Small Business Loans - Originations Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

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Agency: OCC - 1

State: ALABAMA (01)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	n Amount at Loan Amount at Origination Origination 100,000 But >\$250,000 of Amount Num of Amount		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates	
	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)
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	1	330	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	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	330	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	330	0	0	0	0
STATE TOTAL	0	0	0	0	1	330	0	0	0	0

Respondent ID: 0000716697

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Agency: OCC - 1 State: CONNECTICUT (09)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
FAIRFIELD COUNTY (001), CT											
MSA 14860											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	1	780	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	0	0	1	780	0	0	0	0	

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

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Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	at 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)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	0	0	1	200	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	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	200	1	780	1	200	0	0
STATE TOTAL	0	0	1	200	1	780	1	200	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Area Income Characteristics	Origi	Loan Amount at Coan Amo Origination Originat <=\$100,000 >\$100,000 <=\$250,		ination ,000 But	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)
BREVARD COUNTY (009), FL										
MSA 37340										
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%	1	21	0	0	0	0	1	21	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	1,608	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	69	0	0	0	0	1	69	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	69	0	0	2	1,608	1	69	0	0
FLAGLER COUNTY (035), FL										
MSA 19660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	276	2	426	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	150	1	276	2	426	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

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Area Income Characteristics	Origi	Loan Amount at Origination Signature		Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	31	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	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	31	0	0	0	0	0	0	0	0

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Loans by County Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
ORANGE COUNTY (095), FL										
MSA 36740										
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	1	459	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	55	0	0	0	0	1	55	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	55	0	0	1	459	1	55	0	0
OSCEOLA COUNTY (097), FL										
MSA 36740										
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	548	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	548	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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%	1	50	0	0	1	378	2	428	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	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	50	0	0	1	378	2	428	0	0
PUTNAM COUNTY (107), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	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	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

Respondent ID: 0000716697

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Loans by County
Small Business Loans - Originations
Institution: WESTFIELD BANK, FSB

Area Income Characteristics	Origi	mount at nation 00,000	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)
VOLUSIA COUNTY (127), FL										
MSA 19660										
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%	1	36	0	0	0	0	1	36	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	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	36	0	0	0	0	1	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	262	1	150	7	3,769	8	1,035	0	0
STATE TOTAL	6	262	1	150	7	3,769	8	1,035	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	845	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	845	0	0	0	0
FAYETTE COUNTY (113), GA										
MSA 12060										
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	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	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)
FLOYD COUNTY (115), GA										
MSA 40660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	664	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	664	0	0	0	0
FULTON COUNTY (121), GA										
MSA 12060										
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%	3	86	0	0	0	0	2	17	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	3	86	0	0	0	0	2	17	0	0

Respondent ID: 0000716697

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000 >\$100,000 But <=\$250,000		ination ,000 But	Origi	mount at nation 50,000	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)
SPALDING COUNTY (255), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	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	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	246	0	0	2	1,509	4	177	0	0
STATE TOTAL	5	246	0	0	2	1,509	4	177	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$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)
DUPAGE COUNTY (043), IL										
MSA 16984										
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	45	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	45	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
WILL COUNTY (197), IL										
MSA 16984										
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%	1	62	0	0	0	0	1	62	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	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	62	0	0	0	0	1	62	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	107	0	0	0	0	1	62	0	0
STATE TOTAL	2	107	0	0	0	0	1	62	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: INDIANA (18)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
MARION COUNTY (097), IN										
MSA 26900										
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	1	287	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	287	0	0	0	0
PORTER COUNTY (127), IN										
MSA 23844										
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	1	118	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	118	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	118	1	287	0	0	0	0
STATE TOTAL	0	0	1	118	1	287	0	0	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
CAMPBELL COUNTY (037), KY										
MSA 17140										
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	79	0	0	0	0	1	79	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	79	0	0	0	0	1	79	0	0
FAYETTE COUNTY (067), KY										
MSA 30460										
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	100	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	100	0	0	0	0	0	0	0	0
GREENUP COUNTY (089), KY										
MSA 26580										
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	60	0	0	1	430	2	490	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	60	0	0	1	430	2	490	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

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Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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	239	0	0	1	430	3	569	0	0
STATE TOTAL	3	239	0	0	1	430	3	569	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
QUEEN ANNE'S COUNTY (035), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	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	150	0	0	1	150	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	400	0	0	1	150	0	0
STATE TOTAL	0	0	2	400	0	0	1	150	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
RAMSEY COUNTY (123), MN										
MSA 33460										
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	1	154	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	154	0	0	0	0	0	0
ST. LOUIS COUNTY (137), MN										
MSA 20260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	104	0	0	1	104	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	104	0	0	1	104	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	258	0	0	1	104	0	0
STATE TOTAL	0	0	2	258	0	0	1	104	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Orig >\$100	mount at ination,000 But	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)
RANDOLPH COUNTY (175), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	242	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	242	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	242	0	0	0	0	0	0
STATE TOTAL	0	0	1	242	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
ALBANY COUNTY (001), NY										
MSA 10580										
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	1	210	0	0	1	210	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	210	0	0	1	210	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	144	0	0	1	144	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	144	0	0	1	144	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	354	0	0	2	354	0	0
STATE TOTAL	0	0	2	354	0	0	2	354	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	104	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	104	0	0	0	0	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
CATAWBA COUNTY (035), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	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	1	4	0	0	0	0	1	4	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	8	0	0	0	0	1	8	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	66	1	104	0	0	3	33	0	0
STATE TOTAL	4	66	1	104	0	0	3	33	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	ation Origination 00 But >\$250,000 0,000		with Gross Annual Revenues <= \$1 Million		Loar Affill	al Loans b Affiliate	
	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)	
ASHLAND COUNTY (005), OH											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	46	0	0	0	0	1	46	0	0	
Middle Income	3	237	0	0	3	1,649	2	507	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	283	0	0	3	1,649	3	553	0	0	
ATHENS COUNTY (009), OH											
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	704	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	704	0	0	0	0	
CLINTON COUNTY (027), OH											
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	895	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	895	0	0	0	0	

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Or >\$100,000 But > <=\$250,000		Origi	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)	
COLUMBIANA COUNTY (029), OH											
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	1	29	0	0	0	0	1	29	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	29	0	0	0	0	1	29	0	0	
CRAWFORD COUNTY (033), OH											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	23	0	0	1	765	0	0	0	0	
Middle Income	0	0	3	545	3	1,047	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	23	3	545	4	1,812	0	0	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
CUYAHOGA COUNTY (035), OH 2/										
MSA 17460										
Inside AA 0009										
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%	9	456	4	674	0	0	7	285	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	456	4	674	0	0	7	285	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	39	0	0	1	272	1	39	0	0
Median Family Income 20-30%	0	0	0	0	3	2,287	1	971	0	0
Median Family Income 30-40%	0	0	1	160	0	0	0	0	0	0
Median Family Income 40-50%	1	34	0	0	0	0	1	34	0	0
Median Family Income 50-60%	1	100	3	605	0	0	0	0	0	0
Median Family Income 60-70%	4	153	1	215	3	1,647	4	310	0	0
Median Family Income 70-80%	5	262	3	473	2	1,447	6	795	0	0
Median Family Income 80-90%	3	128	2	225	1	585	4	232	0	0
Median Family Income 90-100%	2	116	2	284	2	920	3	446	0	0
Median Family Income 100-110%	8	242	2	462	0	0	9	477	0	0
Median Family Income 110-120%	6	249	2	252	5	2,389	6	862	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
Median Family Income >= 120%	23	478	16	2,473	13	6,962	26	1,156	0	0
Median Family Income Not Known	1	35	0	0	1	535	1	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	1,836	32	5,149	31	17,044	62	5,357	0	0
Totals For County: (035) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	39	0	0	1	272	1	39	0	0
Median Family Income 20-30%	0	0	0	0	3	2,287	1	971	0	0
Median Family Income 30-40%	0	0	1	160	0	0	0	0	0	0
Median Family Income 40-50%	1	34	0	0	0	0	1	34	0	0
Median Family Income 50-60%	1	100	3	605	0	0	0	0	0	0
Median Family Income 60-70%	4	153	1	215	3	1,647	4	310	0	0
Median Family Income 70-80%	5	262	3	473	2	1,447	6	795	0	0
Median Family Income 80-90%	3	128	2	225	1	585	4	232	0	0
Median Family Income 90-100%	2	116	2	284	2	920	3	446	0	0
Median Family Income 100-110%	8	242	2	462	0	0	9	477	0	0
Median Family Income 110-120%	6	249	2	252	5	2,389	6	862	0	0
Median Family Income >= 120%	32	934	20	3,147	13	6,962	33	1,441	0	0
Median Family Income Not Known	1	35	0	0	1	535	1	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	2,292	36	5,823	31	17,044	69	5,642	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
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	13	0	0	1	428	2	441	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	13	0	0	1	428	2	441	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ERIE COUNTY (043), OH										
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	1	82	1	129	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	82	1	129	0	0	0	0	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
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%	1	60	0	0	0	0	1	60	0	0
Median Family Income 80-90%	1	25	0	0	0	0	1	25	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	73	0	0	0	0	1	3	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	73	0	0	2	860	4	933	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	6	231	0	0	2	860	7	1,021	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
GEAUGA COUNTY (055), OH										
MSA 17460										
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	3	48	2	346	2	1,096	4	183	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	48	2	346	2	1,096	4	183	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	1	71	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	1	71	0	0	0	0	1	71	0	0
LAKE COUNTY (085), OH										
MSA 17460										
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	5	198	4	654	3	1,241	5	424	0	0
Upper Income	3	60	1	145	0	0	4	205	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	258	5	799	3	1,241	9	629	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		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)
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	1	301	1	40	0	0
Middle Income	0	0	0	0	1	264	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	40	0	0	2	565	1	40	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	1	244	0	0	0	0	0	0
Moderate Income	4	211	0	0	1	440	1	28	0	0
Middle Income	4	188	3	518	7	2,708	2	179	0	0
Upper Income	7	385	2	334	2	1,013	6	398	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	784	6	1,096	10	4,161	9	605	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
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	50	0	0	1	530	2	580	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	530	2	580	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
MEDINA COUNTY (103), OH										
MSA 17460										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,523	0	0	0	0
Middle Income	31	1,284	35	4,661	16	7,077	30	2,611	0	0
Upper Income	49	2,017	13	2,000	8	3,362	44	2,123	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	80	3,301	48	6,661	26	11,962	74	4,734	0	0
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%	1	42	1	200	0	0	2	242	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	111	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	2	311	0	0	2	242	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
MUSKINGUM COUNTY (119), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	479	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	291	0	0	0	0
Upper Income	2	119	3	506	4	1,672	1	40	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	119	3	506	6	2,442	1	40	0	0
NOBLE COUNTY (121), OH										
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	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
PORTAGE COUNTY (133), OH										
MSA 10420										
Outside Assessment Area										
Low Income	1	99	0	0	0	0	1	99	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	3	92	3	480	1	266	1	13	0	0
Upper Income	5	358	0	0	1	415	1	15	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	10	587	3	480	2	681	4	165	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	1	150	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	89	0	0	6	2,749	1	300	0	0
Upper Income	1	93	0	0	3	1,550	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	182	1	150	9	4,299	2	450	0	0
SENECA COUNTY (147), OH										
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	1	99	1	165	0	0	2	264	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	99	1	165	0	0	2	264	0	0
STARK COUNTY (151), OH										
MSA 15940										
Inside AA 0007										
Low Income	0	0	1	164	1	500	0	0	0	0
Moderate Income	2	145	1	229	0	0	1	90	0	0
Middle Income	18	750	10	1,758	10	4,919	14	500	0	0
Upper Income	15	386	2	393	2	1,444	17	779	0	0
Income Not Known	2	42	0	0	0	0	2	42	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,323	14	2,544	13	6,863	34	1,411	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
SUMMIT COUNTY (153), OH										
MSA 10420										
Inside AA 0008										
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%	3	131	3	565	3	1,279	1	17	0	0
Median Family Income 30-40%	2	68	1	210	1	600	3	668	0	0
Median Family Income 40-50%	9	460	3	365	5	2,306	7	990	0	0
Median Family Income 50-60%	1	4	2	315	1	461	1	4	0	0
Median Family Income 60-70%	1	47	0	0	1	275	1	47	0	0
Median Family Income 70-80%	7	494	2	325	5	2,544	8	629	0	0
Median Family Income 80-90%	0	0	1	188	2	810	0	0	0	0
Median Family Income 90-100%	10	355	3	620	4	1,715	9	429	0	0
Median Family Income 100-110%	16	428	3	457	0	0	15	362	0	0
Median Family Income 110-120%	1	21	1	250	1	611	1	21	0	0
Median Family Income >= 120%	39	1,352	14	2,378	19	8,889	39	2,301	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	89	3,360	33	5,673	42	19,490	85	5,468	0	0
TUSCARAWAS COUNTY (157), OH										
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	1	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
WAYNE COUNTY (169), OH											
MSA NA											
Inside AA 0006											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	27	1	250	0	0	1	27	0	0	
Middle Income	3	70	2	321	3	1,603	3	882	0	0	
Upper Income	0	0	0	0	2	950	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	97	3	571	5	2,553	4	909	0	0	
WOOD COUNTY (173), OH											
MSA 45780											
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	50	0	0	1	500	1	50	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	500	1	50	0	0	
TOTAL INSIDE AA IN STATE	219	8,537	102	16,123	86	40,868	204	12,807	0	0	
TOTAL OUTSIDE AA IN STATE	119	4,882	59	9,676	79	38,907	114	10,743	0	0	
STATE TOTAL	338	13,419	161	25,799	165	79,775	318	23,550	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)	
BUCKS COUNTY (017), PA											
MSA 33874											
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	1	450	1	450	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	65	0	0	0	0	1	65	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	65	0	0	1	450	2	515	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
CHESTER COUNTY (029), PA											
MSA 33874											
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	1	250	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	250	0	0	0	0	0	0	
CRAWFORD COUNTY (039), PA											
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	1	70	0	0	2	675	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	70	0	0	2	675	0	0	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
DELAWARE COUNTY (045), PA											
MSA 37964											
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	21	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	21	0	0	0	0	0	0	0	0	
FRANKLIN COUNTY (055), PA											
MSA 16540											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	170	1	277	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	170	1	277	0	0	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
LUZERNE COUNTY (079), PA											
MSA 42540											
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	31	0	0	0	0	1	31	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	31	0	0	0	0	1	31	0	0	
MONTGOMERY COUNTY (091), PA											
MSA 33874											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	1	305	1	305	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	305	1	305	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
NORTHUMBERLAND COUNTY (097), PA										
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	64	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	2	64	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	251	2	420	5	1,707	4	851	0	0
STATE TOTAL	6	251	2	420	5	1,707	4	851	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: SOUTH CAROLINA (45)

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)
ABBEVILLE COUNTY (001), SC										
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	455	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	455	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	455	0	0	0	0
STATE TOTAL	0	0	0	0	1	455	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: SOUTH DAKOTA (46)

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)
WALWORTH COUNTY (129), SD										
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	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
DENTON COUNTY (121), TX											
MSA 19124											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	1	860	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	0	0	1	860	0	0	0	0	
ECTOR COUNTY (135), TX											
MSA 36220											
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	2	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	0	0	0	0	2	850	0	0	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	780	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	780	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,490	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,490	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: VIRGINIA (51)

Area Income Characteristics	Origi	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)	
HENRICO COUNTY (087), VA											
MSA 40060											
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	100	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	100	0	0	0	0	0	0	0	0	
PULASKI COUNTY (155), VA											
MSA 13980											
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	165	0	0	0	0	2	165	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	165	0	0	0	0	2	165	0	0	
NEWPORT NEWS CITY (700), VA											
MSA 47260											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	632	1	632	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	632	1	632	0	0	

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: VIRGINIA (51)

Area Income Characteristics	Origi	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		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK CITY (710), VA										
MSA 47260										
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	375	1	375	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	375	1	375	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	265	0	0	2	1,007	4	1,172	0	0
STATE TOTAL	3	265	0	0	2	1,007	4	1,172	0	0

^{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.

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	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)	
MCDOWELL COUNTY (047), WV											
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	584	1	584	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	584	1	584	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	584	1	584	0	0	
STATE TOTAL	0	0	0	0	1	584	1	584	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	219	8,537	102	16,123	86	40,868	204	12,807	0	0	
TOTAL OUTSIDE AA	148	6,318	73	12,172	105	52,255	147	16,034	0	0	
TOTAL INSIDE & OUTSIDE	367	14,855	175	28,295	191	93,123	351	28,841	0	0	

^{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.

2021 Institution Disclosure Statement - Table 3 **Assessment Area/Non-Assessment Area Activity**

Small Business Loans

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 1 OF

1

Agency: OCC - 1

ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purchases		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
OH - WAYNE COUNTY (169) - MSA NA	12	3,221	4	909	0	0	
OH - STARK COUNTY (151) - MSA 15940	64	10,730	34	1,411	0	0	
OH - SUMMIT COUNTY (153) - MSA 10420	164	28,523	85	5,468	0	0	
OH - CUYAHOGA COUNTY (035) - MSA 17460 2/	13	1,130	7	285	0	0	
OH - MEDINA COUNTY (103) - MSA 17460	154	21,924	74	4,734	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.

2021 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

PAGE: 1 OF

		monio itomi zouno sy / timiato			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
Community Development Loans					
Originated	0	0	0	0	
Purchased	0	0	0	0	
Total	0	0	0	0	

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

ASSESSMENT AREA - 0006

WAYNE COUNTY (169), OH

MSA: NA

Moderate Income

0001.00* 0005.00 0012.00* 0034.00

Middle Income

 $0003.00^* \quad 0006.00 \quad 0008.00^* \quad 0009.00^* \quad 0011.00^* \quad 0013.00^* \quad 0014.00^* \quad 0017.00^* \quad 0018.00^* \quad 0022.00 \quad 0023.00^* \quad 0009.00^* \quad 0009.00^$

0024.00* 0029.01 0029.02 0032.00 0033.00* 0035.00* 0037.00*

Upper Income

0002.00* 0007.00* 0010.00* 0019.00* 0020.00 0021.00* 0025.00* 0030.00* 0031.00*

Income Not Known

9800.00*

ASSESSMENT AREA - 0007

STARK COUNTY (151), OH

MSA: 15940

Low Income

7003.00* 7005.00 7013.00* 7015.00* 7017.00* 7018.00* 7023.00* 7104.00* 7142.00

Moderate Income

7002.00 7004.00 7008.00* 7010.00* 7012.00* 7021.00* 7025.00 7102.00* 7103.00* 7105.00* 7139.00*

Middle Income

7006.00* 7007.00 7011.00* 7106.00* 7107.00* 7108.00* 7110.00 7111.11* 7112.02 7112.11* 7112.12

7113.22 7114.12* 7115.02 7116.00* 7117.00 7118.00 7119.00 7120.00 7121.02 7122.01 7123.00*

7124.00* 7125.00* 7126.01* 7126.02* 7127.00 7128.00* 7129.00* 7130.00* 7131.00* 7132.01* 7132.02

7133.00 7134.01* 7134.02* 7135.01* 7135.02* 7136.00* 7137.00 7140.00* 7141.00* 7143.02* 7144.00

7146.00 7147.01* 7147.02* 7148.01* 7148.02* 7149.01* 7149.02* 7150.00

Upper Income

7109.00 7111.12* 7111.21* 7111.22* 7113.11 7113.12 7113.21 7114.02* 7114.11* 7115.01 7121.11

7121.12* 7122.02

Income Not Known

PAGE: 1 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

7001.00

ASSESSMENT AREA - 0008

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 20-30%

5017.00* 5019.00* 5053.00* 5083.01

Median Family Income 30-40%

5011.00 5018.00* 5034.00* 5038.00* 5041.00* 5042.00* 5044.00* 5065.00 5067.00* 5074.00*

Median Family Income 40-50%

5025.00 5032.00* 5033.00* 5045.00 5046.00* 5052.00* 5056.00* 5057.00* 5058.00 5068.00 5075.00*

5083.99* 5089.00* 5090.00* 5103.01

Median Family Income 50-60%

5023.00* 5035.00* 5054.00* 5059.00 5088.00* 5101.00

Median Family Income 60-70%

5022.00 5031.00* 5064.00 5066.00* 5086.00*

Median Family Income 70-80%

5021.01* 5021.02 5026.00* 5027.00* 5028.00 5036.00* 5037.02 5055.00* 5062.00* 5076.00* 5102.00

5103.02* 5105.00* 5201.06* 5204.00 5309.01 5310.02

Median Family Income 80-90%

5037.01* 5047.00 5104.00* 5201.04 5201.05*

Median Family Income 90-100%

 $5048.00^* \ 5073.00 \ 5080.00 \ 5201.03 \ 5203.01 \ 5206.00 \ 5301.05 \ 5306.03 \ 5310.01 \ 5311.01^* \ 5311.03^*$

5318.02 5327.02*

Median Family Income 100-110%

5061.00 5071.01 5072.01* 5072.02 5202.02 5203.02 5205.00 5304.01 5305.01 5309.02* 5311.02*

5316.02* 5318.01* 5320.01 5330.00* 5334.00

Median Family Income 110-120%

5301.04* 5304.02* 5309.03* 5314.05 5315.00 5316.01* 5317.01* 5317.02* 5320.03* 5329.01*

Median Family Income >= 120%

PAGE: 2 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

5071.02 5072.03* 5202.01 5301.01* 5301.03 5301.08* 5305.02 5306.04 5306.05* 5306.06* 5307.00 5308.00* 5314.01 5320.04 5322.02 5323.01 5323.02 5325.01 5325.02 5326.00 5327.01 5327.03 5327.05* 5327.06 5327.08* 5329.02 5329.99 5331.01* 5331.02 5332.00 5335.01 5335.02 5340.00 5341.00*

ASSESSMENT AREA - 0009

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income >= 120%

1351.03* 1351.04 1351.05* 1351.06 1361.02 1361.03

MEDINA COUNTY (103), OH

MSA: 17460

Moderate Income

4110.02

Middle Income

4080.01 4081.00 4082.01 4090.01 4090.02 4100.00 4110.01 4130.00 4152.00* 4153.00 4160.00 4161.00 4162.00* 4163.00* 4164.00* 4172.00 4173.00

Upper Income

4001.00 4020.00* 4030.01* 4030.02 4040.00 4050.00 4060.00 4070.00 4080.02 4080.03* 4082.02 4083.01 4083.02 4120.00 4151.00 4154.00 4158.00 4170.00 4171.00

OUTSIDE ASSESSMENT AREA

MADISON COUNTY (089), AL

MSA: 26620 Low Income

0013.01

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 100-110%

1103.02

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.

PAGE: 3 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 90-100%

4301.00

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 80-90%

0652.02

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 30-40%

0417.00

Median Family Income >= 120%

0703.13

FLAGLER COUNTY (035), FL

MSA: 19660 Middle Income

0601.07

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0403.04

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 40-50%

0152.02

Median Family Income >= 120%

0148.13

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.

PAGE: 4 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

OSCEOLA COUNTY (097), FL

MSA: 36740 Middle Income

0433.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 60-70%

0072.03

PUTNAM COUNTY (107), FL

MSA: NA

Low Income

9507.00

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 60-70%

0906.00

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income >= 120%

0212.14

FAYETTE COUNTY (113), GA

MSA: 12060 Upper Income

1403.03

FLOYD COUNTY (115), GA

MSA: 40660

Moderate Income

0011.00

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.

PAGE: 5 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0100.02 0102.05

SPALDING COUNTY (255), GA

MSA: 12060

Moderate Income

1605.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income >= 120%

8449.01

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 60-70%

8818.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 20-30%

3517.00

PORTER COUNTY (127), IN

MSA: 23844 Upper Income

0507.03

CAMPBELL COUNTY (037), KY

MSA: 17140 Middle Income

0532.00

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.

PAGE: 6 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

FAYETTE COUNTY (067), KY

MSA: 30460 Middle Income

0028.00

GREENUP COUNTY (089), KY

MSA: 26580 Middle Income

0402.02

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income >= 120%

7008.26

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580 Middle Income

8108.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 70-80%

0426.02

ST. LOUIS COUNTY (137), MN

MSA: 20260 Middle Income

0135.00

RANDOLPH COUNTY (175), MO

MSA: NA

Middle Income

4901.00

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.

PAGE: 7 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

ALBANY COUNTY (001), NY

MSA: 10580 Upper Income

0141.00

ONONDAGA COUNTY (067), NY

MSA: 45060 Middle Income

0137.01

ALAMANCE COUNTY (001), NC

MSA: 15500 Middle Income

0207.02

BUNCOMBE COUNTY (021), NC

MSA: 11700 Upper Income

0008.00

CATAWBA COUNTY (035), NC

MSA: 25860

Moderate Income

0109.00

RANDOLPH COUNTY (151), NC

MSA: 24660

Moderate Income

0311.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 70-80%

0540.01

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.

PAGE: 8 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

ASHLAND COUNTY (005), OH

MSA: NA

Moderate Income

9705.00

Middle Income

9702.00 9703.00 9706.00 9708.00

ATHENS COUNTY (009), OH

MSA: NA

Middle Income

9729.00

CLINTON COUNTY (027), OH

MSA: NA

Middle Income

9645.00

COLUMBIANA COUNTY (029), OH

MSA: NA

Middle Income

9521.00

CRAWFORD COUNTY (033), OH

MSA: NA

Moderate Income

9753.00

Middle Income

9746.00 9750.00

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 10-20%

1087.01

Footnote:

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PAGE: 9 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

Median Family Income 20-30%

1078.02 1618.00

Median Family Income 30-40%

1157.00

Median Family Income 40-50%

1246.00

Median Family Income 50-60%

1083.01 1235.01 1331.04 1544.00

Median Family Income 60-70%

1112.02 1331.03 1541.00 1773.04 1961.00

Median Family Income 70-80%

1036.02 1545.01 1712.04 1861.06 1881.07

Median Family Income 80-90%

1606.01 1615.00 1771.04 1948.00

Median Family Income 90-100%

1742.05 1773.02 1775.01 1956.00

Median Family Income 100-110%

1077.01 1408.00 1721.02 1741.06 1775.03 1782.06 1891.10

Median Family Income 110-120%

1702.01 1731.03 1751.03 1923.00

Median Family Income >= 120%

1071.01 1301.04 1311.02 1311.04 1342.03 1361.01 1412.00 1551.01 1561.01 1701.02 1731.04 1752.01 1752.02 1811.00 1821.06 1836.05 1841.04 1841.08 1861.03 1861.07 1862.05 1862.06 1891.05 1891.07 1891.09 1905.04 1929.00 1949.00

Median Family Income Not Known

1082.01

DELAWARE COUNTY (041), OH

MSA: 18140 Upper Income

0114.13 0117.50

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Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

ERIE COUNTY (043), OH

MSA: NA

Middle Income

0402.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 70-80%

0071.15

Median Family Income 80-90%

0097.12

Median Family Income 100-110%

0101.00

Median Family Income >= 120%

0002.20 0019.01 0062.20 0071.94

GEAUGA COUNTY (055), OH

MSA: 17460

Upper Income

3106.00 3116.00 3117.00 3118.00 3119.00

GUERNSEY COUNTY (059), OH

MSA: NA

Moderate Income

9776.00

LAKE COUNTY (085), OH

MSA: 17460

Middle Income

2004.00 2009.00 2010.00 2011.00 2012.00 2017.00 2063.00

Upper Income

2016.00 2050.01 2050.02 2064.00

LICKING COUNTY (089), OH

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PAGE: 11 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

MSA: 18140

Moderate Income

7513.00 7531.00 **Middle Income**

7586.00

LORAIN COUNTY (093), OH

MSA: 17460 Low Income

0709.01

Moderate Income

0240.00 0707.00 0712.01

Middle Income

0502.00 0712.02 0715.00 0941.00 0961.00

Upper Income

0131.00 0771.00 0902.00

MAHONING COUNTY (099), OH

MSA: 49660 Upper Income

8120.02

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 90-100%

1150.11

Median Family Income 110-120%

0034.02

MUSKINGUM COUNTY (119), OH

MSA: NA Low Income

9114.00

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PAGE: 12 OF 16

Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

Middle Income

9118.00

Upper Income

9127.00

NOBLE COUNTY (121), OH

MSA: NA

Middle Income

9684.00

PORTAGE COUNTY (133), OH

MSA: 10420 Low Income

6015.02

Moderate Income

6014.00

Middle Income

6002.00 6008.00 6011.00 6013.00 6017.02 6020.00

Upper Income

6003.02 6015.01

RICHLAND COUNTY (139), OH

MSA: 31900 Low Income

0031.00

Middle Income

0009.00 0017.00 0021.01 0029.00

Upper Income

0022.00 0024.00 0030.01

SENECA COUNTY (147), OH

MSA: NA

Middle Income

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Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

9633.00

TUSCARAWAS COUNTY (157), OH

MSA: NA

Upper Income

0203.00

WOOD COUNTY (173), OH

MSA: 45780 Upper Income

0206.02

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1031.02

Median Family Income >= 120%

1052.06

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 110-120%

3040.00

CRAWFORD COUNTY (039), PA

MSA: NA

Middle Income

1107.00

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4076.00

FRANKLIN COUNTY (055), PA

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Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

MSA: 16540

Middle Income

0104.00

LUZERNE COUNTY (079), PA

MSA: 42540

Middle Income

2119.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income >= 120%

2067.04

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Middle Income

0805.00

ABBEVILLE COUNTY (001), SC

MSA: NA

Middle Income

9501.00

WALWORTH COUNTY (129), SD

MSA: NA

Middle Income

9652.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 100-110%

0213.03

ECTOR COUNTY (135), TX

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Respondent ID: 0000716697

Assessment Area(s) by Tract

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Institution: WESTFIELD BANK, FSB

MSA: 36220 Upper Income

0025.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4113.00

HENRICO COUNTY (087), VA

MSA: 40060 Middle Income

2001.27

PULASKI COUNTY (155), VA

MSA: 13980 Middle Income

2101.00

NEWPORT NEWS CITY (700), VA

MSA: 47260

Moderate Income

0321.28

NORFOLK CITY (710), VA

MSA: 47260 Middle Income

0069.01

MCDOWELL COUNTY (047), WV

MSA: NA

Middle Income

9545.03

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PAGE: 16 OF 16

Respondent ID: 0000716697

Error Status Information Respondent ID: 0000716697

PAGE: 1 OF

Institution: WESTFIELD BANK, FSB Agency: OCC - 1

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	346	346	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	296	296	0	0.00%
Total	644	644	0	0.00%

^{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.