



Community Reinvestment Act Public File
as of January 1, 2026
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Item 1 - Leader Bank CRA Public Evaluation



PUBLIC DISCLOSURE

June 9, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Leader Bank, National Association
Charter Number: 24131

141 Massachusetts Avenue
Arlington, MA 02474

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of Leader Bank, National Association (Leader or the bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Leader Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the High Satisfactory rating in the state of Massachusetts (MA). Lending levels reflect excellent responsiveness to assessment area (AA) credit needs, a good geographic distribution of loans, and an adequate distribution of loans among individuals of different income levels and businesses of different sizes. The bank was a leader in making community development (CD) loans during the January 1, 2022, through December 31, 2024, evaluation period.
- The Investment Test rating is based on the High Satisfactory rating in the state of MA. The bank has a good level of qualified CD investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally used innovative and/or complex investments to support CD initiatives
- The Service Test rating is based on the Low Satisfactory rating in the state of MA. Delivery systems are reasonably accessible to essentially all portions of the bank's AA. The bank provides a relatively high level of CD services consistent with its capacity and ability.

Lending in Assessment Area

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

The bank originated and/or purchased 68.8 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	9,866	68.64	4,508	31.36	14,374	5,549,281	74.80	1,870,038	25.20	7,419,319
Small Business	138	78.41	38	21.59	176	38,870	74.25	13,481	25.75	52,351
Total	10,004	68.76	4,546	31.24	14,550	5,588,151	74.79	1,883,519	25.21	7,471,670
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Leader Bank, National Association (NA) is an intrastate national bank headquartered in Arlington, MA with a reported \$4.6 billion in total assets as of December 31, 2024. Founded in 2002, the bank is wholly owned by Leader Bancorp, Inc., a one-bank holding company. During the evaluation period, the bank maintained six full-service branch locations across Arlington, Belmont, Burlington, Cambridge, and Boston, MA, offering a standard array of tradition loan and deposit products for both personal and business customers at all branch locations. Leader's website, www.leaderbank.com, provides a listing and description of loan and deposit offerings, including checking and savings accounts, residential mortgage loans, and home equity lines of credit (HELOCs). Leader 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 commercial checking and savings accounts, cash management services, property management solutions, commercial mortgages, U.S. Small Business Administration (SBA)-backed loan products, and business term loans. Additionally, in lieu of in-person services, the bank also provides alternative delivery systems (ADS) such as online and mobile banking.

The bank's AA consists of a single state rating area in MA, the full-scope Boston MA metropolitan statistical area (MSA) AA. This AA, containing all six branch locations, is geographically large, stretching approximately 80 miles North to South and approximately 90 miles East to West, encompassing the full counties of Essex, Middlesex, Norfolk, Plymouth, and Suffolk, MA. Since the previous performance evaluation, the bank closed one branch formerly located in a moderate-income geography at 449 Massachusetts Avenue, Arlington, MA. The branch was closed in September 2022 as part of the bank's strategy due to minimal customer foot traffic. Branch hours for the six office locations are largely uniform from 9:00am to 4:00pm, Monday through Friday. Some locations offer extended hours, opening as early as 8:30am and closing as late as 6:00pm. Additionally, five of the six branch locations offer abbreviated Saturday hours from 9:00am to 1:00pm. Leader's branches are largely centralized within the Boston MA MSA AA; four branches are located in upper-income geographies, with the remaining two located in middle-income geographies. Leader also maintains seven Automated Teller Machines in the AA, with two located in Arlington, MA and one located in each of Belmont, Burlington, Cambridge, Boston, and Marshfield, MA. Lastly, Leader operates nine mortgage offices

located in Arlington, Marblehead, Marshfield, Needham, Boston, Holden, Mashpee, Topsfield, and Lawrence, MA, as well as one located in Simsbury, Connecticut (CT).

As of December 31, 2024, Leader reported total assets, total deposits, and tier 1 capital of \$4.6 billion, \$3.7 billion, and \$534 million, respectively. The net loan portfolio totaled approximately \$3.8 billion or 81.8 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2024:

Loan Portfolio Summary by Loan Product December 31, 2024	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgage – Closed End	44.82
Commercial Real Estate	20.79
Multifamily	13.71
Consumer Loans	10.24
Home Equity	5.30
Construction & Development	4.17
Commercial & Industrial	0.94 <1
Other Loans	0.01 <1
Total	100.0

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2024. Due to rounding, totals may not equal 100.0 percent.

The bank has no financial or legal impediments in meeting the credit needs of its AA. The bank was rated ‘Outstanding’ using Intermediate Small Bank (ISB) procedures at the previous CRA performance evaluation dated June 21, 2022.

Additionally, performance context considered housing affordability needs, leveraging the AA’s reported median family income (MFI) and assumed maximum monthly principal and interest mortgage payments of no more than 30 percent of an applicant’s income. This was compared to the monthly payment for a 30-year mortgage with a 5 percent interest rate, not considering any down payment, homeowner’s insurance, real estate taxes, or additional monthly expenses, using the AA’s reported median housing value (MHV) to assess the affordability for either low- and/or moderate-income (LMI) borrowers. To supplement this analysis, a review of recent real estate listing data as reported by Zillow and Realtor.com was completed to further understand homeownership challenges in the area.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Leader was evaluated using large bank evaluation procedures, which assess the bank's CRA performance according to three different testing criteria. This includes a Lending Test, Investment Test, and a Service Test. The bank's performance was assessed using Home Mortgage Disclosure Act (HMDA)-reportable home mortgage loans and CRA-reportable small business loans originated and/or purchased during the evaluation period, which spanned from January 1, 2022, through December 31, 2024. The bank did not make any small loans to farms during the evaluation period. Consumer loan data was not submitted for consideration as part of this evaluation's scope. Performance also included an assessment of CD activities occurring during the same time-period. CD activities included CD loans, qualified investments, grants and donations, and CD services.

Management provided both home mortgage and small business loan information for 2022, 2023, and 2024 as required by HMDA and CRA, respectively. The Office of the Comptroller of the Currency (OCC) determined data submitted as required by HMDA and CRA was reliable and accurate. The OCC also verified CD activities submitted by management.

Lending performance was assessed based on the bank's primary loan products. Primary loan products include those in which the bank originated at least 20 loans within an AA during the evaluation period. Leader had sufficient volume of home mortgage and small business loans in its AA to conduct a meaningful analysis. HMDA and CRA small business aggregate lending and market share percentages consider only lenders that submit HMDA and CRA data. Lenders that collect but do not submit data are not considered in the percentages.

As indicated in Table 1: Lending Inside and Outside of the Assessment Area, the primary lending products originated and/or purchased during the evaluation period were home mortgage and small business loans. Bank-wide home mortgage and small business loans accounted for 98.8 percent and 1.2 percent, respectively, of all primary product lending occurring during the evaluation period. For the geographic and borrower distribution analyses, loan data was compared to 2020 and 2024 U.S. Census data, 2022 Peer Mortgage and Small Business data, and 2022-2024 Dunn & Bradstreet Demographics data. For performance context, 2023 Peer Mortgage and Peer Small Business data was used for support as applicable. Peer Deposit market share data is as of June 30, 2023, based on information from the Federal Deposit Insurance Corporation (FDIC).

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 MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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 section 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) and does not arbitrarily exclude any LMI geographies. Additionally, the bank delineated AA contains the entirety of the customer deposit base as well as a high percentage of the bank's home mortgage and small business lending originated and/or purchased during the evaluation period. As previously discussed, the MA-based AA includes the full-scope Boston MA MSA AA, consisting of the following full counties: Essex, Middlesex, Norfolk, Plymouth, and Suffolk, MA.

Ratings

The bank's overall rating is a blend of the state ratings.

Amongst the two primary products, more consideration was given to the bank's home mortgage lending performance when compared to small business lending, as only 1.4 percent by number of all inside AA loan originations were small business loans compared to 98.6 percent of home mortgages by number.

The state rating in rating areas with a single AA is based on performance in that AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Massachusetts

CRA rating for the State of Massachusetts:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The bank exhibited a good geographic distribution of loans in its AA.
- The bank exhibited an adequate distribution of loans among individuals of different income levels and businesses of different sizes in its AA, given the product lines offered by the institution.
- The institution was a leader in making CD loans in the AA.
- The institution had a good level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibited good responsiveness to credit and community development needs. The institution occasionally used innovated and/or complex investments to support CD initiatives.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA.
- The institution provided a relatively high level of CD services.

Description of Institution's Operations in Massachusetts

The state of MA represents Leader's primary area of operations and consists of a single rating area, the full-scope Boston MA MSA AA. As previously discussed, this rating area is geographically large, being comprised of the full five counties of Essex, Middlesex, Norfolk, Plymouth, and Suffolk in MA. The AA consists of wholly contiguous political subdivisions in MA and does not arbitrarily exclude any LMI geographies, nor does the AA delineation contain any unexplained conspicuous gaps. In total, the AA contains 1,031 geographies: 110 low-income, 191 moderate-income, 354 middle-income, 332 upper-income, and 44 geographies that had not been assigned an income classification as of the 2024 Census. The AA contains all branch locations, with offices largely in the central portion of the AA, with the bank offering their customers a variety of ADS, including online, mobile, and telephone offerings, to supplement the smaller branch network.

Leader's primary business focus during the evaluation period was to originate loans funded by core deposits and the bank faced significant competition for deposits and loans in its AA. According to June 30, 2024, FDIC deposit share market data, leading competitors for deposits in the AA included State Street Bank and Trust Company (37.3 percent), Bank of America, NA (18.1 percent), Citizens Bank, NA (11.7 percent), Santander Bank, NA (5.1 percent), and Eastern Bank (3.5 percent). These top five institutions accounted for approximately 75.6 percent of the area's deposits. Within this same space, Leader ranked as the 15th largest deposit holder among 96 competitors with less than 1 percent market share. Outside the top five depositors, all institutions individually maintained less than 3 percent market share, highlighting the significant level of deposit competition within the AA.

Competition for home mortgage and small business lending was also significant within the Boston MA MSA AA. Peer mortgage data for 2023 home mortgage lending within the bank's AA showed Leader ranking fifth among 588 lending institutions with 3 percent market share. The top five institutions accounted for approximately 29.4 percent of the market. Other top lending competitors in the AA included JPMorgan Chase Bank, NA (13.3 percent), Citizens Bank, NA (6.8 percent), Guaranteed Rate, Inc. (3.3 percent), and Bank of America, NA (3 percent). Outside of the top ten home mortgage lenders, all institutions individually maintained less than 2 percent market share. Peer small business data for 2023 small business lending within the bank's AA showed Leader ranking 68th among 196 lending institutions with less than 1 percent market share. The top five institutions accounted for approximately 70.6 percent of the market. Leading competitors for small business lending in the AA included American Express, National Bank (30.7 percent), JPMorgan Chase Bank, NA (15.2 percent), Bank of America, NA (11.8 percent), Citibank, NA (6.6 percent), and Capital One, NA (6.3 percent). Outside of the top five small business lenders, all institutions individually maintained less than 5 percent market share.

Economic Data

As indicated by Moody's Analytics Inc., January and February 2025 reporting, the Massachusetts economy is struggling during a late expansionary phase of its business cycle. While employment within the state has returned to pre-pandemic levels, this performance lags both the nation and the greater Northeast region as the state's tech-heavy service industry increasingly reduces staff to lower costs and the healthcare and finance sectors continue to hire at a tepid pace. More specifically, the Boston MA and Cambridge-Newton-Framingham MA metropolitan divisions (MDs) have also experienced challenges in matching the economic performance of the nation, Northeast region, and the state of Massachusetts itself, as the struggling technology, healthcare, and finance industries are largely based within these two MDs. Both Massachusetts MDs exhibit some of the highest business and living costs in the state which are further exacerbated by Greater Boston's high housing prices that continue to appreciate. Long-term, Greater Boston's highly educated and skilled labor force will enable the metro region to outperform its Northeast neighbors but will still underperform when compared to the nation. This is due to an aging population and recent federal policies reducing academic funding and restricting immigration, negatively impacting what has been considered a historic center of colleges and universities.

Top five employers within the state include: Mass General Brigham, Beth Israel Lahey Health, University of Massachusetts, DeMoulas Super Markets Inc., and Harvard University, with total employees per employer above 20,000. Education and Health Services, Professional and Business Services, and the Government sectors make up the largest employers, aggregating approximately 52 percent of total employment.

Community Contact

As part of this evaluation, to better assess the bank's performance with AA context, the OCC leveraged recent community contacts made within the bank's Boston MA MSA AA during the January 1, 2022, to December 31, 2024, evaluation period. Contacts included six local community organizations that operate within Essex and Middlesex Counties, MA. One of the organizations contacted operates as a local community organization focused on creating and preserving affordable housing opportunities for LMI families and providing technical and financial assistance for small businesses. Another organization contacted operates as a 501(c)(3) community housing development corporation with a mission to promote the development, rehabilitation, and maintenance of affordable housing in the AA, focusing on LMI individuals and families. The contacts shared that rising housing prices in the region

present significant hurdles for LMI families in an area that is still recovering from COVID-19 pandemic era challenges.

Assessment Area(s) - Boston MA MSA AA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,031	10.67	18.53	34.34	32.20	4.27
Population by Geography	4,496,567	9.97	19.15	36.19	33.46	1.23
Housing Units by Geography	1,784,701	9.38	19.29	37.15	33.10	1.08
Owner-Occupied Housing by Geography	1,014,926	3.62	15.07	40.75	40.00	0.55
Occupied Rental Units by Geography	665,478	17.94	25.59	31.79	22.87	1.82
Vacant Units by Geography	104,297	10.75	20.19	36.32	31.16	1.58
Businesses by Geography	186,681	7.05	15.61	34.70	41.32	1.32
Farms by Geography	4,394	4.14	15.48	40.62	39.12	0.64
Family Distribution by Income Level	1,056,549	22.97	16.30	19.84	40.88	0.00
Household Distribution by Income Level	1,680,404	26.61	14.42	16.85	42.12	0.00
Unemployment rate (%)	5.00	10.10	6.24	4.29	3.70	6.14
Households Below Poverty Level (%)	10.15	27.12	14.16	7.62	5.68	17.49
Median Family Income (14454 - Boston, MA MD)		\$112,607	Median Housing Value			\$464,900
Median Family Income (15764 - Cambridge-Newton-Framingham, MA MD)		\$121,481	Median Gross Rent			\$1,536
Median Family Income (14454 - Boston, MA MD) for 2024		\$136,200	Families Below Poverty Level			6.08
Median Family Income (15764 - Cambridge-Newton-Framingham, MA MD) for 2024		\$146,600				
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Massachusetts

The rating for the state of MA is based on a full-scope review of the performance in the Boston MA MSA AA. Refer to appendix A for additional information on the AA under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MASSACHUSETTS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Boston MA MSA AA was good.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Table 3: Lending Activity								2022 - 2024
Number of Loans								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Boston MA MSA AA	9,866	138	0	16	0	10,020	100.00	100.00
Total	9,866	138	0	16	0	10,020	100.00	100.00
Dollar Volume of Loans (\$000s)								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Boston MA MSA AA	5,549,281	38,870	0	36,139	0	5,624,290	100.00	100.00
Total	5,549,281	38,870	0	36,139	0	5,624,290	100.00	100.00
Source: 1/1/2022 - 12/31/2024 Bank Data.								
Due to rounding, totals may not equal 100.0%								

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to June 30, 2024, FDIC deposit market share data, Leader reported \$3.7 billion in deposits in the Boston MA MSA AA. As of June 30, 2024, the bank ranked 15th among 96 depository institutions or in the 84th percentile with less than 1 percent market share in the AA.

Based on 2023 HMDA market share data, Leader ranked fifth among 588 lending institutions for home mortgage loan originations and purchases, or the 99th percentile, with a market share of 3 percent, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders, JPMorgan Chase Bank, NA, Citizens Bank, NA, Guaranteed Rate Inc, Bank of America, NA, and Leader Bank, NA, had a combined market share of 29.4 percent. Market share for the top five lenders ranged from 3 percent to 13.3 percent.

Based on 2023 CRA small business data, Leader ranked 68th among 196 small business lenders, or the 65th percentile, with a market share of less than 1 percent, demonstrating adequate responsiveness to credit needs. The top five small business lenders, American Express National Bank, JPMorgan Chase Bank, NA, Bank of America, NA, Citibank, NA, and Capital One, NA, had a combined market share of 70.6 percent. Market share for the top five lenders ranged from 6.3 percent to 30.7 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table 7 in the state of Massachusetts 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 in the Boston MA MSA AA was good, given performance context.

The percentage of home mortgage loans in low-income geographies approximated to the percentage of owner-occupied (OO) housing units located in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was below both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders. During this period, less than 1 percent of the bank's home mortgage loans were made in geographies that were not assigned an income classification as of the most recent Census update.

This assessment of performance in LMI geographies considered the limited number of OO housing units in those LMI geographies, as well as overall AA competition for home mortgage lending. Within the AA, approximately 3.6 percent, or 36,741 OO housing units, were located in low-income geographies, while approximately 15.1 percent, or 152,950 OO housing units, were located in moderate-income geographies. The bank faced significant competition from other large community banks, larger national banks, and national mortgage lenders. In 2023, Leader ranked 10th among 434 other competing lenders for home mortgage loans originated in LMI geographies in the AA, with 2 percent market share through 345 instances of lending. The top five home mortgage lenders in LMI geographies, JPMorgan Chase Bank, NA (11.1 percent), Citizens Bank, NA (5.5 percent), TD Bank (3.5 percent), Guaranteed Rate, Inc (3.5 percent), and Eastern Bank (3.4 percent), had a combined market share of approximately 27 percent. Within this space, all remaining lenders outside of the top five individually maintained less than 4 percent market share.

Small Loans to Businesses

Refer to Table 9 in the state of Massachusetts section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses in the Boston MA MSA AA was good, given performance context.

The percentage of small loans to businesses in low-income geographies was below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

This assessment of performance in low-income geographies considered the limited number of businesses, 13,161, or 7.1 percent of all AA businesses, in low-income geographies and AA

competition. Leader faced competition from other larger national banks and multinational financial corporations. In 2023, the bank ranked 73rd among 196 other lenders for small business lending made in low-income geographies in the AA, with less than 1 percent market share through two instances of lending. The top small business lenders in low-income geographies, American Express National Bank (27.3 percent), Bank of America, NA (12.4 percent), JPMorgan Chase Bank, NA (10.8 percent), Capital One, NA (8.1 percent), and Citibank, NA (7.4 percent), had a combined market share of 66 percent. All lenders outside of the top five individually maintained less than 6 percent market share according to 2023 peer small business data.

Lending Gap Analysis

The OCC reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans and small loans to businesses in the Boston MA MSA AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the state of Massachusetts 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 in the Boston MA MSA AA was adequate, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below both the percentage of low-income families and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was below both the percentage of moderate-income families and the aggregate percentage of all reporting lenders. During this period, 2 percent of the bank's home mortgage loans did not have a reported income.

Leader faces significant competition from national banks, mortgage lenders, and other community banks operating within the Boston MA MSA AA. In 2023, Leader ranked 10th among 369 other competing lenders for home mortgage loans made to either low- or moderate-income borrowers in the AA with 2.2 percent market share through 387 instances of lending. The top five home mortgage lenders to low- or moderate-income borrowers, Citizens Bank, NA (10.5 percent), Rocket Mortgage (4.8 percent), Eastern Bank (4 percent), TD Bank (3.7 percent), and Guaranteed Rate, Inc (3.3 percent), had a combined market share of 26.3 percent. All lenders outside of the top eight individually maintained less than 3 percent market share.

The assessment of performance also considered the affordability of home ownership for low-income borrowers in the AA relative to the MHV. For the Boston MA MD portion of the bank's AA, with a reported 2024 MFI of \$136,200, low-income families in the AA with a maximum annual income of \$68,100, would find it challenging to qualify for a mortgage given the \$464,900 MHV in the MD. For the Cambridge-Newton-Framingham MA MD portion of the bank's AA, with a reported 2024 MFI of

\$146,600, low-income families in the AA with a maximum annual income of \$73,300, would find it challenging to qualify for a mortgage given the \$464,900 MHV in the MD. Additionally, 6.1 percent of the families are below the poverty level and the median gross rent is \$1,536.

As previously discussed, to further understand homeownership challenges in the market for LMI borrowers, the analysis also considered timelier housing values as reported by online real estate listing sites, namely Realtor.com and Zillow. The review of real estate listing data collected during June 2025 consistently identified housing values exceeding the 2024 Census reported MHV of \$464,900 by approximately \$170,000. Specifically, real estate listing data for geographies within the bank's AA ranged from a low of \$634,284 to a high of \$860,000, illustrating the challenges that both low- and moderate-income families in the AA experience when applying for home mortgage loans.

Small Loans to Businesses

Refer to Table 10 in the state of Massachusetts section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Boston MA MSA AA was adequate, given performance context.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was well below the percentage of those businesses and was near to the aggregate percentage of all reporting lenders. During this period, 2.9 percent of the bank's small loans to businesses in the AA did not have a reported revenue while 8.7 percent of businesses within the AA did not have reportable revenues.

The assessment of performance considered the bank's market share for small loans to businesses with revenues less than \$1 million relative to AA competition. In 2023, the bank ranked 56th among 196 competing lenders with less than 1 percent market share through 28 instances of lending small loans to businesses with revenues less than \$1 million. Collectively, the top six lenders for small loans to businesses with revenues of \$1 million or less, JPMorgan Chase Bank, NA (22 percent), Bank of America, NA (16.3 percent), American Express, National Bank (13.6 percent), Citibank, NA (10.4 percent), US Bank NA (7.3 percent), and Capital One, NA (7.3 percent), had a combined market share of 76.8 percent. All lenders outside of the top six individually maintained less than 5 percent market share.

Community Development Lending

The institution was a leader in making CD loans in the state of MA rating area.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

CD lending within the state of MA is considered excellent and is reflected by the bank's excellent CD lending within the Boston MA MSA AA. During the evaluation period, Leader originated a total of 16 qualified CD loans to 12 different community organizations within the Boston MA MSA AA, totaling approximately \$36.1 million or 6.8 percent of bank-wide tier 1 capital as of December 31, 2024, meeting the standard for outstanding performance. The CD loans originated by the bank largely served as financing for qualified CD organizations based inside the bank's Boston MA MSA AA that either provided for affordable housing needs for LMI groups or geographies or provided for economic development needs for small businesses.

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

- During 2022, the bank made two small business loans as part of the SBA 504 program totaling approximately \$3.2 million in funding to a local small business in the AA that helped to create new jobs, including those for LMI persons.
- During 2023, the bank renewed a \$200,000 participation in a community loan fund that provides financing for community development projects in the AA in response to affordable housing and economic development needs.
- During 2024, the bank made a \$2 million commercial construction loan to a local small business located in a moderate-income geography within the AA, creating jobs for LMI persons.

Product Innovation and Flexibility

The institution made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. In addition to a standard suite of lending products and services for customers, the bank offers specialized loans through the state of MA's MassHousing and ONE Mortgage lending programs, as well as through lending programs offered by the Federal Housing Authority (FHA), Veterans Administration (VA), Federal National Mortgage Association (FNMA), and Federal Home Loan Mortgage Corporation (FHLMC). These programs offer down payment assistance, low fixed interest rates, no private mortgage insurance (PMI) requirements, and homeownership counseling services, all of which are particularly impactful to LMI borrowers. During the evaluation period, Leader made a total of 421 home mortgage loans in the Boston MA MSA AA through the above programs, specifically for LMI borrowers, totaling approximately \$141 million.

INVESTMENT TEST

The bank's performance under the Investment Test in Massachusetts is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Boston MA MSA AA is considered good.

The institution had a good level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*										
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Boston MA MSA AA	4	12,360	--	--	4	100.0	12,360	100.0	--	--
Total	4	12,360	--	--	4	100.0	12,360	100.0	--	--

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

During the evaluation period, Leader's investment activity was largely limited to prior period investments made to qualified CD-eligible funds which targeted affordable housing and economic development CD needs within the Boston MA MSA AA. Total qualified investments and donations within the AA were good and demonstrate good responsiveness to credit and community development needs. Leader's qualified investments within the AA totaled approximately \$12.4 million or 2.3 percent of tier 1 capital as of December 31, 2024. In addition to qualified investment activity, the bank also made 115 qualified CD donations to eligible organizations within the delineated AA totaling approximately \$418,700. While the bank's actual level of charitable giving within the AA was greater, these 115 instances of giving were verified as meeting the definition of community development.

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

- A \$25,000 donation made to a qualified MA community investment tax credit program for a local community development financial institution which provides economic development services supporting small businesses in the greater Boston, MA area.
- A \$20,000 donation made to a qualified MA community investment tax credit program for a local community development corporation which provides affordable housing services for LMI populations within Middlesex County, MA.
- A \$5,000 donation made to a local non-profit organization that provides community services, including financial literacy seminars, to LMI populations located in eastern MA.
- A \$3,500 donation made to a local 501(c)(3) organization that provides community services, mainly nutritional and health services, to LMI populations located in eastern MA.

SERVICE TEST

The bank's performance under the Service Test in Massachusetts is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Boston MA MSA AA was adequate.

Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Table 5: Distribution of Branch Delivery Systems												
Assessment Area	Deposits	Branches							Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography			
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp
Boston MA MSA AA	100.00	6	100.00	0.00	0.00	33.33	66.67	0.00	9.97	19.15	36.19	33.46
Total	100.00	6	100.00	0.00	0.00	33.33	66.67	0.00	9.97	19.15	36.19	33.46
Source: FFIEC File - 2020, 2024 Census												
1/1/2022 - 12/31/2024 Bank Data												
Due to rounding, totals may not equal 100.0%												

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank maintains six branches within the AA, while 10.7 percent and 18.5 percent of the geographies in the Boston MA MSA AA were either low- or moderate-income, respectively. As of the 2024 U.S. Census, 4.3 percent of the geographies in the AA were not assigned an income classification. The bank did not have any branches in LMI geographies in the Boston MA MSA AA. As of the end of the evaluation period, the bank also maintained four branches within the AA located in either middle- or upper-income geographies that serviced, and were determined to be within proximity to, LMI geographies. The bank also offers a wide variety of alternative delivery systems to increase accessibility for customers, including mobile and online banking, telephone banking, eAlerts, and online mortgage payment services.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Boston MA MSA AA	0	1	0	-1	0	0	0
Total	0	1	0	-1	0	0	0

1/1/2022 - 12/31/2024 Bank Data.

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the institution's opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed one branch location in a moderate-income geography within the Boston MA MSA AA. This branch closure occurred during September 2022 as part of the bank's strategy due to minimal customer foot traffic. The branch closure has not impacted the

bank's service offerings nor responsiveness to community credit needs. Furthermore, three of Leader's six branches are located within close proximity to the closed branch location.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly for LMI geographies and/or individuals. The bank maintained standard business hours during weekdays within the Boston MA MSA AA and offered Saturday morning hours at five of the six branch locations as previously described, with traditional banking services provided.

Community Development Services

The institution provided a relatively high level of CD services.

During the evaluation period, bank employees served in 45 instances providing approximately 1,594 service hours across a variety of CD-eligible organizations that are responsive to affordable housing, economic development, and community service needs in the AA. Services provided included administering financial literacy and workforce development training and providing expertise serving on boards and committees of CD-qualified organizations.

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

- An executive of the bank served approximately 450 hours on the board and as acting chair for a local community network, that coordinates affordable housing, economic development, and community service initiatives amongst financial institutions and community organizations in the AA, that is responsive to community credit needs.
- An executive of the bank served approximately 144 hours as a director for a local community group, that works to promote small businesses and economic growth in Middlesex County, MA, that is responsive to economic development needs.
- An executive of the bank served approximately 120 hours as a director for a local non-profit organization, that provides food and nutrition services to LMI populations in the Cambridge-Newton-Framingham, MA MD, that is responsive to community service needs.

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 MSAs and non-MSAs 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:	(01/01/2022 to 12/31/2024)	
Bank Products Reviewed:	HMDA-reportable home mortgage loans CRA-reportable small business loans Community Development-eligible loans, investments, 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 MA MSA AA	Full-scope	Single State: Massachusetts – MA (#25) • Boston-Cambridge-Newton, MA-NH MSA (#14460) ○ Boston, MA MD (#14454) ▪ Norfolk (#021), Plymouth (#023), Suffolk (#025) ○ Cambridge-Newton-Framingham, MA MD (#15764) ▪ Essex (#009), Middlesex (#017)

Appendix B: Summary of State Ratings

RATINGS LEADER BANK, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Leader Bank, National Association	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
Massachusetts	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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 CD loans and qualified investments, branch distribution, and CD services).

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

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 (MD): 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 (MSA): 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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 loans are treated the same 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/AA. 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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 MA MSA AA	9,866	5,549,281	100.00	209,821	3.62	3.50	5.00	15.07	10.99	15.51	40.75	35.21	38.51	40.00	49.48	40.22	0.55	0.82	0.77
Total	9,866	5,549,281	100.00	209,821	3.62	3.50	5.00	15.07	10.99	15.51	40.75	35.21	38.51	40.00	49.48	40.22	0.55	0.82	0.77

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Boston MA MSA AA	9,866	5,549,281	100.00	209,821	22.97	2.43	6.76	16.30	11.77	17.08	19.84	25.11	21.52	40.88	58.70	37.75	--	2.00	16.89
Total	9,866	5,549,281	100.00	209,821	22.97	2.43	6.76	16.30	11.77	17.08	19.84	25.11	21.52	40.88	58.70	37.75	--	2.00	16.89

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Boston MA MSA AA	138	38,870	100.00	246,687	7.05	5.07	6.52	15.61	17.39	16.70	34.70	31.88	36.42	41.32	41.30	39.09	1.32	4.35	1.28
Total	138	38,870	100.00	246,687	7.05	5.07	6.52	15.61	17.39	16.70	34.70	31.88	36.42	41.32	41.30	39.09	1.32	4.35	1.28

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022 - 2024
Assessment Area:		Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
		#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Boston MA MSA AA		138	38,870	100.00	246,687	79.82	43.48	50.03	11.47	53.62	8.71	2.90
Total		138	38,870	100.00	246,687	79.82	43.48	50.03	11.47	53.62	8.71	2.90

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA 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 January 1, 2026

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 January 1, 2026

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 – 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 6 Holden, MA 01520	49340	7283.00	25	27	By Appointment
Loan Production Office – Lawrence	130 Parker Street, Suite 34 Lawrence, MA 01843	15764	2516.00	25	09	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 January 1, 2026

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

Item 3 – List of Branches & Offices Closed since January 1, 2024



Directory of Branches/Offices Opened or Closed since January 1, 2024

Lending Office Opened	Address	Month and Year Opened	MSA/MD Code	Census Tract Code
Loan Production Office – Lawrence	130 Parker Street, Suite 34 Lawrence, MA 01843	October 2024	15764	2516.00
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

Lending Office Closed	Address	Month and Year Closed	MSA/MD Code	Census Tract Code

Item 4 – List of Products & Services



Retail/Deposit Products and Services as of January 1, 2026

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 Plus Checking Accounts
- Savings Accounts, including:
 - Leader Savings Accounts
 - Kids' Club Accounts
 - Zeugma Plus 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 January 1, 2026

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 January 1, 2026

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 January 1, 2026

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



LeaderBank[®]

Fee Schedule as of January 1, 2026

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 Plus Checking Account

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

* Must be opened with Zeugma Checking Account. Total of \$1,000 initial deposit required across Zeugma Plus Checking & Zeugma Plus Savings.



Fee Schedule as of January 1, 2026

Zeugma Plus Savings Account

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

* Must be opened with Zeugma Checking Account. Total of \$1,000 initial deposit required across Zeugma Plus Checking & Zeugma Plus Savings.

Leader Savings Accounts

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

Kid's Club 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.

LeaderBank Fee Schedule as of January 1, 2026

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 January 1, 2026

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 January 1, 2026

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 2023 and 2024 may be obtained on the Consumer Financial Protection Bureau's website located at www.consumerfinance.gov/hmda.

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 Statements for 2023 and 2024 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>.

Please note that 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

Respondent ID: 0000024131

Small Business Loans - Originations

Agency: OCC - 1

Institution: Leader Bank, NA

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000024131

Small Business Loans - Originations

Agency: OCC - 1

Institution: Leader Bank, NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	1	600	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	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	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	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)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	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	1	250	0	0	1	250	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	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%	1	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	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)
ESSEX COUNTY (009), 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	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	1	50	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	2	1,024	2	1,024	0	0
Median Family Income 80-90%	0	0	0	0	1	338	1	338	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	25	0	0	1	595	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	4	1,957	5	1,437	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	378	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	378	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)
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%	1	100	0	0	0	0	1	100	0	0
Median Family Income 50-60%	2	200	0	0	0	0	2	200	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	140	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%	1	75	0	0	0	0	1	75	0	0
Median Family Income 100-110%	1	29	2	359	6	3,395	6	2,764	0	0
Median Family Income 110-120%	1	75	0	0	3	1,122	0	0	0	0
Median Family Income ≥ 120%	6	355	3	480	4	1,650	5	480	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	12	834	6	979	13	6,167	15	3,619	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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	1	500	0	0
Median Family Income 90-100%	2	100	1	250	0	0	1	50	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	130	0	0	1	130	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	2	380	1	500	3	680	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)
PLYMOUTH COUNTY (023), 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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	400	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	150	0	0	1	150	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	150	1	400	1	150	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	1	130	0	0	1	130	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%	2	150	2	400	4	2,176	2	776	0	0
Median Family Income Not Known	1	35	0	0	0	0	1	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	185	3	530	4	2,176	4	941	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	1	243	0	0	1	243	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	30	1	200	0	0	1	30	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	30	2	443	0	0	2	273	0	0
TOTAL INSIDE AA IN STATE	19	1,194	12	2,039	23	11,200	28	6,827	0	0
TOTAL OUTSIDE AA IN STATE	2	93	3	693	1	378	4	586	0	0
STATE TOTAL	21	1,287	15	2,732	24	11,578	32	7,413	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	19	1,194	12	2,039	23	11,200	28	6,827	0	0
TOTAL OUTSIDE AA	3	143	4	943	2	978	6	1,236	0	0
TOTAL INSIDE & OUTSIDE	22	1,337	16	2,982	25	12,178	34	8,063	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Leader Bank, NA

PAGE: 1 OF 1

Respondent ID: 000024131
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 - ESSEX COUNTY (009) - MSA 15764	6	2,032	5	1,437	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	31	7,980	15	3,619	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	5	980	3	680	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	2	550	1	150	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	10	2,891	4	941	0	0

2023 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	5	16,061	0	0
Purchased	0	0	0	0
Total	5	16,061	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

PAGE: 1 OF 8

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**ESSEX COUNTY (009), MA****MSA: 15764****Median Family Income 10-20%**

2509.00*

Median Family Income 20-30%

2068.00* 2601.00*

Median Family Income 30-40%

2043.00* 2061.00* 2065.00* 2069.00* 2070.00* 2072.00* 2216.00* 2501.00* 2504.00* 2505.00* 2511.00*

2512.00* 2513.00* 2514.00* 2515.00* 2516.00* 2602.00* 2608.00*

Median Family Income 40-50%

2042.00* 2060.00* 2071.00* 2107.00* 2174.01* 2503.00* 2506.00* 2507.00* 2508.00* 2510.00* 2517.00*

2524.00*

Median Family Income 50-60%

2055.00* 2056.00* 2058.00* 2062.00* 2066.00* 2067.00* 2174.02 2214.00* 2502.00* 2521.01* 2609.00*

Median Family Income 60-70%

2041.01* 2047.02* 2052.00* 2059.00* 2064.00* 2083.01* 2104.01* 2108.00* 2215.00* 2525.01* 2606.00*

2607.00* 2610.00* 2611.02* 2664.00*

Median Family Income 70-80%

2021.04* 2047.01* 2051.00* 2057.00* 2063.00* 2083.02* 2106.00* 2111.00* 2112.02* 2114.01* 2171.02*

2173.00* 2217.00* 2518.00* 2522.01* 2523.00 2525.02* 2671.02*

Median Family Income 80-90%

2041.02* 2044.00* 2045.00* 2046.00* 2081.01* 2081.02* 2084.01* 2103.01* 2103.02* 2109.00* 2201.02*

2219.02* 2526.01* 2531.00 2604.01* 2605.00* 2621.00* 2663.00* 2671.04*

Median Family Income 90-100%

2033.01* 2054.00* 2082.00* 2102.00* 2104.02* 2105.00* 2172.01* 2201.01* 2211.00* 2213.00* 2218.00*

2219.01* 2232.00* 2522.02* 2526.03* 2532.02* 2603.01* 2604.02* 2611.01* 2651.01* 2662.00* 2671.03*

Median Family Income 100-110%

2021.01* 2053.00* 2084.02* 2101.00* 2112.01* 2114.02* 2121.02* 2151.01* 2151.02* 2172.02* 2175.00*

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 8

Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

2221.00* 2521.02* 2526.02* 2532.01* 2603.02* 2641.00* 2682.00* 2683.00* 2701.00*

Median Family Income 110-120%

2011.00* 2171.01* 2231.00* 2661.00* 2684.00*

Median Family Income >= 120%

2022.00* 2031.00* 2032.00* 2033.02 2091.00 2092.00* 2113.00* 2121.01* 2131.00* 2141.00* 2161.00*

2176.01* 2176.02* 2181.00* 2233.00* 2532.03* 2532.04* 2532.05* 2541.00* 2542.00* 2543.01* 2543.02*

2544.01* 2544.02* 2544.03* 2631.00* 2651.02* 2681.00* 2691.00*

Median Family Income Not Known

2021.03* 9901.00*

MIDDLESEX COUNTY (017), MA**MSA: 15764****Median Family Income 10-20%**

3883.00*

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00* 3424.02* 3425.01* 3426.00*

3501.09* 3549.02 3685.00* 3687.00 3689.02*

Median Family Income 60-70%

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

3522.00* 3526.00* 3683.00*

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3212.00* 3333.00* 3336.02* 3364.04* 3393.00* 3398.03*

3399.00* 3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03* 3539.00* 3563.00* 3688.00 3703.02*

3704.03* 3832.00* 3834.02* 3835.01*

Median Family Income 80-90%

2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 8

Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

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%**

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*

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*
4091.02* 4111.01* 4111.02* 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*
4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00 4164.00* 4173.00* 4180.03* 4191.00*
4192.00* 4195.00* 4196.01* 4196.02* 4197.00* 4221.00* 4223.04* 4231.01* 4231.02* 4412.02* 4412.03*
4412.04* 4421.03* 4421.04* 4422.01* 4572.00*

Median Family Income Not Known

4172.02* 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA**MSA: 14454****Median Family Income 20-30%**

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00* 5105.03* 5105.05* 5108.00* 5114.00*

Median Family Income 50-60%

5105.04* 5110.00* 5113.01* 5115.00* 5423.01*

Median Family Income 60-70%

5105.01* 5112.00* 5113.02* 5302.00* 5453.00* 5454.00*

Median Family Income 70-80%

5102.00* 5116.01* 5232.04* 5303.00* 5401.01* 5422.00* 5423.02* 5441.00* 5442.00* 5452.00*

Median Family Income 80-90%

5021.01* 5107.00* 5111.00* 5117.02* 5202.01* 5211.01* 5211.02* 5212.01* 5305.00* 5421.01* 5421.02*
5614.00*

Median Family Income 90-100%

5001.04* 5021.02* 5022.00* 5062.06* 5101.00* 5116.02* 5117.01* 5212.02* 5231.00* 5251.01 5261.00*
5308.02* 5401.02* 5451.00* 5611.00*

Median Family Income 100-110%

5061.03* 5091.01* 5091.02* 5202.02* 5221.01* 5221.02* 5241.02* 5301.00* 5307.00* 5309.02* 5309.03*

2023 Institution Disclosure Statement - Table 6

PAGE: 6 OF 8

Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

5309.04* 5431.00* 5601.00*

Median Family Income 110-120%5062.02* 5062.03* 5062.05* 5081.02* 5082.00* 5106.00* 5201.00* 5232.01* 5252.04* 5304.00* 5308.01*
5411.00***Median Family Income >= 120%**5001.01* 5001.03* 5011.01* 5011.02* 5012.01* 5012.03* 5012.04 5031.01* 5031.02* 5041.01* 5041.02*
5051.02* 5051.03* 5051.04* 5052.01* 5052.02* 5061.02* 5061.04* 5071.01* 5071.03* 5071.04* 5081.01*
5232.03* 5241.01* 5251.04* 5306.00* 5401.03***Median Family Income Not Known**

9802.00* 9803.00* 9900.03*

SUFFOLK COUNTY (025), MA**MSA: 14454****Median Family Income 10-20%**

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

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

Median Family Income 30-40%0507.00* 0702.01* 0702.02* 0705.02* 0709.01* 0810.01* 0817.00* 0818.00* 0902.00* 0903.00* 0909.01*
0913.00* 0924.00* 1001.00* 1010.02* 1707.02***Median Family Income 40-50%**0104.03* 0104.05* 0502.00* 0504.00* 0509.01* 0511.01* 0701.03* 0801.00* 0805.00* 0813.01* 0815.00*
0904.00* 0906.00* 0915.00* 0916.00* 0917.00* 1011.01* 1101.04* 1304.06* 1602.00* 1605.02* 1702.00***Median Family Income 50-60%**0006.04* 0008.06* 0105.00* 0503.00* 0506.00* 0610.00* 0712.01* 0803.00* 0914.00* 0918.00* 0919.00*
0920.00* 0921.01* 1002.00* 1005.00* 1011.02* 1401.06* 1404.00* 1601.02* 1604.00* 1606.02* 1707.01***Median Family Income 60-70%**0002.02* 0007.01* 0104.04* 0501.01* 0809.00* 0811.01* 0910.01* 1003.00* 1006.01* 1010.01* 1102.01*
1403.00* 1601.03* 1606.01* 1705.03* 1708.00***Median Family Income 70-80%**

2023 Institution Disclosure Statement - Table 6

PAGE: 7 OF 8

Assessment Area(s) by Tract**Respondent ID: 0000024131***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Leader Bank, NA**

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00* 1103.01* 1104.01* 1205.00* 1605.01*
1701.01* 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00*
0912.00* 0922.00* 1004.00* 1006.03* 1009.00* 1401.05* 1401.07* 1402.01* 1706.01*

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

Median Family Income Not Known

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

OUTSIDE ASSESSMENT AREA**FAIRFIELD COUNTY (001), CT****MSA: 14860****Median Family Income >= 120%**

0904.00

BROWARD COUNTY (011), FL**MSA: 22744****Median Family Income 110-120%**

2023 Institution Disclosure Statement - Table 6

PAGE: 8 OF 8

Assessment Area(s) by Tract

Respondent ID: 0000024131

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

Agency: OCC - 1

Institution: Leader Bank, NA

0703.25

CUMBERLAND COUNTY (005), ME

MSA: 38860

Middle Income

0003.00

BARNSTABLE COUNTY (001), MA

MSA: 12700

Moderate Income

0153.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 110-120%

6553.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Moderate Income

8122.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 60-70%

7102.00

Median Family Income >= 120%

7411.01 7424.02

2023 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 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	50	50	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	2	2	0	0.00%
Total	54	54	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.

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAUGATUCK VALLEY PLANNING REGION (140), CT										
MSA 47930										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
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%	1	100	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	100	0	0	0	0	0	0	0	0
CLAY COUNTY (019), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	614	1	614	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	614	1	614	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	819	1	819	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	819	1	819	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	925	1	925	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	925	1	925	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	3	2,358	3	2,358	0	0
STATE TOTAL	1	100	0	0	3	2,358	3	2,358	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: GEORGIA (13)

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)
HENRY COUNTY (151), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	736	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	736	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	736	0	0	0	0
STATE TOTAL	0	0	0	0	1	736	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: LOUISIANA (22)

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)
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	70	0	0	0	0	1	70	0	0
STATE TOTAL	1	70	0	0	0	0	1	70	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)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	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%	1	25	0	0	0	0	1	25	0	0
Median Family Income ≥ 120%	0	0	2	434	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	25	2	434	0	0	1	25	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)
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	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	600	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	300	1	300	0	0
Median Family Income 90-100%	0	0	1	121	1	815	1	815	0	0
Median Family Income 100-110%	1	10	1	250	0	0	1	10	0	0
Median Family Income 110-120%	0	0	1	200	0	0	0	0	0	0
Median Family Income ≥ 120%	8	426	4	580	1	1,000	2	78	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	9	436	8	1,401	4	2,715	5	1,203	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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	750	0	0	0	0
Median Family Income ≥ 120%	0	0	2	423	0	0	2	423	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	2	423	1	750	2	423	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)
PLYMOUTH COUNTY (023), 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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	490	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	511	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	0	0	0	0	1	75	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	2	1,001	1	75	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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	280	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	1	100	1	156	1	350	3	606	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	75	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	200	1	510	1	200	0	0
Median Family Income Not Known	2	67	0	0	1	420	1	57	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	242	3	556	4	1,560	5	863	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	2	960	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	2	735	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	365	1	365	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	2,060	1	365	0	0
TOTAL INSIDE AA IN STATE	14	753	13	2,380	11	6,026	13	2,564	0	0
TOTAL OUTSIDE AA IN STATE	1	25	2	434	5	2,060	2	390	0	0
STATE TOTAL	15	778	15	2,814	16	8,086	15	2,954	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: MISSOURI (29)

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)
MCDONALD COUNTY (119), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	360	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	360	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	360	0	0	0	0
STATE TOTAL	0	0	0	0	1	360	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: NEW JERSEY (34)

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)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	348	1	348	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	348	1	348	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	348	1	348	0	0
STATE TOTAL	0	0	0	0	1	348	1	348	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	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	225	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	225	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	225	0	0	0	0	0	0
STATE TOTAL	0	0	1	225	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: NORTH CAROLINA (37)

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)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	735	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	735	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	735	0	0	0	0
STATE TOTAL	0	0	0	0	1	735	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	439	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	439	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	439	0	0	0	0
STATE TOTAL	0	0	0	0	1	439	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (003), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	393	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	393	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	393	0	0	0	0
STATE TOTAL	0	0	0	0	1	393	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
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)
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	0	0	0	0
STATE TOTAL	0	0	0	0	1	350	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Leader Bank, NA

Respondent ID: 0000024131
Agency: OCC - 1
State: WASHINGTON (53)

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)
KING COUNTY (033), WA										
MSA 42644										
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	1	120	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

State: WASHINGTON (53)

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)
PIERCE COUNTY (053), WA										
MSA 45104										
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	1	312	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	120	1	312	0	0	0	0
STATE TOTAL	0	0	1	120	1	312	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	14	753	13	2,380	11	6,026	13	2,564	0	0
TOTAL OUTSIDE AA	3	195	4	779	17	9,091	7	3,166	0	0
TOTAL INSIDE & OUTSIDE	17	948	17	3,159	28	15,117	20	5,730	0	0

2024 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	21	4,552	5	1,203	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	3	1,173	2	423	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	3	1,076	1	75	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	11	2,358	5	863	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Leader Bank, NA

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	11,743	0	0
Purchased	0	0	0	0
Total	7	11,743	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

PAGE: 1 OF 10

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**ESSEX COUNTY (009), MA****MSA: 15764****Median Family Income 10-20%**

2509.00*

Median Family Income 20-30%

2068.00* 2601.00*

Median Family Income 30-40%

2043.00* 2061.00* 2065.00* 2069.00* 2070.00* 2072.00* 2216.00* 2501.00* 2504.00* 2505.00* 2511.00*

2512.00* 2513.00* 2514.00* 2515.00* 2516.00* 2602.00* 2608.00*

Median Family Income 40-50%

2042.00* 2060.00* 2071.00* 2107.00* 2174.01* 2503.00* 2506.00* 2507.00* 2508.00* 2510.00* 2517.00*

2524.00*

Median Family Income 50-60%

2055.00* 2056.00* 2058.00* 2062.00* 2066.00* 2067.00* 2174.02* 2214.00* 2502.00* 2521.01* 2609.00*

Median Family Income 60-70%

2041.01* 2047.02* 2052.00* 2059.00* 2064.00* 2083.01* 2104.01* 2108.00* 2215.00* 2525.01* 2606.00*

2607.00* 2610.00* 2611.02* 2664.00*

Median Family Income 70-80%

2021.04* 2047.01* 2051.00* 2057.00* 2063.00* 2083.02* 2106.00* 2111.00* 2112.02* 2114.01* 2171.02*

2173.00* 2217.00* 2518.00* 2522.01* 2523.00* 2525.02* 2671.02*

Median Family Income 80-90%

2041.02* 2044.00* 2045.00* 2046.00* 2081.01* 2081.02* 2084.01* 2103.01* 2103.02* 2109.00* 2201.02*

2219.02* 2526.01* 2531.00* 2604.01* 2605.00* 2621.00* 2663.00* 2671.04*

Median Family Income 90-100%

2033.01* 2054.00* 2082.00* 2102.00* 2104.02* 2105.00* 2172.01* 2201.01* 2211.00* 2213.00* 2218.00*

2219.01* 2232.00* 2522.02* 2526.03* 2532.02* 2603.01* 2604.02* 2611.01* 2651.01* 2662.00* 2671.03*

Median Family Income 100-110%

2021.01* 2053.00* 2084.02* 2101.00* 2112.01* 2114.02* 2121.02* 2151.01* 2151.02* 2172.02* 2175.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

PAGE: 2 OF 10

Respondent ID: 0000024131

Agency: OCC - 1

2221.00* 2521.02* 2526.02* 2532.01* 2603.02* 2641.00* 2682.00* 2683.00* 2701.00*

Median Family Income 110-120%

2011.00* 2171.01* 2231.00* 2661.00* 2684.00*

Median Family Income >= 120%

2022.00* 2031.00* 2032.00* 2033.02* 2091.00* 2092.00* 2113.00* 2121.01* 2131.00* 2141.00* 2161.00*

2176.01* 2176.02* 2181.00* 2233.00* 2532.03* 2532.04* 2532.05* 2541.00* 2542.00* 2543.01* 2543.02*

2544.01* 2544.02* 2544.03* 2631.00* 2651.02* 2681.00* 2691.00*

Median Family Income Not Known

2021.03* 9901.00*

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

3883.00*

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00* 3424.02* 3425.01* 3426.00*

3501.09* 3549.02 3685.00* 3687.00* 3689.02*

Median Family Income 60-70%

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

3522.00 3526.00* 3683.00*

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3212.00* 3333.00* 3336.02* 3364.04* 3393.00* 3398.03*

3399.00* 3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03* 3539.00* 3563.00* 3688.00* 3703.02*

3704.03* 3832.00* 3834.02* 3835.01*

Median Family Income 80-90%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

PAGE: 3 OF 10

Respondent ID: 0000024131

Agency: OCC - 1

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

PAGE: 4 OF 10

Respondent ID: 0000024131

Agency: OCC - 1

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%

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*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*
4091.02* 4111.01* 4111.02* 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*
4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00 4164.00* 4173.00* 4180.03* 4191.00*
4192.00* 4195.00* 4196.01* 4196.02* 4197.00* 4221.00* 4223.04* 4231.01* 4231.02* 4412.02* 4412.03*
4412.04* 4421.03* 4421.04* 4422.01* 4572.00*

Median Family Income Not Known

4172.02* 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00* 5105.03* 5105.05* 5108.00* 5114.00*

Median Family Income 50-60%

5105.04* 5110.00* 5113.01* 5115.00* 5423.01*

Median Family Income 60-70%

5105.01* 5112.00* 5113.02* 5302.00* 5453.00* 5454.00*

Median Family Income 70-80%

5102.00* 5116.01* 5232.04* 5303.00* 5401.01* 5422.00* 5423.02* 5441.00* 5442.00* 5452.00*

Median Family Income 80-90%

5021.01* 5107.00* 5111.00* 5117.02 5202.01* 5211.01* 5211.02* 5212.01* 5305.00* 5421.01* 5421.02*
5614.00*

Median Family Income 90-100%

5001.04* 5021.02 5022.00* 5062.06* 5101.00* 5116.02* 5117.01* 5212.02* 5231.00* 5251.01* 5261.00*
5308.02* 5401.02* 5451.00* 5611.00*

Median Family Income 100-110%

5061.03* 5091.01* 5091.02* 5202.02* 5221.01* 5221.02* 5241.02* 5301.00* 5307.00* 5309.02* 5309.03*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

PAGE: 6 OF 10

Respondent ID: 0000024131

Agency: OCC - 1

5309.04* 5431.00* 5601.00*

Median Family Income 110-120%

5062.02* 5062.03* 5062.05* 5081.02* 5082.00* 5106.00* 5201.00* 5232.01* 5252.04* 5304.00* 5308.01*

5411.00*

Median Family Income >= 120%

5001.01* 5001.03* 5011.01 5011.02* 5012.01* 5012.03* 5012.04* 5031.01* 5031.02* 5041.01* 5041.02*

5051.02* 5051.03* 5051.04* 5052.01* 5052.02* 5061.02* 5061.04* 5071.01* 5071.03* 5071.04* 5081.01*

5232.03* 5241.01* 5251.04* 5306.00* 5401.03*

Median Family Income Not Known

9802.00* 9803.00* 9900.03*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0607.00* 0611.01* 0804.01*

Median Family Income 20-30%

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

Median Family Income 30-40%

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

0913.00* 0924.00* 1001.00* 1010.02* 1707.02*

Median Family Income 40-50%

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

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

Median Family Income 50-60%

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

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

Median Family Income 60-70%

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

1403.00 1601.03* 1606.01* 1705.03* 1708.00*

Median Family Income 70-80%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

PAGE: 7 OF 10

Respondent ID: 0000024131

Agency: OCC - 1

0004.01* 0005.06* 0510.00* 0711.01* 0819.00* 0820.00* 0923.00* 1103.01* 1104.01* 1205.00* 1605.01*
1701.01* 1701.02* 1703.02* 1705.02* 1801.01*

Median Family Income 80-90%

0001.02* 0002.01* 0003.02* 0007.04* 0103.00* 0104.08* 0301.00* 0505.00* 0512.00* 0811.02* 0814.00*
0912.00* 0922.00* 1004.00* 1006.03* 1009.00* 1401.05* 1401.07* 1402.01* 1706.01*

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

Median Family Income Not Known

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

OUTSIDE ASSESSMENT AREA

**NAUGATUCK VALLEY PLANNING
REGION (140), CT**

MSA: 47930

Middle Income

3461.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 100-110%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

0203.14

CLAY COUNTY (019), FL

MSA: 27260

Middle Income

0302.05

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 110-120%

0503.06

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0027.25

HENRY COUNTY (151), GA

MSA: 12054

Middle Income

0703.13

CALCASIEU PARISH (019), LA

MSA: 29340

Middle Income

0019.07

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 110-120%

6553.00

Median Family Income >= 120%

6551.00

WORCESTER COUNTY (027), MA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

MSA: 49340
Median Family Income 40-50%
7319.00
Median Family Income 100-110%
7311.02 7391.02
Median Family Income 110-120%
7352.00
MCDONALD COUNTY (119), MO
MSA: NA
Middle Income
0704.01
MERCER COUNTY (021), NJ
MSA: 45940
Middle Income
0030.02
NEW YORK COUNTY (061), NY
MSA: 35614
Median Family Income >= 120%
0080.00
WAKE COUNTY (183), NC
MSA: 39580
Median Family Income 90-100%
0542.06
LANCASTER COUNTY (071), PA
MSA: 29540
Median Family Income >= 120%
0119.01
KENT COUNTY (003), RI

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Leader Bank, NA

Respondent ID: 0000024131

Agency: OCC - 1

MSA: 39300
Middle Income
0210.01
FAYETTE COUNTY (149), TX
MSA: NA
Middle Income
9703.02
KING COUNTY (033), WA
MSA: 42644
Median Family Income 90-100%
0314.00
PIERCE COUNTY (053), WA
MSA: 45104
Median Family Income 100-110%
0611.00

2024 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 Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	51	51	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	2	2	0	0.00%
Total	55	55	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



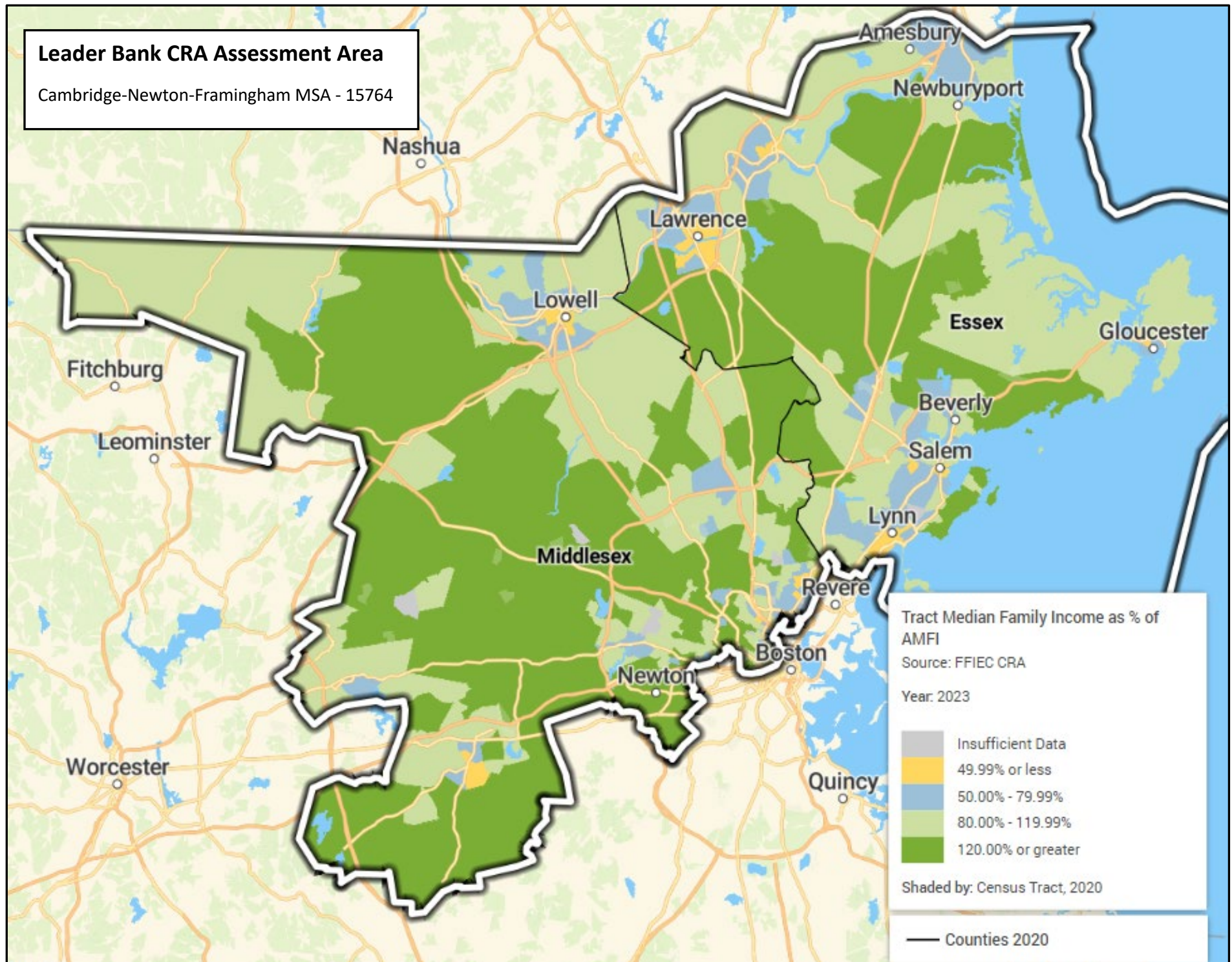
WRITTEN COMMENTS/COMPLAINTS/RESPONSES

As of January 1, 2026, 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, 2024.

Item 9 – Assessment Area Information

Leader Bank CRA Assessment Area

Cambridge-Newton-Framingham MSA - 15764



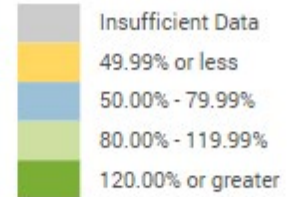
Leader Bank CRA Assessment Area

Boston MSA - 14454

Tract Median Family Income as % of AMFI

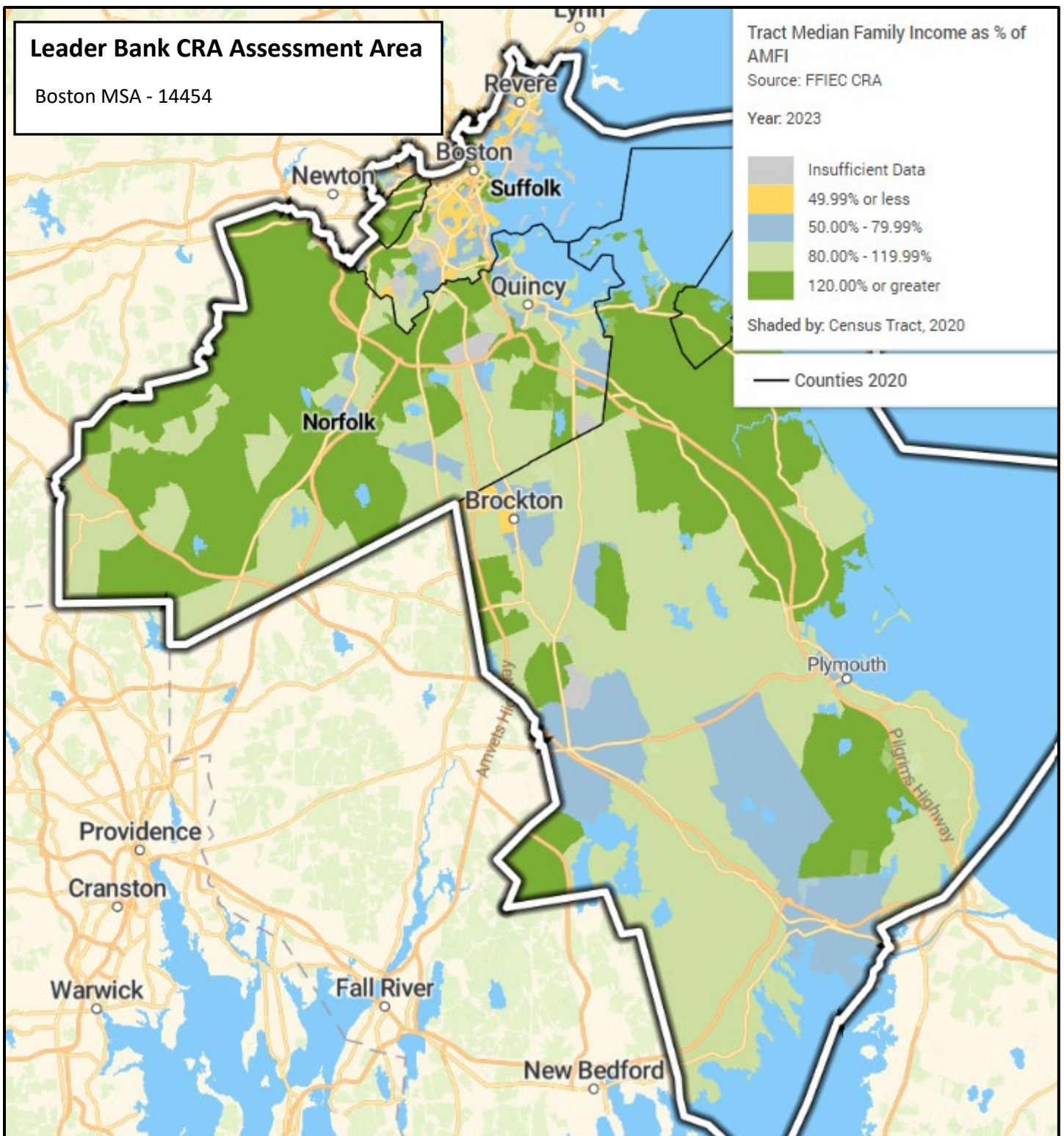
Source: FFIEC CRA

Year: 2023



Shaded by: Census Tract, 2020

— Counties 2020





Leader Bank 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 & Middlesex 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%



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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%



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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%



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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%



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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%



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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 & Middlesex 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%



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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%



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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%



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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%



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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%



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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



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The Cambridge-Newton-Framingham MD (15674) comprising Essex & Middlesex 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%



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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%



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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%



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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%



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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%



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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%



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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%



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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%



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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%



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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%



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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