

Loans by County

Respondent ID: 0000772008

Small Business Loans - Originations

Agency: FRS - 2

Institution: SOUTH SHORE 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)
BRISTOL COUNTY (005), MA										
MSA 39300										
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%	1	30	1	250	4	2,302	4	1,025	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	1	30	1	250	4	2,302	4	1,025	0	0

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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)
ESSEX COUNTY (009), MA										
MSA 15764										
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	1	200	0	0	1	200	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	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	0	0	1	200	0	0	1	200	0	0

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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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
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	1	327	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	425	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	360	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	0	0	0	0	3	1,112	0	0	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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Institution: SOUTH SHORE 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)
NORFOLK COUNTY (021), MA 2/										
MSA 14454										
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%	1	100	0	0	0	0	1	100	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	88	1	150	2	1,600	0	0	0	0
Median Family Income 70-80%	3	186	1	200	4	1,703	4	1,428	0	0
Median Family Income 80-90%	1	20	0	0	0	0	1	20	0	0
Median Family Income 90-100%	1	25	0	0	5	2,820	2	395	0	0
Median Family Income 100-110%	2	108	1	150	0	0	2	108	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	485	2	270	4	1,775	7	805	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	16	1,012	5	770	15	7,898	17	2,856	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 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	1	500	1	500	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	1	400	1	400	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

Footnote:

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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 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	0	0	2	900	2	900	0	0
Totals For County: (021) 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%	1	100	0	0	0	0	1	100	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	88	1	150	3	2,100	1	500	0	0
Median Family Income 70-80%	3	186	1	200	4	1,703	4	1,428	0	0
Median Family Income 80-90%	1	20	0	0	0	0	1	20	0	0
Median Family Income 90-100%	1	25	0	0	5	2,820	2	395	0	0
Median Family Income 100-110%	2	108	1	150	1	400	3	508	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	485	2	270	4	1,775	7	805	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	16	1,012	5	770	17	8,798	19	3,756	0	0

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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)
PLYMOUTH COUNTY (023), MA 2/										
MSA 14454										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	164	0	0	0	0	1	50	0	0
Median Family Income 80-90%	4	195	3	644	3	1,071	3	96	0	0
Median Family Income 90-100%	0	0	2	415	5	2,585	3	680	0	0
Median Family Income 100-110%	1	41	1	200	1	775	0	0	0	0
Median Family Income 110-120%	0	0	1	200	1	1,000	1	200	0	0
Median Family Income >= 120%	6	293	7	1,320	7	4,101	8	1,617	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	14	693	14	2,779	17	9,532	16	2,643	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	1	185	0	0	1	185	0	0
Median Family Income 70-80%	0	0	0	0	4	1,645	2	690	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%	1	50	1	175	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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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%	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	1	50	2	360	4	1,645	4	925	0	0
Totals For County: (023) 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%	0	0	1	185	0	0	1	185	0	0
Median Family Income 70-80%	3	164	0	0	4	1,645	3	740	0	0
Median Family Income 80-90%	4	195	3	644	3	1,071	3	96	0	0
Median Family Income 90-100%	0	0	2	415	5	2,585	3	680	0	0
Median Family Income 100-110%	2	91	2	375	1	775	1	50	0	0
Median Family Income 110-120%	0	0	1	200	1	1,000	1	200	0	0
Median Family Income >= 120%	6	293	7	1,320	7	4,101	8	1,617	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	15	743	16	3,139	21	11,177	20	3,568	0	0

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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)
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	1	762	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	2	300	3	1,481	4	1,631	0	0
Median Family Income Not Known	0	0	0	0	1	570	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	300	5	2,813	4	1,631	0	0

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State: MASSACHUSETTS (25)

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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)
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	0	0	1	850	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	0	0	0	0	1	850	0	0	0	0
TOTAL INSIDE AA IN STATE	30	1,705	19	3,549	32	17,430	33	5,499	0	0
TOTAL OUTSIDE AA IN STATE	2	80	6	1,110	19	9,622	15	4,681	0	0
STATE TOTAL	32	1,785	25	4,659	51	27,052	48	10,180	0	0

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State: RHODE ISLAND (44)

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)
BRISTOL COUNTY (001), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
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	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	30	1,705	19	3,549	32	17,430	33	5,499	0	0
TOTAL OUTSIDE AA	2	80	7	1,260	19	9,622	16	4,831	0	0
TOTAL INSIDE & OUTSIDE	32	1,785	26	4,809	51	27,052	49	10,330	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 - Purchases

Institution: SOUTH SHORE BANK

Respondent ID: 0000772008

Agency: FRS - 2

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%	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	150	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	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	150	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SOUTH SHORE BANK

Respondent ID: 0000772008
Agency: FRS - 2

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 - NORFOLK COUNTY (021) - MSA 14454 2/	36	9,680	17	2,856	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	45	13,004	16	2,643	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.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: SOUTH SHORE BANK

Respondent ID: 0000772008
Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	22,859	0	0
Purchased	0	0	0	0
Total	12	22,859	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000772008

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

Agency: FRS - 2

Institution: SOUTH SHORE BANK

ASSESSMENT AREA - 0001

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 30-40%

4177.03

Median Family Income 40-50%

4178.02*

Median Family Income 50-60%

4176.01* 4179.01*

Median Family Income 60-70%

4172.01* 4179.02* 4180.04 4563.01*

Median Family Income 70-80%

4175.02 4181.02 4201.02* 4223.03* 4225.01* 4225.02 4561.02* 4563.02

Median Family Income 80-90%

4152.02* 4171.00* 4177.04 4180.02* 4193.00* 4202.02* 4203.01*

Median Family Income 90-100%

4175.01* 4176.02* 4182.01 4198.00 4201.01* 4202.01* 4203.02* 4211.00 4222.02* 4224.01 4227.00*
4562.00* 4571.00*

Median Family Income 100-110%

4151.03 4151.04* 4162.00* 4174.00* 4177.02* 4178.01* 4181.01* 4194.00* 4212.00* 4224.02 4228.00
4561.01* 4564.01*

Median Family Income 110-120%

4223.01* 4226.00* 4564.02*

Median Family Income >= 120%

4141.00* 4142.00 4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00* 4164.00* 4173.00
4180.03* 4191.00 4192.00 4195.00* 4196.01* 4196.02 4197.00 4221.00 4223.04* 4231.01* 4231.02

Median Family Income Not Known

4172.02* 4222.01* 9800.00*

PLYMOUTH COUNTY (023), MA 2/

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000772008

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

Agency: FRS - 2

Institution: SOUTH SHORE BANK

MSA: 14454

Median Family Income 20-30%

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00* 5105.03* 5105.05* 5108.00* 5114.00*

Median Family Income 50-60%

5105.04* 5110.00* 5113.01* 5115.00*

Median Family Income 60-70%

5105.01* 5112.00* 5113.02*

Median Family Income 70-80%

5102.00 5116.01* 5232.04

Median Family Income 80-90%

5021.01* 5107.00 5111.00 5117.02* 5202.01 5211.01 5211.02* 5212.01* 5614.00*

Median Family Income 90-100%

5001.04* 5021.02 5022.00 5062.06* 5101.00* 5116.02 5117.01* 5212.02* 5231.00* 5251.01* 5261.00*

Median Family Income 100-110%

5061.03* 5091.01* 5091.02 5202.02* 5221.01* 5221.02* 5241.02* 5431.00*

Median Family Income 110-120%

5062.02* 5062.03* 5062.05* 5081.02 5082.00 5106.00* 5201.00* 5232.01* 5252.04*

Median Family Income >= 120%

5001.01* 5001.03* 5011.01 5011.02* 5012.01* 5012.03* 5012.04 5031.01 5031.02 5041.01 5041.02

5051.02* 5051.03* 5051.04* 5052.01 5052.02* 5061.02 5061.04* 5071.01* 5071.03* 5071.04* 5081.01

5232.03* 5241.01* 5251.04*

Median Family Income Not Known

9802.00* 9803.00*

OUTSIDE ASSESSMENT AREA

BRISTOL COUNTY (005), MA

MSA: 39300

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000772008

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

Agency: FRS - 2

Institution: SOUTH SHORE BANK

Median Family Income >= 120%

6002.04 6102.02 6121.00 6122.02 6302.02

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 40-50%

2107.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 100-110%

3682.00

Median Family Income 110-120%

3361.00

Median Family Income >= 120%

3586.00

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 60-70%

4132.01

Median Family Income 100-110%

4101.00

PLYMOUTH COUNTY (023), MA 2/

MSA: 14454

Median Family Income 60-70%

5454.00

Median Family Income 70-80%

5303.00 5422.00 5452.00

Median Family Income 100-110%

5309.02 5309.04

SUFFOLK COUNTY (025), MA

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000772008

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: SOUTH SHORE BANK

MSA: 14454

Median Family Income 40-50%

0906.00

Median Family Income >= 120%

0107.01 0108.02 0606.04

Median Family Income Not Known

9812.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income >= 120%

7402.00

BRISTOL COUNTY (001), RI

MSA: 39300

Middle Income

0306.01

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.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000772008

Institution: SOUTH SHORE BANK

Agency: FRS - 2

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	67	67	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	158	158	0	0.00%
Total	227	227	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.