2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	1	151	2	845	5	1,136	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	1	466	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	3	152	1	151	3	1,311	5	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.

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business 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 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)
AROOSTOOK COUNTY (003), ME 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	1,253	3	375	3	1,588	26	2,177	0	0
Middle Income	26	1,074	6	960	5	2,676	23	1,472	0	0
Upper Income	11	352	0	0	4	1,718	10	830	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	69	2,679	9	1,335	12	5,982	59	4,479	0	0
Outside Assessment Area										
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	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
Totals For County: (003) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	32	1,253	3	375	4	1,938	26	2,177	0	0
Middle Income	26	1,074	6	960	5	2,676	23	1,472	0	0
Upper Income	11	352	0	0	4	1,718	10	830	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	69	2,679	9	1,335	13	6,332	59	4,479	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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 2/										
MSA 38860										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	97	1	250	2	825	2	65	0	0
Middle Income	3	156	1	250	4	2,400	3	156	0	0
Upper Income	0	0	0	0	1	700	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	253	2	500	7	3,925	5	221	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	250	0	0	1	750	0	0	0	0
Middle Income	1	23	1	220	1	500	0	0	0	0
Upper Income	5	161	4	860	2	1,500	3	139	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	9	434	5	1,080	4	2,750	3	139	0	0
Totals For County: (005) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	347	1	250	3	1,575	2	65	0	0
Middle Income	4	179	2	470	5	2,900	3	156	0	0
Upper Income	5	161	4	860	3	2,200	3	139	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	15	687	7	1,580	11	6,675	8	360	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
FRANKLIN COUNTY (007), ME										
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	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	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
HANCOCK COUNTY (009), ME 2/										
MSA NA										
Inside AA 0004										
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	62	2,654	9	1,672	8	4,248	37	3,549	0	0
Upper Income	15	664	3	473	2	1,332	14	1,880	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	3,318	12	2,145	10	5,580	51	5,429	0	0
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	2	78	0	0	0	0	2	78	0	0
Middle Income	3	221	0	0	1	302	2	121	0	0
Upper Income	1	60	0	0	1	750	1	750	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	384	0	0	2	1,052	6	974	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0004										
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	302	0	0	0	0	2	22	0	0
Upper Income	1	61	1	250	2	746	2	746	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	9	363	1	250	2	746	4	768	0	0
LINCOLN COUNTY (015), ME										
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	2	22	1	147	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	2	22	1	147	0	0	0	0	0	0
OXFORD COUNTY (017), ME										
MSA NA										
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

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	934	9	1,322	5	1,937	18	2,305	0	0
Middle Income	51	2,226	11	1,886	9	4,146	39	3,965	0	0
Upper Income	42	1,740	4	930	5	2,577	31	1,955	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	115	4,900	24	4,138	19	8,660	88	8,225	0	0
PISCATAQUIS COUNTY (021), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	176	0	0	1	450	3	87	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	6	176	0	0	1	450	3	87	0	0
SAGADAHOC COUNTY (023), 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	2	62	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	62	0	0	0	0	1	50	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
SOMERSET COUNTY (025), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	157	2	324	1	360	3	210	0	0
Middle Income	0	0	0	0	1	873	1	873	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	3	157	2	324	2	1,233	4	1,083	0	0
WALDO COUNTY (027), ME										
MSA NA										
Inside AA 0004										
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	5	153	3	497	0	0	7	598	0	0
Upper Income	1	100	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	253	3	497	0	0	7	598	0	0
WASHINGTON COUNTY (029), ME 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	141	2	371	0	0	4	251	0	0
Middle Income	53	2,045	6	884	7	2,829	48	3,783	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	58	2,186	8	1,255	7	2,829	52	4,034	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business 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 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)
YORK COUNTY (031), 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	1	50	1	250	2	882	1	450	0	0
Upper Income	1	16	1	200	3	1,850	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	66	2	450	5	2,732	1	450	0	0
TOTAL INSIDE AA IN STATE	340	13,952	59	10,120	57	27,722	266	23,754	0	0
TOTAL OUTSIDE AA IN STATE	34	1,453	12	2,402	19	10,878	24	4,169	0	0
STATE TOTAL	374	15,405	71	12,522	76	38,600	290	27,923	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	23	0	0	0	0	1	23	0	0
STATE TOTAL	1	23	0	0	0	0	1	23	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

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)
CARROLL COUNTY (003), NH										
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	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
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	863	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	863	0	0	0	0
COOS COUNTY (007), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	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	500	0	0	0	0

Footnote:

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2025 Institution Disclosure Statement - Table 1-1

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)
HILLSBOROUGH COUNTY (011), NH 2/										
MSA 31700										
Inside AA 0001										
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	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	1	50	0	0	0	0	1	50	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
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	500	1	500	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	500	1	500	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
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	44	0	0	0	0	1	44	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	44	0	0	0	0	1	44	0	0
TOTAL INSIDE AA IN STATE	1	50	0	0	0	0	1	50	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.

2025 Institution Disclosure Statement - Table 1-1

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	1	44	0	0	4	2,863	2	544	0	0
STATE TOTAL	2	94	0	0	4	2,863	3	594	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.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531
Agency: FDIC - 3
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)
MORRIS COUNTY (027), NJ										
MSA 35084										
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	100	0	0	1	1,000	1	100	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	1	1,000	1	100	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	1	1,000	1	100	0	0
STATE TOTAL	1	100	0	0	1	1,000	1	100	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.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Machias Savings Bank

Respondent ID: 0000019531

Agency: FDIC - 3

State: OHIO (39)

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)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
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	202	0	0	1	202	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	202	0	0	1	202	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	202	0	0	1	202	0	0
STATE TOTAL	0	0	1	202	0	0	1	202	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	341	14,002	59	10,120	57	27,722	267	23,804	0	0
TOTAL OUTSIDE AA	37	1,620	13	2,604	24	14,741	29	5,038	0	0
TOTAL INSIDE & OUTSIDE	378	15,622	72	12,724	81	42,463	296	28,842	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.

2025 Institution Disclosure Statement - Table 2-1
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)
AROOSTOOK COUNTY (003), ME 2/										
MSA NA										
Inside AA 0004										
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	4	311	1	200	2	695	7	1,206	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	4	311	1	200	2	695	7	1,206	0	0
CUMBERLAND COUNTY (005), ME 2/										
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	0	0	0	0	0	0	0	0
Upper Income	1	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	0	0
HANCOCK COUNTY (009), ME 2/										
MSA NA										
Inside AA 0004										
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	13	689	7	1,215	1	296	21	2,200	0	0
Upper Income	2	57	0	0	0	0	2	57	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	15	746	7	1,215	1	296	23	2,257	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.

2025 Institution Disclosure Statement - Table 2-1

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)
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0004										
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	7	279	2	368	0	0	9	647	0	0
Upper Income	1	8	0	0	0	0	1	8	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	287	2	368	0	0	10	655	0	0
WALDO COUNTY (027), ME										
MSA NA										
Inside AA 0004										
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	2	63	0	0	0	0	2	63	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	63	0	0	0	0	2	63	0	0
WASHINGTON COUNTY (029), ME 2/										
MSA NA										
Inside AA 0004										
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	50	1,426	15	2,367	5	1,955	66	4,975	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	50	1,426	15	2,367	5	1,955	66	4,975	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.

2025 Institution Disclosure Statement - Table 2-1
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)
YORK COUNTY (031), 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	4	232	1	110	0	0	5	342	0	0
Upper Income	1	20	0	0	0	0	1	20	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	252	1	110	0	0	6	362	0	0
TOTAL INSIDE AA IN STATE	79	2,833	25	4,150	8	2,946	108	9,156	0	0
TOTAL OUTSIDE AA IN STATE	6	305	1	110	0	0	7	415	0	0
STATE TOTAL	85	3,138	26	4,260	8	2,946	115	9,571	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	79	2,833	25	4,150	8	2,946	108	9,156	0	0
TOTAL OUTSIDE AA	6	305	1	110	0	0	7	415	0	0
TOTAL INSIDE & OUTSIDE	85	3,138	26	4,260	8	2,946	115	9,571	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.

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Machias Savings Bank

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)
NH - HILLSBOROUGH COUNTY (011) - MSA 31700 2/	1	50	1	50	0	0
ME - PENOBSCOT COUNTY (019) - MSA 12620	158	17,698	88	8,225	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860 2/	15	4,678	5	221	0	0
ME - AROOSTOOK COUNTY (003) - MSA NA 2/	90	9,996	59	4,479	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	99	11,043	51	5,429	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	12	1,359	4	768	0	0
ME - WALDO COUNTY (027) - MSA NA	9	750	7	598	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	73	6,270	52	4,034	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.

2025 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Machias Savings Bank

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 - AROOSTOOK COUNTY (003) - MSA NA 2/	7	1,206	7	1,206	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	23	2,257	23	2,257	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	10	655	10	655	0	0
ME - WALDO COUNTY (027) - MSA NA	2	63	2	63	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	70	5,748	66	4,975	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.

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000019531

Institution: Machias Savings Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	24	29,000	0	0
Purchased	0	0	0	0
Total	24	29,000	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Machias Savings Bank

Respondent ID: 0000019531
Agency: FDIC - 3

ASSESSMENT AREA - 0001

HILLSBOROUGH COUNTY (011), NH 2/

MSA: 31700

Low Income

0003.00* 0006.00* 0014.00* 0015.00* 0016.00* 0020.00*

Moderate Income

0028.02*

0002.02* 0002.03* 0008.00* 0013.00* 0017.00* 0019.00* 0021.00* 0022.00* 0023.00* 0024.00* 0025.00*

Middle Income

2004.00*

0001.03* 0002.04* 0007.00* 0009.01* 0009.02* 0010.00* 0011.00* 0012.00* 0018.00* 0026.00* 0028.01

Upper Income

0001.04* 0027.01* 0027.02* 0029.01* 0029.02* 0029.03*

Income Not Known

9801.01*

ASSESSMENT AREA - 0002

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 - 0003

CUMBERLAND COUNTY (005), ME 2/

MSA: 38860

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.

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Machias Savings Bank

Respondent ID: 0000019531
Agency: FDIC - 3

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 - 0004

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

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

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.

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Machias Savings Bank

Respondent ID: 0000019531
Agency: FDIC - 3

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

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Moderate Income

0204.02 0205.00 0209.00

Upper Income

0102.00 0400.00

AROOSTOOK COUNTY (003), ME 2/

MSA: NA

Moderate Income

9502.00

CUMBERLAND COUNTY (005), ME 2/

MSA: 38860

Moderate 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.

0029.01 0112.05

Middle Income

0027.00 0047.02 0048.03

Upper Income

0025.03 0037.01 0037.02 0046.00 0173.03 0173.05

FRANKLIN COUNTY (007), ME

MSA: NA

Upper Income

9712.02

KENNEBEC COUNTY (011), ME

MSA: NA

Low Income

0109.00

Moderate Income

0241.02

Middle Income

0205.00 0220.00

Upper Income

0250.01

LINCOLN COUNTY (015), ME

MSA: NA

Middle Income

9751.00 9755.00 9756.00

OXFORD COUNTY (017), ME

MSA: NA

Moderate Income

9664.02

PISCATAQUIS COUNTY (021), ME

MSA: NA

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.

Moderate Income

9603.01 9608.00

SAGADAHOC COUNTY (023), ME

MSA: 38860

Middle Income

9702.00 9707.00

SOMERSET COUNTY (025), ME

MSA: NA

Moderate Income

9653.01 9653.02 9659.00 9660.00

Middle Income

9668.01

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0052.00 0061.04 0210.00 0260.00 0280.03 0280.04

Upper Income

0054.00 0320.02 0360.02 0360.04

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 110-120%

3684.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9558.02

CHESHIRE COUNTY (005), NH

MSA: NA

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.

Moderate Income

9713.00

COOS COUNTY (007), NH

MSA: NA

Moderate Income

9501.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0675.02

STRAFFORD COUNTY (017), NH

MSA: 40484

Middle Income

0815.00

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income >= 120%

0457.01

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income >= 120%

0401.02

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.

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000019531

Institution: Machias Savings Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	155	155	0	0.00%
Small Farm Loans	31	31	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	179	179	0	0.00%
Total	367	367	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.