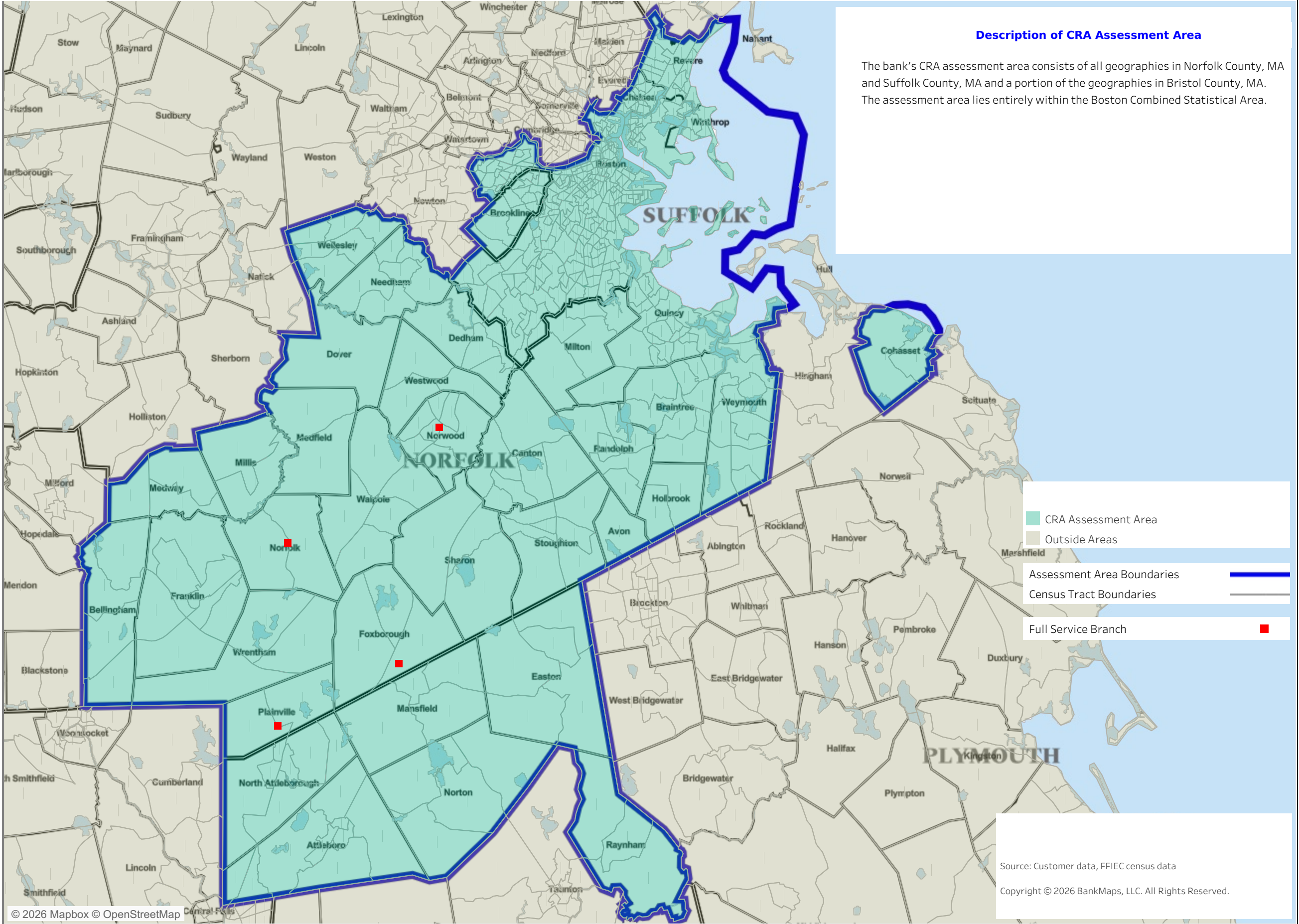







CRA Assessment Area Boundaries OneLocal Bank - 2025



Description of CRA Assessment Area

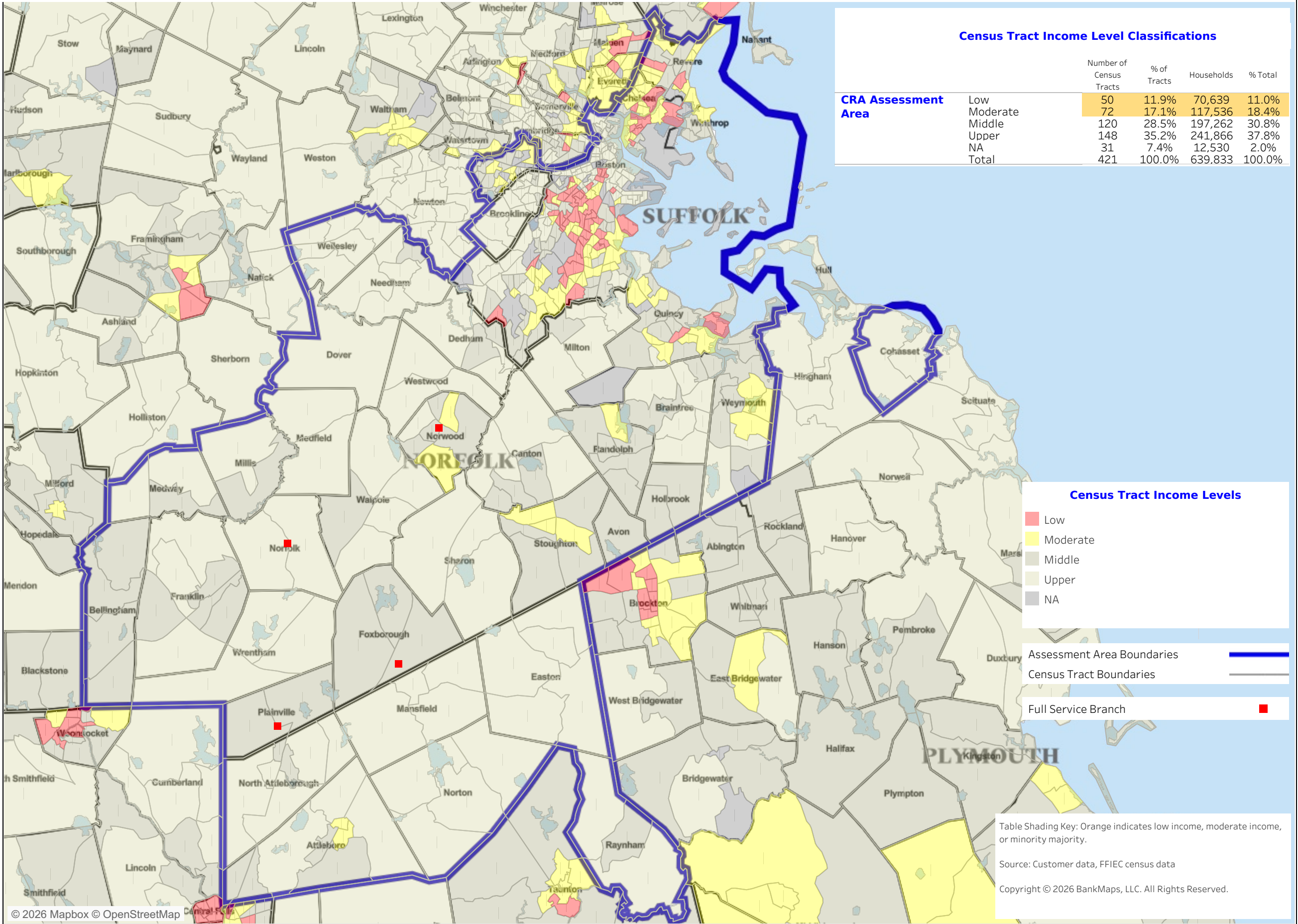
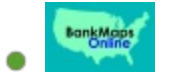
The bank's CRA assessment area consists of all geographies in Norfolk County, MA and Suffolk County, MA and a portion of the geographies in Bristol County, MA. The assessment area lies entirely within the Boston Combined Statistical Area.

-  CRA Assessment Area
-  Outside Areas
-  Assessment Area Boundaries
-  Census Tract Boundaries
-  Full Service Branch

Source: Customer data, FFIEC census data
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Income Level Classifications

OneLocal Bank - 2025



Census Tract Income Level Classifications

	Number of Census Tracts	% of Tracts	Households	% Total
CRA Assessment Area				
Low	50	11.9%	70,639	11.0%
Moderate	72	17.1%	117,536	18.4%
Middle	120	28.5%	197,262	30.8%
Upper	148	35.2%	241,866	37.8%
NA	31	7.4%	12,530	2.0%
Total	421	100.0%	639,833	100.0%

Census Tract Income Levels

- Low
- Moderate
- Middle
- Upper
- NA

Assessment Area Boundaries

Census Tract Boundaries

Full Service Branch ■

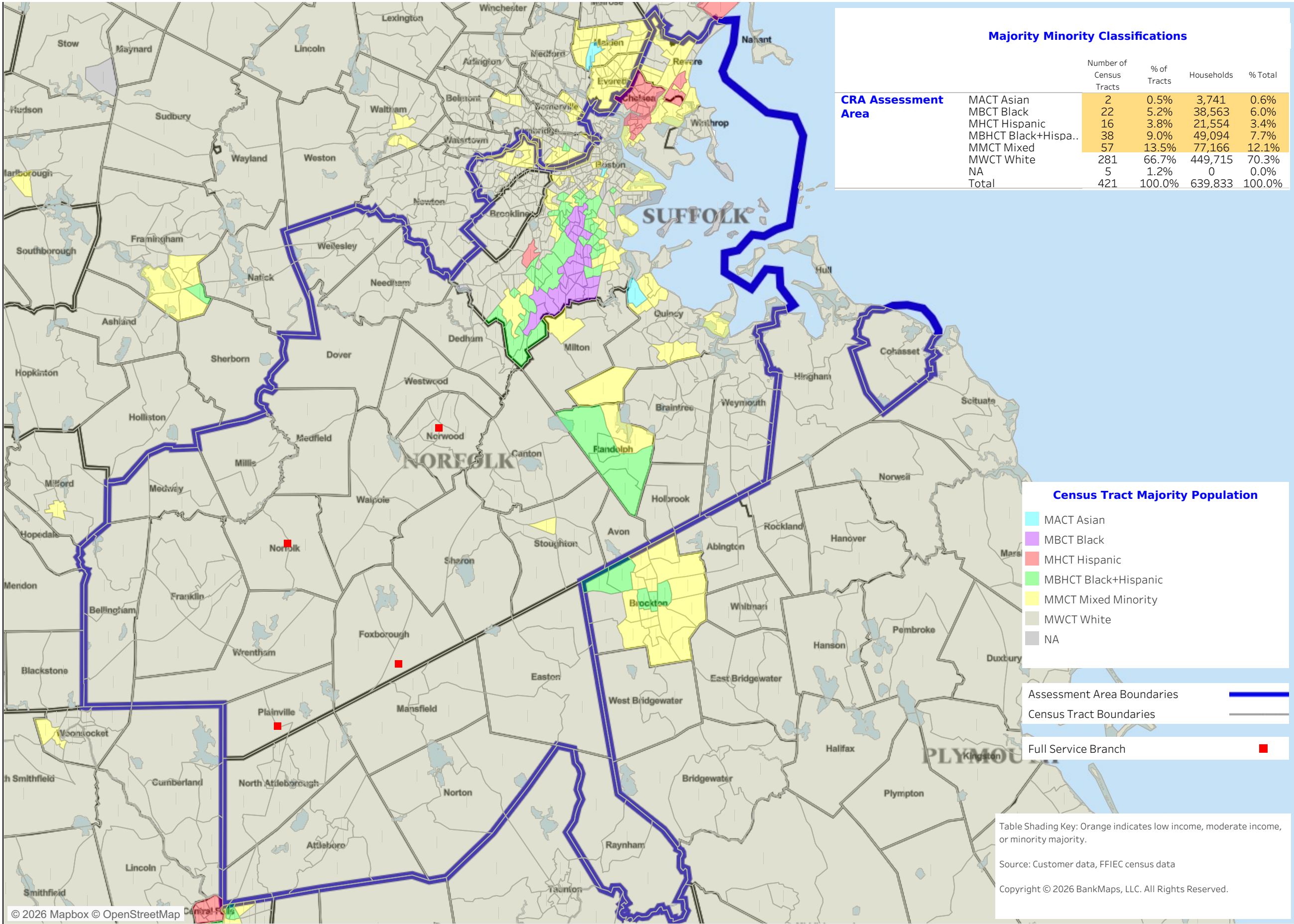
Table Shading Key: Orange indicates low income, moderate income, or minority majority.

Source: Customer data, FFIEC census data

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Majority Minority Geographies

OneLocal Bank - 2025



Majority Minority Classifications

CRA Assessment Area	Number of Census Tracts	% of Tracts	Households	% Total
MACT Asian	2	0.5%	3,741	0.6%
MBCT Black	22	5.2%	38,563	6.0%
MHCT Hispanic	16	3.8%	21,554	3.4%
MBHCT Black+Hispa..	38	9.0%	49,094	7.7%
MMCT Mixed	57	13.5%	77,166	12.1%
MWCT White	281	66.7%	449,715	70.3%
NA	5	1.2%	0	0.0%
Total	421	100.0%	639,833	100.0%

Census Tract Majority Population

- MACT Asian
- MBCT Black
- MHCT Hispanic
- MBHCT Black+Hispanic
- MMCT Mixed Minority
- MWCT White
- NA

Assessment Area Boundaries

Census Tract Boundaries

Full Service Branch

Table Shading Key: Orange indicates low income, moderate income, or minority majority.

Source: Customer data, FFIEC census data

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate	
CRA Assessment Area	Bristol County, MA	Attleboro	6311.01	Middle	MWCT	3,146	1,404	22.6%	\$84,137	94.0%	70.7%	20.5%	
			6311.02	Middle	MWCT	5,399	1,686	22.3%	\$78,352	87.5%	72.6%	6.0%	
			6312.00	Upper	MWCT	7,552	2,789	20.2%	\$129,155	144.2%	77.1%	4.9%	
			6313.00	Upper	MWCT	5,557	2,104	23.4%	\$125,645	140.3%	62.0%	4.7%	
			6314.00	Moderate	MWCT	2,889	1,200	43.0%	\$45,750	51.1%	16.4%	19.7%	
			6315.00	Middle	MWCT	2,888	1,270	24.9%	\$76,488	85.4%	53.4%	16.2%	
			6316.00	Moderate	MWCT	4,044	1,416	42.8%	\$58,320	65.1%	40.6%	15.3%	
			6317.00	Upper	MWCT	6,972	2,384	17.8%	\$130,318	145.5%	80.2%	5.5%	
		6318.00	Middle	MWCT	8,014	3,238	21.2%	\$95,773	106.9%	62.6%	7.3%		
		Easton	6001.00	Upper	MWCT	4,030	1,880	13.3%	\$123,833	138.3%	54.2%	6.3%	
			6002.02	Upper	MWCT	4,814	2,218	21.0%	\$118,125	131.9%	83.1%	3.2%	
			6002.03	Upper	MWCT	6,386	2,133	16.7%	\$160,583	179.3%	85.8%	2.7%	
			6002.04	Upper	MWCT	4,095	1,395	20.3%	\$133,906	149.5%	76.1%	1.7%	
			9856.00	Upper	MWCT	5,733	1,312	14.5%	\$143,347	160.1%	66.9%	9.4%	
		Mansfield	6101.00	Upper	MWCT	5,359	2,425	17.5%	\$116,250	129.8%	58.5%	2.6%	
			6102.02	Upper	MWCT	5,660	1,922	14.9%	\$138,618	154.8%	86.0%	5.2%	
			6102.03	Upper	MWCT	6,818	2,445	12.2%	\$170,758	190.7%	89.4%	0.4%	
			6102.04	Upper	MWCT	6,023	2,133	24.6%	\$149,784	167.3%	66.9%	5.6%	
		North Attleborough	6301.01	Middle	MWCT	3,256	1,513	23.5%	\$82,414	92.0%	29.0%	12.5%	
			6301.02	Middle	MWCT	4,666	2,038	18.3%	\$91,856	102.6%	50.6%	8.1%	
			6302.01	Upper	MWCT	3,048	1,021	8.8%	\$131,389	146.7%	97.0%	3.1%	
			6302.02	Upper	MWCT	5,336	1,745	15.5%	\$129,771	144.9%	85.7%	5.1%	
			6303.01	Upper	MWCT	6,292	1,821	15.9%	\$144,519	161.4%	86.1%	3.3%	
			6303.02	Upper	MWCT	2,866	1,111	16.2%	\$109,861	122.7%	62.3%	4.7%	
		Norton	6304.00	Upper	MWCT	5,370	2,068	20.2%	\$140,694	157.1%	63.0%	2.4%	
			6111.01	Upper	MWCT	5,112	1,986	13.1%	\$116,731	130.3%	75.5%	7.7%	
			6111.02	Upper	MWCT	4,977	1,290	14.9%	\$145,673	162.7%	71.9%	8.7%	
			6112.01	Upper	MWCT	2,989	1,156	10.7%	\$119,494	133.4%	93.3%	4.9%	
		Raynham	6112.02	Upper	MWCT	6,124	2,411	10.1%	\$115,735	129.2%	86.4%	5.6%	
			6121.00	Upper	MWCT	4,716	1,641	13.2%	\$124,583	139.1%	74.4%	6.9%	
			6122.01	Middle	MWCT	3,886	1,490	18.2%	\$99,940	111.6%	66.9%	8.9%	
		Norfolk County, MA	Avon	6122.02	Upper	MWCT	6,540	2,243	16.5%	\$149,087	166.5%	89.0%	2.8%
				4571.00	Middle	MWCT	4,777	1,634	36.4%	\$107,434	95.4%	69.2%	7.6%
	Bellingham			4431.03	Middle	MWCT	4,562	1,572	13.6%	\$125,500	111.4%	73.6%	3.3%
				4431.04	Middle	MWCT	4,763	1,740	14.9%	\$119,864	106.4%	85.1%	2.2%
				4431.05	Middle	MWCT	2,080	785	13.9%	\$106,442	94.5%	72.8%	5.9%
				4431.06	Middle	MWCT	5,540	2,451	15.4%	\$121,625	108.0%	74.6%	2.0%
	Braintree		4191.00	Upper	MWCT	6,329	2,001	30.5%	\$138,633	123.1%	69.6%	2.3%	
			4192.00	Upper	MWCT	5,177	1,781	27.0%	\$135,349	120.2%	74.7%	3.9%	
			4193.00	Middle	MWCT	4,000	1,497	38.8%	\$95,577	84.9%	57.3%	7.4%	

Census Tract Classifications: ■ Low or Moderate Income & Majority Minority ■ Low or Moderate Income & White Majority ■ Distressed or Underserved ■ Majority Minority & Middle or Upper Income

*Distressed **Underserved ***Distressed & Underserved

Source: Customer data, FFIEC census data

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Norfolk County, MA	Braintree	4194.00	Middle	MWCT	3,211	1,264	30.0%	\$113,971	101.2%	62.1%	4.8%
			4195.00	Upper	MWCT	3,481	1,070	32.5%	\$135,873	120.7%	85.3%	2.3%
			4196.01	Upper	MWCT	1,600	595	39.6%	\$195,083	173.2%	29.1%	8.5%
			4196.02	Upper	MWCT	5,913	2,000	20.5%	\$139,898	124.2%	82.1%	4.2%
			4197.00	Upper	MWCT	4,716	1,759	32.1%	\$156,680	139.1%	80.6%	2.2%
			4198.00	Middle	MWCT	4,716	1,784	29.4%	\$103,409	91.8%	67.2%	6.5%
		Brookline	4001.00	Upper	MWCT	5,548	2,344	35.7%	\$177,917	158.0%	33.2%	21.4%
			4002.01	Middle	MWCT	3,047	1,728	33.0%	\$123,125	109.3%	46.3%	12.1%
			4002.02	Middle	MWCT	3,625	1,359	47.9%	\$92,065	81.8%	28.0%	25.2%
			4003.00	Upper	MWCT	4,310	1,578	31.8%	\$165,682	147.1%	53.8%	5.9%
			4004.01	Upper	MWCT	3,890	1,990	28.9%	\$144,563	128.4%	28.4%	10.3%
			4004.02	Upper	MWCT	2,045	655	29.0%	\$250,001	222.0%	56.0%	3.6%
			4005.00	Upper	MWCT	5,558	2,268	27.3%	\$145,909	129.6%	29.2%	9.5%
			4006.00	Upper	MWCT	5,492	2,456	30.1%	\$171,563	152.4%	62.6%	2.8%
			4007.00	Upper	MWCT	3,986	1,367	32.8%	\$181,538	161.2%	55.0%	4.4%
			4008.00	Upper	MWCT	6,077	2,287	37.6%	\$160,250	142.3%	39.2%	16.5%
			4009.00	Middle	MWCT	4,354	1,846	46.1%	\$115,833	102.9%	39.6%	16.7%
			4010.00	Upper	MWCT	3,534	1,230	37.5%	\$166,292	147.7%	55.2%	7.4%
			4011.00	Upper	MWCT	4,827	1,315	31.9%	\$250,001	222.0%	75.7%	5.5%
			4012.01	Upper	MWCT	5,191	1,917	38.3%	\$235,074	208.8%	60.9%	8.5%
		4012.02	Upper	MWCT	1,707	620	29.9%	\$250,001	222.0%	69.2%	3.1%	
		Canton	4151.01	Upper	MWCT	4,774	1,857	22.4%	\$165,438	146.9%	90.1%	1.2%
			4151.03	Middle	MWCT	4,749	2,020	30.0%	\$121,265	107.7%	60.8%	5.4%
			4151.04	Middle	MWCT	3,310	1,382	25.4%	\$118,594	105.3%	84.2%	3.1%
			4152.01	Upper	MWCT	4,020	1,360	43.7%	\$170,891	151.8%	53.5%	4.8%
			4152.02	Middle	MWCT	3,263	1,158	22.6%	\$99,412	88.3%	71.6%	2.1%
			4153.00	Upper	MWCT	4,254	1,461	18.1%	\$142,813	126.8%	85.3%	3.2%
		Cohasset	4231.01	Upper	MWCT	3,849	1,450	7.1%	\$206,500	183.4%	69.4%	11.5%
			4231.02	Upper	MWCT	4,532	1,781	7.3%	\$236,458	210.0%	75.3%	3.0%
		Dedham	4021.01	Upper	MWCT	3,593	1,520	20.7%	\$149,773	133.0%	73.8%	3.2%
			4021.02	Middle	MWCT	4,402	1,808	37.1%	\$99,338	88.2%	60.1%	13.8%
			4022.00	Upper	MWCT	2,217	864	24.6%	\$137,569	122.2%	83.4%	3.4%
			4023.00	Upper	MWCT	4,518	1,775	14.9%	\$164,201	145.8%	95.2%	1.2%
			4024.00	Middle	MWCT	6,341	2,941	21.9%	\$127,054	112.8%	57.6%	2.3%
			4025.00	Upper	MWCT	4,293	1,590	14.0%	\$193,889	172.2%	54.1%	5.3%
		Dover	4051.00	Upper	MWCT	5,923	2,013	19.2%	\$250,001	222.0%	89.8%	0.5%
		Foxborough	4101.00	Middle	MWCT	6,813	2,724	13.6%	\$123,393	109.6%	75.8%	5.3%
			4103.00	Middle	MWCT	4,947	1,854	16.5%	\$121,711	108.1%	72.5%	2.2%
			4104.00	Middle	MWCT	6,858	2,503	19.0%	\$113,668	100.9%	53.4%	4.9%
		Franklin	4421.01	Middle	MWCT	5,797	1,746	14.9%	\$126,625	112.4%	84.0%	2.0%

Census Tract Classifications: ■ Low or Moderate Income & Majority Minority ■ Low or Moderate Income & White Majority ■ Distressed or Underserved ■ Majority Minority & Middle or Upper Income

*Distressed **Underserved ***Distressed & Underserved

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Norfolk County, MA	Franklin	4421.03	Upper	MWCT	7,009	2,394	13.8%	\$161,853	143.7%	97.9%	4.8%
			4421.04	Upper	MWCT	5,565	2,122	14.0%	\$147,669	131.1%	86.9%	6.4%
			4421.05	Middle	MWCT	1,894	835	18.8%	\$129,722	115.2%	71.6%	5.3%
			4422.01	Upper	MWCT	4,362	1,657	12.9%	\$163,850	145.5%	74.0%	4.5%
			4422.03	Middle	MWCT	4,249	1,681	18.0%	\$121,322	107.7%	63.6%	5.3%
			4422.04	Middle	MWCT	4,385	1,979	15.2%	\$134,896	119.8%	62.3%	9.1%
		Holbrook	4211.00	Middle	MWCT	5,410	2,245	38.7%	\$104,038	92.4%	70.7%	7.0%
			4212.00	Middle	MWCT	5,995	2,107	30.5%	\$112,917	100.3%	82.1%	5.9%
		Medfield	4061.01	Upper	MWCT	6,081	2,126	13.5%	\$190,486	169.2%	78.5%	3.4%
			4061.02	Upper	MWCT	6,718	2,236	11.6%	\$223,889	198.8%	93.0%	2.3%
		Medway	4081.02	Middle	MWCT	4,932	1,929	12.4%	\$123,854	110.0%	75.1%	9.7%
			4081.03	Upper	MWCT	3,034	1,164	13.1%	\$182,750	162.3%	98.5%	3.6%
			4081.04	Upper	MWCT	5,149	1,619	10.2%	\$157,427	139.8%	91.3%	3.2%
		Millis	4071.01	Upper	MWCT	4,419	1,682	12.0%	\$143,059	127.0%	84.8%	0.9%
			4071.02	Middle	MWCT	4,041	1,428	12.0%	\$111,352	98.9%	68.1%	1.5%
		Milton	4161.01	Upper	MWCT	6,274	1,716	18.9%	\$194,805	173.0%	78.4%	6.2%
			4161.02	Upper	MWCT	4,005	988	27.9%	\$233,611	207.5%	80.8%	1.7%
			4162.00	Middle	MMCT	6,913	2,380	51.5%	\$122,083	108.4%	76.7%	10.0%
			4163.00	Upper	MWCT	5,005	1,706	29.4%	\$187,083	166.1%	69.7%	2.6%
			4164.00	Upper	MWCT	6,454	1,869	15.1%	\$173,636	154.2%	88.9%	4.3%
		Needham	4031.00	Upper	MWCT	7,599	2,268	17.0%	\$233,158	207.1%	94.0%	2.4%
			4033.00	Upper	MWCT	4,431	1,452	15.6%	\$236,932	210.4%	89.7%	1.4%
			4034.00	Upper	MWCT	6,961	2,421	18.9%	\$189,050	167.9%	77.8%	1.9%
			4035.01	Middle	MWCT	2,851	1,021	25.1%	\$130,896	116.2%	47.3%	6.2%
			4035.02	Upper	MWCT	4,280	1,462	25.4%	\$202,917	180.2%	82.9%	2.9%
			4572.00	Upper	MWCT	5,969	2,141	16.5%	\$216,188	192.0%	81.6%	1.6%
		Norfolk	4091.01	Upper	MWCT	5,885	1,393	22.4%	\$168,750	149.9%	89.4%	0.8%
			4091.02	Upper	MWCT	5,777	1,723	9.3%	\$184,524	163.9%	91.5%	0.6%
		Norwood	4131.00	Middle	MWCT	6,494	1,950	22.1%	\$124,207	110.3%	64.8%	8.0%
			4132.01	Moderate	MWCT	4,834	2,109	21.8%	\$70,500	62.6%	50.2%	22.2%
			4132.02	Middle	MWCT	2,093	858	20.3%	\$128,421	114.0%	61.0%	11.6%
			4133.00	Upper	MWCT	5,083	2,114	19.2%	\$145,956	129.6%	66.6%	2.3%
			4134.01	Middle	MWCT	3,554	1,489	20.2%	\$115,556	102.6%	53.2%	2.2%
			4134.02	Middle	MWCT	4,901	1,790	44.5%	\$107,232	95.2%	35.3%	3.6%
			4135.00	Moderate	MWCT	4,652	1,847	40.5%	\$85,000	75.5%	39.9%	7.5%
		Plainville	4401.01	Middle	MWCT	6,608	2,662	15.6%	\$98,125	87.1%	66.0%	4.8%
			4401.02	Middle	MWCT	3,337	1,065	12.1%	\$110,952	98.5%	68.3%	0.4%
		Quincy	4171.00	Middle	MWCT	6,010	2,381	41.6%	\$96,091	85.3%	60.7%	8.0%
			4172.01	Moderate	MACT	4,456	1,860	67.1%	\$77,471	68.8%	43.4%	8.0%
			4172.02	NA	MMCT	4,059	1,485	58.3%	\$0	0.0%	55.5%	11.1%

Census Tract Classifications: Low or Moderate Income & Majority Minority Low or Moderate Income & White Majority Distressed or Underserved Majority Minority & Middle or Upper Income

*Distressed **Underserved ***Distressed & Underserved

Source: Customer data, FFIEC census data

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Norfolk County, MA	Quincy	4173.00	Upper	MWCT	3,660	1,783	27.3%	\$142,163	126.2%	48.5%	7.9%
			4174.00	Middle	MWCT	2,656	1,080	11.4%	\$118,664	105.4%	69.6%	2.5%
			4175.01	Middle	MMCT	5,291	2,030	56.0%	\$107,745	95.7%	53.6%	5.5%
			4175.02	Moderate	MMCT	4,716	1,787	60.5%	\$86,694	77.0%	31.4%	17.3%
			4176.01	Moderate	MMCT	5,249	1,970	51.3%	\$65,549	58.2%	50.9%	10.5%
			4176.02	Middle	MWCT	5,402	2,117	48.7%	\$108,472	96.3%	42.1%	8.7%
			4177.02	Middle	MWCT	2,826	1,015	22.0%	\$122,679	108.9%	54.4%	11.2%
			4177.03	Low	MWCT	3,004	1,131	44.4%	\$36,765	32.6%	12.1%	26.6%
			4177.04	Middle	MWCT	3,689	1,701	45.8%	\$100,694	89.4%	33.9%	2.5%
			4178.01	Middle	MWCT	5,518	2,084	18.5%	\$117,375	104.2%	72.8%	8.7%
			4178.02	Low	MMCT	3,217	1,228	58.6%	\$49,148	43.6%	32.4%	22.6%
			4179.01	Moderate	MWCT	8,127	3,595	45.6%	\$66,853	59.4%	21.1%	12.8%
			4179.02	Moderate	MWCT	3,786	1,443	49.3%	\$71,964	63.9%	48.7%	14.6%
			4180.02	Middle	MMCT	7,444	3,037	54.6%	\$97,544	86.6%	28.5%	6.9%
			4180.03	Upper	MWCT	2,448	1,107	48.6%	\$147,500	131.0%	31.1%	8.3%
			4180.04	Moderate	MMCT	5,043	1,872	52.6%	\$70,163	62.3%	35.1%	9.8%
			4181.01	Middle	MWCT	5,121	2,287	40.4%	\$116,136	103.1%	40.8%	10.7%
			4181.02	Moderate	MWCT	3,550	1,754	46.8%	\$79,615	70.7%	33.2%	6.1%
		4182.01	Middle	MWCT	6,335	2,572	39.9%	\$110,820	98.4%	45.1%	8.3%	
		9800.00	NA	MMCT	8	0	87.5%	\$0	0.0%	0.0%	0.0%	
		Randolph	4201.01	Middle	MMCT	4,698	1,733	73.0%	\$103,569	92.0%	66.0%	4.0%
			4201.02	Moderate	MMCT	4,122	1,444	69.2%	\$86,433	76.8%	74.0%	14.9%
			4202.01	Middle	MBHCT	3,576	1,067	72.8%	\$107,721	95.7%	79.4%	6.7%
			4202.02	Middle	MBHCT	7,404	2,522	76.6%	\$96,810	86.0%	55.5%	8.2%
			4203.01	Middle	MBHCT	7,295	2,436	71.7%	\$90,954	80.8%	66.3%	8.7%
		Sharon	4203.02	Middle	MBHCT	7,889	2,525	75.0%	\$103,245	91.7%	67.6%	10.0%
			4141.00	Upper	MWCT	5,862	2,211	39.0%	\$143,491	127.4%	82.2%	1.6%
			4142.00	Upper	MWCT	7,549	2,328	32.7%	\$192,750	171.2%	98.4%	0.1%
		Stoughton	4143.00	Upper	MWCT	5,164	1,910	27.4%	\$151,035	134.1%	73.8%	2.4%
			4561.01	Middle	MWCT	4,115	1,212	39.8%	\$122,625	108.9%	88.4%	3.2%
			4561.02	Moderate	MWCT	5,144	2,039	41.7%	\$86,625	76.9%	59.2%	6.8%
			4562.00	Middle	MWCT	4,040	1,597	43.5%	\$104,128	92.5%	63.4%	4.1%
			4563.01	Moderate	MMCT	2,017	930	55.9%	\$73,498	65.3%	51.5%	13.1%
			4563.02	Moderate	MWCT	5,537	2,362	38.5%	\$87,778	78.0%	64.9%	9.4%
			4564.01	Middle	MWCT	2,886	924	35.1%	\$113,800	101.1%	73.3%	5.1%
		Walpole	4564.02	Middle	MWCT	5,542	1,988	28.9%	\$131,403	116.7%	93.0%	2.8%
			4111.01	Upper	MWCT	4,665	1,338	28.4%	\$137,075	121.7%	61.8%	2.7%
			4111.02	Upper	MWCT	4,670	1,720	10.3%	\$158,071	140.4%	79.0%	1.5%
			4112.00	Upper	MWCT	7,453	2,413	20.3%	\$168,776	149.9%	79.8%	3.2%
			4113.01	Upper	MWCT	6,072	1,940	9.8%	\$170,473	151.4%	80.3%	2.0%

Census Tract Classifications: Low or Moderate Income & Majority Minority Low or Moderate Income & White Majority Distressed or Underserved Majority Minority & Middle or Upper Income

*Distressed **Underserved ***Distressed & Underserved

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Norfolk County, MA	Walpole	4113.02	Middle	MWCT	3,523	1,306	17.2%	\$118,241	105.0%	83.5%	14.4%
			Wellesley	4041.00	Upper	MWCT	4,456	1,307	33.6%	\$250,001	222.0%	72.5%
		4042.01		Upper	MWCT	3,944	1,106	15.2%	\$250,001	222.0%	85.3%	3.3%
		4042.02		Upper	MWCT	5,040	1,272	30.1%	\$216,979	192.7%	80.6%	3.7%
		4043.01		Upper	MWCT	5,813	1,710	20.9%	\$250,001	222.0%	88.5%	3.6%
		4043.02		Upper	MWCT	3,825	1,283	29.1%	\$221,111	196.4%	77.9%	1.9%
		4044.00		Upper	MWCT	6,472	1,648	30.2%	\$250,001	222.0%	68.8%	5.0%
		Westwood	4121.00	Upper	MWCT	6,707	2,169	14.9%	\$205,129	182.2%	84.2%	2.0%
			4122.00	Upper	MWCT	3,899	1,375	14.5%	\$157,250	139.6%	78.1%	2.0%
			4123.00	Upper	MWCT	5,660	1,823	21.9%	\$159,600	141.7%	77.9%	4.4%
		Weymouth	4221.00	Upper	MWCT	5,354	2,064	16.7%	\$145,048	128.8%	82.5%	4.2%
			4222.01	NA	MWCT	2,277	666	31.1%	\$0	0.0%	42.5%	0.0%
			4222.02	Middle	MWCT	6,961	3,231	21.1%	\$107,328	95.3%	57.3%	6.6%
			4223.01	Middle	MWCT	3,432	1,253	16.0%	\$130,503	115.9%	91.1%	3.1%
			4223.03	Moderate	MWCT	5,007	2,364	39.7%	\$85,040	75.5%	38.7%	8.1%
			4223.04	Upper	MWCT	2,167	824	14.0%	\$180,125	160.0%	82.6%	4.6%
			4224.01	Middle	MWCT	3,573	1,678	30.5%	\$105,117	93.3%	37.4%	4.6%
			4224.02	Middle	MWCT	3,889	1,807	17.8%	\$120,029	106.6%	79.2%	3.7%
			4225.01	Moderate	MWCT	4,847	2,071	27.8%	\$80,063	71.1%	53.1%	9.2%
			4225.02	Moderate	MWCT	5,590	2,566	30.5%	\$79,691	70.8%	59.1%	12.6%
			4226.00	Middle	MWCT	6,779	2,459	14.1%	\$126,083	112.0%	86.6%	3.9%
			4227.00	Middle	MWCT	3,804	1,498	20.2%	\$103,922	92.3%	80.3%	8.9%
			4228.00	Middle	MWCT	3,757	1,911	13.2%	\$115,313	102.4%	79.6%	6.1%
		Wrentham	4412.02	Upper	MWCT	3,021	961	9.9%	\$187,500	166.5%	98.5%	4.1%
	4412.03		Upper	MWCT	4,112	1,492	8.7%	\$156,734	139.2%	77.3%	4.1%	
	4412.04		Upper	MWCT	5,045	1,837	12.2%	\$140,978	125.2%	75.7%	3.7%	
	Suffolk County, MA		Boston-Allston/Brigh..	0001.01	Middle	MWCT	1,876	627	35.4%	\$122,333	108.6%	31.1%
		0001.02		Middle	MMCT	3,714	1,322	57.9%	\$98,850	87.8%	20.4%	23.7%
		0002.01		Middle	MWCT	3,953	1,805	31.4%	\$100,114	88.9%	29.8%	15.2%
		0002.02		Moderate	MWCT	4,148	1,504	42.3%	\$78,281	69.5%	28.1%	16.9%
		0003.01		Middle	MWCT	3,136	1,150	29.3%	\$109,010	96.8%	32.9%	3.9%
		0003.02		Middle	MWCT	3,072	1,348	34.2%	\$92,426	82.1%	44.0%	4.7%
		0004.01		Moderate	MWCT	5,853	2,858	36.5%	\$87,630	77.8%	10.2%	23.6%
		0004.02		Middle	MWCT	3,644	1,433	30.7%	\$128,281	113.9%	31.0%	12.0%
		0005.02		Middle	MWCT	6,986	1,620	26.2%	\$119,605	106.2%	14.6%	22.0%
		0005.03		Middle	MWCT	2,418	1,156	33.0%	\$111,580	99.1%	14.9%	13.2%
		0005.05		Upper	MWCT	2,196	1,040	37.0%	\$144,338	128.2%	21.0%	21.4%
		0005.06		Moderate	MWCT	2,895	1,454	30.9%	\$81,859	72.7%	15.4%	25.3%
		0006.01		Middle	MWCT	3,758	1,366	37.9%	\$127,311	113.1%	31.3%	10.6%
		0006.03		NA	MMCT	1,757	783	77.2%	\$0	0.0%	1.0%	41.5%

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Suffolk County, MA	Boston-Allston/Brigh..	0006.04	Moderate	MWCT	2,591	1,129	46.9%	\$64,625	57.4%	14.8%	28.7%
			0007.01	Moderate	MWCT	4,517	2,163	41.5%	\$72,463	64.4%	14.1%	16.6%
			0007.03	Upper	MWCT	2,442	973	48.8%	\$141,500	125.7%	4.3%	37.4%
			0007.04	Middle	MWCT	5,312	2,051	49.8%	\$90,208	80.1%	10.2%	25.5%
			0008.04	NA	MMCT	3,813	1,230	56.4%	\$0	0.0%	33.6%	12.2%
			0008.05	NA	MMCT	4,616	1,358	52.5%	\$0	0.0%	1.0%	40.2%
			0008.06	Moderate	MMCT	1,972	672	51.9%	\$67,143	59.6%	5.6%	35.2%
			0008.07	NA	MWCT	2,282	0	46.3%	\$0	0.0%	0.0%	79.6%
		Boston-Back Bay/Beacon Hill	0105.00	Moderate	MWCT	3,876	1,750	46.2%	\$57,202	50.8%	7.5%	26.9%
			0106.00	Upper	MWCT	3,529	2,158	30.0%	\$210,391	186.8%	13.1%	14.3%
			0107.01	Upper	MWCT	2,543	1,274	22.8%	\$181,875	161.5%	21.8%	7.3%
			0107.02	Upper	MWCT	2,328	1,469	20.3%	\$216,250	192.0%	40.9%	4.4%
			0108.01	Upper	MWCT	2,856	1,603	21.7%	\$250,001	222.0%	38.8%	8.4%
			0108.02	Upper	MWCT	3,058	1,857	19.8%	\$250,001	222.0%	36.1%	5.9%
			0201.01	Upper	MWCT	4,235	2,760	14.0%	\$250,001	222.0%	35.0%	3.0%
			0202.00	Upper	MWCT	3,804	2,056	24.6%	\$172,188	152.9%	22.5%	8.2%
			0203.02	Upper	MWCT	1,293	526	22.1%	\$223,125	198.1%	20.7%	4.7%
			9817.00	NA	MMCT	4	0	75.0%	\$0	0.0%	0.0%	0.0%
		Boston-Charlestown	0401.00	Upper	MWCT	2,360	1,272	13.1%	\$222,625	197.7%	55.1%	6.3%
			0402.00	Middle	MWCT	1,594	714	47.5%	\$118,542	105.3%	47.1%	24.4%
			0403.00	Upper	MWCT	4,525	2,188	22.5%	\$157,917	140.2%	54.2%	11.2%
			0404.01	Middle	MWCT	2,922	1,330	24.5%	\$131,949	117.2%	36.4%	8.9%
			0406.00	Upper	MWCT	3,683	1,607	19.1%	\$197,853	175.7%	51.0%	3.0%
			0408.01	Middle	MWCT	4,036	2,279	49.3%	\$126,250	112.1%	31.2%	26.5%
		Boston-Dorchester	0901.00	Low	MBCT	5,171	2,002	97.4%	\$33,139	29.4%	10.6%	28.8%
			0902.00	Low	MBHCT	2,412	730	95.6%	\$34,773	30.9%	16.0%	53.8%
			0903.00	Low	MBCT	3,795	1,135	97.8%	\$44,583	39.6%	26.5%	27.6%
			0907.00	Middle	MWCT	4,673	1,632	38.8%	\$129,896	115.4%	29.6%	14.1%
			0909.01	Low	MMCT	3,600	1,326	72.0%	\$34,583	30.7%	0.3%	49.4%
			0910.01	Moderate	MWCT	3,255	1,354	45.7%	\$76,839	68.2%	33.6%	4.2%
			0911.00	Middle	MWCT	4,916	1,963	48.6%	\$119,250	105.9%	42.3%	9.8%
			0912.00	Middle	MMCT	3,140	1,241	64.3%	\$97,829	86.9%	37.1%	23.3%
			0913.00	Low	MMCT	2,626	843	88.7%	\$44,570	39.6%	30.5%	23.1%
			0914.00	Moderate	MBHCT	2,886	1,087	93.0%	\$56,745	50.4%	39.3%	19.1%
			0915.00	Low	MBHCT	4,588	1,611	86.5%	\$53,678	47.7%	38.2%	27.8%
			0916.00	Low	MMCT	3,200	1,034	85.6%	\$50,139	44.5%	21.4%	20.7%
			0917.00	Low	MBHCT	3,203	979	93.5%	\$55,357	49.2%	36.2%	19.8%
			0918.00	Moderate	MBHCT	3,718	1,275	94.8%	\$63,310	56.2%	26.1%	30.8%
			0919.00	Moderate	MBCT	4,278	1,355	96.7%	\$60,859	54.0%	38.1%	24.1%
			0920.00	Moderate	MBHCT	5,180	1,774	92.2%	\$65,561	58.2%	32.8%	17.7%

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Suffolk County, MA	Boston-Dorchester	0921.01	Moderate	MMCT	6,921	2,755	72.5%	\$57,166	50.8%	39.3%	16.1%
			0922.00	Middle	MMCT	3,602	1,126	79.2%	\$96,118	85.4%	50.3%	8.4%
			0923.00	Moderate	MBCT	3,301	1,067	96.4%	\$79,265	70.4%	37.4%	13.0%
			0924.00	Low	MBCT	6,067	2,099	97.0%	\$36,167	32.1%	19.0%	35.8%
			1001.00	Low	MBCT	5,722	2,100	97.4%	\$35,969	31.9%	22.8%	24.9%
			1002.00	Moderate	MBCT	2,919	1,068	98.4%	\$61,047	54.2%	48.2%	19.9%
			1003.00	Moderate	MBCT	3,737	1,343	96.6%	\$71,262	63.3%	44.1%	17.4%
			1004.00	Middle	MBCT	5,068	1,933	84.8%	\$94,519	83.9%	46.7%	30.1%
			1005.00	Moderate	MBHCT	6,576	2,560	85.8%	\$58,750	52.2%	33.4%	28.2%
			1006.01	Moderate	MMCT	5,342	2,087	60.8%	\$78,438	69.7%	39.7%	9.5%
			1006.03	Middle	MWCT	2,172	854	36.0%	\$93,684	83.2%	61.0%	4.6%
			1007.00	Upper	MWCT	4,332	1,792	13.9%	\$147,394	130.9%	48.3%	7.1%
			1008.00	Middle	MWCT	5,791	2,854	46.7%	\$109,722	97.4%	43.9%	9.9%
			Boston-Downtown	0203.01	Upper	MWCT	2,166	1,245	40.5%	\$164,750	146.3%	16.3%
		0203.04		Upper	MWCT	1,906	613	33.4%	\$250,001	222.0%	3.5%	23.9%
		0203.05		Upper	MWCT	3,633	1,592	34.6%	\$191,098	169.7%	26.3%	8.2%
		0301.00		Middle	MWCT	2,115	1,223	12.9%	\$95,469	84.8%	17.4%	16.7%
		0302.00		Middle	MWCT	1,815	966	14.2%	\$126,339	112.2%	12.2%	2.6%
		0303.01		Middle	MWCT	1,385	921	16.7%	\$131,136	116.5%	59.6%	5.4%
		0303.02		Upper	MWCT	1,844	887	29.5%	\$250,001	222.0%	6.1%	19.5%
		0304.00		Upper	MWCT	4,160	2,345	15.6%	\$221,944	197.1%	17.6%	9.1%
		0305.00		Upper	MWCT	2,715	1,349	11.8%	\$171,333	152.2%	39.6%	9.0%
		0701.02		NA	MWCT	3,687	1,114	40.5%	\$0	0.0%	32.2%	31.6%
		0701.03		Low	MMCT	751	209	68.6%	\$52,212	46.4%	1.3%	5.7%
		0701.04		Upper	MWCT	2,862	1,146	35.3%	\$246,354	218.8%	50.4%	17.5%
		0702.01		Low	MWCT	3,990	951	44.1%	\$39,776	35.3%	12.8%	26.7%
		0702.02		Low	MACT	5,460	1,881	70.5%	\$35,577	31.6%	3.6%	33.1%
		Boston-East Boston	0501.01	Moderate	MHCT	4,917	1,850	74.7%	\$70,066	62.2%	21.2%	19.9%
			0502.00	Low	MHCT	5,197	1,811	71.8%	\$49,349	43.8%	29.2%	14.8%
			0503.00	Moderate	MMCT	3,258	1,419	61.6%	\$60,556	53.8%	6.4%	31.4%
			0504.00	Low	MMCT	2,372	1,051	54.0%	\$53,750	47.7%	19.4%	10.5%
			0505.00	Middle	MMCT	2,174	1,019	57.1%	\$93,929	83.4%	27.8%	9.4%
			0506.00	Moderate	MHCT	2,074	815	66.2%	\$59,602	52.9%	13.2%	5.3%
			0507.00	Low	MHCT	4,520	1,689	71.9%	\$43,615	38.7%	16.2%	14.0%
			0509.00	Low	MHCT	4,242	1,444	74.3%	\$55,943	49.7%	22.7%	16.1%
			0510.00	Moderate	MMCT	4,317	1,892	55.8%	\$83,922	74.5%	32.1%	16.3%
			0511.01	Low	MMCT	6,460	2,677	57.6%	\$49,744	44.2%	33.5%	16.8%
			0512.00	Middle	MWCT	3,454	1,451	41.6%	\$97,472	86.6%	26.0%	13.4%
			9813.00	NA	MWCT	79	5	31.6%	\$0	0.0%	100.0%	0.0%
			9816.00	NA	MMCT	2	0	100.0%	\$0	0.0%	0.0%	0.0%

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

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CRA Assessment Area	Suffolk County, MA	Boston-Fenway/Ken..	0101.03	Upper	MWCT	4,697	412	43.3%	\$222,386	197.5%	7.4%	34.8%
			0101.04	Upper	MWCT	5,063	1,703	38.1%	\$168,333	149.5%	19.6%	26.7%
			0102.04	NA	MMCT	3,443	1,037	50.9%	\$0	0.0%	10.6%	34.2%
			0102.05	Upper	MMCT	4,906	2,316	52.2%	\$166,623	148.0%	4.2%	34.9%
			0102.06	NA	MMCT	2,154	1,147	51.7%	\$0	0.0%	5.2%	38.2%
			0103.00	Middle	MWCT	5,186	263	30.9%	\$90,333	80.2%	11.0%	23.4%
			0104.03	Low	MMCT	3,179	1,700	50.6%	\$53,177	47.2%	4.1%	42.7%
			0104.04	Moderate	MWCT	5,747	1,200	42.7%	\$72,656	64.5%	11.0%	50.1%
			0104.05	Low	MWCT	6,853	877	44.7%	\$48,051	42.7%	3.4%	41.6%
			0104.08	Middle	MWCT	1,438	832	42.9%	\$96,250	85.5%	8.8%	25.4%
		9815.01	NA	MMCT	13	0	61.5%	\$0	0.0%	0.0%	0.0%	
		Boston-Harbor Islands	9801.01	NA	NA	0	0	0.0%	\$0	0.0%	0.0%	76.9%
		Boston-HydePark	1401.02	Middle	MBHCT	4,958	1,849	68.5%	\$107,830	95.8%	71.3%	7.1%
			1401.05	Middle	MBHCT	3,592	1,318	68.5%	\$90,500	80.4%	64.5%	9.7%
			1401.07	Middle	MBHCT	2,778	1,104	73.1%	\$97,404	86.5%	64.2%	9.4%
			1402.01	Middle	MBHCT	2,311	970	66.8%	\$97,522	86.6%	44.7%	7.3%
			1402.02	Middle	MBHCT	5,824	2,161	65.5%	\$116,382	103.4%	59.5%	10.9%
			1403.00	Moderate	MBCT	6,843	2,770	86.6%	\$71,404	63.4%	44.8%	16.6%
			1404.00	Moderate	MBCT	7,859	3,091	93.7%	\$67,364	59.8%	58.6%	15.5%
			9807.00	NA	MMCT	7	0	71.4%	\$0	0.0%	0.0%	0.0%
		Boston-Jamaica Plain	0808.01	Low	MBHCT	4,282	1,141	71.1%	\$28,750	25.5%	0.0%	50.4%
			0809.00	Moderate	MWCT	4,376	1,504	49.9%	\$78,452	69.7%	4.1%	30.5%
			0810.01	Low	MMCT	5,695	2,422	65.7%	\$41,463	36.8%	2.3%	40.4%
			0811.01	Moderate	MWCT	1,484	628	45.7%	\$77,379	68.7%	16.8%	14.7%
			0811.02	Middle	MMCT	3,165	1,245	60.6%	\$100,543	89.3%	20.7%	34.3%
			0812.00	Low	MBHCT	3,506	1,325	83.5%	\$32,098	28.5%	18.4%	37.3%
			0813.01	Low	MBHCT	2,394	1,048	86.0%	\$51,087	45.4%	10.6%	23.7%
			1101.05	Middle	MWCT	2,120	1,172	41.8%	\$133,844	118.9%	51.1%	8.4%
			1101.06	NA	MWCT	1,356	827	47.6%	\$0	0.0%	45.2%	6.7%
			1201.03	Upper	MWCT	1,642	740	21.1%	\$210,231	186.7%	71.9%	0.9%
			1201.04	Middle	MWCT	2,373	1,073	33.8%	\$116,513	103.5%	50.5%	7.5%
			1201.05	Upper	MWCT	2,492	981	23.9%	\$201,726	179.1%	85.2%	8.9%
			1202.01	Middle	MWCT	4,360	2,010	46.0%	\$116,218	103.2%	28.2%	12.5%
			1203.01	Middle	MMCT	5,120	2,061	55.6%	\$123,625	109.8%	48.8%	15.1%
			1204.00	Upper	MWCT	6,006	3,000	27.6%	\$164,333	145.9%	49.4%	5.7%
		1205.00	Moderate	MMCT	2,423	1,145	61.9%	\$89,345	79.3%	41.0%	16.8%	
		1206.00	Upper	MWCT	2,566	1,136	27.8%	\$169,766	150.8%	50.3%	2.4%	
		1207.00	Upper	MWCT	2,139	968	40.6%	\$141,750	125.9%	59.7%	5.5%	
		9810.00	NA	MHCT	11	0	81.8%	\$0	0.0%	0.0%	0.0%	
		9818.00	NA	MWCT	23	15	34.8%	\$0	0.0%	26.7%	0.0%	

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Suffolk County, MA	Boston-Mattapan	1009.00	Middle	MBCT	4,148	1,669	76.1%	\$99,432	88.3%	59.8%	6.7%
			1010.01	Moderate	MBCT	5,595	2,269	98.1%	\$71,761	63.7%	37.2%	13.2%
			1010.02	Low	MBCT	5,712	2,328	96.6%	\$44,129	39.2%	27.6%	23.5%
			1011.01	Low	MBCT	3,522	1,200	96.9%	\$52,097	46.3%	38.0%	13.6%
			1011.02	Moderate	MBCT	4,766	1,743	98.8%	\$60,231	53.5%	27.1%	22.2%
			9811.00	NA	MBHCT	97	5	72.2%	\$0	0.0%	0.0%	0.0%
		Boston-Roslindale	1101.04	Low	MBHCT	2,177	609	80.1%	\$46,426	41.2%	34.8%	7.4%
			1102.01	Moderate	MBHCT	2,091	905	83.8%	\$72,250	64.2%	41.5%	12.4%
			1103.01	Moderate	MBHCT	2,500	1,005	59.1%	\$88,575	78.7%	73.5%	8.4%
			1104.01	Moderate	MBHCT	3,625	1,489	64.6%	\$83,804	74.4%	41.9%	18.6%
			1104.03	Upper	MMCT	4,437	1,927	52.2%	\$137,454	122.1%	69.9%	6.4%
			1105.01	Middle	MWCT	3,302	1,389	32.3%	\$125,195	111.2%	61.4%	6.8%
			1105.02	Middle	MWCT	4,000	1,787	45.6%	\$107,174	95.2%	40.8%	5.1%
			1106.07	Upper	MWCT	5,276	1,999	22.8%	\$139,591	124.0%	62.6%	1.6%
			1401.06	Moderate	MBHCT	2,178	1,040	85.0%	\$58,021	51.5%	11.7%	23.2%
		Boston-Roxbury	0708.01	NA	MWCT	1,056	531	45.9%	\$0	0.0%	3.1%	31.6%
			0709.01	Low	MBHCT	1,165	718	75.0%	\$44,713	39.7%	27.4%	12.8%
			0801.00	Low	MBHCT	2,900	711	80.3%	\$51,576	45.8%	26.0%	27.0%
			0803.00	Moderate	MBCT	2,236	939	93.5%	\$62,031	55.1%	24.6%	28.9%
			0804.01	Low	MBHCT	3,391	1,344	89.6%	\$18,719	16.6%	7.4%	47.9%
			0805.00	Low	MBHCT	3,288	1,526	90.6%	\$45,238	40.2%	1.7%	29.2%
			0806.01	Low	MMCT	4,732	801	63.0%	\$27,604	24.5%	11.4%	48.3%
			0813.02	Low	MBHCT	3,080	1,146	91.7%	\$23,414	20.8%	4.2%	48.3%
			0814.00	Middle	MBHCT	3,774	1,259	68.9%	\$100,682	89.4%	36.9%	20.7%
			0815.00	Low	MBHCT	2,449	1,014	83.4%	\$55,577	49.4%	44.1%	35.3%
			0817.00	Low	MBCT	4,141	2,064	93.9%	\$42,286	37.6%	26.5%	25.7%
			0818.00	Low	MBCT	3,567	1,373	92.8%	\$43,750	38.9%	39.9%	29.3%
			0819.00	Moderate	MBCT	3,671	1,529	96.5%	\$81,136	72.1%	25.3%	29.2%
			0820.00	Moderate	MBCT	3,195	1,285	96.0%	\$80,380	71.4%	38.8%	25.5%
			0821.00	Low	MBCT	5,224	2,201	96.9%	\$28,351	25.2%	16.5%	20.6%
			0904.00	Low	MBHCT	4,101	1,388	95.9%	\$50,465	44.8%	41.0%	22.7%
		0906.00	Low	MBHCT	2,450	852	92.9%	\$53,929	47.9%	27.1%	19.8%	
		9803.00	NA	MBHCT	113	0	62.8%	\$0	0.0%	0.0%	81.6%	
		Boston-South Boston	0601.01	Upper	MWCT	3,673	1,599	7.4%	\$184,375	163.7%	41.0%	3.8%
			0602.00	Upper	MWCT	2,328	909	7.7%	\$150,417	133.6%	47.1%	3.5%
			0603.01	Upper	MWCT	3,609	1,706	6.7%	\$156,563	139.0%	50.6%	6.7%
			0604.00	Upper	MWCT	5,195	2,355	8.8%	\$165,395	146.9%	39.1%	5.5%
			0605.01	Upper	MWCT	4,733	1,986	12.0%	\$138,661	123.1%	52.9%	3.8%
			0606.01	Upper	MWCT	2,006	1,043	17.2%	\$234,886	208.6%	42.9%	8.1%
			0606.02	Upper	MWCT	331	227	19.9%	\$211,750	188.0%	10.0%	3.8%

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

Area	County & State	Town	Tract	Income Level	Majority Category	Total Population	Households	% Total Minority Population	ACS Tract Median Family Income	Tract Percent of MSA Median Family Income	Owner Occupancy Rate	Poverty Rate
CRA Assessment Area	Suffolk County, MA	Boston-South Boston	0606.03	Upper	MWCT	1,502	559	23.3%	\$192,115	170.6%	0.0%	0.0%
			0606.04	Upper	MWCT	2,803	1,085	24.7%	\$250,001	222.0%	21.3%	2.7%
			0607.00	Low	MBHCT	1,689	1,074	86.4%	\$20,568	18.3%	0.0%	41.2%
			0608.00	Upper	MWCT	4,859	1,986	13.5%	\$180,750	160.5%	48.0%	4.4%
			0610.00	Moderate	MMCT	2,416	1,424	51.7%	\$63,152	56.1%	33.2%	22.7%
			0611.01	Low	MBHCT	2,710	1,159	81.0%	\$14,028	12.5%	0.9%	46.3%
			0612.01	NA	MWCT	2,013	862	22.2%	\$0	0.0%	37.7%	25.0%
			0612.02	NA	NA	0	0	0.0%	\$0	0.0%	0.0%	0.0%
			0612.03	Upper	MWCT	2,686	1,006	26.5%	\$236,250	209.8%	57.4%	6.7%
			0612.04	Upper	MWCT	937	701	16.0%	\$187,742	166.7%	38.6%	0.0%
			9812.01	NA	NA	0	0	0.0%	\$0	0.0%	0.0%	0.0%
			9812.02	NA	MMCT	6	0	83.3%	\$0	0.0%	0.0%	0.0%
		Boston-South End	0703.01	Upper	MWCT	2,213	1,445	23.8%	\$236,979	210.4%	50.3%	11.4%
			0703.02	Upper	MWCT	2,090	1,168	31.8%	\$245,292	217.8%	41.6%	18.2%
			0704.02	Low	MMCT	3,561	1,552	58.6%	\$33,276	29.6%	3.4%	30.5%
			0705.01	Upper	MWCT	2,223	890	27.1%	\$192,417	170.9%	35.8%	8.3%
			0705.02	Low	MMCT	3,393	1,961	54.5%	\$36,667	32.6%	27.9%	51.4%
			0706.00	Upper	MWCT	2,287	1,150	21.1%	\$247,250	219.6%	65.3%	4.8%
			0707.00	NA	MWCT	2,527	1,465	45.7%	\$0	0.0%	31.1%	8.1%
			0708.02	Upper	MWCT	2,685	1,540	36.6%	\$195,954	174.0%	29.0%	19.2%
			0709.02	Upper	MWCT	2,300	999	47.7%	\$250,001	222.0%	39.7%	12.9%
			0711.01	Moderate	MWCT	4,111	2,195	49.5%	\$83,375	74.0%	31.2%	17.9%
			0712.01	Moderate	MMCT	3,514	1,609	58.7%	\$63,333	56.2%	26.9%	30.1%
			Boston-West Roxbury	1106.01	Upper	MWCT	2,639	1,427	18.0%	\$196,250	174.3%	75.0%
		1301.01		Upper	MWCT	6,048	2,793	24.9%	\$166,071	147.5%	61.5%	3.5%
		1302.00		Upper	MWCT	4,708	1,965	20.1%	\$157,727	140.1%	69.8%	7.0%
		1303.00		Upper	MWCT	4,496	1,725	21.2%	\$163,701	145.4%	70.8%	2.2%
		1304.02		Upper	MWCT	4,833	2,257	29.8%	\$143,656	127.6%	72.3%	3.4%
		1304.04		Middle	MWCT	3,073	1,333	40.5%	\$104,500	92.8%	52.1%	8.5%
		1304.06		Low	MBHCT	5,639	2,368	71.4%	\$52,417	46.5%	21.0%	17.2%
		9809.00		NA	MWCT	125	0	42.4%	\$0	0.0%	0.0%	0.0%
		9819.00		NA	NA	0	0	0.0%	\$0	0.0%	0.0%	0.0%
		Chelsea		1601.02	Moderate	MHCT	3,823	1,223	89.9%	\$64,005	56.8%	10.0%
			1601.03	Moderate	MHCT	4,646	1,177	85.3%	\$67,787	60.2%	34.0%	23.7%
			1602.00	Low	MHCT	4,154	1,197	90.5%	\$50,676	45.0%	10.2%	18.9%
			1603.00	Middle	MWCT	2,753	1,267	44.2%	\$110,938	98.5%	31.6%	17.3%
			1604.00	Moderate	MHCT	3,878	1,457	78.9%	\$60,573	53.8%	7.9%	27.5%
			1605.01	Moderate	MHCT	6,105	1,906	88.0%	\$82,148	73.0%	31.6%	16.1%
			1605.02	Low	MHCT	5,604	1,827	81.3%	\$51,434	45.7%	31.8%	30.7%
			1606.01	Moderate	MHCT	4,331	1,516	72.2%	\$74,907	66.5%	16.8%	11.8%

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TRACT DEMOGRAPHICS

All Census Tracts - 2025

OneLocal Bank

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CRA Assessment Area	Suffolk County, MA	Chelsea	1606.02	Moderate	MHCT	5,493	1,604	73.7%	\$65,051	57.8%	49.7%	14.8%	
		Revere	1701.01	Moderate	MMCT	4,023	1,021	56.1%	\$85,729	76.1%	53.0%	10.7%	
			1701.02	Moderate	MMCT	5,015	1,342	62.6%	\$80,904	71.8%	74.4%	4.0%	
			1702.00	Low	MWCT	5,305	1,744	47.1%	\$49,740	44.2%	40.3%	17.7%	
			1703.01	Middle	MWCT	7,045	1,950	42.4%	\$102,750	91.2%	58.4%	5.2%	
			1703.02	Moderate	MMCT	4,051	1,347	57.3%	\$81,723	72.6%	19.2%	13.9%	
			1704.00	Middle	MMCT	5,761	1,677	55.3%	\$106,458	94.5%	57.7%	14.2%	
			1705.02	Moderate	MWCT	3,407	1,323	34.1%	\$87,500	77.7%	52.9%	14.8%	
			1705.03	Moderate	MWCT	1,698	621	43.6%	\$74,955	66.6%	63.2%	15.3%	
			1705.04	Middle	MMCT	3,157	945	52.1%	\$107,981	95.9%	29.8%	10.5%	
			1706.01	Middle	MMCT	6,247	1,599	59.1%	\$94,583	84.0%	56.6%	7.1%	
			1707.01	Moderate	MMCT	2,702	796	55.6%	\$62,554	55.6%	28.9%	15.0%	
			1707.02	Low	MHCT	7,995	2,038	75.2%	\$44,805	39.8%	20.1%	17.2%	
			1708.00	Moderate	MMCT	5,773	2,152	53.5%	\$75,066	66.7%	47.3%	19.7%	
			9815.02	NA	MHCT	7	0	100.0%	\$0	0.0%	0.0%	0.0%	
			Tract 9901.01	9901.01	NA	NA	0	0	0.0%	\$0	0.0%	0.0%	0.0%
			Winthrop	1801.01	Moderate	MWCT	5,804	2,421	22.5%	\$79,238	70.4%	40.5%	11.9%
				1802.00	Middle	MWCT	4,326	1,706	22.1%	\$114,107	101.3%	61.3%	5.9%
				1803.01	Middle	MWCT	3,169	1,160	14.0%	\$120,450	107.0%	67.2%	4.9%
				1804.00	Middle	MWCT	1,928	815	19.4%	\$129,053	114.6%	46.3%	4.6%
		1805.00	Middle	MWCT	4,089	1,959	24.4%	\$108,147	96.0%	53.4%	8.4%		
	Total					1,684,474	639,833	40.9%			50.0%	12.5%	
Totals						1,684,474	639,833	40.9%			50.0%	12.5%	

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