NEWBURYPORT BANK
MA & NH ASSESSMENT AREA LIST 2026-2027
Completed by: Dede Tully, VP, CRA & Fair Lending Officer

MA FACILITY BASED ASSESSMENT AREA

State	County	Census Tract	Tract Income Class	City/Town	Branch Location & Service	MSA/MD	MSA/MD Name	County Name	Minority Majority Tract	Minority Tract	Total Population	Minority Population	Minority %	Distressed/ Underserved
25	009	2621.00	MIDDLE INCOME	MERRIMAC		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	6,723	595	8.85	Neither Distressed nor Underserved
25	009	2631.00	UPPER INCOME	WEST NEWBURY		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	4,500	396	8.8	Neither Distressed nor Underserved
25	009	2641.00	MIDDLE INCOME	GROVELAND		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	6,752	523	7.75	Neither Distressed nor Underserved
25	009	2651.01	MIDDLE INCOME	GEORGETOWN		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	3,848	315	8.19	Neither Distressed nor Underserved
25	009	2651.02	UPPER INCOME	GEORGETOWN		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	4,622	408	8.83	Neither Distressed nor Underserved
25	009	2661.00	MIDDLE INCOME	AMESBURY	40 FRIEND ST - FULL SERVICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	4,742	441	9.3	Neither Distressed nor Underserved
25	009	2662.00	MIDDLE INCOME	AMESBURY	43 MAIN ST - LIMITED SERVICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	5,469	666	12.18	Neither Distressed nor Underserved
25	009	2663.00	MIDDLE INCOME	AMESBURY		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	3,780	354	9.37	Neither Distressed nor Underserved
25	009	2664.00	MODERATE INCOME	AMESBURY		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	3,375	333	9.87	Neither Distressed nor Underserved
25	009	2671.02	MODERATE INCOME	SALISBURY	6 MERRILL ST - FULL SERVICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	5,051	492	9.74	Neither Distressed nor Underserved
25	009	2671.03	MIDDLE INCOME	SALISBURY	7 BROADWAY - LIMITED (SEASONAL)	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	1,730	139	8.03	Neither Distressed nor Underserved
25	009	2671.04	MIDDLE INCOME	SALISBURY		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	2,455	246	10.02	Neither Distressed nor Underserved
25	009	2681.00	UPPER INCOME	NEWBURYPORT		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	2,602	176	6.76	Neither Distressed nor Underserved
25	009	2682.00	MIDDLE INCOME	NEWBURYPORT	21 STOREY AVE - FULL SERVICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	6,940	702	10.12	Neither Distressed nor Underserved
25	009	2683.00	MIDDLE INCOME	NEWBURYPORT	63 STATE ST - FULL SERVICE MAIN OFFICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	4,371	384	8.79	Neither Distressed nor Underserved
25	009	2684.00	MIDDLE INCOME	NEWBURYPORT		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	4,376	361	8.25	Neither Distressed nor Underserved
25	009	2691.00	UPPER INCOME	NEWBURY	27 HIGH RD - FULL SERVICE	15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	6,716	490	7.3	Neither Distressed nor Underserved
25	009	2701.00	MIDDLE INCOME	ROWLEY		15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	ESSEX COUNTY	N	N	6,161	446	7.24	Neither Distressed nor Underserved

MA TOTAL: 18

NH FACILITY BASED ASSESSMENT AREA

State	County	Census Tract	Tract Income Class	City/Town	Branch Location & Service	MSA/MD	MSA/MD Name	County Name	Minority Majority Tract	Minority Tract	Total Population	Minority Population	Minority %	Distressed/ Underserved
33	015	0590.00	MIDDLE INCOME	EPPING		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	7,125	586	8.22	Neither Distressed nor Underserved
33	015	0600.00	UPPER INCOME	BRENTWOOD		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,490	342	7.62	Neither Distressed nor Underserved
33	015	0610.01	MIDDLE INCOME	EXETER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	6,903	766	11.1	Neither Distressed nor Underserved
33	015	0620.00	MIDDLE INCOME	EAST KINGSTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,441	155	6.35	Neither Distressed nor Underserved
33	015	0625.00	MIDDLE INCOME	SOUTH HAMPTON/KENSINGTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,989	217	7.26	Neither Distressed nor Underserved
33	015	0630.01	MIDDLE INCOME	SEABROOK		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	3,466	362	10.44	Neither Distressed nor Underserved
33	015	0630.03	MODERATE INCOME	SEABROOK		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,017	314	7.82	Neither Distressed nor Underserved
33	015	0630.04	NA	SEABROOK		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	918	40	4.36	Neither Distressed nor Underserved
33	015	0640.00	UPPER INCOME	HAMPTON FALLS		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,403	189	7.87	Neither Distressed nor Underserved
33	015	0650.05	MIDDLE INCOME	HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,621	148	5.65	Neither Distressed nor Underserved
33	015	0650.06	MIDDLE INCOME	HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	1,762	109	6.19	Neither Distressed nor Underserved
33	015	0650.07	MIDDLE INCOME	HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	1,613	110	6.82	Neither Distressed nor Underserved
33	015	0650.08	MIDDLE INCOME	HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	1,887	168	8.9	Neither Distressed nor Underserved
33	015	0650.09	MIDDLE INCOME	HAMPTON	321 LAFAYETTE RD - FULL SERVICE	40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	3,775	276	7.31	Neither Distressed nor Underserved
33	015	0650.10	MIDDLE INCOME	HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,556	391	8.58	Neither Distressed nor Underserved
33	015	0660.00	UPPER INCOME	NORTH HAMPTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,538	331	7.29	Neither Distressed nor Underserved
33	015	0670.00	UPPER INCOME	STRATHAM		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	7,669	708	9.23	Neither Distressed nor Underserved
33	015	0675.02	MIDDLE INCOME	NEWMARKET		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	3,601	407	11.3	Neither Distressed nor Underserved
33	015	0675.03	MIDDLE INCOME	NEWMARKET		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,877	438	15.22	Neither Distressed nor Underserved
33	015	0675.04	MIDDLE INCOME	NEWMARKET		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,952	276	9.35	Neither Distressed nor Underserved
33	015	0675.05	UPPER INCOME	NEWFIELDS		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	1,769	118	6.67	Neither Distressed nor Underserved
33	015	0691.00	UPPER INCOME	PORTSMOUTH	254 STATE ST - LIMITED SERVICE	40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,240	320	7.55	Neither Distressed nor Underserved
33	015	0692.00	UPPER INCOME	PORTSMOUTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,931	235	8.02	Neither Distressed nor Underserved
33	015	0693.00	UPPER INCOME	PORTSMOUTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,202	212	9.63	Neither Distressed nor Underserved
33	015	0697.00	UPPER INCOME	PORTSMOUTH/NEW CASTLE		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	3,475	379	10.91	Neither Distressed nor Underserved
33	015	0710.01	UPPER INCOME	RYE		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	3,226	183	5.67	Neither Distressed nor Underserved
33	015	0710.02	MIDDLE INCOME	RYE		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,317	155	6.69	Neither Distressed nor Underserved
33	015	1021.00	MIDDLE INCOME	NEWTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,820	412	8.55	Neither Distressed nor Underserved
33	015	1051.00	MIDDLE INCOME	KINGSTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	6,202	445	7.18	Neither Distressed nor Underserved
33	015	1062.00	MIDDLE INCOME	EXETER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,464	425	9.52	Neither Distressed nor Underserved

33	015	1064.00	UPPER INCOME	EXETER	139 PORTSMOUTH AVE - FULL SERVICE	40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,682	452	9.65	Neither Distressed nor Underserved
33	015	1071.00	MODERATE INCOME	PORTSMOUTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	2,590	593	22.9	Neither Distressed nor Underserved
33	015	1072.00	MIDDLE INCOME	PORTSMOUTH	1390B LAFAYETTE RD - FULL SERVICE	40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	6,262	1,026	16.38	Neither Distressed nor Underserved
33	015	1074.00	UPPER INCOME	PORTSMOUTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	1,256	164	13.06	Neither Distressed nor Underserved
33	015	1075.00	UPPER INCOME	GREENLAND/NEWINGTON		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	ROCKINGHAM COUNTY	N	N	4,878	431	8.84	Neither Distressed nor Underserved
33	017	0801.00	UPPER INCOME	DURHAM		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	2,911	297	10.2	Neither Distressed nor Underserved
33	017	0802.02	UPPER INCOME	DURHAM		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	2,766	392	14.17	Neither Distressed nor Underserved
33	017	0802.03	UPPER INCOME	DURHAM		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	5,600	955	17.05	Neither Distressed nor Underserved
33	017	0802.04	UPPER INCOME	DURHAM		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	4,213	800	18.99	Neither Distressed nor Underserved
33	017	0805.00	UPPER INCOME	MADBURY/LEE		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	6,438	712	11.06	Neither Distressed nor Underserved
33	017	0811.01	MODERATE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	4,813	979	20.34	Neither Distressed nor Underserved
33	017	0811.02	MIDDLE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	2,100	220	10.48	Neither Distressed nor Underserved
33	017	0812.00	MIDDLE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	5,188	607	11.7	Neither Distressed nor Underserved
33	017	0813.00	MODERATE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	4,963	636	12.81	Neither Distressed nor Underserved
33	017	0814.00	MIDDLE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	2,309	364	15.76	Neither Distressed nor Underserved
33	017	0815.00	MIDDLE INCOME	DOVER	836 CENTRAL AVE - FULL SERVICE	40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	5,701	1,001	17.56	Neither Distressed nor Underserved
33	017	0816.00	MIDDLE INCOME	DOVER		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	7,667	1,151	15.01	Neither Distressed nor Underserved
33	017	0820.00	MIDDLE INCOME	ROLLINSFORD		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	2,597	205	7.89	Neither Distressed nor Underserved
33	017	0830.01	MODERATE INCOME	SOMERSWORTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	6,750	1,153	17.08	Neither Distressed nor Underserved
33	017	0830.02	MODERATE INCOME	SOMERSWORTH		40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	STRAFFORD COUNTY	N	N	5,105	1,071	20.98	Neither Distressed nor Underserved

NH TOTAL: 50

Effective 10.30.2026

** **Sources:** 2020 Census Data with 2020 ACS-5 Updates and 2026 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.*

**No changes to AA or census tracts since 2025*