract	Town	Zip Code	Median Tract Income Level to AMI
25	14454	Suffolk	25	1603.00	Chelsea	02150	80% - 120%
25	14454	Suffolk	25	1604.00	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1605.01	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1605.02	Chelsea	02150	<50%
25	14454	Suffolk	25	1606.01	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1606.02	Chelsea	02150	50% - 80%
25	14454	Suffolk	25	1701.01	Revere	02151	50% - 80%
25	14454	Suffolk	25	1701.02	Revere	02151	50% - 80%
25	14454	Suffolk	25	1702.00	Revere	02151	<50%
25	14454	Suffolk	25	1703.01	Revere	02151	80% - 120%
25	14454	Suffolk	25	1703.02	Revere	02151	50% - 80%
25	14454	Suffolk	25	1704.00	Revere	02151	80% - 120%
25	14454	Suffolk	25	1705.02	Revere	02151	50% - 80%
25	14454	Suffolk	25	1705.03	Revere	02151	50% - 80%
25	14454	Suffolk	25	1705.04	Revere	02151	80% - 120%
25	14454	Suffolk	25	1706.01	Revere	02151	80% - 120%
25	14454	Suffolk	25	1707.01	Revere	02151	50% - 80%
25	14454	Suffolk	25	1707.02	Revere	02151	<50%
25	14454	Suffolk	25	1708.00	Revere	02151	50% - 80%
25	14454	Suffolk	25	1801.01	Winthrop	02152	50% - 80%
25	14454	Suffolk	25	1802.00	Winthrop	02152	80% - 120%
25	14454	Suffolk	25	1803.01	Winthrop	02152	80% - 120%
25	14454	Suffolk	25	1804.00	Winthrop	02152	80% - 120%
25	14454	Suffolk	25	1805.00	Winthrop	02152	80% - 120%
25	14454	Suffolk	25	9801.01	Boston	02045	NA
25	14454	Suffolk	25	9803.00	Boston	02121	NA
25	14454	Suffolk	25	9807.00	Boston	02132	NA
25	14454	Suffolk	25	9809.00	Boston	02132	NA
25	14454	Suffolk	25	9810.00	Boston	02131	NA
25	14454	Suffolk	25	9811.00	Boston	02126	NA
25	14454	Suffolk	25	9812.01	Boston	02127	NA
25	14454	Suffolk	25	9812.02	Boston	02210	NA
25	14454	Suffolk	25	9813.00	Boston	02128	NA
25	14454	Suffolk	25	9815.01	Boston	02115	NA
25	14454	Suffolk	25	9815.02	Boston	02151	NA
25	14454	Suffolk	25	9816.00	Boston	02128	NA
25	14454	Suffolk	25	9817.00	Boston	02116	NA
25	14454	Suffolk	25	9818.00	Boston	02130	NA
25	14454	Suffolk	25	9819.00	Boston	02132	NA
25	14454	Suffolk	25	9901.01	Boston	NA	NA