Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE:

1 OF

Agency: OCC - 1 State: ARIZONA (04)

Area Income Characteristics	Origi	mount at nation 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		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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	989	1	989	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	989	1	989	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	989	1	989	0	0
STATE TOTAL	0	0	0	0	1	989	1	989	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 2 OF

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	Origination Orig <=\$100,000 >\$100		Amount at Loan Amogination Origina 0,000 But >\$250,000		nation with Gros 50,000 Revenue			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)
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	292	1	292	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	292	1	292	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	292	1	292	0	0
STATE TOTAL	0	0	0	0	1	292	1	292	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE:

3 OF

Agency: OCC - 1

State: CALIFORNIA (06)

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	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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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	677	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	677	0	0	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
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	557	1	557	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	557	1	557	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	2	1,234	1	557	0	0
STATE TOTAL	0	0	0	0	2	1,234	1	557	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	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	2	1,450	1	450	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	2	1,450	1	450	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	2	1,450	1	450	0	0
STATE TOTAL	0	0	0	0	2	1,450	1	450	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 5 OF

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 Bt <=\$250,000		on Origination But >\$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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	757	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	757	0	0	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE:

6 OF

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount 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)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
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	1	500	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	500	0	0	0	0
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	211	0	0	1	211	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	211	0	0	1	211	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 7 OF

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Loan Amount Origination Origination >\$100,000 But <=\$250,000		nation	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)
PUTNAM COUNTY (107), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	567	1	567	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	567	1	567	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	211	3	1,824	2	778	0	0
STATE TOTAL	0	0	1	211	3	1,824	2	778	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 8 OF

Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 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		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)
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	1	985	1	985	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	391	1	391	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	2	1,376	2	1,376	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	2	1,376	2	1,376	0	0
STATE TOTAL	0	0	0	0	2	1,376	2	1,376	0	0

Respondent ID: 0000716697

Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Agency: OCC - 1 State: IDAHO (16) PAGE:

9 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)
BONNEVILLE COUNTY (019), ID										
MSA 26820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	410	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	410	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	410	0	0	0	0
STATE TOTAL	0	0	0	0	1	410	0	0	0	0

Respondent ID: 0000716697

PAGE: 10 OF

Loans by County Small Business Loans - Originations

Agency: OCC - 1 State: ILLINOIS (17)

Institution: WESTFIELD BANK, FSB

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)
COOK COUNTY (031), 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%	0	0	0	0	2	1,310	1	400	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	2	1,310	1	400	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: ILLINOIS (17)

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)	
KANE COUNTY (089), IL											
MSA 20994											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	1	327	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	327	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	3	1,637	1	400	0	0	
STATE TOTAL	0	0	0	0	3	1,637	1	400	0	0	

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

PAGE: 12 OF

Agency: OCC - 1

State: KENTUCKY (21)

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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	2	603	2	603	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	2	603	2	603	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	2	603	2	603	0	0
STATE TOTAL	0	0	0	0	2	603	2	603	0	0

PAGE: 13 OF 36

Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Coans to Businesses Origination with Gross Annual >\$250,000 Revenues <= \$1 Million		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)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
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	289	1	289	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	289	1	289	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	289	1	289	0	0
STATE TOTAL	0	0	0	0	1	289	1	289	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 50,000	nation Origination with Gross Annual Loans b 000 But >\$250,000 Revenues <= \$1 Affiliate		ns by			
	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)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	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	500	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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: MASSACHUSETTS (25)

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)
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	1	823	1	823	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	823	1	823	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1

State: MASSACHUSETTS (25)

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)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	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	5	3,402	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	5	3,402	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	6	4,225	1	823	0	0
STATE TOTAL	0	0	0	0	6	4,225	1	823	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: MICHIGAN (26)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	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)
OAKLAND COUNTY (125), MI										
MSA 47664										
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	200	0	0	1	200	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	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	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

PAGE: 18 OF 36

Loans by County

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But 250,000	Loan Amount at Loans to Businesses Origination with Gross Annual >\$250,000 Revenues <= \$1 Million			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)
WARREN COUNTY (219), MO										
MSA 41180										
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	151	0	0	1	151	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	151	0	0	1	151	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	151	0	0	1	151	0	0
STATE TOTAL	0	0	1	151	0	0	1	151	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: 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)
CATAWBA COUNTY (035), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	41	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	2	41	0	0	0	0	0	0	0	0
ORANGE COUNTY (135), NC										
MSA 20500										
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	1	154	0	0	2	254	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	1	154	0	0	2	254	0	0
PASQUOTANK COUNTY (139), NC										
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	127	0	0	1	127	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	127	0	0	1	127	0	0

PAGE: 20 OF

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	Orig >\$100	mount at ination,000 But 250,000	Loan Amount at Coans to Businesses Origination with Gross Annual >\$250,000 Revenues <= \$1 Million			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)
SURRY COUNTY (171), NC										
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	30	0	0	1	305	2	335	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	30	0	0	1	305	2	335	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	171	2	281	1	305	5	716	0	0
STATE TOTAL	4	171	2	281	1	305	5	716	0	0

PAGE: 21 OF

Loans by County

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 9,000 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)
ASHLAND COUNTY (005), 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	2	255	0	0	2	255	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	2	255	0	0	2	255	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	801	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	801	0	0	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	0	0	2	286	1	1,000	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	2	286	1	1,000	1	50	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	Origi	mount at nation 50,000	with Gros	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)
CUYAHOGA COUNTY (035), OH 2/										
MSA 17460										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	1	500	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	500	1	50	0	0
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	1,000	1	1,000	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	1	500	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	492	0	0	0	0
Median Family Income 60-70%	0	0	2	204	1	945	0	0	0	0
Median Family Income 70-80%	1	50	0	0	2	1,346	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	413	1	413	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	260	6	746	1	1,000	1	100	0	0
Median Family Income 110-120%	0	0	0	0	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: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 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)
Median Family Income >= 120%	0	0	3	565	7	3,632	3	1,199	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	5	360	11	1,515	15	9,328	6	2,712	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	1	500	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	492	0	0	0	0
Median Family Income 60-70%	0	0	2	204	1	945	0	0	0	0
Median Family Income 70-80%	1	50	0	0	2	1,346	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	413	1	413	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	260	6	746	1	1,000	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	3	565	8	4,132	4	1,249	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	410	11	1,515	16	9,828	7	2,762	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	0	0	0	0	1	382	1	382	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	382	1	382	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: 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	0	0	0	0	1	800	0	0	0	0
Upper Income	1	100	1	130	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	1	130	1	800	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%	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	315	1	315	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	212	2	1,002	1	212	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	212	3	1,317	2	527	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	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)
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	0	0	1	160	2	1,284	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	160	2	1,284	0	0	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	2	306	2	604	1	102	0	0
Upper Income	0	0	1	130	1	393	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	4	611	3	997	1	102	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Inside AA 0017										
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	336	4	770	5	2,734	7	1,672	0	0
Upper Income	4	243	4	671	7	3,634	6	859	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	579	8	1,441	12	6,368	13	2,531	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	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	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	5	1,982	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	5	1,982	0	0	0	0
PORTAGE COUNTY (133), OH										
MSA 10420										
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	57	0	0	2	1,150	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	57	0	0	2	1,150	0	0	0	0
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	1	403	0	0	0	0
Middle Income	1	75	3	596	3	1,140	3	586	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	75	4	806	4	1,543	3	586	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	Amount at lination 0,000 But 250,000	Orig	mount at ination 50,000	with Gros Revenu	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)	
STARK COUNTY (151), OH											
MSA 15940											
Inside AA 0012											
Low Income	0	0	1	250	1	300	0	0	0	0	
Moderate Income	0	0	1	200	2	850	1	350	0	0	
Middle Income	2	124	5	825	3	1,278	2	240	0	0	
Upper Income	3	122	1	216	7	2,864	2	884	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	246	8	1,491	13	5,292	5	1,474	0	0	
SUMMIT COUNTY (153), OH											
MSA 10420											
Inside AA 0015											
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	1	240	1	300	0	0	0	0	
Median Family Income 50-60%	0	0	1	195	2	1,685	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	2	134	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	2	115	4	649	2	717	4	574	0	0	
Median Family Income 90-100%	1	66	0	0	1	285	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	2	89	2	400	0	0	1	50	0	0	
Median Family Income >= 120%	0	0	2	452	3	1,602	1	250	0	0	
Median Family Income Not Known	0	0	0	0	1	825	1	825	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	7	404	10	1,936	10	5,414	7	1,699	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)
TRUMBULL COUNTY (155), 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	100	0	0	1	356	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	1	356	0	0	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	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
WAYNE COUNTY (169), OH										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	350	5	2,837	2	550	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	2	350	5	2,837	2	550	0	0
TOTAL INSIDE AA IN STATE	22	1,279	28	5,218	41	20,411	28	6,304	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

PAGE: 29 OF

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 ination 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)
TOTAL OUTSIDE AA IN STATE	11	812	26	3,975	40	21,440	16	4,614	0	0
STATE TOTAL	33	2,091	54	9,193	81	41,851	44	10,918	0	0

Small Business Loans - Originations

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

Agency: OCC - 1 State: OREGON (41)

Area Income Characteristics	Origi	ination Origination 100,000 >\$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)
WASHINGTON COUNTY (067), OR										
MSA 38900										
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	200	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	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	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	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: PENNSYLVANIA (42)

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	s Annual Loans by s <= \$1 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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	413	1	413	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	413	1	413	0	0
BERKS COUNTY (011), PA										
MSA 39740										
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	320	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	320	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	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)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	339	1	339	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	339	1	339	0	0
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	773	1	773	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	773	1	773	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	Origi >\$100	mount at nation ,000 But 50,000	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	3	117	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	117	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	3	117	0	0	4	1,845	3	1,525	0	0
STATE TOTAL	3	117	0	0	4	1,845	3	1,525	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: UTAH (49)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,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)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	250	0	0	1	250	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	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	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	mount at nation 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		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK 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	1	345	1	345	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	345	1	345	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	345	1	345	0	0
STATE TOTAL	0	0	0	0	1	345	1	345	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	mount at nation 00,000			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)
MONONGALIA COUNTY (061), WV										
MSA 34060										
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	2	1,387	2	987	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	2	1,387	2	987	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	2	1,387	2	987	0	0
STATE TOTAL	1	100	0	0	2	1,387	2	987	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	22	1,279	28	5,218	41	20,411	28	6,304	0	0
TOTAL OUTSIDE AA	19	1,200	33	5,268	73	40,151	43	15,345	0	0
TOTAL INSIDE & OUTSIDE	41	2,479	61	10,486	114	60,562	71	21,649	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.

2022 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	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - STARK COUNTY (151) - MSA 15940	26	7,029	5	1,474	0	0
OH - WAYNE COUNTY (169) - MSA NA	7	3,187	2	550	0	0
OH - SUMMIT COUNTY (153) - MSA 10420	27	7,754	7	1,699	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460 2/	2	550	1	50	0	0
OH - MEDINA COUNTY (103) - MSA 17460	29	8,388	13	2,531	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.

2022 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: WESTFIELD BANK, FSB

Respondent ID: 0000716697

0

0

PAGE: 1 OF

Agency: OCC - 1

		Memo Item: Loans by Affiliates			
Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
1	719	0	0		
0	0	0	0		

719

1

Consortium/Third Party Loans (optional)

Community Development Loans

Originated Purchased

Total

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

ASSESSMENT AREA - 0012

STARK COUNTY (151), OH

MSA: 15940 Low Income

7002.00* 7005.00* 7017.00* 7018.00* 7023.00 7102.00* 7104.00* 7142.00*

Moderate Income

7001.00* 7003.00* 7004.00* 7006.00* 7007.02* 7008.00* 7010.00 7013.00* 7015.00* 7021.00* 7025.00*

7105.00* 7117.00 7137.00* 7139.00* 7141.00* 7150.00

Middle Income

7007.01* 7011.00* 7012.00* 7103.00* 7106.00* 7107.00* 7108.00* 7110.01* 7112.02 7113.22 7114.12

7115.02* 7116.00 7118.00* 7119.00 7120.00* 7122.01* 7123.00* 7124.00* 7125.00* 7126.01* 7126.02*

7128.00* 7129.00* 7130.00* 7131.00* 7132.01* 7132.02* 7133.00* 7134.01* 7134.02* 7135.01* 7135.02*

7136.00* 7140.00 7143.02* 7144.00 7146.00* 7147.01* 7148.01* 7148.02* 7149.02*

Upper Income

7109.00* 7110.02* 7111.11* 7111.12* 7111.21* 7111.22* 7112.11 7112.12* 7113.12* 7113.21 7113.23*

7113.24* 7114.02* 7114.11* 7115.01 7121.02* 7121.12* 7121.13 7121.14* 7122.02* 7127.00* 7147.02*

7149.01*

ASSESSMENT AREA - 0013

WAYNE COUNTY (169), OH

MSA: NA

Moderate Income

0005.00* 0012.00* 0034.00*

Middle Income

0001.00* 0003.00 0006.00 0007.00* 0008.00 0009.00* 0010.00* 0011.00 0013.00* 0014.00* 0017.00*

0018.00* 0019.00* 0020.00* 0021.00* 0024.00* 0025.00* 0029.01* 0030.00* 0031.00* 0032.00* 0035.00*

9800.00*

Upper Income

0002.00* 0022.00* 0023.00* 0029.02* 0033.00* 0037.00*

ASSESSMENT AREA - 0015

PAGE: 1 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 10-20%

5019.00*

Median Family Income 30-40%

5044.00* 5068.00* 5101.00*

Median Family Income 40-50%

5017.00* 5018.00* 5022.00 5031.00* 5032.00* 5033.00* 5042.00* 5052.00* 5053.00* 5055.00* 5056.00* 5065.00* 5066.00* 5067.00* 5075.02* 5076.00* 5088.00* 5103.01*

Median Family Income 50-60%

5025.00* 5026.00* 5034.00* 5036.00* 5038.00 5045.00* 5046.00* 5048.00* 5059.00 5083.99* 5086.00* 5090.00*

Median Family Income 60-70%

5023.00* 5035.00* 5054.00* 5058.00* 5075.01* 5080.00* 5104.00* 5201.03*

Median Family Income 70-80%

5021.01* 5027.00* 5028.00 5041.00* 5047.00* 5057.00* 5062.00* 5105.00* 5310.02* 5311.01* 5318.01*

Median Family Income 80-90%

5021.02* 5037.02* 5064.00* 5073.00 5074.00 5102.00 5201.06* 5202.02* 5304.02* 5306.03 5330.00

Median Family Income 90-100%

5061.00* 5071.01* 5201.04 5201.05* 5202.01* 5205.00* 5309.01* 5310.01* 5311.03* 5318.02* 5320.01 5327.02*

Median Family Income 100-110%

5103.02* 5203.01* 5311.02* 5316.02* 5317.01* 5320.03*

Median Family Income 110-120%

5037.01* 5072.01* 5203.02* 5204.00 5301.04* 5305.01* 5308.00* 5309.02* 5309.03* 5316.01* 5322.02

5329.01* 5329.99* 5334.00*

Median Family Income >= 120%

5071.02* 5072.02* 5072.03* 5206.00* 5301.01* 5301.03* 5301.05* 5301.08* 5304.01* 5305.02* 5306.04* 5306.05* 5306.06* 5307.00* 5314.05* 5314.06* 5314.07* 5315.01* 5315.02* 5317.02* 5320.04 5323.01* 5323.02* 5325.01 5325.02* 5326.00* 5327.01* 5327.03* 5327.05* 5327.06* 5327.06* 5327.08* 5329.02 5331.01*

PAGE: 2 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

5331.02* 5332.00* 5335.01* 5335.02* 5340.00* 5341.00*

Median Family Income Not Known

5011.00* 5083.01* 5089.00

ASSESSMENT AREA - 0017

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 110-120%

1361.03*

Median Family Income >= 120%

1351.03 1351.04* 1351.05 1351.06*

MEDINA COUNTY (103), OH

MSA: 17460

Moderate Income

4081.01* 4110.02*

Middle Income

4080.01 4080.03* 4082.01 4090.01* 4090.02 4100.00* 4120.00 4130.00 4152.00* 4153.00* 4160.00*

4161.00* 4162.00* 4164.00* 4170.01 4171.00* 4172.00* 4173.00*

Upper Income

4001.00* 4020.00 4030.01* 4030.02* 4040.00* 4050.00 4060.00 4070.00* 4080.02* 4081.02 4082.02

4083.01 4083.03* 4083.04* 4083.05* 4110.01 4151.00 4154.00* 4158.01* 4158.02* 4163.00* 4170.02

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.35

FAULKNER COUNTY (045), AR

MSA: 30780

Moderate Income

Footnote:

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PAGE: 3 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

0307.02

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 100-110%

0083.39

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020 Middle Income

0111.01

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 90-100%

1103.02

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income >= 120%

0164.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 50-60%

0035.00

LAKE COUNTY (069), FL

MSA: 36740

Moderate Income

0313.19

PUTNAM COUNTY (107), FL

MSA: NA

Moderate Income

Footnote:

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PAGE: 4 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

9508.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 100-110%

0116.46

Median Family Income >= 120%

0096.07

BONNEVILLE COUNTY (019), ID

MSA: 26820

Moderate Income

9706.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

0718.00 8240.03

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 90-100%

8529.03

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 110-120%

0101.03

EAST BATON ROUGE PARISH (033), LA

MSA: 12940 Middle Income

0037.01

BALTIMORE COUNTY (005), MD

Footnote:

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PAGE: 5 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

MSA: 12580

Median Family Income 110-120%

4084.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 60-70%

3336.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 100-110%

7612.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 70-80%

1457.00

WARREN COUNTY (219), MO

MSA: 41180 Middle Income

8202.03

CATAWBA COUNTY (035), NC

MSA: 25860

Moderate Income

0109.00

ORANGE COUNTY (135), NC

MSA: 20500 Middle Income

0121.01

PASQUOTANK COUNTY (139), NC

Footnote:

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PAGE: 6 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

MSA: NA

Middle Income

9601.00

SURRY COUNTY (171), NC

MSA: NA

Middle Income

9304.00

ASHLAND COUNTY (005), OH

MSA: NA

Middle Income

9706.00

ATHENS COUNTY (009), OH

MSA: NA

Middle Income

9729.00

CRAWFORD COUNTY (033), OH

MSA: NA

Moderate Income

9744.00 9750.00 9753.00

Middle Income

9751.00

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 20-30%

1078.02

Median Family Income 40-50%

1178.00 1235.01

Median Family Income 50-60%

1176.00

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 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

Median Family Income 60-70%

1381.06 1977.00

Median Family Income 70-80%

1751.10

Median Family Income 80-90%

1342.04

Median Family Income 100-110%

1731.04 1776.05

Median Family Income >= 120%

1342.03 1361.01 1414.00 1561.01 1891.10 1929.00 1978.00

DELAWARE COUNTY (041), OH

MSA: 18140 Upper Income

0124.00

ERIE COUNTY (043), OH

MSA: NA

Middle Income

0401.00

Upper Income

0405.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 100-110%

0097.57

Median Family Income >= 120%

0043.01 0063.23 0073.03

GEAUGA COUNTY (055), OH

MSA: 17460 Upper Income

Footnote:

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PAGE: 8 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

3106.00 3117.00

LORAIN COUNTY (093), OH

MSA: 17460

Moderate Income

0707.00

Middle Income

0712.02 0911.00 0961.00

Upper Income

0902.00

MUSKINGUM COUNTY (119), OH

MSA: NA

Middle Income

9127.00

PORTAGE COUNTY (133), OH

MSA: 10420

Middle Income

6001.03 6011.00

RICHLAND COUNTY (139), OH

MSA: 31900

Moderate Income

0014.00 0031.00

Middle Income

0009.00 0021.01 0030.01

TRUMBULL COUNTY (155), OH

MSA: 49660 Upper Income

9330.01

TUSCARAWAS COUNTY (157), OH

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: 9 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

MSA: NA

Moderate Income

0212.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income >= 120%

0316.21

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 90-100%

5213.01

BERKS COUNTY (011), PA

MSA: 39740 Middle Income

0114.00

CAMBRIA COUNTY (021), PA

MSA: 27780

Moderate Income

0001.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 110-120%

0120.01

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Upper Income

0805.00

SALT LAKE COUNTY (035), UT

Footnote:

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PAGE: 10 OF 11

Respondent ID: 0000716697

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTFIELD BANK, FSB

MSA: 41620

Median Family Income 90-100%

1126.21

NORFOLK CITY (710), VA

MSA: 47260

Moderate Income

0069.01

MONONGALIA COUNTY (061), WV

MSA: 34060 Middle Income

0108.00 0111.00

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: 11 OF 11

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	136	136	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	307	307	0	0.00%
Total	445	445	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.