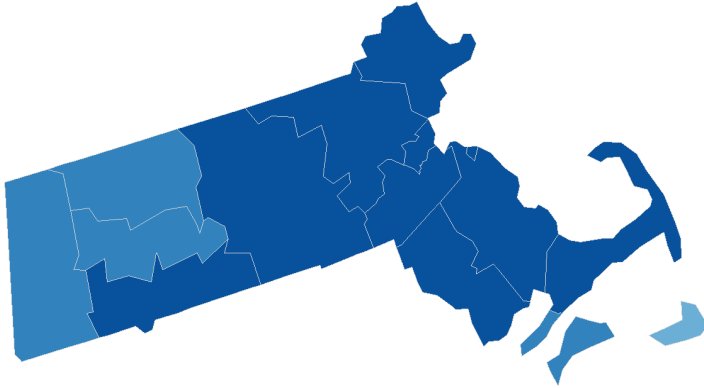


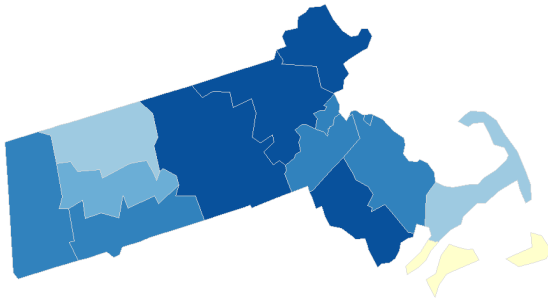


Community Bank Presence in Contrast MASSACHUSETTS

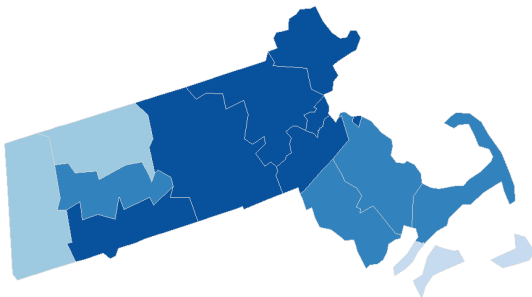
Community Bank Branch Locations



Credit Union Branch Locations



Large Bank Branch Locations



Community banks in MA represent **48%** of all bank branches in the state and have physical locations in...

100% of all MA counties

Community banks average **81 branches per county**, and total to **1,128 branches statewide**.

Note: No LMI or rural counties were recorded in this state. Rural counties are classified as non-core areas under the U.S. Census Bureau's urban-rural framework. LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.



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Community Bank Presence in Contrast

MASSACHUSETTS

Category	Metric	Community Banks	Credit Unions	Large Banks
All MA Counties	Share of Counties with 1+ Branches	100%	86%	100%
	Number of Counties with 0 Branches	0	2	0
	Average Number of Branches per County	81	34	55
	Median Number of Branches per County	66	26	43
	Share of Counties with Only One Institution Type	0%	0%	0%
	Counties with Only One Institution Type	0	0	0

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census