



**WALDEN  
MUTUAL  
BANK.**

**COMMUNITY AND ASSESSMENT AREA**

The Bank will maintain its Main Office at 66 North Main St., Concord, New Hampshire. The Bank’s Assessment Area will include the single New Hampshire CSA, comprised of the State's two MSA's, Manchester-Nashua (Hillsborough County) and a portion of Boston-Cambridge-Newton, known as the Rockingham-Strafford NH Metropolitan Division (Rockingham and Strafford Counties), as well as two of the State's Micropolitan Statistical Areas, both Concord (Merrimack County) and Laconia (Belknap County). The Bank's preliminary AA will encompass all five counties identified.

The Bank will provide loans, deposits, and services to sustainable food, agriculture, and related value chain businesses throughout the AA, as well as deposit products and services to consumers within the AA.

The Bank will pursue lending to small farms, as well as food-related and similar value-chain small businesses including, but not limited to, farming equipment sales, maintenance and manufacturers, packaging companies, and food distributors, within the defined AA. This will be accomplished by increased marketing efforts targeting these key clusters.

The Assessment Area contains 227 Census Tracts across the five (5) counties. The following tables summarize our AA’s population statistics by income, as well as individual counties:

<b>Census Tract Income Level</b>	<b># of Tracts</b>	<b>% Tracts</b>
Low	9	3.96%
Moderate	41	18.06%
Middle	126	55.51%
Upper	49	21.59%
Unknown	2	0.88%
<b>Total</b>	<b>227</b>	<b>100.00%</b>

<b>County Name</b>	<b>Low</b>	<b>Moderate</b>	<b>Middle</b>	<b>Upper</b>	<b>Unknown</b>	<b>Total</b>
Belknap	0	1	13	1	0	15
Hillsborough	8	19	42	16	1	86
Merrimack	0	3	21	12	0	36

Rockingham	1	8	40	15	1	65
Strafford	0	10	10	5	0	25
<b>Total</b>	<b>9</b>	<b>41</b>	<b>126</b>	<b>49</b>	<b>2</b>	<b>227</b>