

CRA RATINGS OF MASSACHUSETTS BANKS, CREDIT UNIONS, AND LICENSED MORTGAGE LENDERS IN 2024

MAHA's Thirty-Fourth Annual Report on How Well
Lenders and Regulators Are Meeting Their Obligations
Under the Community Reinvestment Act

Prepared for the

Massachusetts Affordable Homeownership Alliance

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INTRODUCTION AND SUMMARY OF MAJOR FINDINGS

Since 1990, state and federal bank regulators have been required to make public their ratings of the performance of individual banks in serving the credit needs of local communities, in accordance with the provisions of the federal Community Reinvestment Act (CRA) and its Massachusetts counterpart. And since 1991, the Massachusetts Affordable Homeownership Alliance¹ (MAHA) has issued annual reports offering a comprehensive listing and analysis of all CRA ratings of Massachusetts banks and credit unions. This is the thirty-fourth report in this annual series. Since 2011 these reports have also included information on the CRA-like ratings of licensed mortgage lenders issued by the state's Division of Banks in accordance with its CRA for Mortgage Lenders regulation.

As defined for this report, there were 119 "Massachusetts banks" as of December 31, 2024. This includes not only 97 banks that have headquarters in the state, but also 22 banks based elsewhere that have one or more branch offices in Massachusetts.² **Table A-1 provides a listing of the 119 Massachusetts banks and their current CRA ratings.**³ (The 22 federally-chartered banks and the 10 banks chartered by other states receive ratings only from their federal regulators; the 87 Massachusetts state-chartered banks receive ratings from both Massachusetts and federal regulators.)^{4,5}

Banks that operate in more than one state receive separate federal CRA ratings for each state as well as an overall CRA rating; for such banks, this report uses the CRA rating for their Massachusetts operations if it differs from the bank's overall rating.⁶ **Table A-2 provides information on the 41 banks that have branches both inside and outside of Massachusetts;** these banks are shown in italics in Table A-1.⁷

Table A-3 provides a listing of the current CRA ratings of the state's 48 state-chartered credit unions. (Federally-chartered credit unions are not covered by CRA.) **Table A-4 provides a listing of current CRA ratings of the 78 currently licensed mortgage lenders who have received ratings.**

¹ MAHA was, until October 2024, the Massachusetts Affordable *Housing* Alliance.

² This report's definition of "Massachusetts Banks" excludes seven banking companies that specialize in serving investors; these banks do not offer retail banking services; six of these have no deposits in their Massachusetts branches and the other has only five hundred thousand dollars in Massachusetts deposits. One exception: this report includes State Street Bank & Trust, the state's largest bank in terms of deposits.

³ It is interesting to note, by comparing the first and last columns in Table 3, that there are now far fewer than half as many "Massachusetts Banks" as there were in 1993 (119 vs. 286). The number of state-chartered credit unions has also fallen dramatically: from 142 in 1993 to 48 at the end of 2024. Both the number of Massachusetts banks and the number of state-chartered credit unions fell by two during 2024.

⁴ In recent years, CRA ratings of state-chartered banks have almost always been the result of a joint examination by the state and the FDIC (resulting in a single performance evaluation with both agencies' names on the cover) or of a concurrent examination by the state and the Fed (separate performance evaluations with the same exam date). The two ratings resulting from these joint or concurrent exams have almost always been the same except in those relatively few cases where the state rating has been "High Satisfactory," a rating not available from federal regulators.

⁵ Although the ten banks chartered by other states that have Massachusetts branches are subject to oversight by the state's Division of Banks for their in-state activities, the Division has not awarded CRA ratings or public performance evaluations to any of these banks.

⁶ To be more precise, banks with branches in more than one state receive not only an overall CRA rating, but also (1) a separate rating for each multistate metropolitan statistical area (MMSA) within which they have branches and (2) a separate rating for each state (the "state" rating excludes any part of the state covered by a MMSA rating). Since most of the Massachusetts activity of Bank of America, Chase, Citizens, Santander, and TD is within multistate MSAs (e.g., the Boston MA-NH MSA), their "Massachusetts" CRA ratings are based on evaluation of only a small portion of their activity within the state. Therefore, their ratings in this report are those for these multistate MSAs.

⁷ Although the FDIC does not count Capital One Bank's "cafes" as branches, the OCC evaluates that bank's CRA performance in Massachusetts as if they were. Thus, this report considers Capital One to be a "Massachusetts Bank."

Tables 1-8 present information about the distribution of the most recent CRA ratings of banks, credit unions, and licensed mortgage lenders as of year-end 2024; about the distribution of CRA ratings awarded during the calendar year 2024 and during earlier years; and about the number and distribution of CRA ratings awarded annually by each of the federal bank regulators and by the state's Division of Banks. Some of the notable findings contained in those tables may be summarized as follows:

- **Of the 60 CRA ratings awarded to Massachusetts banks during 2024, twelve (20.0%) were “Outstanding.” This percentage is higher than the average percentage of “Outstanding” ratings during the preceding ten years (15.0%), although slightly below last year’s 21.2%.** The percentage of “Outstanding” ratings was the same for federal regulators (7 of 35 ratings) and the state (5 of 25 ratings). For the third consecutive year, no bank received a rating of lower than “Satisfactory.” (See Tables 1 and 2.)
- When each bank is classified by its most recent CRA rating, **23.1% of all banks had a most recent rating of “Outstanding” at year-end 2024. This is slightly lower than 23.3% a year earlier, thereby ending a run of six consecutive annual increases following 2017, when the share of “Outstanding” ratings was 13.5%.** Another 12.8% of banks had a most recent rating of “High Satisfactory, and 64.1% of banks had a most recent rating of “Satisfactory.” **For the first time since 2009, no bank had a most recent CRA rating of “Needs to Improve.”** (See Table 3 [where the column with 2009 data is hidden].)
- **The state’s seven biggest banks were all rated “Outstanding” in their most recent CRA exams: State Street (#1), Bank of America (#2), Citizens (#3), Santander (#4), TD Bank (#5), Eastern (#6), and Rockland Trust (#7).** The state’s eighth and ninth biggest banks, M&T and Berkshire, both have ratings of “Satisfactory,” while the tenth biggest bank, Cambridge Savings, has a rating of “Outstanding.” Banks are ranked by total in-state deposits as reported by the FDIC for mid-2024. (See Table A-1 for ratings of all individual banks.)
- When banks are classified, for each regulator, by the year in which they most recently received a CRA rating, the data reveal that **the great majority (86.3%) of Massachusetts banks have received at least one CRA rating (federal and/or state) within the past three years and all banks have received at least one CRA rating within the last five years.**^{8 9} (See Table 4.)
- **Three of the 48 state-chartered credit unions (6.3%) have “Outstanding” ratings: Align CU and Jeanne D’Arc CU (both of Lowell) and Metro CU (Chelsea).** Nine more credit unions (18.8%) have ratings of “High Satisfactory.” No credit union has a rating of “Needs to Improve.” Thirteen credit union ratings were awarded in 2024, the sixth consecutive year that the number of ratings has been consistent with the Division of Banks’ policy of providing a rating to each credit union “at least once every 48 months.” As of year-end 2024, there was only one credit union that had not received a CRA rating based on an exam dated within the last five years (Members Plus CU’s most recent exam was dated in 2019). (See Tables 5, 6, and A-3.)
- Eighteen licensed mortgage lenders (LMLs) received CRA for Mortgage Lenders ratings during 2024; one of these ratings was “High Satisfactory,” fifteen were “Satisfactory,” while two were “Needs to Improve.” **Of the 78 currently-licensed LMLs that have ever received CRA for Mortgage Lenders ratings, three (3.8%) have current ratings of “High Satisfactory,” 70 (89.7%) have current**

⁸ Table 4 and the summary statistics in this paragraph provide one indication of the timeliness with which regulators are awarding CRA ratings. Ideally, the performance of each regulator would be compared to its own stated policy on the frequency of CRA examinations and ratings. However, this would be a complex task, beyond the scope of the present report. Complexity results from (1) the fact that mandated examination frequency depends on the asset size of the bank and on the bank’s previous rating (for the Fed and the FDIC, it also depends on the bank’s “Compliance Rating,” which is not public) and (2) the fact that the policies of the three federal regulators differ significantly among themselves, and from the policies of the DoB.

⁹ Two exceptions: First Citizens Bank and Liberty Bank, which have not received CRA ratings on their operations in Massachusetts since beginning operations here in 2023 and 2024, respectively.

ratings of “Satisfactory,” and five (6.4%) have current ratings of “Needs to Improve.” No licensed mortgage lender has ever received a rating of “Outstanding.”¹⁰ (See Tables 7, 8, and A-4.)

For Additional Information:

- A great deal of information on the CRA (Community Reinvestment Act) in general, and on the CRA evaluation/examination/rating system in particular, is readily available on the web sites of the state’s Division of Banks (www.mass.gov/orgs/division-of-banks) and of the federal bank regulators: the Federal Deposit Insurance Corporation (www.fdic.gov); the Office of the Comptroller of the Currency (www.occ.gov); and the Federal Reserve (www.federalreserve.gov).
- The web sites of each of the three federal regulators (given just above), provide searchable databases of all of the CRA ratings that they have ever provided. For example, these databases can be searched by state, by year, and/or by bank name. The lists of banks/ratings that result from these searches provide links to the individual *Performance Evaluations*, which can then be read on-line, down-loaded, or printed out.
- The website of the Massachusetts Division of Banks (given just above) provides two lists of current CRA ratings, also with links to individual *Performance Evaluations*. One list is of CRA ratings of banks and credit unions. The second list is of ratings of licensed mortgage lenders under the state’s CRA for Mortgage Lenders regulation. **The lists provided by the DoB cannot be filtered or sorted, and they are much less comprehensive than the searchable databases provided by the three federal regulators. In particular, they provide no information about or access to (1) ratings and Performance Evaluations of lenders that are no longer active and (2) previous ratings and Performance Evaluations of lenders who have received more than one.**
- The Federal Reserve’s National Information Center (www.ffiec.gov/NPW) offers an “Institution Search” function that can provide up-to-date information on the status and history of any individual bank, past or present.

¹⁰ The listing of “CRA Ratings and Public Evaluations for Mortgage Lenders” at the Massachusetts Division of Banks’s website includes 96 mortgage lenders; however, many of those listed are no longer licensed in the state, and others are included under two different names.

TABLE 1
TOTAL CRA RATINGS GIVEN TO MASSACHUSETTS BANKS & PERCENT
THAT WERE "OUTSTANDING" OR BELOW "SATISFACTORY" -- 1991-2024

Year	Number of Ratings			% Outstanding			% Below Satisfactory*		
	Federal	Mass.	Total	Federal	Mass.	Total	Federal	Mass.	Total
1991	56	54	110	5.4%	3.7%	4.5%	17.9%	20.4%	19.1%
1992	88	109	197	10.2%	12.8%	11.7%	19.3%	18.3%	18.8%
1993	97	55	152	15.5%	12.7%	14.5%	8.2%	7.3%	7.9%
1994	137	38	175	10.2%	23.7%	13.1%	7.3%	2.6%	6.3%
1995	120	119	239	24.2%	24.4%	24.3%	3.3%	0.8%	2.1%
1996	106	98	204	32.1%	34.7%	33.3%	1.0%	1.0%	1.0%
1997	88	71	159	28.4%	29.6%	28.9%	1.1%	0.0%	0.6%
1998	82	77	159	25.6%	24.7%	25.2%	0.0%	0.0%	0.0%
1999	83	78	161	16.9%	25.6%	21.1%	2.4%	0.0%	1.2%
2000	48	50	98	29.2%	20.0%	24.5%	0.0%	0.0%	0.0%
2001	39	38	77	15.4%	15.8%	15.6%	2.6%	2.6%	2.6%
2002	46	37	83	15.2%	21.6%	18.1%	0.0%	0.0%	0.0%
2003	55	23	78	18.2%	34.8%	23.1%	0.0%	0.0%	0.0%
2004	69	30	99	24.6%	26.7%	25.3%	0.0%	0.0%	0.0%
2005	53	41	94	35.8%	26.8%	31.9%	1.9%	0.0%	1.1%
2006	40	32	72	40.0%	28.1%	34.7%	0.0%	0.0%	0.0%
2007	35	19	54	40.0%	26.3%	35.2%	5.7%	0.0%	3.7%
2008	57	37	94	17.5%	13.5%	16.0%	0.0%	0.0%	0.0%
2009	50	25	75	12.0%	12.0%	12.0%	2.0%	0.0%	1.3%
2010	44	26	70	18.2%	15.4%	17.1%	2.3%	0.0%	1.4%
2011	32	34	66	21.9%	20.6%	21.2%	3.1%	2.9%	1.5%
2012	56	44	100	21.4%	18.2%	20.0%	1.8%	0.0%	1.0%
2013	41	25	66	29.3%	16.0%	24.2%	5.1%	0.0%	3.1%
2014	54	39	93	16.7%	10.3%	14.0%	7.4%	5.1%	6.5%
2015	50	38	88	8.0%	5.3%	6.8%	4.0%	0.0%	2.3%
2016	30	20	50	16.7%	0.0%	10.0%	0.0%	0.0%	0.0%
2017	41	36	77	12.2%	11.1%	11.7%	4.9%	2.8%	3.9%
2018	48	34	82	18.8%	20.6%	19.5%	0.0%	0.0%	0.0%
2019	43	34	77	18.6%	8.8%	14.3%	2.3%	2.9%	2.6%
2020	34	20	54	20.6%	25.0%	22.2%	0.0%	0.0%	0.0%
2021	38	30	68	21.1%	13.3%	17.6%	2.6%	0.0%	1.5%
2022	34	27	61	17.6%	7.4%	13.1%	0.0%	0.0%	0.0%
2023	40	26	66	25.0%	15.4%	21.2%	0.0%	0.0%	0.0%
2024	35	25	60	20.0%	20.0%	20.0%	0.0%	0.0%	0.0%

* Since 1993, all ratings below "Satisfactory" have been "Needs to Improve."

**TABLE 2 - CRA RATINGS OF MASSACHUSETTS BANKS
BY REGULATOR AND RATING, 1993-2024***

	OCC				Fed (or OTS pre-2011)				FDIC				MASS				
	Out	Sat	NI	All	Out	Sat	NI	All	Out	Sat	NI	All	Out	HSat	Sat	NI	All
A. Numbers of Ratings																	
1993	2	12	0	14	0	12	2	14	13	50	6	69	7	*	44	4	55
1995	1	6	0	7	0	9	1	10	28	72	3	103	29	*	89	1	119
1997	2	6	0	8	1	5	1	7	22	51	0	73	21	5	45	0	71
1999	2	2	0	4	2	6	0	8	10	59	2	71	20	15	43	0	78
2001	0	1	0	1	1	5	0	6	5	26	1	32	6	14	17	1	38
2003	0	2	0	2	0	3	0	3	8	40	0	48	8	7	8	0	23
2005	0	4	0	4	3	3	0	6	15	26	1	42	7	4	30	0	41
2007	2	1	0	3	3	4	0	7	9	14	2	25	5	5	9	0	19
2009	1	5	0	6	1	4	0	5	3	33	1	37	3	6	16	0	25
2011	1	1	0	2	2	2	0	4	4	21	0	25	7	8	18	1	34
2012	3	5	0	8	2	4	0	6	7	34	1	42	8	8	28	0	44
2013	8	3	0	11	2	3	1	6	2	21	1	24	4	3	18	0	25
2014	4	4	1	9	1	7	0	8	4	30	3	37	4	6	27	2	39
2015	0	6	1	7	2	8	1	11	2	30	0	32	2	9	27	0	38
2016	5	2	0	7	0	3	0	3	0	20	0	20	0	1	19	0	20
2017	2	1	1	4	1	10	0	11	2	23	1	26	4	5	26	1	36
2018	2	9	0	11	1	7	0	8	6	23	0	29	7	8	19	0	34
2019	4	4	0	8	4	8	0	12	0	22	1	23	3	6	24	1	34
2020	3	4	0	7	1	4	0	5	3	19	0	22	5	2	13	0	20
2021	2	2	0	4	1	7	0	8	5	20	1	26	4	4	22	0	30
2022	2	4	0	6	2	7	0	9	2	17	0	19	2	5	20	0	27
2023	5	4	0	9	1	8	0	9	4	18	0	22	4	5	17	0	26
2024	2	6	0	8	3	7	0	10	2	15	0	17	5	6	14	0	25
B. Percentage Distribution of Ratings by Each Regulator in Each Year																	
1993	14%	86%	0%		0%	86%	14%		19%	72%	9%		13%	0%	80%	7%	
1995	14%	86%	0%		0%	90%	10%		27%	70%	3%		24%	0%	75%	1%	
1997	25%	75%	0%		14%	71%	14%		30%	70%	0%		30%	7%	63%	0%	
1999	50%	50%	0%		25%	75%	0%		14%	83%	3%		26%	19%	55%	0%	
2001	0%	100%	0%		17%	83%	0%		16%	81%	3%		16%	37%	45%	3%	
2003	0%	100%	0%		0%	100%	0%		17%	83%	0%		35%	30%	35%	0%	
2005	0%	100%	0%		50%	50%	0%		36%	62%	2%		17%	10%	73%	0%	
2007	67%	33%	0%		43%	57%	0%		36%	56%	8%		26%	26%	47%	0%	
2009	17%	83%	0%		20%	80%	0%		8%	89%	3%		12%	24%	64%	0%	
2011	50%	50%	0%		50%	50%	0%		16%	84%	0%		21%	24%	53%	3%	
2012	38%	63%	0%		33%	67%	0%		17%	81%	2%		18%	18%	64%	0%	
2013	73%	27%	0%		33%	50%	17%		8%	88%	4%		16%	12%	72%	0%	
2014	44%	44%	11%		13%	88%	0%		11%	81%	8%		10%	15%	69%	5%	
2015	0%	86%	14%		18%	73%	9%		6%	94%	0%		5%	24%	71%	0%	
2016	71%	29%	0%		0%	100%	0%		0%	100%	0%		0%	5%	95%	0%	
2017	50%	25%	25%		9%	91%	0%		8%	88%	4%		11%	14%	72%	3%	
2018	18%	82%	0%		13%	88%	0%		21%	79%	0%		21%	24%	56%	0%	
2019	50%	50%	0%		33%	67%	0%		0%	96%	4%		9%	18%	71%	3%	
2020	43%	57%	0%		20%	80%	0%		14%	86%	0%		25%	10%	65%	0%	
2021	50%	50%	0%		13%	88%	0%		19%	77%	4%		13%	13%	73%	0%	
2022	33%	67%	0%		22%	78%	0%		11%	89%	0%		7%	19%	74%	0%	
2023	56%	44%	0%		11%	89%	0%		18%	82%	0%		15%	19%	65%	0%	
2024	25%	75%	0%		30%	70%	0%		12%	88%	0%		20%	24%	56%	0%	

* For increased legibility, even numbered years before 2011 are not shown in this table.

**TABLE 3
DISTRIBUTION OF MOST RECENT CRA RATINGS OF MASSACHUSETTS BANKS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1993-2024**

Date	1993	1996	1999	2002	2005	2008	2011	2014	2017	2019	2020	2021	2022	2023	2024
Active Banks	286	255	228	216	194	179	165	166	143	134	128	125	121	121	119
Rated Banks	262	254	227	213	194	177	164	165	141	131	126	124	121	120	117
"Outstanding"	32	76	57	46	51	49	32	36	19	23	25	25	27	28	27
"High Satisfactory" #	n/a	n/a	21	24	6	7	24	18	15	18	17	13	11	12	15
"Satisfactory"	198	176	147	143	136	119	106	105	102	88	83	85	82	79	75
Below "Satisfactory"*	32	2	2	0	1	2	2	6	5	2	1	1	1	1	0
% "Outstanding"	12.2%	29.9%	25.1%	21.6%	26.3%	27.7%	19.5%	21.8%	13.5%	17.6%	19.8%	20.2%	22.3%	23.3%	23.1%
% "High Satisfactory" #	n/a	n/a	9.3%	11.3%	3.1%	4.0%	14.6%	10.9%	10.6%	13.7%	13.5%	10.5%	9.1%	10.0%	12.8%
% "Satisfactory"	75.6%	69.3%	64.8%	67.1%	70.1%	67.2%	64.6%	63.6%	72.3%	67.2%	65.9%	68.5%	67.8%	65.8%	64.1%
% Below "Satisfactory"	12.2%	0.8%	0.9%	0.0%	0.5%	1.1%	1.2%	3.6%	3.5%	1.5%	0.8%	0.8%	0.8%	0.8%	0.0%

Note: For increased legibility, only every third year from 1993 to 2017 is shown in this table, plus annual data for the last six years.

The rating of "High Satisfactory," first awarded in mid-1997, is available only from Mass. All of the 15 banks with a most recent rating of "High Satisfactory" had federal ratings of "Satisfactory."

* The single bank with a "Needs to Improve" rating in 2021, 2022, and 2023 was Northeast Community Bank of White Plains, NY. The bank had 33% of its branches and 20% of its deposits in MA, but made less than 2% of its loans in MA. The resulting "Needs to Improve" rating for MA resulted in an overall rating of "Satisfactory," even though its rating for NY was "Outstanding."

**TABLE 4
YEAR OF MOST RECENT CRA RATINGS OF MASSACHUSETTS BANKS
BY REGULATOR AND OVERALL, AS OF DECEMBER 31, 2024**

Regulator	Rated Banks* 12/31/24	Last Rated in 2024		Last Rated in 2023		Last Rated in 2022		Last Rated in 2021		Last Rated in 2020		Not in Last 5 Years	
		#	%	#	%	#	%	#	%	#	%	#	%
FED	28	10	35.7%	9	32.1%	4	14.3%	4	14.3%	1	3.6%	0	0.0%
OCC	22	8	36.4%	9	40.9%	4	18.2%	1	4.5%	0	0.0%	0	0.0%
FDIC	67	17	25.4%	20	29.9%	19	28.4%	10	14.9%	1	1.5%	0	0.0%
MASS	87	24	27.6%	26	29.9%	23	26.4%	13	14.9%	1	1.1%	0	0.0%
All Banks	117	36	30.8%	38	32.5%	27	23.1%	14	12.0%	2	1.7%	0	0.0%

* Two Mass. banks are unrated. Liberty Bank (OCC) has not received a CRA rating since opening a MA branch in 2024. First Citizens Bank has not received a CRA rating that included its MA operations since acquiring Silicon Valley Bank (dba Boston Private Bank) in 2023.

TABLE 5
DISTRIBUTION OF CRA RATINGS GIVEN TO MASS. CREDIT UNIONS
DURING EACH YEAR, 1991-2024

Year	Number of Ratings Awarded					Distribution of Ratings During Year			
	Total	OUT	HISAT	SAT	NI	OUT	HISAT	SAT	NI
1991	4	0	NA	3	1	0.0%	NA	75.0%	25.0%
1992	24	0	NA	7	17	0.0%	NA	29.2%	70.8%
1993	11	0	NA	9	2	0.0%	NA	81.8%	18.2%
1994	72	1	NA	51	20	1.4%	NA	70.8%	27.8%
1995	62	3	NA	48	11	4.8%	NA	77.4%	17.7%
1996	65	2	NA	60	3	3.1%	NA	92.3%	4.6%
1997	50	3	0	47	0	6.0%	0.0%	94.0%	0.0%
1998	63	2	3	58	0	3.2%	4.8%	92.1%	0.0%
1999	38	1	2	35	0	2.6%	5.3%	92.1%	0.0%
2001	25	1	5	19	0	4.0%	20.0%	76.0%	0.0%
2003	21	4	2	15	0	19.0%	9.5%	71.4%	0.0%
2005	10	0	0	10	0	0.0%	0.0%	100.0%	0.0%
2007	10	1	2	7	0	10.0%	20.0%	70.0%	0.0%
2009	16	1	3	12	0	6.3%	18.8%	75.0%	0.0%
2010	10	0	5	5	0	0.0%	50.0%	50.0%	0.0%
2011	6	0	0	6	0	0.0%	0.0%	100.0%	0.0%
2012	7	1	1	5	0	14.3%	14.3%	71.4%	0.0%
2013	19	1	3	15	0	5.3%	15.8%	78.9%	0.0%
2014	11	0	1	10	0	0.0%	9.1%	90.9%	0.0%
2015	16	0	1	14	1	0.0%	6.3%	87.5%	6.3%
2016	19	0	2	17	0	0.0%	10.5%	89.5%	0.0%
2017	8	1	1	6	0	12.5%	12.5%	75.0%	0.0%
2018	5	0	0	5	0	0.0%	0.0%	100.0%	0.0%
2019	16	1	3	12	0	6.3%	18.8%	75.0%	0.0%
2020	19	0	1	18	0	0.0%	5.3%	94.7%	0.0%
2021	14	2	1	11	0	14.3%	7.1%	78.6%	0.0%
2022	12	1	3	8	0	8.3%	25.0%	66.7%	0.0%
2023	12	0	2	10	0	0.0%	16.7%	83.3%	0.0%
2024	13	0	3	10	0	0.0%	23.1%	76.9%	0.0%

Note: For increased legibility, even numbered years between 2000 and 2008 are not shown in this table.

TABLE 6
DISTRIBUTION OF CURRENT CRA RATINGS OF MASSACHUSETTS CREDIT UNIONS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1993-2024

Date	1993	1996	1999	2002	2005	2008	2011	2014	2017	2019	2020	2021	2022	2023	2024
Rated CUs	29	123	117	111	101	93	87	76	67	61	59	53	51	50	48
"Outstanding"	0	3	7	7	7	7	6	2	2	2	1	3	3	3	3
"High Satisfactory" #	n/a	NA	6	8	10	10	14	14	8	7	8	7	8	9	9
"Satisfactory"	14	112	104	96	84	76	67	60	56	52	50	43	40	38	36
Below "Satisfactory"	15	8	0	0	0	0	0	0	1	0	0	0	0	0	0
% "Outstanding"	0.0%	2.4%	6.0%	6.3%	6.9%	7.5%	6.9%	2.6%	3.0%	3.3%	1.7%	5.7%	5.9%	6.0%	6.3%
% "High Satisfactory" #	n/a	NA	5.1%	7.2%	9.9%	10.8%	16.1%	18.4%	11.9%	11.5%	13.6%	13.2%	15.7%	18.0%	18.8%
% "Satisfactory"	48.3%	91.1%	88.9%	86.5%	83.2%	81.7%	77.0%	78.9%	83.6%	85.2%	84.7%	81.1%	78.4%	76.0%	75.0%
% Below "Satisfactory"	51.7%	6.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Note: For increased legibility, only every third year from 1993 to 2017 is shown in this table, along with annual data for the last six years.

**TABLE 7
RATINGS OF LICENSED MORTGAGE LENDERS AWARDED, 2009-2024**

Year	Number of Ratings						Percent of Ratings				
	Total	Out	HS	Sat	NI	SNC	Out	HS	Sat	NI	SNC
2009*	6	0	0	5	0	1	0.0%	0.0%	83.3%	0.0%	16.7%
2010	14	0	1	12	1	0	0.0%	7.1%	85.7%	7.1%	0.0%
2011	16	0	0	15	1	0	0.0%	0.0%	93.8%	6.3%	0.0%
2012	5	0	0	4	1	0	0.0%	0.0%	80.0%	20.0%	0.0%
2013	8	0	0	7	1	0	0.0%	0.0%	87.5%	12.5%	0.0%
2014	9	0	0	7	1	1	0.0%	0.0%	77.8%	11.1%	11.1%
2015	18	0	1	12	5	0	0.0%	5.6%	66.7%	27.8%	0.0%
2016	10	0	1	7	2	0	0.0%	10.0%	70.0%	20.0%	0.0%
2017	12	0	0	12	0	0	0.0%	0.0%	100.0%	0.0%	0.0%
2018	18	0	1	14	3	0	0.0%	5.6%	77.8%	16.7%	0.0%
2019	10	0	0	10	0	0	0.0%	0.0%	100.0%	0.0%	0.0%
2020	16	0	1	14	1	0	0.0%	6.3%	87.5%	6.3%	0.0%
2021	15	0	1	14	0	0	0.0%	6.7%	93.3%	0.0%	0.0%
2022	16	0	0	15	1	0	0.0%	0.0%	93.8%	6.3%	0.0%
2023	17	0	0	14	3	0	0.0%	0.0%	82.4%	17.6%	0.0%
2024	18	0	1	15	2	0	0.0%	5.6%	83.3%	11.1%	0.0%
TOTAL	208	0	7	177	22	2	0.0%	3.4%	85.1%	10.6%	1.0%

* 2009 was a partial year -- October to December only.

**TABLE 8
CURRENT RATINGS OF LICENSED MORTGAGE LENDERS
YEAR-END, 2013-2024**

Year	Number of Lenders with Rating						Percent of Ratings				
	Total	Out	HS	Sat	NI	SNC	Out	HS	Sat	NI	SNC
2013	41	0	1	36	4	0	0.0%	2.4%	87.8%	9.8%	0.0%
2014	47	0	1	41	4	1	0.0%	2.1%	87.2%	8.5%	2.1%
2015	53	0	2	45	5	1	0.0%	3.8%	84.9%	9.4%	1.9%
2016	59	0	3	49	6	1	0.0%	5.1%	83.1%	10.2%	1.7%
2017	62	0	3	54	5	0	0.0%	4.8%	87.1%	8.1%	0.0%
2018	69	0	4	59	6	0	0.0%	5.8%	85.5%	8.7%	0.0%
2019	68	0	3	60	5	0	0.0%	4.4%	88.2%	7.4%	0.0%
2020	74	0	4	65	5	0	0.0%	5.4%	87.8%	6.8%	0.0%
2021	74	0	2	68	4	0	0.0%	2.7%	91.9%	5.4%	0.0%
2022	75	0	2	68	5	0	0.0%	2.7%	90.7%	6.7%	0.0%
2023	77	0	2	69	6	0	0.0%	2.6%	89.6%	7.8%	0.0%
2024	78	0	3	70	5	0	0.0%	3.8%	89.7%	6.4%	0.0%

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2024 (page 1 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
42 North Private Bank*	Canton	no				OCC	SAT	May-22	01/11/22
Adams Community Bank	Adams	yes	OUT	Sep-22	01/24/22	FDIC	OUT	Nov-22	01/24/22
Athol SB	Athol	yes	HS	Sep-23	04/24/23	FDIC	SAT	Oct-23	04/24/23
Avidia Bank	Hudson	yes	SAT	Nov-22	07/18/22	FDIC	SAT	Dec-22	07/18/22
<i>Bank of America</i>	<i>Charlotte NC</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Jul-23</i>	<i>01/03/22</i>
Bank of Canton, The	Canton	yes	SAT	Oct-23	06/26/23	FDIC	SAT	Nov-23	06/26/23
Bank of Easton	North Easton	yes	SAT	Sep-23	05/15/23	Fed	SAT	Oct-23	05/13/23
<i>Bank of New England</i>	<i>Salem NH</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>May-23</i>	<i>11/14/22</i>
bankESB*	Easthampton	yes	HS	Jan-24	10/16/23	Fed	SAT	Feb-24	10/16/23
<i>BankFive*</i>	<i>Fall River</i>	<i>yes</i>	<i>OUT</i>	<i>Nov-24</i>	<i>06/03/24</i>	<i>Fed</i>	<i>OUT</i>	<i>Nov-24</i>	<i>06/03/24</i>
BankGloucester	Gloucester	yes	OUT	Aug-23	04/03/23	FDIC	OUT	Sep-23	04/03/23
<i>bankHometown*</i>	<i>Oxford</i>	<i>yes</i>	<i>SAT</i>	<i>Dec-22</i>	<i>07/18/22</i>	<i>Fed</i>	<i>SAT</i>	<i>Dec-22</i>	<i>07/18/22</i>
<i>BankProv*</i>	<i>Amesbury</i>	<i>yes</i>	<i>SAT</i>	<i>Oct-24</i>	<i>10/24/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Nov-24</i>	<i>10/24/22</i>
Bay State SB	Worcester	yes	HS	Aug-23	04/20/23	FDIC	SAT	Sep-23	04/20/23
<i>BayCoast Bank</i>	<i>Fall River</i>	<i>yes</i>	<i>HS</i>	<i>Apr-21</i>	<i>12/14/20</i>	<i>FDIC</i>	<i>SAT</i>	<i>May-21</i>	<i>12/14/20</i>
<i>Beal Bank USA #</i>	<i>Las Vegas NV</i>	<i>no</i>				<i>FDIC</i>	<i>OUT</i>	<i>May-23</i>	<i>07/18/22</i>
<i>Berkshire Bank</i>	<i>Pittsfield</i>	<i>yes</i>	<i>SAT</i>	<i>Oct-22</i>	<i>04/19/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Mar-23</i>	<i>04/19/22</i>
Bluestone Bank	Raynham	yes	SAT	Dec-21	08/02/21	Fed	SAT	Jan-22	08/02/21
<i>Bristol County SB</i>	<i>Taunton</i>	<i>yes</i>	<i>SAT</i>	<i>Jul-23</i>	<i>09/12/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Aug-23</i>	<i>09/12/22</i>
Brookline Bank	Brookline	yes	SAT	Sep-22	05/16/22	Fed	SAT	Oct-22	05/16/22
Cambridge SB	Cambridge	yes	OUT	Feb-21	09/14/20	FDIC	OUT	Mar-21	09/14/20
Canton Coop Bank	Canton	yes	SAT	May-21	02/08/21	Fed	SAT	May-21	02/08/21
Cape Ann SB	Gloucester	yes	HS	Dec-24	07/15/24	FDIC	SAT	Dec-24	07/15/24
Cape Cod Coop Bank	Yarmouth Port	yes	HS	Dec-24	11/20/23	FDIC	SAT	Jan-21	07/30/20
Cape Cod Five Cents SB	Harwich Port	yes	OUT	Apr-24	11/13/23	FDIC	OUT	May-24	11/13/23
<i>Capital One, NA</i>	<i>McLean VA</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Jun-21</i>	<i>08/24/20</i>
<i>Cathay Bank</i>	<i>Los Angeles CA</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Sep-22</i>	<i>03/21/22</i>
Charles River Bank	Medway	yes	SAT	Jul-22	12/06/21	Fed	SAT	Jul-22	12/06/21
<i>Citizens Bank</i>	<i>Providence RI</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Oct-23</i>	<i>09/26/22</i>
Clinton SB	Clinton	yes	SAT	Mar-23	10/17/22	FDIC	SAT	Apr-23	10/17/22
Coastal Heritage Bank	Weymouth	yes	SAT	Oct-23	04/18/23	Fed	SAT	Oct-23	04/18/23
Colonial FSB	Quincy	no				OCC	SAT	Nov-23	08/14/23
Commonwealth Coop Bank	Boston	yes	SAT	Dec-21	09/20/21	Fed	SAT	Dec-21	09/20/21
<i>Community Bank</i>	<i>Canton NY</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Nov-23</i>	<i>08/01/22</i>
Cooperative Bank, The	Boston	yes	SAT	May-23	01/30/23	FDIC	SAT	Jun-23	01/30/23
Cornerstone Bank	Spencer	yes	HS	Jul-24	03/04/24	Fed	SAT	Jul-24	04/04/24

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2024 (page 2 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Country BfS	Ware	yes	SAT	Nov-22	06/07/22	FDIC	SAT	Dec-22	06/07/22
Dean Coop Bank	Franklin	yes	SAT	May-22	12/13/21	FDIC	SAT	Jul-22	12/13/21
Dedham Inst for Savings	Dedham	yes	SAT	Mar-22	10/20/21	FDIC	SAT	Apr-22	10/20/21
Eagle Bank	Everett	yes	SAT	Jul-22	04/04/22	FDIC	SAT	[Sep-22]	04/04/22
East Cambridge SB	Cambridge	yes	SAT	Jan-24	09/11/23	Fed	SAT	Jan-24	09/11/23
<i>East West Bank</i>	<i>Pasadena CA</i>	<i>no</i>				<i>Fed</i>	<i>OUT</i>	<i>Oct-21</i>	<i>03/08/21</i>
<i>Eastern Bank</i>	<i>Boston</i>	<i>yes</i>	<i>OUT</i>	<i>May-22</i>	<i>03/22/21</i>	<i>FDIC</i>	<i>OUT</i>	<i>Jun-22</i>	<i>03/22/21</i>
<i>Enterprise B&T</i>	<i>Lowell</i>	<i>yes</i>	<i>HS</i>	<i>Nov-23</i>	<i>06/12/23</i>	<i>FDIC</i>	<i>SAT</i>	<i>Dec-23</i>	<i>06/12/23</i>
Everett Coop Bank	Everett	yes	SAT	Oct-22	05/09/22	FDIC	SAT	Nov-22	05/09/22
Fidelity Coop Bank	Fitchburg	yes	SAT	Jul-22	11/29/21	FDIC	SAT	Aug-22	11/29/21
<i>First Citizens Bank*</i>	<i>Raleigh NC</i>	<i>no</i>				<i>Fed</i>	<i><new to MA in 2023></i>		
Florence SB	Florence	yes	SAT	Aug-21	04/20/21	FDIC	SAT	Sep-21	04/20/21
Greenfield Coop Bank	Greenfield	yes	SAT	May-24	02/05/24	Fed	SAT	Jun-24	02/05/24
Greenfield SB	Greenfield	yes	OUT	Oct-21	06/21/21	FDIC	OUT	Nov-21	06/21/21
<i>HarborOne Bank</i>	<i>Brockton</i>	<i>yes</i>	<i>OUT</i>	<i>Jun-21</i>	<i>01/26/21</i>	<i>FDIC</i>	<i>OUT</i>	<i>Jul-21</i>	<i>01/26/21</i>
<i>Haverhill Bank</i>	<i>Haverhill</i>	<i>yes</i>	<i>SAT</i>	<i>May-24</i>	<i>01/16/24</i>	<i>FDIC</i>	<i>SAT</i>	<i>Jul-24</i>	<i>01/16/24</i>
<i>Hingham Inst for Savings</i>	<i>Hingham</i>	<i>yes</i>	<i>HS</i>	<i>Mar-22</i>	<i>10/12/21</i>	<i>FDIC</i>	<i>SAT</i>	<i>Apr-22</i>	<i>10/12/21</i>
Inst for Savings	Newburyport	yes	SAT	Sep-21	04/12/21	FDIC	SAT	Oct-21	04/12/21
<i>JPMorgan Chase Bank</i>	<i>Colombus OH</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Aug-22</i>	<i>03/02/20</i>
<i>KeyBank, NA</i>	<i>Cleveland OH</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>May-24</i>	<i>04/03/23</i>
Leader Bank	Arlington	no				OCC	OUT	Jan-23	06/21/22
Lee Bank	Lee	yes	SAT	Mar-23	10/24/22	FDIC	SAT	Apr-23	10/24/22
<i>Liberty Bank</i>	<i>Middletown CT</i>	<i>no</i>				<i>FDIC</i>	<i><new to MA in 2024></i>		
<i>Lowell Five Cent SB</i>	<i>Lowell</i>	<i>yes</i>	<i>HS</i>	<i>Aug-24</i>	<i>04/01/24</i>	<i>FDIC</i>	<i>SAT</i>	<i>Sep-24</i>	<i>04/01/24</i>
<i>M&T Bank*</i>	<i>Buffalo NY</i>	<i>no</i>				<i>Fed</i>	<i>SAT</i>	<i>May-20</i>	<i>08/26/19</i>
Main Street Bank	Marlborough	yes	SAT	Oct-22	06/06/22	FDIC	SAT	Nov-22	06/06/22
Marblehead Bank	Marblehead	yes	SAT	Jan-23	09/12/22	Fed	SAT	Jan-23	09/12/22
Martha's Vineyard SB	Edgartown	yes	OUT	Jan-24	09/25/23	Fed	OUT	Jan-24	09/25/23
Mechanics Coop Bank	Taunton	yes	HS	Jul-22	08/23/21	FDIC	SAT	Aug-22	08/23/21
Methuen Coop Bank	Methuen	yes	SAT	Feb-20	12/02/19	FDIC	SAT	Apr-20	12/02/19
Middlesex Federal Savings	Somerville	no				OCC	SAT	Jan-22	09/07/21
Middlesex SB	Natick	yes	OUT	Oct-23	05/08/23	FDIC	OUT	Oct-23	05/08/23
<i>Milford Federal Bank</i>	<i>Milford</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Jan-23</i>	<i>06/06/22</i>
Millbury NB	Millbury	no				OCC	SAT	Dec-23	07/24/23
Monson SB	Monson	yes	SAT	Oct-22	05/31/22	FDIC	SAT	Nov-22	05/31/22
MountainOne Bank	North Adams	yes	SAT	Aug-24	04/16/24	FDIC	SAT	Sep-24	04/16/24

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2024 (page 3 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
MutualOne Bank	Framingham	yes	SAT	Jul-22	08/02/21	FDIC	SAT	Sep-22	08/02/21
National Grand Bank	Marblehead	no				OCC	SAT	Jun-24	01/22/24
<i>NBT Bank</i>	<i>Norwich NY</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Mar-24</i>	<i>10/02/23</i>
Needham Bank	Needham	yes	HS	Feb-23	11/07/22	Fed	SAT	Mar-23	11/07/22
New Valley B&T	Springfield	yes	SAT	Oct-21	05/24/21	FDIC	SAT	Nov-21	05/24/21
<i>Newburyport Five Cents SB</i>	<i>Newburyport</i>	<i>yes</i>	<i>SAT</i>	<i>Jul-22</i>	<i>11/29/21</i>	<i>FDIC</i>	<i>SAT</i>	<i>Aug-22</i>	<i>11/29/21</i>
North Brookfield SB	No.Brookfield	yes	SAT	Nov-23	11/28/22	Fed	SAT	Dec-23	11/28/22
North Cambridge Coop Bank	Cambridge	yes	SAT	Apr-23	12/05/22	FDIC	SAT	Apr-23	12/05/22
North Easton SB	Easton	yes	SAT	Jul-24	03/18/24	FDIC	SAT	Aug-24	03/18/24
<i>North Shore Bank</i>	<i>Peabody</i>	<i>yes</i>	<i>HS</i>	<i>Dec-22</i>	<i>07/25/22</i>	<i>Fed</i>	<i>SAT</i>	<i>Jan-23</i>	<i>07/25/22</i>
<i>Northeast Community Bank #</i>	<i>White Plains NY</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Oct-24</i>	<i>05/06/24</i>
Northern B&T	Woburn	yes	SAT	Dec-23	07/31/23	FDIC	SAT	Jan-24	07/31/23
<i>Northern Trust Co. #</i>	<i>Chicago IL</i>	<i>no</i>				<i>Fed</i>	<i>SAT</i>	<i>Jan-24</i>	<i>08/14/23</i>
OneLocal Bank*	Norwood	yes	SAT	[2023]	09/19/22	FDIC	SAT	Jan-23	09/19/22
<i>OneUnited Bank</i>	<i>Boston</i>	<i>yes</i>	<i>SAT</i>	<i>Sep-23</i>	<i>06/21/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Oct-23</i>	<i>06/21/22</i>
<i>Pentucket Bank</i>	<i>Haverhill</i>	<i>yes</i>	<i>SAT</i>	<i>Nov-22</i>	<i>03/24/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Dec-22</i>	<i>03/24/22</i>
<i>PeoplesBank</i>	<i>Holyoke</i>	<i>yes</i>	<i>SAT</i>	<i>Jan-22</i>	<i>08/17/21</i>	<i>FDIC</i>	<i>SAT</i>	<i>Feb-22</i>	<i>08/17/21</i>
Pittsfield Coop Bank	Pittsfield	yes	SAT	Jul-23	03/13/23	FDIC	SAT	Sep-23	03/13/23
<i>PNC Bank#</i>	<i>Wilmington DE</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>May-24</i>	<i>06/06/22</i>
Reading Coop Bank	Reading	yes	SAT	Jan-24	07/31/23	Fed	SAT	Feb-24	07/31/23
Rockland Trust Co	Rockland	yes	OUT	Feb-24	08/21/23	FDIC	OUT	Mar-24	08/21/23
Rollstone B&T	Fitchburg	no				OCC	SAT	Feb-24	09/25/23
<i>Salem Coop Bank</i>	<i>Salem NH</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Aug-24</i>	<i>03/20/23</i>
Salem Five Cents SB	Salem	yes	SAT	Apr-24	12/11/23	FDIC	SAT	May-24	12/11/23
<i>Santander Bank</i>	<i>Wilmington DE</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Nov-24</i>	<i>01/08/24</i>
Savers Coop Bank	Southbridge	yes	SAT	Jul-24	03/11/24	FDIC	SAT	Aug-24	03/11/24
Savings Bank, The	Wakefield	yes	SAT	Apr-23	11/28/22	FDIC	SAT	Jun-23	11/28/22
Seamen's Bank	Provincetown	yes	OUT	Sep-21	05/10/21	FDIC	OUT	Oct-21	05/10/21
South Shore Bank	Weymouth	yes	HS	Jun-23	01/30/23	Fed	SAT	Jun-23	01/30/23
State Street B&T	Boston	yes	OUT	Jun-24	02/26/24	Fed	OUT	Jul-24	02/26/24
StonehamBank	Stoneham	yes	SAT	Oct-22	01/24/22	FDIC	SAT	Nov-22	01/24/22
Stoughton Coop Bank	Stoughton	yes	SAT	Jul-21	04/26/21	Fed	SAT	Aug-21	04/26/21
<i>TD Bank</i>	<i>Wilmington DE</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Aug-22</i>	<i>07/02/21</i>
<i>TrustCo Bank</i>	<i>Glenville NY</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Jul-24</i>	<i>08/14/23</i>
UniBank for Savings	Whitinsville	yes	SAT	Apr-24	12/11/23	FDIC	SAT	May-24	12/11/23
Village Bank	Newton	yes	SAT	Sep-24	05/20/24	FDIC	SAT	Oct-24	05/20/24

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2024 (page 4 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Wakefield Coop Bank	Wakefield	yes	SAT	Nov-21	06/21/21	FDIC	SAT	Dec-21	06/21/21
Walpole Coop Bank	Walpole	yes	SAT	Sep-23	05/08/23	Fed	SAT	Sep-23	05/08/23
Washington SB	Lowell	yes	OUT	Oct-23	07/10/23	Fed	OUT	Nov-23	07/10/23
Watertown SB	Watertown	yes	HS	Jan-24	10/23/23	Fed	SAT	Mar-24	10/23/23
<i>Webster Bank #</i>	<i>Waterbury CT</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Jun-24</i>	<i>09/11/23</i>
Webster Five Cents SB	Webster CT	yes	OUT	Mar-23	11/14/22	FDIC	OUT	Apr-23	11/14/22
<i>Westfield Bank</i>	<i>Westfield</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Mar-23</i>	<i>10/11/22</i>
Winchester Coop Bank	Winchester	yes	SAT	Oct-23	06/20/23	FDIC	SAT	Dec-23	06/20/23
Winchester SB	Winchester	yes	SAT	Jun-24	01/16/24	FDIC	SAT	Jul-24	01/16/24
Winter Hill Bank	Somerville	no				OCC	OUT	Jan-23	07/18/22
Wrentham Coop Bank	Wrentham	yes	SAT	Nov-24	08/26/24	FDIC	SAT	Dec-24	08/26/24

Italic type indicates the 41 banks with branches both inside and outside of Massachusetts.

See Table A-2 for more information on all banks with branches both inside and outside of Mass.

* indicates eight banks with potentially confusing recent names, including from name changes within the last four years:

42 North Private Bank was, until August 2022, Ethic: A Wealth Bank.

bankESB was, until January 2024, Easthampton Savings Bank

bankHometown was, until May 2024, Hometown Bank

BankFive is, officially, Fall River Five Cents SB and is listed under latter name by regulators.

BankProv was, until August 2022, The Provident Bank.

First Citizens Bank (officially First-Citizens Bank & Trust) acquired the failed Silicon Valley Bank (dba Boston Private) in March 2023. The rating shown is for Boston Private (by the Fed), before its 2021 merger into Silicon Valley.

M&T Bank absorbed Peoples United Bank in an April 2022 merger; the rating shown is for Peoples United by the OCC.

OneLocal was, until April 2023, Norwood Co-op Bank.

indicates five banks whose rating for MA (shown in table) differs from their overall CRA rating. Overall ratings were:

Beal Bank USA - SAT; Northeast Community - OUT; Northern Trust - OUT; PNC - OUT, and Webster Bank - OUT.

TABLE A-2
BANKS WITH BRANCHES BOTH INSIDE AND OUTSIDE OF MASSACHUSETTS
(Data as of June 30, 2024)

Bank Name	Fed Reg	Headquarters	Branches			Deposits (\$ millions)		
			Mass.	Other	Mass. %	Mass.	Other	Mass. %
A. Banks with Massachusetts Headquarters								
BankFive^	Fed	Fall River	12	1	92.3%	1,276	39	97.0%
bankHometown	Fed	Oxford	11	5	68.8%	898	358	71.5%
BankProv	FDIC	Amesbury	3	4	42.9%	731	552	57.0%
BayCoast Bank	FDIC	Fall River	19	6	76.0%	2,123	265	88.9%
Berkshire Bank	FDIC	Pittsfield	42	53	44.2%	6,230	3,945	61.2%
Bristol County SB	FDIC	Taunton	15	3	83.3%	1,349	244	84.7%
Eastern Bank*	FDIC	Boston	108	13	89.3%	20,839	888	95.9%
Enterprise B&T	FDIC	Lowell	19	8	70.4%	3,268	985	76.8%
HarborOne Bank	FDIC	Brockton	22	11	66.7%	3,795	694	84.5%
Haverhill Bank	FDIC	Haverhill	6	1	85.7%	453	47	90.6%
Hingham Inst for Savings	FDIC	Hingham	8	1	88.9%	2,329	104	95.7%
Lowell Five Cents SB	FDIC	Lowell	14	1	93.3%	1,393	59	95.9%
Milford Federal Bank	OCC	Milford	3	1	75.0%	334	40	89.3%
Newburyport Five Cents SB	FDIC	Newburyport	7	5	58.3%	1,017	256	79.9%
North Shore Bank	Fed	Peabody	15	1	93.8%	1,353	61	95.7%
OneUnited Bank	FDIC	Boston	3	3	50.0%	18	493	3.5%
Pentucket Bank	FDIC	Haverhill	4	2	66.7%	509	279	64.6%
PeoplesBank	FDIC	Holyoke	15	4	78.9%	3,214	412	88.6%
Westfield Bank	OCC	Westfield	23	4	85.2%	1,953	222	89.8%
Total, 19 Banks			349	127	73.3%	53,082	9,943	84.2%
B. Banks with Non-Massachusetts Headquarters								
Bank of America, NA	OCC	Charlotte NC	152	3,591	4.1%	96,630	1,805,139	5.1%
Bank of New England	FDIC	Salem NH	3	6	33.3%	83	1,084	7.1%
Beal Bank, USA	FDIC	Las Vegas NV	1	10	9.1%	7	9,360	0.1%
Capital One, NA#	OCC	McLean VA	0	258	0.0%	0	372,464	0.0%
Cathay Bank	FDIC	Los Angeles CA	1	62	1.6%	251	19,372	1.3%
Citizens Bank NA	OCC	Providence RI	188	827	18.5%	59,590	120,477	33.1%
Community Bank	OCC	Canton NY	1	201	0.5%	40	13,298	0.3%
East West Bank	Fed	Pasadena CA	2	98	2.0%	735	56,252	1.3%
First-Citizens B&T	FDIC	Raleigh NC	5	535	0.9%	1,617	149,770	1.1%
JPMorgan Chase Bank, NA	OCC	Columbus OH	62	4,819	1.3%	3,950	2,004,801	0.2%
KeyBank, NA	OCC	Cleveland OH	7	956	0.7%	1,012	148,262	0.7%
Liberty Bank	FDIC	Middletown CT	1	53	1.9%	27	6,259	0.4%
M&T Bank	Fed	Buffalo NY	64	931	6.4%	6,307	157,383	3.9%
NBT Bank, NA	OCC	Norwich NY	8	147	5.2%	258	11,214	2.2%
Northeast Community Bank	FDIC	White Plains NY	3	9	25.0%	179	1,391	11.4%
Northern Trust Co	Fed	Chicago IL	1	57	1.7%	129	48,031	0.3%
PNC Bank, NA	OCC	Wilmington DE	9	2,326	0.4%	415	422,346	0.1%
Salem Coop Bank	FDIC	Salem NH	1	1	50.0%	73	290	20.1%
Santander Bank	OCC	Wilmington DE	128	277	31.6%	28,543	46,822	37.9%
TD Bank, NA	OCC	Wilmington DE	135	1,039	11.5%	21,177	268,907	7.3%
TrustCo Bank	OCC	Glenville NY	1	137	0.7%	24	5,253	0.5%
Webster Bank, NA	OCC	Waterbury CT	18	178	9.2%	2,067	60,527	3.3%
Total, 22 Banks			791	16,518	4.6%	223,114	5,728,702	3.7%

Notes: This table ignores trust or investment banks with only branches that have no or minimal deposits.

* Eastern Bank absorbed Cambridge Trust in a merger finalized on July 13, 2024; shown here are totals for the two banks as of June 30, 2024.

^ BankFive's official name, used by the FDIC and the Fed, is Fall River Five Cents Savings Bank

Capital One is included in this table, and this report, because the OCC essentially treats its Massachusetts "cafes" as if they were branches.

TABLE A-3

CURRENT RATINGS OF MASSACHUSETTS STATE-CHARTERED CREDIT UNIONS, YEAR-END 2024

Credit Union Name	City/Town	Rating	ExamDate
Alden CU	Chicopee	SAT	02/28/22
Align CU	Lowell	OUT	07/19/21
Allcom CU	Worcester	SAT	08/19/24
<i>Alltrust CU (was: So MA CFairhaven</i>		<i>HS</i>	<i>09/03/24</i>
Alpha CU	Boston	SAT	08/19/24
Arrha CU	Springfield	SAT	07/06/20
<i>Athol Credit Union</i>	<i>Athol</i>	<i>HS</i>	<i>02/14/22</i>
Billerica Muni Empls CU	Billerica	SAT	08/28/23
Boston Firefighters CU	Boston	SAT	09/25/23
Brookline Municipal CU	Brookline	SAT	02/22/22
Brotherhood CU	Lynn	SAT	09/07/21
City of Boston CU	Boston	SAT	01/17/23
Community CU of Lynn	Lynn	SAT	04/18/23
Energy CU	Waltham	SAT	09/16/24
<i>Fall River Muni CU</i>	<i>Fall River</i>	<i>HS</i>	<i>07/15/24</i>
First Priority CU	Boston	SAT	12/19/22
Freedom CU	Springfield	SAT	04/25/22
<i>Greater Springfield CU</i>	<i>Springfield</i>	<i>HS</i>	<i>08/05/24</i>
Haverhill Fire Dept CU	Haverhill	SAT	02/13/23
Holyoke CU	Holyoke	SAT	07/29/24
Homefield CU	Grafton	SAT	07/24/23
HTM CU	Haverhill	SAT	04/22/24
Jeanne D'Arc CU	Lowell	OUT	12/20/21
Leominster CU	Leominster	SAT	03/13/23

Credit Union Name	City/Town	Rating	ExamDate
<i>Liberty Bay CU</i>	<i>Boston</i>	<i>HS</i>	<i>04/04/22</i>
Lowell Firefighters CU	Lowell	SAT	11/20/23
Luso-American CU	Peabody	SAT	09/19/22
Lynn Police CU	Lynn	SAT	06/24/24
Lynn Teachers CU	Lynn	SAT	10/05/20
Mass Bay CU	Boston	SAT	07/19/21
Members Plus CU	Boston	SAT	05/06/19
Merrimack Valley CU	Lawrence	SAT	06/05/23
Metro CU	Chelsea	OUT	06/07/21
Naveo CU [was: Camb-Por Somerville		SAT	02/16/21
New Bedford CU	New Bedford	SAT	07/13/20
Polish National CU	Chicopee	SAT	12/19/22
Quincy CU	Quincy	SAT	05/20/24
River Works CU	Lynn	SAT	03/18/24
Sharon & Crescent United (Sharon		SAT	12/26/23
<i>Southbridge CU</i>	<i>Southbridge</i>	<i>HS</i>	<i>02/01/21</i>
Springfield St RR Empls CU	Springfield	SAT	09/20/21
<i>St. Anne's CU</i>	<i>Fall River</i>	<i>HS</i>	<i>01/18/22</i>
<i>St. Jean's CU</i>	<i>Lynn</i>	<i>HS</i>	<i>05/30/23</i>
<i>St. Mary's CU</i>	<i>Marlborough</i>	<i>HS</i>	<i>07/10/23</i>
Tremont CU	Boston	SAT	12/07/20
Watertown Municipal CU	Watertown	SAT	09/20/21
Worcester CU	Worcester	SAT	06/01/21
Worcester Fire Dept CU	Worcester	SAT	12/06/21

Of the 48 state-chartered credit unions, 36 have a current rating of SATisfactory. The three CUs with ratings of **OUTstanding** are shown **in bold**; the nine CUs with *High Satisfactory (HS)* ratings are shown *in italics*.

Note: Cabot Boston CU merged into Merrimack Valley CU on 1/1/25; this report treats that merger as if it were finalized on 12/31/

TABLE A-4
CURRENT CRA RATINGS OF CURRENTLY-LICENSED# MORTGAGE LENDERS
UNDER THE MORTGAGE LENDER COMMUNITY INVESTMENT REGULATION
(CRA FOR MORTGAGE LENDERS), As of December 31, 2024 (page 1 of 2)

Lender	Headquarters	Rating	List Date	Exam Date
Academy Mortgage	Draper UT	SAT	Jul-23	03/28/23
Allied Mortgage	Bala Cynwyd PA	SAT	Jan-24	11/20/23
American Financial Network	Brea CA	SAT	Jan-24	09/27/23
American Financial Resources	Parsippany NJ	SAT	none [2017]	01/21/16
American Internet Mortgage	San Diego CA	SAT	Jan-21	07/07/20
American Nationwide Mortgage	Tampa FL	SAT	Jul-21	11/13/20
American Neighborhood Mortgage	Mt. Laurel NJ	SAT	Apr-22	11/15/21
Amerisave Mortgage	Atlanta GA	SAT	Oct-22	07/20/22
Arc Home	Moorestown NJ	SAT	Jul-24	01/16/24
Ark-La-Tex Financial Services	Plano TX	SAT	Feb-16	04/06/15
Caliber Home Loans (NewRez LLC)	Fort Washington PA	SAT	Jan-24	08/21/23
CMG Mortgage	San Ramon CA	SAT	Jan-24	11/07/23
CrossCountry Mortgage	Breckville OH	SAT	Jan-21	09/14/20
Drew Mortgage	Shrewsbury MA	SAT	Oct-19	04/08/19
Embrace Home Loans	Middletown RI	SAT	Oct-24	07/24/24
emm Loans (was: E Mortgage Mgmt)	Cherry Hills NJ	SAT	Oct-22	05/23/22
Envoy Mortgage	Houston TX	SAT	Oct-21	04/14/21
Equity Prime Mortgage	Atlanta GA	HS	Jun-20	07/23/19
Equity Resources	Newark OH	SAT	Oct-24	03/04/24
Everett Financial	Dallas TX	SAT	Jul-24	03/11/24
Fairway Independent Mortgage	Madison WI	SAT	Apr-20	09/03/19
FBC Mortgage	Orlando FL	NI	Jan-23	09/19/22
Figure Lending	Charlotte NC	SAT	Jan-23	01/17/22
Finance of America Reverse (FAR)	Conshohocken	SAT	Jan-23	09/07/22
First Home Mortgage	Baltimore MD	SAT	Aug-16	12/30/15
Freedom Mortgage	Mt. Laurel NJ	SAT	Jul-23	02/27/23
Guaranteed Rate	Chicago IL	SAT	Oct-21	07/20/21
Guaranteed Rate Affinity	Chicago IL	SAT	Jan-22	09/23/21
Guidance Residential	Reston VA	SAT	Oct-23	06/21/23
HomeBridge Financial Services	Iselin NJ	SAT	Jan-22	08/17/21
Homespire Mortgage	Gaithersburgh MD	SAT	Jul-23	05/02/23
Homestead Funding	Albany NY	SAT	Apr-24	12/20/23
Lakeview Loan Servicing	Coral Gables FL	SAT	May-19	12/26/18
LeaderOne Financial	Overland Park KS	SAT	Jan-23	10/20/22
loanDepot.com	Foothills Ranch CA	SAT	Mar-23	03/21/22
Longbridge Financial	Mahwah NJ	SAT	Jan-23	12/05/23
Luxury Mortgage	Stamford CT	SAT	Jan-22	06/08/21
Member Advantage Mortgage	Grand Rapids MI	SAT	Jan-20	10/03/19
Members Mortgage	Woburn MA	SAT	Jan-22	09/20/21

TABLE A-4
CURRENT CRA RATINGS OF CURRENTLY-LICENSED# MORTGAGE LENDERS
UNDER THE MORTGAGE LENDER COMMUNITY INVESTMENT REGULATION
(CRA FOR MORTGAGE LENDERS), As of December 31, 2024 (page 2 of 2)

Lender	Headquarters	Rating	List Date	Exam Date
Mid-Island Mortgage	Westbury NY	SAT	Apr-21	01/07/21
MiLend	Augusta GA	NI	Sep-18	05/10/17
MLD Mortgage	Florham Park NJ	NI	Jan-23	10/31/22
Monument Mortgage	Lexington MA	SAT	Oct-09	04/21/09
Mort Rsrch Ctr(Vets United Hme Lns)	Columbia MO	SAT	Jul-19	03/18/19
Mortgage Equity Partners	Lynnfield MA	SAT	Jul-22	02/17/22
Movement Mortgage	Indian Land SC	SAT	Jan-20	07/11/19
MSA Mortgage	Winthrop MA	SAT	Jun-20	01/23/20
Nations Lending	Independence OH	SAT	Oct-22	01/11/22
Nationstar Mortgage	Dallas TX	SAT	Jan-20	02/11/19
New American Funding(was: Broker Solutions)	Tustin CA	SAT	Oct-19	05/24/19
New Day Financial	Fulton MD	SAT	Jan-21	07/28/20
New Fed Mortgage	Danvers MA	SAT	Jan-21	10/14/20
NFM	Linthicum MD	SAT	Apr-22	01/03/22
Northeast Home Loan	W Chesterfield NH	NI	Jul-22	11/15/21
NorthPoint Mortgage	Sturbridge MA	SAT	Apr-22	11/08/21
Norwich Commercial. Group/Mort	Avon CT	HS	Jan-24	06/12/23
Paramount Residential Mortgage	Corona CA	SAT	Oct-23	07/12/23
PennyMac Loan Services	Westlake Village CA	SAT	Oct-19	04/18/19
PHH Mortgage	Mount Laurel NJ	SAT	Jan-24	05/23/23
Plaza Home Mortgage	San Diego CA	SAT	Oct-21	06/29/21
Primary Residential Mortgage	Salt Lake City UT	SAT	Oct-22	04/20/22
PrimeLending	Dallas TX	SAT	Jan-20	10/25/19
Province Mortgage	E Providence RI	SAT	Oct-21	03/30/21
Pulte Mortgage	Englewood CA	SAT	Jul-24	11/07/23
Radius Financial Group	Norwell MA	HS	Apr-21	12/22/20
Reliance First Capital	Melville NY	SAT	Jan-23	10/11/22
Republic State Mortgage	Houston TX	SAT	Oct-24	06/03/24
Rocket Mortgage (was: Quicken Loans)	Detroit MI	SAT	Oct-21	04/30/21
Ross Mortgage	Westborough MA	SAT	Jun-20	11/05/19
Semper Home Loans	Providence RI	SAT	Jul-24	02/26/24
Sierra Pacific Mortgage	Folsom CA	SAT	Jul-24	04/26/24
Toll Brothers Mortgage (was: TBI Mort)	Fort Washington PA	NI	April-2024	12/18/23
Top Flite Financial	Williamston MI	SAT	Jul-17	12/13/16
Total Mortgage Services	Milford CT	SAT	Sep-14	01/13/14
United Shore/United Wholesale Mort	Troy MI	SAT	Oct-20	03/04/20
Washington Trust Mortgage	Westerly RI	SAT	Jan-20	11/06/19
William Raveis Mortgage	Shelton CT	SAT	Oct-24	06/17/24
Zillow Home Loans/Mort Lndrs of Amer	Overland Park KS	SAT	Sep-14	07/09/13

All lenders in this table were licensed as of 12/31/24. Five lenders included in last year's Table A-4 are omitted from this table because they are no longer licensed in MA: Crescent, Draper and Kramer, Poli, Provident, and Shamrock. Six of the lenders shown in this table as having received ratings in 2024, were not in last year's table: Allied, American Financial Network, Arc, CMG, Everett, and Semper. For the licensing status of any mortgage lender, see: www.nmlsconsumeraccess.org.