



CRA Self Analysis of data as of December 31, 2021

(unless otherwise stated)

**Loan Distribution as of 12/31/2021**

This report provides the dollar amounts and percentage of loans listed by loan type. Information is taken from the year end call report.

**Table 1 - Loan Distribution as of 12/31/2021**

<b>Loan Type</b>	<b>Dollar Amount (000s)</b>	<b>Percentage of Total Loans</b>
Construction and Land Development 1 to 4 Family	4,650	0.79%
Secured by Farmland	733	0.12%
1 to 4 Family Residential Open-end	15,760	2.66%
1 to 4 Family Residential Closed-end First Lien	386,328	65.27%
1 to 4 Family Residential Closed-end Junior Lien	3,586	0.61%
Multifamily Residential	2,238	0.38%
Commercial Real Estate Owner Occupied	64,421	10.88%
Other Commercial Real Estate	29,633	5.01%
<b>Total Real Estate Loans</b>	<b>507,349</b>	<b>85.72%</b>
Agricultural Production	227	0.04%
Commercial and Industrial	29,096	4.92%
Consumer Loans	30,059	5.08%
State & Political Subdivision Obligations	25,150	4.25%
All Other Loans	15	0.00%
<b>Total Loans</b>	<b>591,896</b>	<b>100.00%</b>

Source: 12/31/2021 Consolidated Report of Condition  
Schedule RC-C Part 1

**Loan-to Deposit Ratio (LTD) as of December 31, 2021**

This table illustrates loan to deposit ratios as of year end 2021 for PSB as well as competitors with similar asset size and branch structure. The figures confirm that PSB has comparative figures in both lending and deposits providing a high LTD ratio.

**Loan-to Deposit Ratio (LTD) as of December 31, 2021**

<b>Bank Name</b>	<b>Total Assets \$(000s)</b>	<b>Net Loans \$(000s)</b>	<b>Total Deposits \$(000s)</b>	<b>Loan-to-Deposit Ratio (%)</b>
<b>Passumpsic Savings Bank</b>	880,183	571,800	739,815	77.29%
Community National Bank	1,018,533	682,241	880,308	77.50%
Union Bank	1,204,547	779,418	1,097,761	71.00%
Woodsville Guaranty Savings Bank	643,355	411,337	548,828	74.95%

Source: Consolidated Reports of Condition.  
Schedule RC

**Distribution of Census Tracts by Income Level as of 12/31/2021**

This table represents distribution of census tracts broken down by moderate and middle income levels. Further breakdown is provided below in additional tables for Vermont and New Hampshire assessment areas.

**Distribution of Census Tracts by Income Level**

Census Tracts	2021 FFIEC Census Report	
	#	%
Moderate	11	26%
Middle	29	69%
Upper	2	5%
8 of 29 (28%) of Middle are considered Underserved Middle Income Tracts - Remote Rural		
Total	42	100%

Source: 2021 FFIEC Census Report - Summary Census Demographic Information

**VT - Distribution of Census Tracts by Income Level**

Census Tracts	2021 FFIEC Census Report	
	#	%
Moderate	8	22.86%
Middle	25	71.43%
Upper	2	5.71%
8 of 25 (32%) of Middle Income Tracts are considered Underserved Middle Income Tracts - Remote Rural		
Total	35	100%

**NH- Distribution of Census Tracts by Income Level**

Census Tracts	2021 FFIEC Census Report	
	#	%
Moderate	3	42.86%
Middle	4	57.14%
Total	7	100%

**Distribution of Loans, Deposits and Branches by State**

This report breaks figures down into Vermont and New Hampshire totals. Figures provided for Residential Mortgages and Small Business Loans are as of year end 2021 as reported in the HMDA LAR and report run on small business loans. Deposit figures are as of June 30, 2021 as provided in the Deposit Market Share listing reports. Loans are located in our assessment areas whereas deposits include all deposits at each branch location.

**Distribution of Loans, Deposits and Branches by State**

State	Residential Mortgages (NEHL)		Small Business Loans		PPP		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	\$(000s)	%	\$(000s)	%		
	Vermont	12,185	74.55%	20,935	72.12%	8,148	77.65%	497,227	69.31%	7
New Hampshire	4,159	25.45%	8,095	27.88%	2,345	22.35%	220,138	30.69%	4	36.36%
<b>Totals</b>	<b>16,344</b>	<b>100.00%</b>	<b>29,030</b>	<b>100.00%</b>	<b>10,493</b>	<b>100.00%</b>	<b>717,365</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>

Source: 6/2021 Deposit Market Share Data, Bank Records

**Distribution of Lending Activity by State and Year - Assessment Areas Only**

This report includes Residential Mortgages and Small Business Loans in our assessment areas, broken down by number of loans and dollar amount in Vermont and New Hampshire. Decrease in percentage of loans in NH for both Residential Mortgages and Small Business Loans.

**Distribution of Lending Activity by State and Year - Assessment Areas Only**

State	2020				2021			
	#	% by #	\$(000s)	% by \$	#	% by #	\$(000s)	% by \$
<b>Residential Mortgages</b>								
Vermont	164	78.85%	26,882	80.87%	70	70.00%	12,185	74.55%
New Hampshire	44	21.15%	6,359	19.13%	30	30.00%	4,159	25.45%
<b>Totals</b>	<b>208</b>	<b>100.00%</b>	<b>33,241</b>	<b>100.00%</b>	<b>100</b>	<b>100.00%</b>	<b>16,344</b>	<b>100.00%</b>
<b>Small Business Loans</b>								
Vermont	152	72.38%	19,205	70.94%	182	71.37%	20,935	72.12%
New Hampshire	58	27.62%	7,866	29.06%	73	28.63%	8,095	27.88%
<b>Totals</b>	<b>210</b>	<b>100.00%</b>	<b>27,071</b>	<b>100.00%</b>	<b>255</b>	<b>100.00%</b>	<b>29,030</b>	<b>100.00%</b>
<b>PPP</b>								
Vermont	123	75.00%	6,726	70.83%	145	74.74%	8,148	77.65%
New Hampshire	41	25.00%	2,770	29.17%	49	25.26%	2,345	22.35%
<b>Totals</b>	<b>164</b>	<b>100.00%</b>	<b>9,496</b>	<b>100.00%</b>	<b>194</b>	<b>100.00%</b>	<b>10,493</b>	<b>100.00%</b>

Source: 2020 & 2021 HMDA LARs

**Distribution of Loans Inside and Outside of Combined Assessment Areas**

This report shows us the distribution of Small Business Loans and Small Farm Loans inside our assessment areas versus outside as well as Indirect Loans and Letters of Credits to businesses.

**Distribution of Loans Inside and Outside of Combined Assessment Area**

Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2019 Small Business Loans	289	89.47%	34	10.53%	323	31,454	80.06%	7,833	19.94%	39,287
2020 Small Business Loans	210	87.14%	31	12.86%	241	27,071	76.37%	8,376	23.63%	35,447
2021 Small Business Loans	255	90.43%	27	9.57%	282	29,030	84.60%	5,284	15.40%	34,314
<b>Total Small Business</b>	<b>754</b>		<b>92</b>		<b>846</b>	<b>87,555</b>		<b>21,493</b>		<b>109,048</b>
2019 Small Farm	3	100.00%	0	0.00%	3	235	100.00%	0	0.00%	235
2020 Small Farm	4	100.00%	0	0.00%	4	275	100.00%	0	0.00%	275
2021 Small Farm	1	100.00%	0	0.00%	1	50	100.00%	0	0.00%	50
<b>Total Small Farm</b>	<b>8</b>		<b>0</b>		<b>8</b>	<b>560</b>		<b>0</b>		<b>560</b>

This spreadsheet shows a breakdown of indirect loans to Small Businesses.

**Distribution of Indirect Loans Inside and Outside of Combined Assessment Area**

Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2019 Indirect loans to businesses	18	64.29%	10	35.71%	28	555	63.21%	323	36.79%	878
2020 Indirect loans to businesses	7	63.64%	4	36.36%	11	176	53.66%	152	46.34%	328
2021 Indirect loans to businesses	3	60.00%	2	40.00%	5	105	54.97%	86	45.03%	191
<b>Total Indirect Loans to Businesses</b>	<b>28</b>		<b>16</b>		<b>44</b>	<b>836</b>		<b>561</b>		<b>1,397</b>

This spreadsheet shows a breakdown of Letters of Credit to Small Businesses. We have strong numbers inside of our assessment areas.

**Distribution of Letters of Credit Inside and Outside of Combined Assessment Area**

Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2019 Letters of Credit to businesses	9	90.00%	1	10.00%	10	520	92.86%	40	7.14%	560
2020 Letters of Credit to businesses	5	100.00%	0	0.00%	5	401	100.00%	0	0.00%	401
2021 Letters of Credit to businesses	6	100.00%	0	0.00%	6	604	100.00%	0	0.00%	604
<b>Total Letters of Credit to Businesses</b>	<b>20</b>		<b>1</b>		<b>21</b>	<b>1,525</b>		<b>40</b>		<b>1,565</b>

**Distribution of Paycheck Protection Program - PPP Loans Inside and Outside of Combined Assessment Area**

Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2020 PPP Loans	164	85.86%	27	14.14%	191	9,496	63.20%	5,529	36.80%	15,025
2021 PPP Loans	194	94.63%	11	5.37%	205	10,493	89.83%	1,177	10.17%	11,670
<b>Total PPP Loans</b>	<b>358</b>		<b>38</b>		<b>396</b>	<b>19,989</b>		<b>6,706</b>		<b>26,695</b>

**Distribution of Small Business Loans by Census Tract Income Level in our AAs**

The spreadsheet illustrates the number of small business loans and how they were distributed between the banks moderate and middle income census tracts.

Combined VT & NH AAs - Distribution of Small Business Loans by Census Tract Income Level									PPP Loans				PPP Loans			
Census Tract Income Level	PSB 2020		PSB 2020		PSB 2021		PSB 2021		PSB 2020		PSB 2020		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	83	39.52%	13,013	48.07%	96	37.65%	10,577	36.43%	18	10.98%	1,474	15.52%	63	32.47%	3,635	34.65%
Middle	126	60.00%	13,759	50.82%	158	61.96%	18,254	62.88%	145	88.41%	7,916	83.36%	130	67.01%	6,687	63.73%
Upper	1	0.48%	300	1.11%	1	0.39%	200	0.69%	1	0.61%	106	1.12%	1	0.52%	170	1.62%
Total	210	100.00%	27,072	100.00%	255	100.00%	29,031	100.00%	164	100.00%	9,496	100.00%	194	100.00%	10,492	100.00%

2021 Middle Census tract breakdown Small Business - 27 of the 158 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 17%.

SB - 2020 Middle Census tract breakdown: 18 of the 126 loans in Middle Income census tracts were in Underserved Remote Rural tracts, representing 14%.

2021 Middle Census tract breakdown Small Business - \$4,045 of the \$18,254 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 22%.

SB - \$2,780 of the \$13,759 loans in Middle Income census tracts were in Underserved Remote Rural tracts, Representing 20%.

2020 Minimal PPP Loans of Middle Income Census Tracts were in Underserved Remote Rural Tracts: VT 6 Loans, total of \$45,945.00

Vermont - Distribution of Small Business Loans by Census Tract Income Level									PPP Loans				PPP Loans			
Census Tract Income Level	PSB 2020		PSB 2020		PSB 2021		PSB 2021		PSB 2020		PSB 2020		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	52	34.21%	9,408	48.99%	65	35.71%	7,790	37.21%	11	8.94%	822	12.23%	49	33.79%	3,041	37.32%
Middle	99	65.13%	9,497	49.45%	116	63.74%	12,945	61.83%	111	90.24%	5,797	86.19%	95	65.52%	4,937	60.59%
Upper	1	0.66%	300	1.56%	1	0.55%	200	0.96%	1	0.81%	106	1.58%	1	0.69%	170	2.09%
Total	152	100%	19,205	100%	182	100%	20,935	100%	123	100.00%	6,726	100.00%	145	100.00%	8,148	100.00%

2021 Middle Census tract breakdown Small Business - 27 of the 116 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 23%.

2020 Middle Census tract breakdown: 18 of the 99 loans in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 18%.

2021 Middle Census tract breakdown Small Business - \$4,045 of the \$12,945 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 31%.

2020 Middle Census Tract breakdown - \$2,780 of the \$9,497 loans in Middle Income tracts were in Underserved Remote Rural, representing 29%

New Hampshire - Distribution of Small Business Loans by Census Tract Income Level									PPP Loans				PPP Loans			
Census Tract Income Level	PSB 2020		PSB 2020		PSB 2021		PSB 2021		PSB 2020		PSB 2020		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	31	53.45%	3,605	45.82%	31	42.47%	2,787	34.42%	7	17.07%	651	23.52%	14	28.57%	594	25.34%
Middle	27	46.55%	4,262	54.18%	42	57.53%	5,309	65.58%	34	82.93%	2,118	76.48%	35	71.43%	1,750	74.66%
Total	58	100%	7,867	100%	73	100%	8,096	100%	41	100.00%	2,770	100.00%	49	100.00%	2,344	100.00%

**Distribution of Small Business Loans by Loan Size**

This table illustrates the distribution of small business loans by loan size in our assessment areas.

We continue to have a large number of loans that were equal to or less than \$100,000, supporting the small businesses. The FDIC indicates that "the assumption is that smaller business, including start ups, demonstrate a need for credit of smaller dollar figures".

**Combined Assessment Areas - Distribution of Small Business Loans by Loan Size**

Loan Size (000s)	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	206	71.28%	130	61.90%	138	84.15%	176	69.02%	167	86.08%
> \$100 ≤ \$250	50	17.30%	58	27.62%	17	10.37%	52	20.39%	16	8.25%
> \$250 ≤ \$1,000	33	11.42%	22	10.48%	9	5.49%	27	10.59%	11	5.67%
<b>Total</b>	<b>289</b>	<b>100%</b>	<b>210</b>	<b>100%</b>	<b>164</b>	<b>100%</b>	<b>255</b>	<b>100%</b>	<b>194</b>	<b>100%</b>

**Vermont - Distribution of Small Business Loans by Loan Size**

Loan Size (000s)	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	158	73.83%	94	61.84%	105	85.37%	128	70.33%	124	85.52%
> \$100 ≤ \$250	37	17.29%	43	28.29%	12	9.76%	36	19.78%	13	8.97%
> \$250 ≤ \$1,000	19	8.88%	15	9.87%	6	4.88%	18	9.89%	8	5.52%
<b>Total</b>	<b>214</b>	<b>100%</b>	<b>152</b>	<b>100%</b>	<b>123</b>	<b>100%</b>	<b>182</b>	<b>100%</b>	<b>145</b>	<b>100%</b>

**New Hampshire - Distribution of Small Business Loans by Loan Size**

Loan Size (000s)	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	48	64.00%	36	62.07%	33	80.49%	48	65.75%	43	87.76%
> \$100 ≤ \$250	13	17.33%	15	25.86%	5	12.20%	16	21.92%	3	6.12%
> \$250 ≤ \$1,000	14	18.67%	7	12.07%	3	7.32%	9	12.33%	3	6.12%
<b>Total</b>	<b>75</b>	<b>100%</b>	<b>58</b>	<b>100%</b>	<b>41</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>49</b>	<b>100%</b>

**Distribution of Small Business Loans by Gross Annual Revenue Level - in AA**

This report illustrates the distribution of Small Business Loans by Gross Annual Revenue. Less than or equal to \$1 million and greater than \$1 million. We continue to be a strong lender to those with GAR of \$1 million or less.

**Combined AA - Distribution of Small Business Loans by Gross Annual Revenue Level**

Gross Annual Revenue Level	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	204	70.59%	141	67.14%	132	80.49%	200	78.43%	155	79.90%
> \$1 million	85	29.41%	69	32.86%	32	19.51%	53	20.78%	29	14.95%
Unknown							2	0.78%	10	5%
<b>Total</b>	<b>289</b>	<b>100%</b>	<b>210</b>	<b>100%</b>	<b>164</b>	<b>100%</b>	<b>255</b>	<b>100%</b>	<b>194</b>	<b>100%</b>

**Vermont - Distribution of Small Business Loans by Gross Annual Revenue Level**

Gross Annual Revenue Level	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	154	71.96%	108	71.05%	101	82.11%	141	77.47%	115	79.31%
> \$1 million	60	28.04%	44	28.95%	22	17.89%	39	21.43%	22	15.17%
Unknown							2	1.10%	8	5.51%
<b>Total</b>	<b>214</b>	<b>100%</b>	<b>152</b>	<b>100%</b>	<b>123</b>	<b>100%</b>	<b>182</b>	<b>100%</b>	<b>145</b>	<b>100%</b>

**New Hampshire - Distribution of Small Business Loans by Gross Annual Revenue Level**

Gross Annual Revenue Level	PSB 2019		PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	50	66.67%	33	56.90%	31	75.61%	59	80.82%	40	81.63%
> \$1 million	25	33.33%	25	43.10%	10	24.39%	14	19.18%	7	14.29%
Unknown									2	4%
<b>Total</b>	<b>75</b>	<b>100%</b>	<b>58</b>	<b>100%</b>	<b>41</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>49</b>	<b>100%</b>



**NEHL - Distribution of Residential Mortgage Loans by Census Tract Income Level - PSB Loans**

The table shows the break down of the number and dollar amount of loans in moderate income census tracts vs. middle income census tracts located in our assessment areas.

**Combined VT & NH AAs Distribution of Residential Mortgage Loans by Census Tract Income Level**

Census Tract Income Level	NEHL 2020		NEHL 2020		NEHL 2021		NEHL 2021	
	#	%	\$	%	#	%	\$	%
Moderate	66	31.73%	9,564	28.77%	36	36.00%	4,717	28.86%
Middle	142	68.27%	23,677	71.23%	64	64.00%	11,627	71.14%
Upper	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>208</b>	<b>100%</b>	<b>33,241</b>	<b>100%</b>	<b>100</b>	<b>100%</b>	<b>16,344</b>	<b>100%</b>

2021 Middle Census tract breakdown: 14 of the 64 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 22%.

\$2,479 of the \$11,627 loans in middle income tracts were in Underserved Middle Income Remote Rural tracts representing 21%.

2020 Middle Census tract breakdown: 33 of the 142 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 23%.

\$5,568 of the \$23,677 loans in middle income tracts were in Underserved Middle Income Remote Rural tracts representing 24%.

2020 and 2021 HMDA LARs

**Vermont - Distribution of Residential Mortgage Loans by Census Tract Income Level**

Census Tract Income Level	NEHL 2020		NEHL 2020		NEHL 2021		NEHL 2021	
	#	%	\$	%	#	%	\$	%
Moderate	40	24.39%	5,952	22.14%	28	40.00%	3,753	30.80%
Middle	124	75.61%	20,930	77.86%	42	60.00%	8,432	69.20%
Upper	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>164</b>	<b>100%</b>	<b>26,882</b>	<b>100%</b>	<b>70</b>	<b>100%</b>	<b>12,185</b>	<b>100%</b>

2021 Middle Census tract breakdown: 14 of the 42 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 33%.

\$2,479 of the \$8,432 loans in middle income tracts were in Underserved Middle Remote Rural Income tracts representing 29%.

2020 Middle Census tract breakdown: 33 of the 124 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 27%.

\$5,568 of the \$20,930 loans in middle income tracts were in Underserved Middle Remote Rural Income tracts representing 27%.

**New Hampshire - Distribution of Residential Mortgage Loans by Census Tract Income Level**

Census Tract Income Level	NEHL 2020		NEHL 2020		NEHL 2021		NEHL 2021	
	#	%	\$	%	#	%	\$	%
Moderate	26	59.09%	3,612	56.80%	8	26.67%	964	23.18%
Middle	18	40.91%	2,747	43.20%	22	73.33%	3,195	76.82%
<b>Total</b>	<b>44</b>	<b>100.00%</b>	<b>6,359</b>	<b>100%</b>	<b>30</b>	<b>100.00%</b>	<b>4,159</b>	<b>100%</b>

**Distribution of Home Mortgage Loans by Borrower Income for Loans in our Assessment Area only**

The NEHL figures were provided by the respective HMDA LAR submission. Figures show NEHL mortgages broken down by income level. The levels are defined by Reg. BB - Community Reinvestment Act. Overall the percentage of loans stayed the same for loans to Low and Moderate Income borrowers.

**Table 9 - Distribution of Home Mortgage Loans by Borrower Income**

Borrower Income Level	NEHL 2019		NEHL 2020		NEHL 2021	
	#	%	#	%	#	%
<b>Low</b>	15	15.79%	17	8.17%	13	13.00%
<b>Moderate</b>	30	31.58%	32	15.38%	23	23.00%
<b>Middle</b>	19	20.00%	55	26.44%	22	22.00%
<b>Upper</b>	30	31.58%	102	49.04%	42	42.00%
<b>N/A</b>	1	1.05%	2	0.96%		0.00%
<b>Total</b>	95	100.00%	208	100.00%	100	100.00%

**VT - Distribution of Residential Mortgage Loans by Borrower Income**

Borrower Income Level	NEHL 2019		NEHL 2020		NEHL 2021	
	#	%	#	%	#	%
<b>Low</b>	13	20.00%	9	5.49%	9	12.86%
<b>Moderate</b>	22	33.85%	26	15.85%	14	20.00%
<b>Middle</b>	11	16.92%	45	27.44%	16	22.86%
<b>Upper</b>	18	27.69%	82	50.00%	31	44.29%
<b>N/A</b>	1	1.54%	2	1.22%	-	0.00%
<b>Total</b>	65	100.00%	164	100.00%	70	100.00%

**NH Distribution of Residential Mortgage Loans by Borrower Income**

Borrower Income Level	NEHL 2019		NEHL 2020		NEHL 2021	
	#	%	#	%	#	%
<b>Low</b>	2	6.67%	8	18.18%	4	13.33%
<b>Moderate</b>	8	26.67%	6	13.64%	9	30.00%
<b>Middle</b>	8	26.67%	10	22.73%	6	20.00%
<b>Upper</b>	12	40.00%	20	45.45%	11	36.67%
<b>N/A</b>	-		-		-	
<b>Total</b>	30	100.00%	44	100.00%	30	100.00%

N/A - Officer/Trustee Loan

**Innovative and Flexible Lending Products - PSB & NEHL**

**Table 14 - Innovative and Flexible Lending Products**

Programs	Numbers			Dollars (000s)		
	2019	2020	2021	2019	2020	2021
<b>Residential</b>						
<b>VHFA</b>	10			1,092		
<b>FHLB Equity Builder</b>	1	1		15	13	
<b>NHHFA</b>						
<b>Home Possible</b>	3	1	2	363	100	238
<b>Rural Development</b>	2		1	298		252
<b>Home One</b>		1			68	
<b>Total Residential</b>	16	3	3	1,768	181	490
<b>Commercial</b>						
<b>SBA</b>	2	1	2	414	130	170
<b>Total Commercial</b>	2	1	2	414	130	170

dmh

Program were put on hold in 2020 due to COVID restrictions

**Select Housing Characteristics by Income Category of Census Tract**

This table contains information from the 2021 FFIEC Census Summary of Housing Report per census tract data. Table provides breakdown of Housing Characteristics by income category, moderate and middle, as represented in our assessment areas respectively. Breakdowns by state provide the same information with their respective state data.

**Select Housing Characteristics by Income Category of Census Tract 2021**

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
<b>Moderate</b>	25.74%	25.85%	23.35%	32.59%	26.16%	52
<b>Middle</b>	49.35%	70.78%	72.15%	64.49%	63.17%	45
<b>Upper</b>	24.91%	3.37%	5%	2.93%	10.66%	51
<b>Total or Median</b>	100.00%	100.00%	100.00%	100.00%	100.00%	

Source: 2021 FFIEC Census Reports Summary Census Housing Information and Population Information reports.

**VT - Select Housing Characteristics by Income Category of Census Tract**

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
<b>Moderate</b>	19.75%	20.48%	18.45%	23.78%	22.77%	54
<b>Middle</b>	48.30%	75.16%	75.84%	72.32%	63.05%	49
<b>Upper</b>	31.95%	4.36%	5.70%	3.90%	14.18%	51
<b>Total or Median</b>	100.00%	100.00%	100.00%	100.00%	100.00%	

**NH - Select Housing Characteristics by Income Category of Census Tract**

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
<b>Moderate</b>	46.95%	44.08%	41.73%	59.04%	36.44%	48
<b>Middle</b>	53.05%	55.92%	58.27%	40.96%	63.56%	41
<b>Total or Median</b>	100.00%	100.00%	100.00%	100.00%	100.00%	

**Number and Percentage of Families by Income Level**

This table illustrates the numbers and percentages of families in each income category based on census tract data. This information was collected from the 2021 FFIEC Census Reports - Summary of Census Population.

**Number and Percentage of Families by Income Level**

Income Categories	2021 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	8,365	25.00%
Middle-Income	23,603	70.55%
Upper-Income	1,489	4.45%
<b>Total</b>	<b>33,457</b>	<b>100.00%</b>

Source: 2021 FFIEC Census Report - Summary of Census Population

**VT - Number and Percentage of Families by Income Level**

Income Categories	2021 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	4,903	18.93%
Middle-Income	19,514	75.33%
Upper-Income	1,489	5.75%
<b>Total</b>	<b>25,906</b>	<b>100.00%</b>

**NH - Number and Percentage of Families by Income Level**

Income Categories	2021 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	3,462	45.85%
Middle-Income	4,089	54.15%
Upper-Income	0	0.00%
<b>Total</b>	<b>7,551</b>	<b>100.00%</b>

**PASSUMPSIC SAVINGS BANK COMMUNITY DEVELOPMENT LOANS**

Activity Year	Affordable Housing		CD Organizations / Services		Revitalize or Stabilize		Totals	
	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s
2019 VT			6	1,124			6	1,124
2019 NH	1	500	1	500			2	1,000
<b>2019 TOTALS</b>	<b>1</b>	<b>500</b>	<b>7</b>	<b>1,624</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>2,124</b>
2020 VT			3	284			3	284
2020 NH	1	750					1	750
<b>2020 TOTALS</b>	<b>1</b>	<b>750</b>	<b>3</b>	<b>284</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1,034</b>
2021 VT			6	593			6	593
2021 NH							0	0
<b>2021 TOTALS</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>593</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>593</b>
<b>Grand totals 2019-2021</b>	<b>2</b>	<b>1,250</b>	<b>16</b>	<b>2,501</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>3,751</b>