

CRA RATINGS OF MASSACHUSETTS BANKS, CREDIT UNIONS, AND LICENSED MORTGAGE LENDERS IN 2022

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

Prepared for the

Massachusetts Affordable Housing 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 Housing Alliance (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-second 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 121 "Massachusetts banks" as of December 31, 2022. This includes not only 99 banks that have headquarters in the state, but also 22 banks based elsewhere that have one or more branch offices in Massachusetts.¹ **Table A-1 provides a listing of the 121 Massachusetts banks and their current CRA ratings.**² (The 21 federally-chartered banks and the 11 banks chartered by other states receive ratings only from their federal regulators; the 89 Massachusetts state-chartered banks receive ratings from both Massachusetts and federal regulators.)^{3,4}

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.⁵ **Table A-2 provides information on the 42 banks that have branches both inside and outside of Massachusetts;** these banks are shown in italics in Table A-1.⁶

Table A-3 provides a listing of the current CRA ratings of the state's 51 state-chartered credit unions. (Federally-chartered credit unions are not covered by CRA.) **Table A-4 provides a listing of current CRA ratings of currently licensed mortgage lenders.**

¹ This report's definition of "Massachusetts Banks" excludes trust companies that specialize in serving investors; these banks do not offer retail banking services and most of them have no deposits in their Massachusetts branches. One exception: this report does include State Street Bank & Trust, the state's largest bank in terms of deposits.

² It is interesting to note, by comparing the first and last columns in Table 3, that there are now fewer than half as many "Massachusetts Banks" as there were in 1993 (121 vs. 286); also, all of the 1993 banks were based in Massachusetts whereas only 99 of the 2022 banks had Massachusetts headquarters. The number of state-chartered credit unions has also fallen dramatically: from 142 in 1993 to 51 at the end of 2022.

³ 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 (resulting in separate performance evaluations with the same exam date on the covers). The two ratings resulting from these joint or concurrent exams have almost always been the same during the last five years except in those relatively few cases where the state rating has been "High Satisfactory," a rating not available from federal regulators.

⁴ Although the eleven 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. The other eleven out-of-state banks with branches here are federally-chartered and therefore not subject to state CRA oversight.

⁵ 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.

⁶ Although Capital One Bank's "cafes" are not counted as branches by the FDIC, the OCC evaluates that bank's CRA performance in Massachusetts as if they were. For this reason, Capital One is included in this report as a bank that has branches both outside and inside Massachusetts.

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 2022; about the distribution of CRA ratings awarded during the calendar year 2022 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 61 CRA ratings awarded to Massachusetts banks during 2022, eight (13.1%) were “Outstanding.” The share of “Outstanding” ratings is down from 17.6% in 2021, but higher than in the 2015-2017 period.** For federal regulators, the “Outstanding” share was 17.6% (6 of 34 ratings); for the state, the “Outstanding” share was just 7.4% (2 of 27). (See Tables 1 and 2.)
- When each bank is classified by its most recent CRA rating, **22.3% of all banks had a most recent rating of “Outstanding” at year-end 2022. This is up from 20.2% a year earlier and is the fifth consecutive annual increase after a four-year downward trend from 22.2% in 2013 to 13.5% in 2017.** Another 9.1% of banks had a most recent rating of “High Satisfactory, and 67.8% of banks had a most recent rating of “Satisfactory.” **Only one bank, Northeast Community Bank (based in White Plains NY), had a most recent CRA rating of “Needs to Improve.”** (See Tables 3 and A-1.)
- **The state’s six biggest banks, and seven of the top ten, were 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 (#8). This is down from eight last year, but up from six at the end of 2020 and five at the end of 2017, 2018, and 2019.** First Republic (#7), M&T (#9), and Berkshire (#10) have most recent ratings of “Satisfactory.” Banks are ranked by total in-state deposits as reported by the FDIC for mid-2022. (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 (84.3%) of Massachusetts banks have received at least one CRA rating (federal and/or state) within the past three years and only one bank has not received any CRA rating within the last five years (North Cambridge Co-op, last rated in 2016).**⁷ (See Table 4.)
- **Three of the 51 state-chartered credit unions (5.9%) have “Outstanding” ratings: Align CU and Jeanne D’Arc CU (both of Lowell) and Metro CU (Chelsea).** Eight more credit unions (15.7%) have ratings of “High Satisfactory.” No credit union has a rating of “Needs to Improve.” Twelve credit union ratings were awarded in 2022, the fourth 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 2022, just two credit unions had not received a CRA rating based on an exam dated within the last five years; this is down from four a year ago, and from fifteen at the end of 2018. (See Tables 5, 6, and A-3.)
- Sixteen licensed mortgage lenders (LMLs) received CRA for Mortgage Lenders ratings during 2022; fifteen of these ratings were “Satisfactory,” while one was “Needs to Improve.” **Of the 75 currently-licensed LMLs that have ever received CRA for Mortgage Lenders ratings, two (2.7%) have current ratings of “High Satisfactory,” 68 (90.7%) have current ratings of “Satisfactory,” and five (6.7%) have current ratings of “Needs to Improve.”** (See Tables 7, 8, and A-4.)

⁷ 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. The Division of Banks’ policy is in its Regulatory Bulletin 1.3-105. The Federal Reserve’s policy is contained in its Consumer Affairs Letter (CA 13-20). The FDIC’s policy is in Section II-12.1 of its Compliance Examination Manual. The OCC’s policy can be found by a Google search for “How often does the OCC conduct a CRA examination?”

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.treas.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 offers an "Institution Search" function that can provide up-to-date information on the status and history of any individual bank, past or present. (www.ffiec.gov/nicpubweb/nicweb/NicHome.aspx).

TABLE 1
TOTAL CRA RATINGS GIVEN TO MASSACHUSETTS BANKS & PERCENT
THAT WERE "OUTSTANDING" OR BELOW "SATISFACTORY" -- 1991-2022

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%

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

**TABLE 2 - CRA RATINGS OF MASSACHUSETTS BANKS
BY REGULATOR AND RATING, 1993-2022***

	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
2008	1	2	0	3	1	5	0	6	8	38	0	46	4	10	23	0	37
2009	1	5	0	6	1	4	0	5	3	33	1	37	3	6	16	0	25
2010	0	3	0	3	4	6	1	11	4	24	0	28	4	5	17	0	26
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
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%	
2008	33%	67%	0%		17%	83%	0%		17%	83%	0%		11%	27%	62%	0%	
2009	17%	83%	0%		20%	80%	0%		8%	89%	3%		12%	24%	64%	0%	
2010	0%	100%	0%		36%	55%	9%		14%	86%	0%		15%	19%	65%	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%	

* For increased legibility, even numbered years before 2007 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 1993-2022**

Date	1993	1996	1999	2002	2005	2008	2011	2014	2016	2017	2018	2019	2020	2021	2022
Active Banks	286	255	228	216	194	179	165	166	153	143	140	134	128	125	121
Rated Banks	262	254	227	213	194	177	164	165	151	141	138	131	126	124	121
"Outstanding"	32	76	57	46	51	49	32	36	27	19	21	23	25	25	27
"High Satisfactory" #	n/a	n/a	21	24	6	7	24	18	15	15	13	18	17	13	11
"Satisfactory"	198	176	147	143	136	119	106	105	102	102	103	88	83	85	82
Below "Satisfactory" #	32	2	2	0	1	2	2	6	7	5	1	2	1	1	1
% "Outstanding"	12.2%	29.9%	25.1%	21.6%	26.3%	27.7%	19.5%	21.8%	17.9%	13.5%	15.2%	17.6%	19.8%	20.2%	22.3%
% "High Satisfactory" #	n/a	n/a	9.3%	11.3%	3.1%	4.0%	14.6%	10.9%	9.9%	10.6%	9.4%	13.7%	13.5%	10.5%	9.1%
% "Satisfactory"	75.6%	69.3%	64.8%	67.1%	70.1%	67.2%	64.6%	63.6%	67.5%	72.3%	74.6%	67.2%	65.9%	68.5%	67.8%
% Below "Satisfactory" #	12.2%	0.8%	0.9%	0.0%	0.5%	1.1%	1.2%	3.6%	4.6%	3.5%	0.7%	1.5%	0.8%	0.8%	0.8%

Note: For increased legibility, only every third year from 1993 to 2014 is shown in this table, with annual data for the last seven years.

The rating of "High Satisfactory," first awarded in mid-1997, is available only from Mass. Of the 14 banks with a 2022 most recent MA rating of "High Satisfactory," two had later federal ratings of "Satisfactory," and one had a later federal rating of "Outstanding."

* The single bank with a "Needs to Improve" rating in 2021 and 2022 is NorthEast Community Bank, of White Plains, NY. This 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, 2022**

Regulator	Rated Banks 12/31/22	Last Rated in 2022		Last Rated in 2021		Last Rated in 2020		Last Rated in 2019		Last Rated in 2018		Not in Last 5 Years*	
		#	%	#	%	#	%	#	%	#	%	#	%
FED	29	9	31.0%	9	31.0%	5	17.2%	4	13.8%	2	6.9%	0	0.0%
OCC	21	5	23.8%	4	19.0%	6	28.6%	6	28.6%	0	0.0%	0	0.0%
FDIC	71	19	26.8%	23	32.4%	21	29.6%	6	8.5%	1	1.4%	1	1.4%
MASS	89	27	30.3%	27	30.3%	18	20.2%	10	11.2%	4	4.5%	3	3.4%
All Banks	121	35	28.9%	36	29.8%	31	25.6%	15	12.4%	3	2.5%	1	0.8%

* The only bank not rated in the last five years is North Cambridge Savings Bank, last rated in 2016.

**TABLE 5
DISTRIBUTION OF CRA RATINGS GIVEN TO MASS. CREDIT UNIONS
DURING EACH YEAR, 1991-2022**

Year	Number of Ratings Awarded					Distribution of Ratings During Year			
	Total	OUT	HI SAT	SAT	NI	OUT	HI SAT	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%
2000	29	4	1	24	0	13.8%	3.4%	82.8%	0.0%
2001	25	1	5	19	0	4.0%	20.0%	76.0%	0.0%
2002	25	0	1	24	0	0.0%	4.0%	96.0%	0.0%
2003	21	4	2	15	0	19.0%	9.5%	71.4%	0.0%
2004	18	0	2	16	0	0.0%	11.1%	88.9%	0.0%
2005	10	0	0	10	0	0.0%	0.0%	100.0%	0.0%
2006	13	2	0	11	0	15.4%	0.0%	84.6%	0.0%
2007	10	1	2	7	0	10.0%	20.0%	70.0%	0.0%
2008	29	2	3	24	0	6.9%	10.3%	82.8%	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%

**TABLE 6
DISTRIBUTION OF CURRENT CRA RATINGS OF MASSACHUSETTS CREDIT UNIONS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1993-2022**

Date	1993	1996	1999	2002	2005	2008	2011	2014	2016	2017	2018	2019	2020	2021	2022
Rated CUs	29	123	117	111	101	93	87	76	68	67	66	61	59	53	51
"Outstanding"	0	3	7	7	7	7	6	2	2	2	2	2	1	3	3
"High Satisfactory" #	n/a	NA	6	8	10	10	14	14	7	8	7	7	8	7	8
"Satisfactory"	14	112	104	96	84	76	67	60	58	56	56	52	50	43	40
Below "Satisfactory"	15	8	0	0	0	0	0	0	1	1	1	0	0	0	0
% "Outstanding"	0.0%	2.4%	6.0%	6.3%	6.9%	7.5%	6.9%	2.6%	2.9%	3.0%	3.0%	3.3%	1.7%	5.7%	5.9%
% "High Satisfactory" #	n/a	NA	5.1%	7.2%	9.9%	10.8%	16.1%	18.4%	10.3%	11.9%	10.6%	11.5%	13.6%	13.2%	15.7%
% "Satisfactory"	48.3%	91.1%	88.9%	86.5%	83.2%	81.7%	77.0%	78.9%	85.3%	83.6%	84.8%	85.2%	84.7%	81.1%	78.4%
% Below "Satisfactory"	51.7%	6.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.5%	1.5%	0.0%	0.0%	0.0%	0.0%

Note: For increased legibility, only every third year from 1993 to 2014 is shown in this table, along with annual data for the last seven years.

**TABLE 7
RATINGS OF LICENSED MORTGAGE LENDERS AWARDED, 2009-2022**

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%
TOTAL	173	0	6	148	17	2	0.0%	3.5%	85.5%	9.8%	1.2%

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

**TABLE 8
CURRENT RATINGS OF LICENSED MORTGAGE LENDERS
YEAR-END, 2013-2022**

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%

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS, YEAR-END 2022 (page 1 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
<i>42 North Private Bank*</i>	<i>Canton</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>May-22</i>	<i>01/11/22</i>
Abington Bank*	Cohasset	yes	SAT	Dec-22	07/18/22	Fed	SAT	Dec-22	07/18/22
Adams Community Bank	Adams	yes	OUT	Sep-22	01/24/22	FDIC	OUT	Nov-22	01/24/22
Athol SB	Athol	yes	HS	May-20	01/14/20	FDIC	SAT	Jul-20	01/14/20
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>Oct-19</i>	<i>01/08/18</i>
Bank of Canton	Canton	yes	SAT	Jul-20	04/01/20	FDIC	SAT	Apr-20	04/01/20
Bank of Easton	North Easton	yes	SAT	May-19	02/04/19	Fed	SAT	May-19	02/04/19
<i>Bank of New England</i>	<i>Salem NH</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Feb-20</i>	<i>10/07/19</i>
<i>BankFive*</i>	<i>Fall River</i>	<i>yes</i>	<i>HS</i>	<i>Aug-22</i>	<i>03/14/22</i>	<i>Fed</i>	<i>OUT</i>	<i>Aug-22</i>	<i>03/14/22</i>
Bank Gloucester	Gloucester	yes	OUT	Apr-20	12/16/19	FDIC	OUT	Jun-20	12/16/19
Bay State SB	Worcester	yes	HS	Sep-17	04/24/17	FDIC	SAT	May-20	11/12/19
<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>SAT</i>	<i>Oct-19</i>	<i>04/22/19</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>[Nov-22]</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>HS</i>	<i>Oct-19</i>	<i>06/24/19</i>	<i>FDIC</i>	<i>SAT</i>	<i>Dec-19</i>	<i>06/24/19</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
<i>Cambridge Trust Co</i>	<i>Cambridge</i>	<i>yes</i>	<i>SAT</i>	<i>Dec-20</i>	<i>07/20/20</i>	<i>FDIC</i>	<i>SAT</i>	<i>Jan-21</i>	<i>07/20/20</i>
Canton Coop Bank	Canton	yes	SAT	May-21	02/08/21	Fed	SAT	May-21	02/08/21
Cape Ann SB	Gloucester	yes	SAT	Oct-21	05/17/21	FDIC	SAT	Nov-21	05/17/21
Cape Cod Coop Bank	Yarmouth Port	yes	SAT	Dec-20	07/30/20	FDIC	SAT	Jan-21	07/30/20
Cape Cod Five Cents SB	Harwich Port	yes	OUT	Dec-20	07/13/20	FDIC	OUT	Jan-21	07/13/20
<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>May-19</i>	<i>11/26/18</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>Jul-20</i>	<i>09/30/19</i>
Clinton SB	Clinton	yes	SAT	Nov-19	08/19/19	FDIC	SAT	Jan-20	08/19/19
Coastal Heritage Bank* +	Weymouth	yes	SAT	Jun-18	02/05/18	Fed	SAT	Apr-19	06/18/18
Colonial FSB	Quincy	no				OCC	SAT	Jul-20	03/06/20
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>Dec-19</i>	<i>07/22/19</i>
Cooperative Bank, The	Boston	yes	SAT	Mar-20	11/12/19	FDIC	SAT	Apr-20	11/12/19
Cornerstone Bank	Spencer	yes	HS	Jan-22	11/01/21	Fed	SAT	Feb-22	11/01/21
Country BfS	Ware	yes	SAT	Nov-22	06/07/22	FDIC	SAT	Dec-22	06/07/22

**TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS, YEAR-END 2022 (page 2 of 4)**

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
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	Aug-21	04/26/21	Fed	SAT	Sep-21	04/26/21
<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>
Easthampton SB	Easthampton	yes	HS	Dec-21	05/17/21	Fed	SAT	Jan-22	05/17/21
<i>Enterprise B&T</i>	<i>Lowell</i>	<i>yes</i>	<i>HS</i>	<i>Jul-20</i>	<i>04/27/20</i>	<i>FDIC</i>	<i>SAT</i>	<i>Sep-20</i>	<i>04/27/20</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 Republic Bank</i>	<i>San Francisco</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Nov-18</i>	<i>02/26/18</i>
Florence SB	Florence	yes	SAT	Aug-21	04/20/21	FDIC	SAT	Sep-21	04/20/21
Greenfield Coop Bank	Greenfield	yes	SAT	Jan-21	10/05/20	Fed	SAT	Jan-21	10/05/20
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>Feb-21</i>	<i>11/02/20</i>	<i>FDIC</i>	<i>SAT</i>	<i>Mar-21</i>	<i>11/02/20</i>
Hingham Inst for Savings	Hingham	yes	HS	Mar-22	10/12/21	FDIC	SAT	Apr-22	10/12/21
<i>Hometown Bank</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>
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>SAT</i>	<i>Dec-20</i>	<i>01/06/20</i>
Leader Bank	Arlington	no				OCC	OUT	Oct-19	05/28/19
Lee Bank	Lee	yes	SAT	Nov-19	07/29/19	FDIC	SAT	Jan-20	07/29/19
<i>Lowell Five Cent SB</i>	<i>Lowell</i>	<i>yes</i>	<i>HS</i>	<i>Jul-21</i>	<i>03/29/21</i>	<i>FDIC</i>	<i>SAT</i>	<i>Aug-21</i>	<i>03/29/21</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	Oct-18	07/16/18	Fed	SAT	Nov-18	06/16/18
Martha's Vineyard SB	Edgartown	yes	OUT	Nov-20	08/10/20	Fed	OUT	Nov-20	08/10/20
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	May-20	01/27/20	FDIC	OUT	Jul-20	01/27/20
<i>Milford Federal Bank</i>	<i>Milford</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Oct-19</i>	<i>06/10/19</i>
Millbury NB	Millbury	no				OCC	SAT	Jul-19	04/01/19
Monson SB	Monson	yes	SAT	Oct-22	05/31/22	FDIC	SAT	Nov-22	05/31/22
MountainOne Bank	North Adams	yes	SAT	Apr-21	11/12/20	FDIC	SAT	May-21	11/12/20

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS, YEAR-END 2022 (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	May-21	01/11/21
<i>NBT Bank</i>	<i>Norwich NY</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Apr-21</i>	<i>09/21/20</i>
Needham Bank	Needham	yes	SAT	Dec-20	03/16/20	Fed	SAT	Dec-20	03/19/20
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	Dec-18	09/17/18	Fed	SAT	Jan-19	09/17/18
North Cambridge Coop Bank	Cambridge	yes	SAT	Jun-16	02/29/16	FDIC	SAT	Jul-16	02/29/16
North Easton SB	Easton	yes	SAT	Mar-21	11/02/20	FDIC	SAT	Apr-21	11/02/20
<i>North Shore Bank</i>	<i>Peabody</i>	<i>yes</i>	<i>HS</i>	<i>Dec-22</i>	<i>07/25/22</i>	<i>FDIC</i>	<i>SAT</i>	<i>Dec-19</i>	<i>07/22/19</i>
<i>Northeast Community Bank #</i>	<i>White Plains NY</i>	<i>no</i>				<i>FDIC</i>	<i>NI</i>	<i>May-21</i>	<i>05/10/21</i>
Northern B&T	Woburn	yes	SAT	Sep-20	04/27/20	FDIC	SAT	Nov-20	04/27/20
<i>Northern Trust Co.</i>	<i>Chicago IL</i>	<i>no</i>				<i>Fed</i>	<i>OUT</i>	<i>Sep-21</i>	<i>04/26/21</i>
Norwood Coop Bank	Norwood	yes	SAT	Dec-22	09/19/22	FDIC	SAT	Feb-20	09/23/19
<i>OneUnited Bank</i>	<i>Boston</i>	<i>yes</i>	<i>SAT</i>	<i>Jul-20</i>	<i>09/30/19</i>	<i>FDIC</i>	<i>SAT</i>	<i>Sep-20</i>	<i>09/30/19</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-17	03/13/17	FDIC	SAT	May-20	01/06/20
<i>Provident Bank, The</i>	<i>Amesbury</i>	<i>yes</i>	<i>SAT</i>	<i>Nov-19</i>	<i>07/22/19</i>	<i>FDIC</i>	<i>SAT</i>	<i>Jan-20</i>	<i>07/22/19</i>
Reading Coop Bank	Reading	yes	SAT	Jun-20	12/02/19	Fed	SAT	Jun-20	12/02/19
Rockland Trust Co	Rockland	yes	OUT	Sep-20	03/16/20	FDIC	OUT	Nov-20	03/16/20
Rollstone B&T	Fitchburg	no				OCC	OUT	Aug-20	05/04/20
<i>Salem Coop Bank</i>	<i>Salem NH</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Apr-20</i>	<i>12/03/19</i>
Salem Five Cents SB	Salem	yes	SAT	Jan-21	09/21/20	FDIC	SAT	Feb-21	09/21/20
<i>Salisbury B&T</i>	<i>Lakeville CT</i>	<i>no</i>				<i>FDIC</i>	<i>SAT</i>	<i>Jul-20</i>	<i>01/21/20</i>
<i>Santander Bank</i>	<i>Wilmington DE</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Mar-21</i>	<i>10/13/20</i>
Savers Coop Bank	Southbridge	yes	SAT	Apr-21	03/02/21	FDIC	SAT	May-21	03/02/21
Savings Bank, The	Wakefield	yes	SAT	Nov-19	08/19/19	FDIC	SAT	Jan-20	08/19/19
Seamen's Bank	Provincetown	yes	OUT	Sep-21	05/10/21	FDIC	OUT	Oct-21	05/10/21
<i>Silicon Valley Bank*</i>	<i>Santa Clara CA</i>	<i>no</i>	<i>OUT</i>	<i>Mar-19</i>	<i>04/23/18</i>	<i>Fed</i>	<i>OUT</i>	<i>Mar-19</i>	<i>04/23/18</i>
South Shore Bank	Weymouth	yes	SAT	Feb-21	10/07/19	Fed	SAT	Jan-21	10/07/19
State Street B&T	Boston	yes	OUT	Nov-19	08/12/19	Fed	OUT	Feb-22	09/27/21
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>[2022?]</i>	<i>06/08/20</i>

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS, YEAR-END 2022 (page 4 of 4)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
UniBank for Savings	Whitinsville	yes	SAT	Jan-21	09/14/20	FDIC	SAT	Feb-21	09/14/20
Village Bank	Newton	yes	SAT	Aug-21	05/10/21	FDIC	SAT	Sep-21	05/10/21
Wakefield Coop Bank	Wakefield	yes	SAT	Nov-21	06/21/21	FDIC	SAT	Dec-21	06/21/21
Walpole Coop Bank	Walpole	yes	SAT	Mar-20	01/21/20	Fed	SAT	Apr-20	01/21/20
Washington SB	Lowell	yes	OUT	Jun-18	03/26/18	Fed	OUT	Aug-18	03/26/18
Watertown SB	Watertown	yes	HS	Sep-19	01/14/19	Fed	SAT	Dec-21	08/23/21
<i>Webster Bank #</i>	<i>Waterbury CT</i>	<i>no</i>				<i>OCC</i>	<i>SAT</i>	<i>Dec-20</i>	<i>08/03/20</i>
Webster Five Cents SB	Webster	yes	HS	Jul-19	03/11/19	FDIC	SAT	Aug-19	03/11/19
<i>Westfield Bank</i>	<i>Westfield</i>	<i>no</i>				<i>OCC</i>	<i>OUT</i>	<i>Mar-20</i>	<i>09/30/19</i>
Winchester Coop Bank	Winchester	yes	SAT	Aug-20	05/18/20	FDIC	SAT	Oct-20	03/20/20
Winchester SB	Winchester	yes	SAT	Mar-21	11/02/20	FDIC	SAT	Apr-21	11/02/20
Winter Hill Bank	Somerville	no				OCC	OUT	Dec-19	07/29/19
Wrentham Coop Bank	Wrentham	yes	SAT	Mar-19	01/14/19	FDIC	SAT	Apr-19	01/04/19

Italic type indicates the 42 banks with branches both inside and outside of Massachusetts.

See Table A-2 for information on the in-state and out-of-state branches and deposits of each of these banks.

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

42 North Private was, until Aug 2022, Ethic: A Wealth Bank; before 2019 it was Admirals Bank.

Abington Bank, was until May 2019, Pilgrim Bank; Pilgrim acquired Abington Bank, then adopted its name

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

Bluestone Bank was, until October 2020, Bridgewater Savings Bank.

Coastal Heritage Bank was, until April 2019, Equitable Bank; Equitable acquired Coastal, then adopted its name

M&T Bank absorbed People's United Bank in an April 2022 merger; the rating shown is for People's United by the OCC.

Silicon Valley Bank acquired Boston Private Bank in 2021, and continues to use the latter name locally.

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

JP Morgan Chase - SAT; Northeast Community - SAT; and Webster Bank - OUT.

+ The current Coastal Heritage Bank (CHB) is a complicated story. On April 1, 2019, Equitable Bank acquired CHB in a

merger, but adopted the CHB name. The Mass DoB's 2019 exam/rating of CHB was of the former bank of that name.

The Fed's 2019 exam was of the pre-merger Equitable Bank.

TABLE A-2
BANKS WITH BRANCHES BOTH INSIDE AND OUTSIDE OF MASSACHUSETTS
(Data as of June 30, 2022)

Bank Name	Fed Reg	Headquarters	Branches			Deposits (\$ millions)		
			Mass.	Other	Mass. %	Mass.	Other	Mass. %
A. Banks with Massachusetts Headquarters								
42 North Private Bank	OCC	Boston	1	1	50.0%	102	77	57.2%
BankFive^	Fed	Fall River	12	1	92.3%	1,237	33	97.4%
BayCoast Bank	FDIC	Fall River	20	6	76.9%	2,008	190	91.4%
Berkshire Bank	FDIC	Pittsfield	47	60	43.9%	6,276	4,017	61.0%
Bristol County SB	FDIC	Taunton	15	3	83.3%	2,297	261	89.8%
Cambridge Trust Co	FDIC	Cambridge	16	6	72.7%	3,741	539	87.4%
Eastern Bank*	FDIC	Boston	91	7	92.9%	18,870	404	97.9%
Enterprise B&T	FDIC	Lowell	19	8	70.4%	3,110	908	77.4%
HarborOne Bank	FDIC	Brockton	22	11	66.7%	3,297	651	83.5%
Haverhill Bank	FDIC	Haverhill	6	1	85.7%	447	38	92.2%
Hometown Bank	Fed	Oxford	11	5	68.8%	880	342	72.0%
Lowell Five Cents SB	FDIC	Lowell	14	1	93.3%	1,465	67	95.6%
Milford Federal Bank	OCC	Milford	3	1	75.0%	357	39	90.2%
Newburyport Five Cents SB	FDIC	Newburyport	6	5	54.5%	1,027	176	85.4%
North Shore Bank	FDIC	Peabody	15	1	93.8%	1,437	60	96.0%
OneUnited Bank	FDIC	Boston	3	2	60.0%	32	461	6.6%
Pentucket Bank	FDIC	Haverhill	4	2	66.7%	554	249	69.0%
PeoplesBank	FDIC	Holyoke	16	3	84.2%	2,634	402	86.8%
Provident Bank	FDIC	Amesbury	3	4	42.9%	708	749	48.6%
Westfield Bank	OCC	Westfield	23	4	85.2%	2,129	174	92.4%
Total, 20 Banks			346	131	72.5%	52,506	9,759	84.3%
B. Banks with Non-Massachusetts Headquarters								
Bank of America, NA	OCC	Charlotte NC	166	3,739	4.3%	112,208	1,851,833	5.7%
Bank of New England	FDIC	Salem NH	3	6	33.3%	173	837	17.1%
Beal Bank, USA	FDIC	Las Vegas NV	1	12	7.7%	7	6,519	0.1%
Capital One, NA#	OCC	McLean VA	0	298	0.0%	0	313,956	0.0%
Cathay Bank	FDIC	Los Angeles CA	1	67	1.5%	179	17,942	1.0%
Citizens Bank NA	OCC	Providence RI	206	961	17.7%	54,029	127,537	29.8%
Community Bank	OCC	Canton NY	1	231	0.4%	46	13,568	0.3%
East West Bank	Fed	Pasadena CA	2	104	1.9%	565	51,014	1.1%
First Republic Bank	FDIC	San Francisco CA	5	82	5.7%	17,764	147,883	10.7%
JPMorgan Chase Bank, NA	OCC	Columbus OH	35	4,783	0.7%	1,815	2,126,647	0.1%
KeyBank, NA	OCC	Cleveland OH	7	992	0.7%	1,857	147,552	1.2%
M&T Bank	Fed	Buffalo NY	65	1,011	6.0%	8,777	164,300	5.1%
NBT Bank, NA	OCC	Norwich NY	5	137	3.5%	182	9,966	1.8%
Northeast Community Bank	FDIC	White Plains NY	3	9	25.0%	114	816	12.3%
Northern Trust Co	Fed	Chicago IL	1	57	1.7%	216	54,417	0.4%
Salem Coop Bank	FDIC	Salem NH	1	1	50.0%	73	298	19.7%
Salisbury B&T	FDIC	Lakeville CT	3	1	75.0%	126	1,196	9.5%
Santander Bank	OCC	Wilmington DE	166	316	34.4%	27,326	44,547	38.0%
Silicon Valley Bank*	Fed	Santa Clara CA	5	12	29.4%	5,469	169,489	3.1%
TD Bank, NA	OCC	Wilmington DE	134	1,028	11.5%	22,066	334,292	6.2%
TrustCo Bank	OCC	Glenville NY	1	144	0.7%	29	5,368	0.5%
Webster Bank, NA	OCC	Waterbury CT	19	185	9.3%	2,667	50,551	5.0%
Total, 22 Banks			830	14,176	5.5%	255,688	5,640,528	4.3%

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

^ 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 2022

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	08/10/20
<i>Alltrust CU (was: So MA CU)</i>	<i>Fairhaven</i>	<i>HS</i>	<i>09/23/19</i>
Alpha CU	Boston	SAT	06/29/20
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	11/04/19
Boston Firefighters CU	Boston	SAT	05/26/20
Brookline Municipal CU	Brookline	SAT	02/22/22
Brotherhood CU	Lynn	SAT	09/07/21
Cabot Boston CU	Boston	SAT	10/05/20
City of Boston CU	Boston	SAT	03/01/21
Community CU of Lynn	Lynn	SAT	12/04/17
Energy CU	Waltham	SAT	10/13/20
<i>Fall River Muni CU</i>	<i>Fall River</i>	<i>HS</i>	<i>04/01/19</i>
First Priority CU	Boston	SAT	05/31/16
Freedom CU	Springfield	SAT	04/25/22
Greater Springfield CU	Springfield	SAT	05/15/20
Harvard U Empls CU	Cambridge	SAT	08/15/22
Haverhill Fire Dept CU	Haverhill	SAT	02/19/19
<i>Holyoke CU</i>	<i>Holyoke</i>	<i>HS</i>	<i>08/24/20</i>
Homefield CU	Grafton	SAT	05/28/19
HTM CU	Haverhill	SAT	01/23/20
Jeanne D'Arc CU	Lowell	OUT	12/20/21
Leominster CU	Leominster	SAT	01/11/21
<i>Liberty Bay CU</i>	<i>Boston</i>	<i>HS</i>	<i>04/04/22</i>

Credit Union Name	City/Town	Rating	ExamDate
Lowell Firefighters CU	Lowell	SAT	11/18/19
Luso-American CU	Peabody	SAT	09/19/22
Lynn Police CU	Lynn	SAT	06/15/20
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	06/14/21
Metro CU	Chelsea	OUT	06/07/21
Naveo CU [was: Camb-PortCU]	Somerville	SAT	02/16/21
New Bedford CU	New Bedford	SAT	07/13/20
Polish National CU	Chicopee	SAT	04/01/19
Quincy CU	Quincy	SAT	11/15/21
Revere Firefighters CU	Revere	SAT	12/17/18
River Works CU	Lynn	SAT	10/15/19
Sharon & Crescent United CU	Sharon	SAT	10/25/21
<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>
St. Jean's CU	Lynn	SAT	02/19/19
<i>St. Mary's CU</i>	<i>Marlborough</i>	<i>HS</i>	<i>02/18/20</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 51 state-chartered credit unions, 40 have a current rating of Satisfactory. The three CUs with ratings of Outstanding are shown in bold; the eight CUs with High Satisfactory (HS) ratings are shown in italics.

TABLE A-4
CURRENT CRA RATINGS OF CURRENTLY-LICENSED# MASS. MORTGAGE LENDERS
UNDER THE MORTGAGE LENDER COMMUNITY INVESTMENT REGULATION
(CRA FOR MORTGAGE LENDERS), YEAR-END 2022 (page 1 of 2)

Lender	Headquarters	Rating	List Date	Exam Date
Academy Mortgage	Sandy UT	SAT	Dec-16	07/19/16
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
Ark-La-Tex Financial Services	Plano TX	SAT	Feb-16	04/06/15
Broker Solutions*	Tustin CA	SAT	Oct-19	05/24/19
Conway Financial Services	Norwell MA	SAT	Jun-20	12/02/19
Crescent Mortgage*	Atlanta GA	SAT	Mar-17	10/20/16
CrossCountry Mortgage	Breckville OH	SAT	Jan-21	09/14/20
Draper and Kramer Mortgage	Downers Grove IL	SAT	Jan-22	09/07/21
Drew Mortgage*	Shrewsbury MA	SAT	Oct-19	04/08/19
Embrace Home Loans*	Middletown RI	SAT	Dec-20	02/18/20
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-20	06/08/20
Fairway Independent Mortgage*	Madison WI	SAT	Apr-20	09/03/19
FBC Mortgage	Orlando FL	SAT	Nov-18	08/03/18
Finance of America/Gateway Fundng^	Horsham PA	SAT	Jan-11	07/14/10
First Guaranty Mortgage	Tysons Corner VA	SAT	Oct-18	07/31/18
First Home Mortgage	Baltimore MD	SAT	Aug-16	12/30/15
Freedom Mortgage*	Mt. Laurel NJ	NI	Sep-16	10/20/15
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	Jul-18	04/10/18
Home Point Financial/Maverick Funding^*	Ann Arbor MI	SAT	Oct-22	06/10/22
HomeBridge Financial Services	Iselin NJ	SAT	Jan-22	08/17/21
Homestead Funding*	Albany NY	SAT	Jan-18	05/24/17
Lakeview Loan Servicing	Coral Gables FL	SAT	May-19	12/26/18
loanDepot.com*	Foothills Ranch CA	SAT	Dec-18	09/28/18
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
Mid-Island Mortgage*	Westbury NY	SAT	Apr-21	01/07/21
Mi-Lend	Augusta GA	NI	Sep-18	05/10/17
MLD Mortgage	Florham Park NJ	SAT	Nov-11	03/24/11
Monument Mortgage	Lexington MA	SAT	Oct-09	04/21/09

TABLE A-4
CURRENT CRA RATINGS OF CURRENTLY-LICENSED# MASS. MORTGAGE LENDERS
UNDER THE MORTGAGE LENDER COMMUNITY INVESTMENT REGULATION
(CRA FOR MORTGAGE LENDERS), YEAR-END 2022 (page 2 of 2)

Lender	Headquarters	Rating	List Date	Exam Date
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
Mortgage Network*	Danvers MA	SAT	Apr-22	12/21/21
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 Day Financial*	Fulton MD	SAT	Jan-21	07/28/20
New Fed Mortgage*	Danvers MA	SAT	Jan-21	10/14/20
NewRez LLC	Fort Washington PA	SAT	Jul-20	03/26/19
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	SAT	none [2017]	06/08/16
PennyMac Loan Services	Westlake Village CA	SAT	Oct-19	04/18/19
PHH Mortgage	Mount Laurel NJ	SAT	Mar-19	10/15/18
Plaza Home Mortgage*	San Diego CA	SAT	Oct-21	06/29/21
Poli Mortgage Group*	Canton MA	NI	Oct-20	01/24/20
Primary Residential Mortgage*	Salt Lake City UT	SAT	Oct-22	04/20/22
PrimeLending*	Dallas TX	SAT	Jan-20	10/25/19
Provident Funding*	San Bruno CA	NI	Dec-18	08/06/18
Province Mortgage	E Providence RI	SAT	Oct-21	03/30/21
Pulte Mortgage*	Englewood CA	SAT	Oct-17	04/12/17
Radius Financial Group*	Norwell MA	HS	Apr-21	12/22/20
Republic State Mortgage	Houston TX	SAT	Jan-21	07/28/20
Rocket Mortgage/Quicken Loans)^	Detroit MI	SAT	Oct-21	04/30/21
Ross Mortgage*	Westborough MA	SAT	Jun-20	11/05/19
Shamrock Financial*	E. Providence RI	SAT	Dec-15	05/08/15
Sierra Pacific Mortgage*	Folsom CA	SAT	Apr-20	09/16/19
Toll Brothers Mortgage/TBI Mortgage^	Horsham PA	SAT	Oct-14	07/25/13
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	Jan-21	08/05/20
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 9/30/22. Five lenders included in last year's Table A-4 are no longer licensed in MA: Atlantic Home, LendUS/Regency, Residential, Stearns, and Van Buren.

For the licensing status of any mortgage lender, see: www.nmlsconsumeraccess.org.

* Indicates that this lender has also received one or more previous ratings.

^ Indicates lenders with changes of name. The current name is listed first, then the name at the time of the rating.