

Section #9

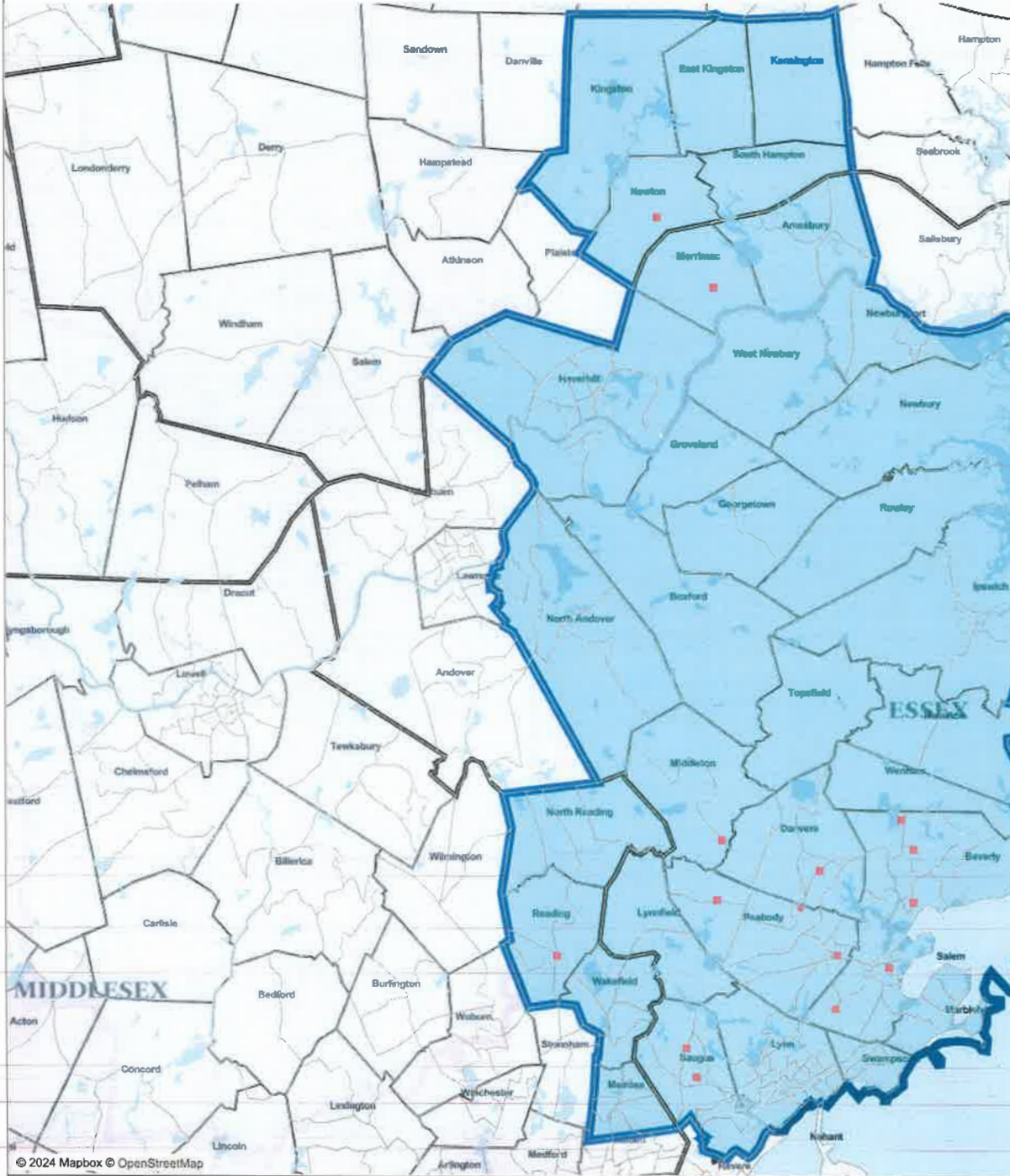
Maps

(Branch Location and Assessment Area)



CRA Assessment Area

North Shore Bank - 2024



Description of CRA Assessment Area

The bank's CRA assessment area consists of 25 towns in Essex County (MA), 4 towns in Middlesex County (MA), and 5 towns in Rockingham County (NH).

- CRA Assessment Area
- Outside Areas
- Census Tract Boundaries
- Rookport
- Main Office
- Full Service Branch

Source: Bank Data, FFIEC census data.
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Income Level Classifications

North Shore Bank - 2024

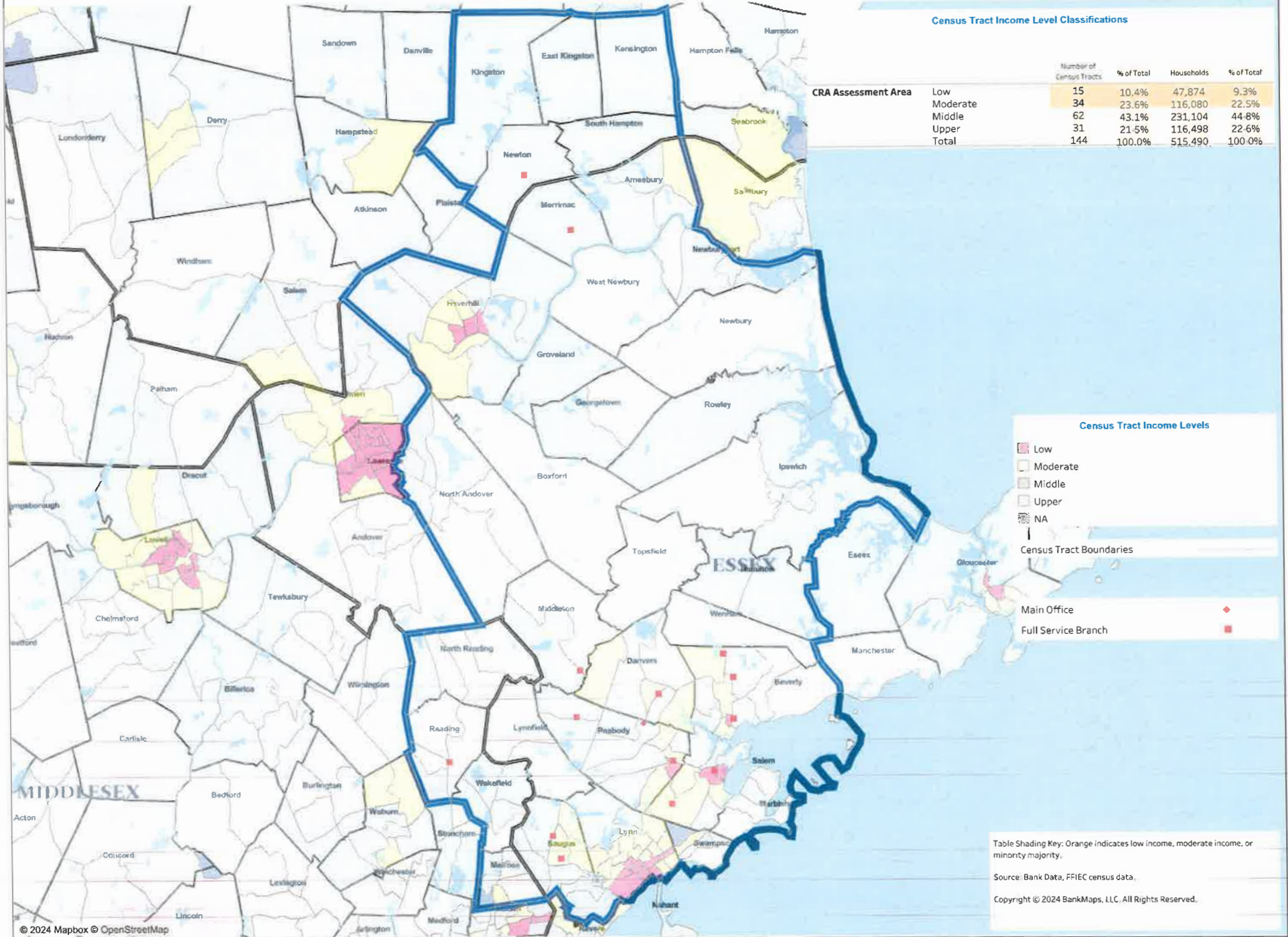


Table Shading Key: Orange indicates low income, moderate income, or minority majority.
 Source: Bank Data, FFIEC census data.
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2024 Assessment Area

All MA Geographic Areas (Essex & Middlesex) are in MSA [15764](#)

All NH Geographic Areas (Rockingham) are in MSA [40484](#)

CITY	CENSUS TRACTS
1. Amesbury	2661.00, 2662.00, 2663.00, 2664.00
2. Beverly	2171.01, 2171.02, 2172.01, 2172.02, 2173.00, 2174.01, 2174.02, 2175.00, 2176.01, 2176.02
3. Boxford	2131.00
4. Danvers	2111.00, 2112.01, 2112.02, 2113.00, 2114.01, 2114.02
5. E. Kingston, NH	0620.00
6. Kensington/ S. Hampton, NH	0625.00
7. Georgetown	2651.01, 2651.02
8. Groveland	2641.00
9. Hamilton	2151.01, 2151.02
10. Haverhill	2601.00, 2602.00, 2603.01, 2603.02, 2604.01, 2604.02, 2605.00, 2606.00, 2607.00, 2608.00, 2609.00, 2610.00, 2611.01, 2611.02
11. Ipswich	2231.00, 2232.00, 2233.00
12. Kingston, NH	1051.00
13. Lynn	2051.00, 2052.00, 2053.00, 2054.00, 2055.00, 2056.00, 2057.00, 2058.00, 2059.00, 2060.00, 2061.00, 2062.00, 2063.00, 2064.00, 2065.00, 2066.00, 2067.00, 2068.00, 2069.00, 2070.00, 2071.00, 2072.00
14. Lynnfield	2091.00, 2092.00
15. Marblehead	2031.00, 2032.00, 2033.01, 2033.02
16. Melrose	3361.00, 3362.01, 3362.02, 3363.00, 3364.02, 3364.03, 3364.04
17. Merrimac	2621.00

18. Middleton	2121.01, 2121.02
19. Newbury	2691.00
20. Newburyport	2681.00, 2682.00, 2683.00, 2684.00
21. Newton, NH	1021.00
22. North Andover	2531.00, 2532.01, 2532.02, 2532.03, 2532.04, 2532.05
23. North Reading	3301.01, 3301.02, 3302.01, 3302.02
24. Peabody	2101.00, 2102.00, 2103.01, 2103.02, 2104.01, 2104.02, 2105.00, 2106.00, 2107.00, 2108.00, 2109.00
25. Reading	3341.00, 3342.00, 3343.00, 3344.00
26. Rowley	2701.00
27. Salem	2041.01, 2041.02, 2042.00, 2043.00, 2044.00, 2045.00, 2046.00, 2047.01, 2047.02
28. Saugus	2081.01, 2081.02, 2082.00, 2083.01, 2083.02, 2084.01, 2084.02
29. Swampscott	2021.01, 2021.03, 2021.04, 2022
30. Topsfield	2141.00
32. Wakefield	3351.00, 3352.00, 3353.01, 3353.02, 3354.00
33. Wenham	2161.00
34. West Newbury	2631.00

Blue = Low Income
Green = Moderate Income
Black = Middle Income
Orange = Upper
Red = Not Available

GROSS ANNUAL MEDIAN INCOMES - MSA 15764

\$121,481

Based on 2024 Median Incomes

Low	< 50%	\$ 60,740	\$61K
Moderate	= < 50% - 80%	\$ 60,740 - \$97,185	\$50K - \$97K
Middle	= < 80% - 120%	\$ 97,184 - \$145,777	\$97K - \$146K
Upper	> 120%	\$145,777 ++	\$146K++

GROSS ANNUAL MEDIAN INCOMES - MSA 40484

\$107,377

Based on 2024 Median Incomes

Low	< 50%	\$ 53,689	\$54K
Moderate	= < 50% - 80%	\$ 53,689 - \$85,902	\$54K - \$86K
Middle	= < 80% - 120%	\$ 85,902 - \$128,852	\$86K - \$129K
Upper	> 120%	\$ 128,852 ++	\$129K ++