**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

**Respondent ID: 0000017658** 

PAGE:

1 OF

Agency: FDIC - 3

State: CONNECTICUT (09)

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)
NEW LONDON COUNTY (011), CT										
MSA 35980										
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	0	0	2	955	2	955	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	0	0	2	955	2	955	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	955	2	955	0	0
STATE TOTAL	0	0	0	0	2	955	2	955	0	0

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3 State: MAINE (23)

Area Income Characteristics	Origi	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)	
ANDROSCOGGIN COUNTY (001), ME 2/											
MSA 30340											
Inside AA 0003											
Low Income	0	0	1	200	3	1,546	3	1,546	0	0	
Moderate Income	1	30	0	0	0	0	1	30	0	0	
Middle Income	2	150	7	1,370	9	4,517	6	1,873	0	0	
Upper Income	3	265	1	184	7	3,415	6	2,106	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	6	445	9	1,754	19	9,478	16	5,555	0	0	
CUMBERLAND COUNTY (005), ME 2/											
MSA 38860											
Inside AA 0001											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	14	607	15	2,774	24	14,118	28	8,385	0	0	
Middle Income	26	1,467	23	4,413	19	10,446	30	6,389	0	0	
Upper Income	31	1,623	18	3,485	19	10,663	34	5,482	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	71	3,697	56	10,672	62	35,227	92	20,256	0	0	
KENNEBEC COUNTY (011), ME											
MSA NA											
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	2	135	0	0	2	1,300	3	435	0	0	
Upper Income	0	0	0	0	2	1,181	2	1,181	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	2	135	0	0	4	2,481	5	1,616	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3 State: MAINE (23)

Area Income Characteristics	Origi	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)	
OXFORD COUNTY (017), ME 2/											
MSA NA											
Inside AA 0002											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	7	475	2	264	4	1,897	7	1,613	0	0	
Middle Income	22	1,087	6	966	7	3,335	23	3,082	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	29	1,562	8	1,230	11	5,232	30	4,695	0	0	
PENOBSCOT COUNTY (019), ME											
MSA 12620											
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	1	30	0	0	0	0	1	30	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	1	30	0	0	0	0	1	30	0	0	
PISCATAQUIS COUNTY (021), ME											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	15	0	0	0	0	1	15	0	0	
Middle Income	0	0	0	0	0	0	0	0	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	1	15	0	0	0	0	1	15	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3 State: MAINE (23)

Area Income Characteristics	Origi	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)	
SAGADAHOC COUNTY (023), ME 2/											
MSA 38860											
Inside AA 0001											
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	2	80	0	0	0	0	1	30	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	2	80	0	0	0	0	1	30	0	0	

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3 State: MAINE (23)

Area Income Characteristics	Origi	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)	
YORK COUNTY (031), ME 2/											
MSA 38860											
Inside AA 0001											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	165	2	300	0	0	1	76	0	0	
Middle Income	19	1,094	9	1,700	9	4,797	23	3,576	0	0	
Upper Income	2	150	0	0	0	0	1	75	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	24	1,409	11	2,000	9	4,797	25	3,727	0	0	
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	2	1,038	1	638	0	0	
Middle Income	1	40	0	0	0	0	1	40	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	1	40	0	0	2	1,038	2	678	0	0	
Totals For County: (031) 2/											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	165	2	300	2	1,038	2	714	0	0	
Middle Income	20	1,134	9	1,700	9	4,797	24	3,616	0	0	
Upper Income	2	150	0	0	0	0	1	75	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	25	1,449	11	2,000	11	5,835	27	4,405	0	0	
TOTAL INSIDE AA IN STATE	132	7,193	84	15,656	101	54,734	164	34,263	0	0	
TOTAL OUTSIDE AA IN STATE	5	220	0	0	6	3,519	9	2,339	0	0	
STATE TOTAL	137	7,413	84	15,656	107	58,253	173	36,602	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	Loan Amount at Loan Amou Origination Originatio <=\$100,000 >\$100,000 <=\$250,00		ination ,000 But	Origination		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)
BELKNAP COUNTY (001), NH										
MSA NA										
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	180	1	300	2	480	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	180	1	300	2	480	0	0
CARROLL COUNTY (003), NH										
MSA NA										
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	1	50	2	284	0	0	2	284	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	1	50	2	284	0	0	2	284	0	0
COOS COUNTY (007), NH										
MSA NA										
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	1	14	0	0	1	500	2	514	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	1	14	0	0	1	500	2	514	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	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)	
GRAFTON COUNTY (009), NH											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	400	1	400	0	0	
Middle Income	0	0	0	0	0	0	0	0	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	0	0	1	400	1	400	0	0	
ROCKINGHAM COUNTY (015), NH											
MSA 40484											
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	1	100	0	0	0	0	1	100	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	1	100	0	0	0	0	1	100	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	3	164	3	464	3	1,200	8	1,778	0	0	
STATE TOTAL	3	164	3	464	3	1,200	8	1,778	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	132	7,193	84	15,656	101	54,734	164	34,263	0	0	
TOTAL OUTSIDE AA	8	384	3	464	11	5,674	19	5,072	0	0	
TOTAL INSIDE & OUTSIDE	140	7,577	87	16,120	112	60,408	183	39,335	0	0	

<sup>2/</sup> 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 3 Assessment Area/Non-Assessment Area Activity

**Small Business Loans** 

**Institution: Norway Savings Bank** 

Respondent ID: 0000017658

PAGE: 1 OF

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purc	hases
AGGEGGMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ME - CUMBERLAND COUNTY (005) - MSA 38860 2/	189	49,596	92	20,256	0	0
ME - SAGADAHOC COUNTY (023) - MSA 38860 2/	2	80	1	30	0	0
ME - YORK COUNTY (031) - MSA 38860 2/	44	8,206	25	3,727	0	0
ME - OXFORD COUNTY (017) - MSA NA 2/	48	8,024	30	4,695	0	0
ME - ANDROSCOGGIN COUNTY (001) - MSA 30340 2/	34	11,677	16	5,555	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: Norway Savings Bank** 

**Respondent ID: 0000017658** 

Agency: FDIC - 3

Memo Item:	Loans by Affiliates
------------	---------------------

PAGE: 1 OF

			Weillo Itelli. Loa	ins by Annates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	14,626	0	0
Purchased	0	0	0	0
Total	7	14,626	0	0

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Norway Savings Bank** 

## **ASSESSMENT AREA - 0001**

CUMBERLAND COUNTY (005), ME 2/

MSA: 38860

**Moderate Income** 

 $0002.00^* \ \ 0005.00 \ \ \ 0006.00 \ \ \ 0011.00^* \ \ \ 0021.02 \ \ \ \ 0029.01 \ \ \ \ 0030.02 \ \ \ \ 0031.00 \ \ \ \ 0111.00^* \ \ \ 0112.05 \ \ \ \ 0120.02$ 

0140.02 0150.00 0160.01 0160.02

Middle Income

0001.00\* 0003.00 0010.00\* 0012.00\* 0015.00\* 0017.00\* 0018.00 0020.01 0020.02 0022.00 0023.00

0024.00 0027.00\* 0028.00 0029.02 0030.01 0032.00\* 0033.00 0034.00\* 0040.01 0041.00 0044.01 0045.01 0047.01\* 0047.02 0048.02 0048.03\* 0048.04 0112.04 0113.00 0115.00 0120.01 0130.01

0130.02\* 0140.01 0165.00 0170.02\* 0170.03 0170.04\* 0171.01\* 0171.02

**Upper Income** 

 $0013.00 \quad 0019.00^* \quad 0021.01 \quad 0025.01 \quad 0025.03 \quad 0025.04 \quad 0026.00 \quad 0035.00 \quad 0037.01 \quad 0037.02 \quad 0040.02 \quad 00$ 

0042.01 0042.02\* 0044.02 0045.02 0046.00 0048.05 0112.03 0112.06\* 0173.03 0173.05 0173.06

0173.07\* 0173.08

SAGADAHOC COUNTY (023), ME 2/

MSA: 38860

**Moderate Income** 

9701.00\* 9706.00\*

Middle Income

9702.00\* 9703.01\* 9703.02 9704.00\* 9705.00 9707.00\*

YORK COUNTY (031), ME 2/

MSA: 38860

**Low Income** 

0252.04\*

**Moderate Income** 

0053.01 0061.03 0220.00 0225.00\* 0240.01\* 0245.01\* 0252.05\* 0252.06\* 0290.00\* 0340.05\*

Middle Income

0051.00\* 0052.00 0061.04 0061.05 0061.06 0200.01 0200.02\* 0210.00 0230.00\* 0240.02 0245.02\*

#### 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.

PAGE: 1 OF

Respondent ID: 0000017658

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Norway Savings Bank** 

 $0251.00 \quad 0252.03^* \quad 0253.00^* \quad 0254.00^* \quad 0260.00 \quad 0280.01^* \quad 0280.03 \quad 0280.04 \quad 0340.02^* \quad 0340.03^* \quad 0340.04^* \quad$ 

0340.06

**Upper Income** 

0053.02\* 0054.00\* 0270.00

**ASSESSMENT AREA - 0002** 

OXFORD COUNTY (017), ME 2/

MSA: NA

**Moderate Income** 

9659.00 9664.02 9669.00

Middle Income

9651.00 9658.00\* 9660.01 9660.02\* 9661.00 9662.00 9663.00 9664.01\* 9665.00 9666.00 9667.00

9668.00

**ASSESSMENT AREA - 0003** 

ANDROSCOGGIN COUNTY (001), ME 2/

MSA: 30340

**Low Income** 

0101.00 0201.00 0203.03\* 0204.01\*

**Moderate Income** 

0105.00\* 0106.00 0202.00\* 0204.02\* 0205.00\* 0209.00\*

Middle Income

 $0103.00^* \quad 0104.00 \quad 0108.00^* \quad 0203.02^* \quad 0206.00 \quad 0207.00^* \quad 0208.01^* \quad 0208.02 \quad 0301.00^* \quad 0302.00 \quad 0410.00$ 

0415.00 0420.00 0450.00 0465.00

**Upper Income** 

0102.00 0107.00 0400.00 0460.00\*

**Income Not Known** 

0203.01\*

**OUTSIDE ASSESSMENT AREA** 

**NEW LONDON COUNTY (011), CT** 

MSA: 35980

## 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.

PAGE: 2 OF

**Respondent ID: 0000017658** 

## 2022 Institution Disclosure Statement - Table 6

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Norway Savings Bank** 

#### Middle Income

7081.00 8701.00

0106.01 0107.00 0140.01 0155.00

**Upper Income** 

0108.04 0150.00

PENOBSCOT COUNTY (019), ME

MSA: 12620

**Middle Income** 

0135.00

**PISCATAQUIS COUNTY (021), ME** 

MSA: NA

**Moderate Income** 

9603.01

YORK COUNTY (031), ME 2/

MSA: 38860

**Moderate Income** 

0302.01 0302.05

Middle Income

0301.01

**BELKNAP COUNTY (001), NH** 

MSA: NA

**Middle Income** 

9658.01

**CARROLL COUNTY (003), NH** 

MSA: NA

**Middle Income** 

9553.02 9556.01

COOS COUNTY (007), NH

## 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

PAGE: 3 OF

Respondent ID: 0000017658

## 2022 Institution Disclosure Statement - Table 6

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Norway Savings Bank** 

MSA: NA

**Middle Income** 

9506.00 9509.00

**GRAFTON COUNTY (009), NH** 

MSA: NA

**Moderate Income** 

9610.01

**ROCKINGHAM COUNTY (015), NH** 

MSA: 40484 Middle Income

0040.00

## 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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**Respondent ID: 0000017658** 

## 2022 Institution Disclosure Statement - Table E-1

Error Status Information Respondent ID: 0000017658

PAGE: 1 OF

Institution: Norway Savings Bank Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	124	124	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	170	170	0	0.00%
Total	296	296	0	0.00%

<sup>10.</sup> 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.

<sup>11.</sup> 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.