

## Loans by County

## Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NORTHWEST HILLS PLANNING REGION (160), CT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
<b>WESTERN CONNECTICUT PLANNING REGION (190), CT</b>										
<b>MSA 14860</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	0	0	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	500	0	0	1	250	0	0

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Institution: Machias Savings Bank

Respondent ID: 0000019531  
Agency: FDIC - 3  
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STATE TOTAL	0	0	2	500	0	0	1	250	0	0

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	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)
<b>ANDROSCOGGIN COUNTY (001), ME</b>										
<b>MSA 30340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	98	1	131	1	347	3	229	0	0
Middle Income	0	0	0	0	3	1,940	2	1,040	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	98	1	131	4	2,287	5	1,269	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Agency: FDIC - 3

State: MAINE (23)

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	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)
<b>AROOSTOOK COUNTY (003), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	1,080	9	1,295	1	368	27	1,701	0	0
Middle Income	36	1,551	11	1,895	6	3,510	30	3,014	0	0
Upper Income	9	375	1	125	2	850	10	725	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	75	3,006	21	3,315	9	4,728	67	5,440	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	1	101	1	507	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	101	2	857	0	0	0	0
<b>Totals For County: (003) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	1,080	9	1,295	2	718	27	1,701	0	0
Middle Income	36	1,551	12	1,996	7	4,017	30	3,014	0	0
Upper Income	9	375	1	125	2	850	10	725	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	75	3,006	22	3,416	11	5,585	67	5,440	0	0

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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)
<b>CUMBERLAND COUNTY (005), ME 2/</b>										
<b>MSA 38860</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	107	1	250	3	1,825	3	360	0	0
Middle Income	3	100	0	0	0	0	2	75	0	0
Upper Income	1	5	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	8	212	1	250	3	1,825	5	435	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	2	30	1	250	1	480	1	480	0	0
Upper Income	2	50	1	250	1	1,000	1	250	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	5	96	2	500	2	1,480	2	730	0	0
<b>Totals For County: (005) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	123	1	250	3	1,825	3	360	0	0
Middle Income	5	130	1	250	1	480	3	555	0	0
Upper Income	3	55	1	250	1	1,000	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	308	3	750	5	3,305	7	1,165	0	0

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	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)
<b>FRANKLIN COUNTY (007), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	240	0	0	1	50	0	0
Upper Income	1	10	0	0	1	336	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	240	1	336	2	60	0	0
<b>HANCOCK COUNTY (009), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	85	3,459	13	2,242	7	2,737	67	5,059	0	0
Upper Income	18	577	4	573	4	2,056	16	1,208	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	103	4,036	17	2,815	11	4,793	83	6,267	0	0
<b>KENNEBEC COUNTY (011), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	1	225	1	312	1	7	0	0
Middle Income	1	99	1	247	4	2,529	1	400	0	0
Upper Income	4	135	2	315	0	0	5	370	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	6	241	4	787	5	2,841	7	777	0	0

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	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)
<b>KNOX COUNTY (013), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	18	592	1	193	1	275	10	218	0	0
Upper Income	7	302	3	501	1	300	5	244	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	25	894	4	694	2	575	15	462	0	0
<b>LINCOLN COUNTY (015), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	32	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
<b>OXFORD COUNTY (017), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0

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	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)
<b>PENOBSCOT COUNTY (019), ME</b>										
<b>MSA 12620</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	26	658	10	1,798	2	701	24	1,715	0	0
Middle Income	35	1,404	12	1,850	10	5,049	33	2,592	0	0
Upper Income	48	1,598	11	1,999	7	3,632	34	2,846	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	109	3,660	33	5,647	19	9,382	91	7,153	0	0
<b>PISCATAQUIS COUNTY (021), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	75	1	190	1	450	2	28	0	0
Middle Income	3	130	1	200	1	300	2	217	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	6	205	2	390	2	750	4	245	0	0
<b>SAGadahoc COUNTY (023), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	72	0	0	0	0	1	50	0	0

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	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)
<b>SOMERSET COUNTY (025), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	340	3	352	2	1,081	7	1,322	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	5	340	3	352	2	1,081	7	1,322	0	0
<b>WALDO COUNTY (027), ME</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	244	2	231	0	0	7	475	0	0
Middle Income	8	299	1	246	0	0	5	143	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	543	3	477	0	0	12	618	0	0
<b>WASHINGTON COUNTY (029), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	603	1	160	0	0	12	603	0	0
Middle Income	83	3,260	14	2,182	11	4,401	74	5,392	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	95	3,863	15	2,342	11	4,401	86	5,995	0	0

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State: MAINE (23)

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	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)
<b>YORK COUNTY (031), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
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	2	500	2	1,718	0	0	0	0
Upper Income	2	38	1	150	1	750	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	3	650	3	2,468	1	18	0	0
TOTAL INSIDE AA IN STATE	428	16,214	94	15,540	55	25,704	359	26,370	0	0
TOTAL OUTSIDE AA IN STATE	31	1,182	18	3,351	21	12,100	30	4,671	0	0
STATE TOTAL	459	17,396	112	18,891	76	37,804	389	31,041	0	0

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State: MASSACHUSETTS (25)

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	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)
<b>ESSEX COUNTY (009), MA</b>										
<b>MSA 15764</b>										
<b>Outside Assessment Area</b>										
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%	1	25	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	314	1	314	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	0	0	1	314	1	314	0	0
<b>HAMPDEN COUNTY (013), MA</b>										
<b>MSA 44140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	517	1	517	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	517	1	517	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤ \$100,000		Loan Amount at Origination > \$100,000 But ≤ \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</b>										
<b>Outside Assessment Area</b>										
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	891	1	891	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	891	1	891	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	3	1,722	3	1,722	0	0
STATE TOTAL	1	25	0	0	3	1,722	3	1,722	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARROLL COUNTY (003), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	800	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	800	0	0	0	0
<b>ROCKINGHAM COUNTY (015), NH</b>										
<b>MSA 40484</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	300	0	0	0	0
<b>STRAFFORD COUNTY (017), NH</b>										
<b>MSA 40484</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	757	1	757	0	0
Middle Income	2	112	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	0	0	1	757	2	832	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	162	0	0	3	1,857	2	832	0	0
STATE TOTAL	3	162	0	0	3	1,857	2	832	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	428	16,214	94	15,540	55	25,704	359	26,370	0	0
TOTAL OUTSIDE AA	35	1,369	20	3,851	27	15,679	36	7,475	0	0
TOTAL INSIDE & OUTSIDE	463	17,583	114	19,391	82	41,383	395	33,845	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2024 Institution Disclosure Statement - Table 2-1

PAGE: 1 OF 4

Loans by County

Respondent ID: 0000019531

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Machias Savings Bank

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 Farms 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)
AROOSTOOK COUNTY (003), ME 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	0	0	0	0	2	85	0	0
Middle Income	5	170	1	200	1	320	6	682	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	7	255	1	200	1	320	8	767	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Farm Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)
<b>CUMBERLAND COUNTY (005), ME 2/</b>										
<b>MSA 38860</b>										
<b>Inside AA 0002</b>										
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	36	0	0	0	0	1	36	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	36	0	0	0	0	1	36	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	0	0	1	84	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	84	0	0	0	0	1	84	0	0
<b>Totals For County: (005) 2/</b>										
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	36	0	0	0	0	1	36	0	0
Upper Income	1	84	0	0	0	0	1	84	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	2	120	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2024 Institution Disclosure Statement - Table 2-1**

PAGE: 3 OF 4

**Loans by County**
**Small Farm Loans - Originations**
**Institution: Machias Savings Bank**
**Respondent ID: 0000019531**
**Agency: FDIC - 3**
**State: MAINE (23)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)
<b>HANCOCK COUNTY (009), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	22	818	4	626	0	0	26	1,444	0	0
Upper Income	4	300	1	221	1	285	6	806	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	26	1,118	5	847	1	285	32	2,250	0	0
<b>KNOX COUNTY (013), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	8	326	5	783	0	0	13	1,109	0	0
Upper Income	9	392	0	0	0	0	9	392	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	17	718	5	783	0	0	22	1,501	0	0
<b>SAGadahoc COUNTY (023), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
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	136	0	0	1	136	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	136	0	0	1	136	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 2-1**

PAGE: 4 OF 4

**Loans by County**
**Small Farm Loans - Originations**
**Institution: Machias Savings Bank**
**Respondent ID: 0000019531**
**Agency: FDIC - 3**
**State: MAINE (23)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)
<b>WASHINGTON COUNTY (029), ME 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
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	77	2,815	17	2,743	1	300	91	5,662	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	77	2,815	17	2,743	1	300	91	5,662	0	0
<b>YORK COUNTY (031), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
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	120	0	0	1	120	0	0
Upper Income	1	48	0	0	0	0	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	1	120	0	0	2	168	0	0
TOTAL INSIDE AA IN STATE	128	4,942	28	4,573	3	905	154	10,216	0	0
TOTAL OUTSIDE AA IN STATE	2	132	2	256	0	0	4	388	0	0
STATE TOTAL	130	5,074	30	4,829	3	905	158	10,604	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	128	4,942	28	4,573	3	905	154	10,216	0	0
TOTAL OUTSIDE AA	2	132	2	256	0	0	4	388	0	0
TOTAL INSIDE & OUTSIDE	130	5,074	30	4,829	3	905	158	10,604	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Machias Savings Bank**

PAGE: 1 OF 1

**Respondent ID: 0000019531**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ME - PENOBSHOT COUNTY (019) - MSA 12620	161	18,689	91	7,153	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860 2/	12	2,287	5	435	0	0
ME - AROOSTOOK COUNTY (003) - MSA NA 2/	105	11,049	67	5,440	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	131	11,644	83	6,267	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	31	2,163	15	462	0	0
ME - WALDO COUNTY (027) - MSA NA	16	1,020	12	618	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	121	10,606	86	5,995	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Machias Savings Bank**

PAGE: 1 OF 1

**Respondent ID: 0000019531**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ME - CUMBERLAND COUNTY (005) - MSA 38860 2/	1	36	1	36	0	0
ME - AROOSTOOK COUNTY (003) - MSA NA 2/	9	775	8	767	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	32	2,250	32	2,250	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	22	1,501	22	1,501	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	95	5,858	91	5,662	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Machias Savings Bank**

**Respondent ID: 0000019531**  
**Agency: FDIC - 3**

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	29	26,000	0	0
Purchased	0	0	0	0
Total	29	26,000	0	0
Consortium/Third Party Loans (optional)				

**2024 Institution Disclosure Statement - Table 6**

PAGE: 1 OF 6

**Assessment Area(s) by Tract****Respondent ID: 0000019531****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Machias Savings Bank**

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**ASSESSMENT AREA - 0001****PENOBSCOT COUNTY (019), ME****MSA: 12620****Moderate Income**

0006.00 0009.00 0041.00\* 0063.00\* 0071.00 0125.00 0215.00\* 0225.00\* 0245.00 0255.00 0265.00  
0270.00 0290.00 0300.00 9400.00\*

**Middle Income**

0002.00 0003.00 0005.00 0007.00 0043.00 0072.00 0080.01 0090.00 0120.00 0130.00 0135.00  
0140.00 0150.00\* 0155.00 0205.00\* 0280.00 0285.00 0310.00 0311.00 0312.00 0313.00\*

**Upper Income**

0004.00\* 0020.00 0030.00 0042.00 0050.00\* 0061.00 0062.00 0100.00 0110.00 0180.00

**ASSESSMENT AREA - 0002****CUMBERLAND COUNTY (005), ME 2/****MSA: 38860****Moderate Income**

0002.00\* 0005.00 0006.00 0011.00\* 0021.02 0030.02\* 0031.00\*

**Middle Income**

0001.00\* 0003.00\* 0010.00\* 0012.00\* 0015.00 0017.00 0018.00\* 0020.01\* 0020.02\* 0022.00 0023.00  
0024.00\* 0030.01\* 0032.00\* 0033.00\* 0034.00\*

**Upper Income**

0013.00 0019.00\* 0021.01\* 0035.00\*

**ASSESSMENT AREA - 0003****AROOSTOOK COUNTY (003), ME 2/****MSA: NA****Moderate Income**

9501.00\* 9509.00 9516.00 9518.00 9520.00 9527.00 9529.00

**Middle Income**

9510.00 9511.00 9512.00 9513.00 9514.00 9517.00 9521.00 9523.00 9524.00 9525.00 9526.00

**Upper Income****Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 6**

PAGE: 2 OF 6

**Assessment Area(s) by Tract****Respondent ID: 0000019531****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: Machias Savings Bank**

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9519.00

**HANCOCK COUNTY (009), ME 2/****MSA: NA****Middle Income**

9651.00 9653.00 9654.00 9655.03 9655.04 9657.00 9658.00 9661.00 9662.00 9663.00 9664.00

9665.00\* 9667.00

**Upper Income**

9652.00 9659.00 9660.00 9666.00

**KNOX COUNTY (013), ME 2/****MSA: NA****Middle Income**

9703.01 9703.02 9704.01\* 9704.02 9706.00 9707.00 9708.00 9709.00 9710.00

**Upper Income**

9702.00 9705.00 9711.00

**WALDO COUNTY (027), ME****MSA: NA****Moderate Income**

0470.00

**Middle Income**

0410.00 0420.00 0430.00\* 0450.00 0460.01\* 0460.02

**Upper Income**

0440.00\*

**WASHINGTON COUNTY (029), ME 2/****MSA: NA****Moderate Income**

9551.00 9554.00

**Middle Income**

9553.00 9555.00 9556.00 9557.00\* 9558.00 9559.00 9561.00 9562.00 9563.00 9564.00 9565.00

**OUTSIDE ASSESSMENT AREA****Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 6**

PAGE: 3 OF 6

**Assessment Area(s) by Tract**

**Respondent ID: 0000019531**

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

**Agency: FDIC - 3**

**Institution: Machias Savings Bank**

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**NORTHWEST HILLS PLANNING REGION  
(160), CT**

**MSA: NA**

**Middle Income**

2661.00

**WESTERN CONNECTICUT PLANNING  
REGION (190), CT**

**MSA: 14860**

**Median Family Income >= 120%**

0502.00

**ANDROSCOGGIN COUNTY (001), ME**

**MSA: 30340**

**Moderate Income**

0204.02 0205.00 0440.00

**Middle Income**

0410.00 0415.00 0465.00

**AROOSTOOK COUNTY (003), ME 2/**

**MSA: NA**

**Moderate Income**

9502.00

**Middle Income**

9506.00

**CUMBERLAND COUNTY (005), ME 2/**

**MSA: 38860**

**Moderate Income**

0112.05

**Middle Income**

0047.02 0048.03 0048.04 0115.00

**Upper Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000019531**

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

**Agency: FDIC - 3**

**Institution: Machias Savings Bank**

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0025.03 0025.04 0040.02 0044.02 0173.05

**FRANKLIN COUNTY (007), ME**

**MSA: NA**

**Middle Income**

9711.00 9713.00

**Upper Income**

9701.01

**KENNEBEC COUNTY (011), ME**

**MSA: NA**

**Moderate Income**

0241.02 0242.02

**Middle Income**

0106.01 0106.02 0210.00 0230.02 0241.01

**Upper Income**

0108.01 0108.04 0120.00 0250.01

**LINCOLN COUNTY (015), ME**

**MSA: NA**

**Middle Income**

9755.00

**OXFORD COUNTY (017), ME**

**MSA: NA**

**Moderate Income**

9664.02

**PISCATAQUIS COUNTY (021), ME**

**MSA: NA**

**Moderate Income**

9603.01 9608.00

**Middle Income**

9604.00 9607.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table 6**

PAGE: 5 OF 6

**Assessment Area(s) by Tract**

**Respondent ID: 0000019531**

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

**Agency: FDIC - 3**

**Institution: Machias Savings Bank**

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**SAGadahoc County (023), ME**

**MSA: 38860**

**Moderate Income**

9701.00

**Middle Income**

9707.00

**SOMERSET County (025), ME**

**MSA: NA**

**Moderate Income**

9653.01 9653.02 9656.00 9660.00

**YORK County (031), ME**

**MSA: 38860**

**Middle Income**

0052.00 0251.00 0280.03

**Upper Income**

0270.00 0320.02 0360.02 0360.04

**ESSEX County (009), MA**

**MSA: 15764**

**Median Family Income 70-80%**

2522.01

**Median Family Income >= 120%**

2543.01

**HAMPDEN County (013), MA**

**MSA: 44140**

**Moderate Income**

8015.03

**MIDDLESEX County (017), MA**

**MSA: 15764**

**Footnote:**

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**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000019531**

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

**Agency: FDIC - 3**

**Institution: Machias Savings Bank**

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**Median Family Income >= 120%**

3131.01

**CARROLL COUNTY (003), NH**

**MSA: NA**

**Middle Income**

9553.02

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Middle Income**

0630.01

**STRAFFORD COUNTY (017), NH**

**MSA: 40484**

**Moderate Income**

0830.02

**Middle Income**

0815.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2024 Institution Disclosure Statement - Table E-1**

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**Error Status Information****Respondent ID: 0000019531****Institution: Machias Savings Bank****Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	164	164	0	0.00%
Small Farm Loans	36	36	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	142	142	0	0.00%
<b>Total</b>	<b>344</b>	<b>344</b>	<b>0</b>	<b>0.00%</b>

**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.