

Loans by County

Respondent ID: 0000026336

Small Business Loans - Originations

Agency: FDIC - 3

Institution: The Village Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA 2/										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	6	350	2	475	2	1,216	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	191	0	0	0	0	3	136	0	0
Median Family Income 100-110%	1	29	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	495	5	783	12	6,750	12	3,413	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,105	7	1,258	14	7,966	16	3,589	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	62	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	1	138	0	0	1	138	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	2	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	262	1	138	0	0	1	138	0	0
Totals For County: (017) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	6	350	2	475	2	1,216	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	8	253	0	0	0	0	3	136	0	0
Median Family Income 100-110%	1	29	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	1	138	0	0	1	138	0	0
Median Family Income >= 120%	13	595	5	783	12	6,750	12	3,413	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,367	8	1,396	14	7,966	17	3,727	0	0

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Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	350	1	350	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	350	1	350	0	0
Median Family Income 90-100%	1	73	0	0	0	0	1	73	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	75	0	0	1	500	1	500	0	0
Median Family Income >= 120%	1	35	0	0	2	1,500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	208	0	0	5	2,700	5	1,773	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: The Village Bank

Respondent ID: 0000026336

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	71	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	71	0	0	0	0	0	0	0	0

Footnote:

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	23	1,105	7	1,258	14	7,966	16	3,589	0	0
TOTAL OUTSIDE AA IN STATE	14	541	2	388	5	2,700	7	2,161	0	0
STATE TOTAL	37	1,646	9	1,646	19	10,666	23	5,750	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	23	1,105	7	1,258	14	7,966	16	3,589	0	0
TOTAL OUTSIDE AA	14	541	2	388	5	2,700	7	2,161	0	0
TOTAL INSIDE & OUTSIDE	37	1,646	9	1,646	19	10,666	23	5,750	0	0

Footnote:

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2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: The Village Bank

Respondent ID: 0000026336
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - MIDDLESEX COUNTY (017) - MSA 15764 2/	44	10,329	16	3,589	0	0

Footnote:

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2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: The Village Bank

PAGE: 1 OF 1

Respondent ID: 0000026336
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	1,713	0	0
Purchased	0	0	0	0
Total	2	1,713	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026336

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: The Village Bank

ASSESSMENT AREA - 0001

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 30-40%

3831.01* 3831.02*

Median Family Income 40-50%

3834.01*

Median Family Income 50-60%

3685.00* 3687.00* 3689.02*

Median Family Income 60-70%

3683.00

Median Family Income 70-80%

3688.00 3703.02* 3704.03* 3832.00* 3834.02* 3835.01*

Median Family Income 80-90%

3686.00* 3840.03*

Median Family Income 90-100%

3701.01* 3703.01* 3732.00 3835.02* 3836.00

Median Family Income 100-110%

3682.00 3689.01* 3691.00* 3825.00* 3826.01* 3833.00* 3837.00* 3839.04*

Median Family Income 110-120%

3577.00* 3681.01* 3684.00* 3701.04* 3702.01* 3702.02* 3839.03* 3840.04*

Median Family Income >= 120%

3571.00* 3572.00* 3573.00* 3574.00* 3575.00* 3576.00* 3578.00* 3581.00* 3583.00* 3584.00* 3585.00*

3586.00* 3587.00* 3603.00* 3651.00* 3652.01* 3652.02* 3661.00* 3662.01* 3662.02 3671.00* 3672.00

3681.02 3701.03* 3704.01* 3704.02* 3731.00* 3733.00* 3734.00 3735.00* 3736.00* 3737.00* 3738.00*

3739.01* 3739.02* 3740.00 3741.00 3742.00 3743.00* 3744.00* 3745.00 3746.00 3747.00 3748.00*

3821.00 3822.00* 3823.00* 3824.00* 3826.02* 3838.00* 3839.02*

Median Family Income Not Known

3690.00*

Footnote:

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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000026336

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: The Village Bank

OUTSIDE ASSESSMENT AREA

MIDDLESEX COUNTY (017), MA 2/

MSA: 15764

Median Family Income 90-100%

3351.00

Median Family Income 110-120%

3161.02 3171.02

Median Family Income >= 120%

3567.03

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 50-60%

4176.01

Median Family Income 70-80%

4563.02

Median Family Income 80-90%

4021.02

Median Family Income 90-100%

4071.02

Median Family Income 110-120%

4035.01 4131.00

Median Family Income >= 120%

4005.00 4044.00 4152.01

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 80-90%

0001.02

WORCESTER COUNTY (027), MA

MSA: 49340

Footnote:

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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: The Village Bank

Median Family Income >= 120%

7402.00

Respondent ID: 0000026336

Agency: FDIC - 3

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2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000026336

Institution: The Village Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	31	31	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	88	88	0	0.00%
Total	121	121	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.