

- SIC Criteria for short-term vendor selection: **BRISTOL COUNTY SAVINGS BANK**

1. Exist and operate for at least 3 years.

In operations since 1846.

2. Proof of investment grade short-term rating from a nationally recognized statistical ratings organization (NRSRO), e.g. Moody's and S&P; or, if unrated, a minimum grade of Satisfactory from a bank rating service, e.g. Veribanc.

Green* (Veribanc – Excellent) as of December 31, 2016**

3. Return on assets within the most recent six-quarter-period must be positive for at least four out of the six consecutive quarters.

See below

	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15
ROA	0.75%	0.79%	0.78%	0.76%	0.76%	0.77%

4. The Federal Reserve risk-based minimum capital ratio must be at least 8%.

Risk-Based Capital Ratio 4Q16 13.85%

5. Non performing assets as a percentage of total assets may not exceed 3%.

NPA ratio of 0.59% as of December 31, 2016.

6. Proof of insurance coverage through either the FDIC or National Credit Union Administration (NCUA).

Bristol County Savings Bank's primary regulator is the FDIC and the FDIC certificate number is 23622.

7. Copy of the most recent audited financials.

Attached financial data for Beacon Bancorp and Subsidiary 10-31-16 Audited Financial Statements.

8. Proof of NASD registration if applicable.

N/A

9. Letter certifying that you have read our investment policies.

Letter received and signed by Lisa Lassiter, Assistant Vice President/Controller.

10. Letter from an officer detailing the securities to be sold to the State.

BCSB is interested in participating in the Community Deposit Program.

11. Copy of the bank's most recent Community Reinvestment Act rating.

Received. The institution is rated High Satisfactory by the Division of Banks and Satisfactory by the Federal Deposit Insurance Corporation.

- SIC Criteria for short-term vendor selection: **CENTREVILLE BANK**

1. Exist and operate for at least 3 years.

The bank has existed and operated in the State of Rhode Island since 1828.

2. Proof of investment grade short-term rating from a nationally recognized statistical ratings organization (NRSRO), e.g. Moody's and S&P; or, if unrated, a minimum grade of Satisfactory from a bank rating service, e.g. Veribanc.

Green***/BB (Veribanc – Excellent) as of December 31, 2016

3. Return on assets within the most recent six-quarter-period must be positive for at least four out of the six consecutive quarters.

See below

	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15
ROA	0.64%	0.36%	0.34%	0.37%	0.70%	0.41%

4. The Federal Reserve risk-based minimum capital ratio must be at least 8%.

Risk-Based Capital Ratio 4Q16 35.16%

5. Non performing assets as a percentage of total assets may not exceed 3%.

NPA ratio of 0.15% as of December 31, 2016.

6. Proof of insurance coverage through either the FDIC or National Credit Union Administration (NCUA).

Centreville Bank's FDIC certificate number is 17764.

7. Copy of the most recent audited financials.

Attached audited financial statements for Centreville Bank from Wolf & Company PC for December 31, 2015 and 2014.

8. Proof of NASD registration if applicable.

N/A

9. Letter certifying that you have read our investment policies.

Letter received and signed by Jillian DeShiro, EVP/Chief Financial and Administrative Risk Officer.

10. Letter from an officer detailing the securities to be sold to the State.

In addition to their request to be included in the Community Deposit Program, the bank would like to offer the following:

- a. Certificate of Deposit Account Registry Service (CDARS) investments
- b. Insured Cash Sweep Municipal Checking Money Market (ICS) investments
- c. Centreville Bank Municipal Money Market Checking Account

11. Copy of the bank's most recent Community Reinvestment Act rating.

Received. The institution is rated Satisfactory by the Federal Deposit Insurance Corporation.

- SIC Criteria for short-term vendor selection: HOME LOAN INVESTMENT BANK

1. Exist and operate for at least 3 years.

The bank has existed and operated in the State of Rhode Island since 1979.

2. Proof of investment grade short-term rating from a nationally recognized statistical ratings organization (NRSRO), e.g. Moody's and S&P; or, if unrated, a minimum grade of Satisfactory from a bank rating service, e.g. Veribanc.

Green*** (Veribanc – Excellent) as of December 31, 2016

Bauer Financial Star rating of 4 (Excellent)

3. Return on assets within the most recent six-quarter-period must be positive for at least four out of the six consecutive quarters.

See below

	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15
ROA	1.07%	0.88%	0.71%	0.48%	0.85%	0.79%

4. The Federal Reserve risk-based minimum capital ratio must be at least 8%.

Risk-Based Capital Ratio 4Q16 14.34%

5. Non performing assets as a percentage of total assets may not exceed 3%.

NPA ratio of 1.60 % as of January 31, 2017.

6. Proof of insurance coverage through either the FDIC or National Credit Union Administration (NCUA).

Home Loan Investment Bank's FDIC certificate number is 27417.

7. Copy of the most recent audited financials.

Attached audited financial statements for Home Loan Investment Bank from Baker Newman Noyes for December 31, 2015.

8. Proof of NASD registration if applicable.

N/A

9. Letter certifying that you have read our investment policies.

Letter received and signed by Eric Rose, EVP, Chief Operating Officer.

10. Letter from an officer detailing the securities to be sold to the State.

Home Loan Investment Bank has requested to be a participant in the Community Deposit Program.

11. Copy of the bank's most recent Community Reinvestment Act rating.

Received. The institution is rated Satisfactory by the Office of the Comptroller of the Currency.