



CRA Self Analysis of data as of December 31, 2022

(unless otherwise stated)

Table 1 - Loan Distribution as of 12/31/2022

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 12/31/2022

Loan Type	Dollar Amount (000s)	Percentage of Total Loans
Construction and Land Development 1 to 4 Family	3,656	0.59%
Secured by Farmland	850	0.14%
1 to 4 Family Residential Open-end	13,116	2.12%
1 to 4 Family Residential Closed-end First Lien	419,733	67.90%
1 to 4 Family Residential Closed-end Junior Lien	4,714	0.76%
Multifamily Residential	2,414	0.39%
Commercial Real Estate Owner Occupied	66,430	10.75%
Other Commercial Real Estate	32,612	5.28%
Total Real Estate Loans	543,525	87.93%
Agricultural Production	191	0.03%
Commercial and Industrial	28,029	4.53%
Consumer Loans	22,010	3.56%
State & Political Subdivision Obligations	24,370	3.94%
All Other Loans	21	0.00%
Total Loans	618,146	100.00%

Source: 12/31/2022 Consolidated Report of Condition
Schedule RC-C Part 1

Table 2 - Loan-to Deposit Ratio (LTD) as of December 31, 2022

This table illustrates loan to deposit ratios as of year end 2022 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, 2022

Bank Name	Total Assets \$(000s)	Net Loans \$(000s)	Total Deposits \$(000s)	Loan-to-Deposit Ratio (%)
Passumpsic Savings Bank	838,127	609,676	719,419	84.75%
Community National Bank	1,055,421	740,333	924,344	80.09%
Union Bank	1,335,789	951,154	1,204,403	78.97%
Woodsville Guaranty Savings Bank	648,071	458,902	582,524	78.78%

Source: Consolidated Reports of Condition.
Schedule RC

Table 3 - Distribution of Census Tracts by Income Level as of 12/31/2022

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 - VT & NH

Census Tracts	2022 FFIEC Census Report	
	#	%
Moderate	13	30.2%
Middle	26	60.5%
Upper	4	9.3%
7 of 26 (27%) of Middle are considered Underserved Middle Income Tracts - Remote Rural		
Total	43	100%

Source: 2022 FFIEC Census Report - Summary Census Demographic Information

VT - Distribution of Census Tracts by Income Level

Census Tracts	2022 FFIEC Census Report	
	#	%
Moderate	10	28.57%
Middle	21	60.00%
Upper	4	11.43%
7 of 21 (33%) 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	2022 FFIEC Census Report	
	#	%
Moderate	3	37.50%
Middle	5	62.50%
Total	8	100%

Table 4 - 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 2022 as reported in the HMDA LAR and report run on small business loans within our assessment areas. Deposit figures are as of June 30, 2022 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		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	\$(000s)	%		
Vermont	6,098	90.57%	26,181	72.43%	502,722	70.37%	7	63.64%
New Hampshire	635	9.43%	9,967	27.57%	211,708	29.63%	4	36.36%
Totals	6,733	100.00%	36,148	100.00%	714,430	100.00%	11	100.00%

Source: 6/2022 Deposit Market Share Data, Bank Records

Table 5 - 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	2021				2022			
	#	% by #	\$(000s)	% by \$	#	% by #	\$(000s)	% by \$
Residential Mortgages								
Vermont	70	70.00%	12,185	74.55%	38	90.48%	6,098	90.57%
New Hampshire	30	30.00%	4,159	25.45%	4	9.52%	635	9.43%
Totals	100	100.00%	16,344	100.00%	42	100.00%	6,733	100.00%
Small Business Loans								
Vermont	182	71.37%	20,935	72.12%	192	74.13%	26,181	72.43%
New Hampshire	73	28.63%	8,095	27.88%	67	25.87%	9,967	27.57%
Totals	255	100.00%	29,030	100.00%	259	100.00%	36,148	100.00%
PPP								
Vermont	145	74.74%	8,148	77.65%		N/A		
New Hampshire	49	25.26%	2,345	22.35%				
Totals	194	100.00%	10,493	100.00%				

Source: 2021 & 2022 HMDA LARs

Table 6 - 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
	#	%	#	%		\$	%	#	%	
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
2022 Small Business Loans	259	88.70%	33	11.30%	292	36,148	82.56%	7,634	17.44%	43,782
Total Small Business	724		91		815	92,249		21,294		113,543
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
2022 Small Farm	4	80.00%	1	20.00%	5	270	68.88%	122	31.12%	392
Total Small Farm	9		1		10	595		122		717

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
	#	%	#	%		\$	%	#	%	
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
2022 Indirect loans to businesses	5	62.50%	3	37.50%	8	202	62.93%	119	37.07%	321
Total Indirect Loans to Businesses	15		9		24	483		357		840

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
	#	%	#	%		\$	%	#	%	
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
2022 Letters of Credit to businesses	5	83.33%	1	16.67%	6	547	99.64%	2	0.36%	549
Total Letters of Credit to Businesses	16		1		17	1,552		2		1,554

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
Total PPP Loans	358		38		396	19,989		6,706		26,695

Table 7 - 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			
Census Tract Income Level	PSB 2021		PSB 2021		PSB 2022		PSB 2022		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	96	37.65%	10,577	36.43%	97	37.45%	15,481	42.83%	63	32.47%	3,635	34.65%
Middle	158	61.96%	18,254	62.88%	162	62.55%	20,667	57.17%	130	67.01%	6,687	63.73%
Upper	1	0.39%	200	0.69%		0.00%		0.00%	1	0.52%	170	1.62%
Total	255	100.00%	29,031	100.00%	259	100.00%	36,148	100.00%	194	100.00%	10,492	100.00%

2022 Middle Census tract breakdown Small Business - 29 of the 162 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 17.9%. SB - 2021 Middle Census tract breakdown: 27 of the 158 loans in Middle Income census tracts were in Underserved Remote Rural tracts, representing 17%.

2022 Middle Census tract breakdown Small Business - \$3,768 of the \$20,667 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 18%. SB 2021 - \$4,045 of the \$18,254 loans in Middle Income census tracts were in Underserved Remote Rural tracts, representing 22%.

Vermont - Distribution of Small Business Loans by Census Tract Income Level									PPP Loans			
Census Tract Income Level	PSB 2021		PSB 2021		PSB 2022		PSB 2022		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	65	35.71%	7,790	37.21%	81	42.19%	13,959	53.32%	49	33.79%	3,041	37.32%
Middle	116	63.74%	12,945	61.83%	111	57.81%	12,222	46.68%	95	65.52%	4,937	60.59%
Upper	1	0.55%	200	0.96%	0	0.00%	-	0.00%	1	0.69%	170	2.09%
Total	182	100%	20,935	100%	192	100%	26,181	100%	145	100.00%	8,148	100.00%

2022 Middle Census tract breakdown Small Business - 29 of the 111 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 25%. 2020 Middle Census tract breakdown: 27 of the 116 loans in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 23%.

2022 Middle Census tract breakdown Small Business - \$3,768 of the \$12,222 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 30.8%. 2021 Middle Census Tract breakdown - \$4,045 of the \$12,945 loans in Middle Income tracts were in Underserved Remote Rural, representing 31%

New Hampshire - Distribution of Small Business Loans by Census Tract Income Level									PPP Loans			
Census Tract Income Level	PSB 2021		PSB 2021		PSB 2022		PSB 2022		PSB 2021		PSB 2021	
	#	%	\$	%	#	%	\$	%	#	%	\$	%
Moderate	31	42.47%	2,787	34.42%	16	23.88%	1,522	15.27%	14	28.57%	594	25.34%
Middle	42	57.53%	5,309	65.58%	51	76.12%	8,445	84.73%	35	71.43%	1,750	74.66%
Total	73	100%	8,096	100%	67	100%	9,967	100%	49	100.00%	2,344	100.00%

Table 8 - 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 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	130	61.90%	138	84.15%	176	69.02%	167	86.08%	161	62.16%
> \$100 ≤ \$250	58	27.62%	17	10.37%	52	20.39%	16	8.25%	54	20.85%
> \$250 ≤ \$1,000	22	10.48%	9	5.49%	27	10.59%	11	5.67%	44	16.99%
Total	210	100%	164	100%	255	100%	194	100%	259	100%

Vermont - Distribution of Small Business Loans by Loan Size										
Loan Size (000s)	PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	94	61.84%	105	85.37%	128	70.33%	124	85.52%	119	61.98%
> \$100 ≤ \$250	43	28.29%	12	9.76%	36	19.78%	13	8.97%	41	21.35%
> \$250 ≤ \$1,000	15	9.87%	6	4.88%	18	9.89%	8	5.52%	32	16.67%
Total	152	100%	123	100%	182	100%	145	100%	192	100%

New Hampshire - Distribution of Small Business Loans by Loan Size										
Loan Size (000s)	PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$100	36	62.07%	33	80.49%	48	65.75%	43	87.76%	42	62.69%
> \$100 ≤ \$250	15	25.86%	5	12.20%	16	21.92%	3	6.12%	13	19.40%
> \$250 ≤ \$1,000	7	12.07%	3	7.32%	9	12.33%	3	6.12%	12	17.91%
Total	58	100%	41	100%	73	100%	49	100%	67	100%

Table 9 - 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 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	141	67.14%	132	80.49%	200	78.43%	155	79.90%	194	74.90%
> \$1 million	69	32.86%	32	19.51%	53	20.78%	29	14.95%	65	25.10%
Unknown					2	0.78%	10	5%	0	0.00%
Total	210	100%	164	100%	255	100%	194	100%	259	100%

Vermont - Distribution of Small Business Loans by Gross Annual Revenue Level										
Gross Annual Revenue Level	PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	108	71.05%	101	82.11%	141	77.47%	115	79.31%	146	76.04%
> \$1 million	44	28.95%	22	17.89%	39	21.43%	22	15.17%	46	23.96%
Unknown					2	1.10%	8	5.51%	0	0.00%
Total	152	100%	123	100%	182	100%	145	100%	192	100%

New Hampshire - Distribution of Small Business Loans by Gross Annual Revenue Level										
Gross Annual Revenue Level	PSB 2020		PPP PSB 2020		PSB 2021		PPP PSB 2021		PSB 2022	
	#	%	#	%	#	%	#	%	#	%
≤ \$1 million	33	56.90%	31	75.61%	59	80.82%	40	81.63%	48	71.64%
> \$1 million	25	43.10%	10	24.39%	14	19.18%	7	14.29%	19	28.36%
Unknown							2	4%	0	0%
Total	58	100%	41	100%	73	100%	49	100%	67	100%

Table 10 - 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 2021		NEHL 2021		NEHL 2022		NEHL 2022	
	#	%	\$	%	#	%	\$	%
Moderate	36	36.00%	4,717	28.86%	20	47.62%	2,928	43.49%
Middle	64	64.00%	11,627	71.14%	22	52.38%	3,805	56.51%
Upper	0	0%	0	0%		0%	0	0%
Total	100	100%	16,344	100%	42	100%	6,733	100%

2022 Middle Census tract breakdown: 8 of the 22 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 36%.

\$920 of the \$3,805 loans in middle income tracts were in Underserved Middle Income Remote Rural tracts representing 24%.

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%.

2021 and 2022 HMDA LARs

Vermont - Distribution of Residential Mortgage Loans by Census Tract Income Level								
Census Tract Income Level	NEHL 2021		NEHL 2021		NEHL 2022		NEHL 2022	
	#	%	\$	%	#	%	\$	%
Moderate	28	40.00%	3,753	30.80%	18	47.37%	2,728	44.74%
Middle	42	60.00%	8,432	69.20%	20	52.63%	3,370	55.26%
Upper	0	0%	0	0%	0	0%	0	0%
Total	70	100%	12,185	100%	38	100%	6,098	100%

2022 Middle Census tract breakdown: 8 of the 20 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 40%.

\$920 of the \$3,370 loans in middle income tracts were in Underserved Middle Remote Rural Income tracts representing 27%.

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%.

New Hampshire - Distribution of Residential Mortgage Loans by Census Tract Income Level								
Census Tract Income Level	NEHL 2021		NEHL 2021		NEHL 2022		NEHL 2022	
	#	%	\$	%	#	%	\$	%
Moderate	8	26.67%	964	23.18%	2	50.00%	200	31.50%
Middle	22	73.33%	3,195	76.82%	2	50.00%	435	68.50%
Total	30	100.00%	4,159	100%	4	100.00%	635	100%

Table 11 - Distribution of Home Mortgage Loans by Borrower Income for Loans in our AA

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 to Borrowers with Low and Moderate Income Levels increased.

Distribution of Home Mortgage Loans by Borrower Income - VT & NH						
Borrower Income Level	NEHL 2020		NEHL 2021		NEHL 2022	
	#	%	#	%	#	%
Low	17	8.17%	13	13.00%	7	16.67%
Moderate	32	15.38%	23	23.00%	12	28.57%
Middle	55	26.44%	22	22.00%	11	26.19%
Upper	102	49.04%	42	42.00%	12	28.57%
N/A	2	0.96%		0.00%	0	0.00%
Total	208	100.00%	100	100.00%	42	100.00%

VT - Distribution of Residential Mortgage Loans by Borrower Income						
Borrower Income Level	NEHL 2020		NEHL 2021		NEHL 2022	
	#	%	#	%	#	%
Low	9	5.49%	9	12.86%	5	13.16%
Moderate	26	15.85%	14	20.00%	12	31.58%
Middle	45	27.44%	16	22.86%	11	28.95%
Upper	82	50.00%	31	44.29%	10	26.32%
N/A	2	1.22%	-	0.00%	-	0.00%
Total	164	100.00%	70	100.00%	38	100.00%

NH - Distribution of Residential Mortgage Loans by Borrower Income						
Borrower Income Level	NEHL 2020		NEHL 2021		NEHL 2022	
	#	%	#	%	#	%
Low	8	18.18%	4	13.33%	2	50.00%
Moderate	6	13.64%	9	30.00%	0	0.00%
Middle	10	22.73%	6	20.00%	0	0.00%
Upper	20	45.45%	11	36.67%	2	50.00%
N/A	-		-		-	
Total	44	100.00%	30	100.00%	4	100.00%

N/A - Officer/Trustee Loan

Table 12 - Innovative and Flexible Lending Products - PSB & NEHL

Innovative and Flexible Lending Products						
Programs	Numbers			Dollars (000s)		
	2020	2021	2022	2020	2021	2022
Residential						
VHFA			4			569
FHLB Equity Builder	1			13		
NHHFA						
Home Possible	1	2		100	238	
Rural Development		1			252	
Home One	1			68		
Total Residential	3	3	4	181	490	569
Commercial						
SBA	1	2	0	130	170	
Total Commercial	1	2	0	130	170	0

Table 13 - Select Housing Characteristics by Income Category of Census Tract

This table contains information from the 2022 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 2022 - VT & NH

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
Moderate	27.79%	29.51%	25.37%	34.47%	27.32%	59
Middle	64.34%	63.90%	68.40%	53.45%	69.30%	50
Upper	7.88%	6.59%	6.23%	12.08%	3.39%	45
Total or Median	100.00%	100.00%	100.00%	100.00%	100.00%	

Source: 2022 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
Moderate	25.58%	28.18%	22.53%	33.86%	26.21%	62
Middle	64.31%	63.26%	69.44%	50.79%	69.07%	46
Upper	10.10%	8.56%	8.03%	15.35%	4.73%	45
Total or Median	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
Moderate	35.59%	33.96%	35.20%	36.73%	30.12%	57
Middle	64.41%	66.04%	64.80%	63.27%	69.88%	54
Total or Median	100.00%	100.00%	100.00%	100.00%	100.00%	

Table 14 - 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 2022 FFIEC Census Reports - Summary of Census Population.		
Number and Percentage of Families by Income Level VT & NH		
Income Categories	2022 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	9,053	27.40%
Middle-Income	21,787	65.95%
Upper-Income	2,197	6.65%
Total	33,037	100.00%
Source: 2022 FFIEC Census Report - Summary of Census Population		
VT - Number and Percentage of Families by Income Level		
Income Categories	2022 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	6,433	24.98%
Middle-Income	17,120	66.49%
Upper-Income	2,197	8.53%
Total	25,750	100.00%
NH - Number and Percentage of Families by Income Level		
Income Categories	2022 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	2,620	35.95%
Middle-Income	4,667	64.05%
Upper-Income	0	0.00%
Total	7,287	100.00%

Table 15 - 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
2020 VT			3	284			3	284
2020 NH	1	750					1	750
2020 TOTALS	1	750	3	284	0	0	4	1,034
2021 VT			6	593			6	593
2021 NH							0	0
2021 TOTALS	0	0	6	593	0	0	6	593
2022 VT			11	2,137	2	525	13	2,662
2022 NH	2	2,786	1	750			3	3,536
2022 TOTALS	2	2,786	12	2,887	2	525	16	6,198
2020 - 2022	3	3,536	21	3,764	2	525	26	7,825