

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		20	21	21	21	21
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,276,590	\$ 1,210,456	\$ 1,212,633	\$ 1,248,201	\$ 1,211,814
Cash and Non-Interest-Earning Deposits	SC110	\$ 103,996	\$ 101,053	\$ 105,548	\$ 98,269	\$ 104,772
Interest-Earning Deposits in FHLBs	SC112	\$ 65,074	\$ 68,516	\$ 76,397	\$ 86,941	\$ 43,036
Other Interest-Earning Deposits	SC118	\$ 8,030	\$ 9,884	\$ 9,258	\$ 9,024	\$ 11,432
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 174,994	\$ 75,571	\$ 54,504	\$ 64,387	\$ 48,672
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 650,719	\$ 692,038	\$ 701,115	\$ 705,485	\$ 721,961
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 158,612	\$ 142,566	\$ 137,191	\$ 156,703	\$ 162,296
State and Municipal Obligations	SC180	\$ 78,739	\$ 77,356	\$ 73,855	\$ 71,055	\$ 56,223
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 28,103	\$ 34,410	\$ 46,259	\$ 47,530	\$ 54,983
Accrued Interest Receivable	SC191	\$ 8,323	\$ 9,062	\$ 8,506	\$ 8,807	\$ 8,439
Mortgage-Backed Securities - Gross	SUB0072	\$ 777,837	\$ 714,455	\$ 711,310	\$ 717,653	\$ 721,012
Mortgage-Backed Securities - Total	SC22	\$ 777,837	\$ 714,455	\$ 711,310	\$ 717,653	\$ 721,012
Pass-Through - Total	SUB0073	\$ 674,435	\$ 675,273	\$ 674,890	\$ 694,746	\$ 694,630
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 674,281	\$ 675,114	\$ 674,726	\$ 694,580	\$ 694,462
Other Pass-Through	SC215	\$ 154	\$ 159	\$ 164	\$ 166	\$ 168
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 100,025	\$ 36,077	\$ 33,669	\$ 19,915	\$ 23,564
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,749	\$ 10,683	\$ 12,150	\$ 3,048	\$ 6,488
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 69,129	\$ 24,022	\$ 21,274	\$ 15,424	\$ 15,570
Other	SC222	\$ 28,147	\$ 1,372	\$ 245	\$ 1,443	\$ 1,506
Accrued Interest Receivable	SC228	\$ 3,377	\$ 3,105	\$ 2,751	\$ 2,992	\$ 2,818

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,469,120	\$ 4,467,699	\$ 4,432,735	\$ 4,354,446	\$ 4,283,363
Mortgage Loans - Total	SC26	\$ 4,424,893	\$ 4,421,057	\$ 4,385,832	\$ 4,307,474	\$ 4,236,652
Construction Loans - Total	SUB0100	\$ 294,590	\$ 296,792	\$ 303,812	\$ 280,507	\$ 307,925
Residential - Total	SUB0110	\$ 237,851	\$ 248,174	\$ 257,534	\$ 251,160	\$ 267,220
1-4 Dwelling Units	SC230	\$ 166,854	\$ 176,778	\$ 189,325	\$ 192,938	\$ 204,515
Multifamily (5 or more) Dwelling Units	SC235	\$ 70,997	\$ 71,396	\$ 68,209	\$ 58,222	\$ 62,705
Nonresidential Property	SC240	\$ 56,739	\$ 48,618	\$ 46,278	\$ 29,347	\$ 40,705
Permanent Loans - Total	SUB0121	\$ 4,157,871	\$ 4,154,177	\$ 4,112,833	\$ 4,058,507	\$ 3,959,914
Residential - Total	SUB0131	\$ 3,221,546	\$ 3,201,165	\$ 3,164,531	\$ 3,118,294	\$ 3,046,379
1-4 Dwelling Units - Total	SUB0141	\$ 2,664,403	\$ 2,636,705	\$ 2,591,770	\$ 2,515,352	\$ 2,449,720
Revolving Open-End Loans	SC251	\$ 284,925	\$ 283,495	\$ 277,086	\$ 276,065	\$ 269,723
All Other - First Liens	SC254	\$ 2,246,578	\$ 2,232,124	\$ 2,204,669	\$ 2,141,630	\$ 2,088,280
All Other - Junior Liens	SC255	\$ 132,900	\$ 121,086	\$ 110,015	\$ 97,657	\$ 91,717
Multifamily (5 or more) Dwelling Units	SC256	\$ 557,143	\$ 564,460	\$ 572,761	\$ 602,942	\$ 596,659
Nonresidential Property (Except Land)	SC260	\$ 899,375	\$ 917,010	\$ 916,565	\$ 911,550	\$ 884,881
Land	SC265	\$ 36,950	\$ 36,002	\$ 31,737	\$ 28,663	\$ 28,654
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 93,257	\$ 34,324	\$ 77,631	\$ 71,175	\$ 45,061
Accrued Interest Receivable	SC272	\$ 16,318	\$ 16,319	\$ 15,544	\$ 15,081	\$ 15,015
Advances for Taxes and Insurance	SC275	\$ 341	\$ 411	\$ 546	\$ 351	\$ 509
Allowance for Loan and Lease Losses	SC283	\$ 44,227	\$ 46,642	\$ 46,903	\$ 46,972	\$ 46,711
Nonmortgage Loans - Gross	SUB0162	\$ 1,026,156	\$ 1,011,293	\$ 989,554	\$ 825,532	\$ 787,701
Nonmortgage Loans - Total	SC31	\$ 1,011,308	\$ 996,915	\$ 975,720	\$ 814,484	\$ 777,050
Commercial Loans - Total	SC32	\$ 406,610	\$ 400,797	\$ 393,267	\$ 261,911	\$ 258,642
Secured	SC300	\$ 395,876	\$ 388,811	\$ 379,003	\$ 248,444	\$ 246,674
Unsecured	SC303	\$ 10,503	\$ 11,709	\$ 13,941	\$ 13,110	\$ 11,502
Lease Receivables	SC306	\$ 231	\$ 277	\$ 323	\$ 357	\$ 466
Consumer Loans - Total	SC35	\$ 613,298	\$ 604,823	\$ 590,979	\$ 559,461	\$ 525,158
Loans on Deposits	SC310	\$ 11,832	\$ 12,247	\$ 11,405	\$ 11,614	\$ 10,731
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,264	\$ 2,103	\$ 1,613	\$ 1,443	\$ 1,216
Education Loans	SC320	\$ 5	\$ 8	\$ 1	\$ 4	\$ 7
Auto Loans	SC323	\$ 589,229	\$ 580,794	\$ 569,359	\$ 538,599	\$ 505,230
Mobile Home Loans	SC326	\$ 4,132	\$ 4,031	\$ 3,282	\$ 2,727	\$ 2,523
Credit Cards	SC328	\$ 781	\$ 794	\$ 806	\$ 758	\$ 810

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,055	\$ 4,846	\$ 4,513	\$ 4,316	\$ 4,641
Accrued Interest Receivable	SC348	\$ 6,248	\$ 5,673	\$ 5,308	\$ 4,160	\$ 3,901
Allowance for Loan and Lease Losses	SC357	\$ 14,848	\$ 14,378	\$ 13,834	\$ 11,048	\$ 10,651
Repossessed Assets - Gross	SUB0201	\$ 3,310	\$ 3,033	\$ 1,343	\$ 866	\$ 2,442
Repossessed Assets - Total	SC40	\$ 3,179	\$ 2,966	\$ 1,276	\$ 819	\$ 2,442
Real Estate - Total	SUB0210	\$ 2,348	\$ 1,900	\$ 620	\$ 362	\$ 1,949
Construction	SC405	\$ 822	\$ 722	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,526	\$ 1,178	\$ 370	\$ 362	\$ 347
1-4 Dwelling Units	SC415	\$ 1,341	\$ 1,178	\$ 370	\$ 362	\$ 347
Multifamily (5 or more) Dwelling Units	SC425	\$ 185	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 250	\$ 0	\$ 1,082
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 520
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Repossessed Assets	SC430	\$ 962	\$ 1,133	\$ 723	\$ 504	\$ 493
General Valuation Allowances	SC441	\$ 131	\$ 67	\$ 67	\$ 47	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 99	\$ 100	\$ 101
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 69,004	\$ 68,575	\$ 66,445	\$ 62,685	\$ 60,093
Federal Home Loan Bank Stock	SC510	\$ 68,629	\$ 68,200	\$ 66,070	\$ 62,310	\$ 59,718
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 77,933	\$ 77,553	\$ 77,826	\$ 76,888	\$ 76,235
Other Assets - Gross	SUB0262	\$ 153,354	\$ 147,453	\$ 149,933	\$ 139,233	\$ 135,028
Other Assets - Total	SC59	\$ 153,331	\$ 147,437	\$ 149,919	\$ 139,219	\$ 135,009
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 41,824	\$ 40,250	\$ 39,835	\$ 39,388	\$ 38,932
Bank-Owned Life Insurance - Other	SC625	\$ 25,793	\$ 24,059	\$ 23,841	\$ 23,661	\$ 19,964
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,797	\$ 8,175	\$ 8,965	\$ 9,397	\$ 9,674
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 16,510	\$ 17,057	\$ 17,441	\$ 10,232	\$ 10,481
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 61,430	\$ 57,912	\$ 59,851	\$ 56,555	\$ 55,977
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 23	\$ 16	\$ 14	\$ 14	\$ 19
General Valuation Allowances - Total	SUB2092	\$ 59,229	\$ 61,103	\$ 60,818	\$ 58,081	\$ 57,381
Total Assets - Gross	SUB0283	\$ 7,853,304	\$ 7,700,517	\$ 7,641,878	\$ 7,425,604	\$ 7,277,789
Total Assets	SC60	\$ 7,794,075	\$ 7,639,414	\$ 7,581,060	\$ 7,367,523	\$ 7,220,408
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,369,951	\$ 5,380,103	\$ 5,357,500	\$ 5,244,125	\$ 5,194,815
Deposits	SC710	\$ 5,349,298	\$ 5,357,013	\$ 5,336,137	\$ 5,221,111	\$ 5,171,964
Escrows	SC712	\$ 20,604	\$ 23,012	\$ 21,222	\$ 22,811	\$ 22,523
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 49	\$ 78	\$ 141	\$ 203	\$ 328
Borrowings - Total	SC72	\$ 1,173,776	\$ 1,150,371	\$ 1,137,600	\$ 1,064,701	\$ 983,402
Advances from FHLBank	SC720	\$ 1,107,550	\$ 1,084,421	\$ 1,078,431	\$ 1,026,197	\$ 946,186
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 36,014	\$ 35,023	\$ 29,111	\$ 31,699	\$ 30,389
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 30,212	\$ 30,927	\$ 30,058	\$ 6,805	\$ 6,827
Other Liabilities - Total	SC75	\$ 190,491	\$ 53,800	\$ 47,208	\$ 43,667	\$ 44,215
Accrued Interest Payable - Deposits	SC763	\$ 2,190	\$ 2,891	\$ 1,403	\$ 738	\$ 673
Accrued Interest Payable - Other	SC766	\$ 3,849	\$ 3,765	\$ 3,363	\$ 3,083	\$ 2,874
Accrued Taxes	SC776	\$ 2,478	\$ 4,530	\$ 2,841	\$ 6,345	\$ 4,514
Accounts Payable	SC780	\$ 11,009	\$ 7,912	\$ 6,473	\$ 5,434	\$ 6,114
Deferred Income Taxes	SC790	\$ 2,933	\$ 3,027	\$ 2,570	\$ 2,650	\$ 2,791
Other Liabilities and Deferred Income	SC796	\$ 168,032	\$ 31,675	\$ 30,558	\$ 25,417	\$ 27,249
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 6,734,218	\$ 6,584,274	\$ 6,542,308	\$ 6,352,493	\$ 6,222,432
Minority Interest	SC800	\$ 1,375	\$ 1,331	\$ 1,257	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,058,478	\$ 1,053,813	\$ 1,037,498	\$ 1,015,031	\$ 997,976
Stock - Total	SUB0311	\$ 372,596	\$ 372,256	\$ 372,166	\$ 358,528	\$ 358,516
Perpetual Preferred Stock - Cumulative	SC812	\$ 800	\$ 800	\$ 800	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 999	\$ 999	\$ 999	\$ 945	\$ 945
Common Stock - Paid in Excess of Par	SC830	\$ 370,797	\$ 370,457	\$ 370,367	\$ 357,583	\$ 357,571
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,739	\$- 6,324	\$- 14,911	\$- 11,794	\$- 8,838
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 4,795	\$- 6,052	\$- 14,639	\$- 11,366	\$- 8,383
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 56	\$- 272	\$- 272	\$- 428	\$- 455
Retained Earnings	SC880	\$ 700,581	\$ 698,244	\$ 687,100	\$ 675,258	\$ 655,382
Other Components of Equity Capital	SC891	\$- 9,960	\$- 10,363	\$- 6,857	\$- 6,961	\$- 7,084
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,794,071	\$ 7,639,418	\$ 7,581,063	\$ 7,367,524	\$ 7,220,408

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 93025 - OTS-Regulated: Massachusetts
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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	9	\$ 2,968
4	Net deferred tax assets	14	\$ 27,724
6	Prepaid deposit insurance premiums	2	\$ 704
7	Prepaid expenses	15	\$ 5,059
8	Deposits for utilities and other services	1	\$ 276
14	Other noninterest-bearing short-term accounts recv	2	\$ 3,721
22	Unapplied loan disbursements	1	\$ 48
99	Other	12	\$ 10,615

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 104
11	The liability recorded for post-retirement benefit	10	\$ 13,834
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 5,592
99	Other	21	\$ 145,382

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 112,106	\$ 106,000	\$ 102,108	\$ 94,669	\$ 92,535
Deposits and Investment Securities	SO115	\$ 12,886	\$ 12,063	\$ 11,767	\$ 11,146	\$ 10,684
Mortgage-Backed Securities	SO125	\$ 7,887	\$ 7,496	\$ 7,414	\$ 7,240	\$ 7,191
Mortgage Loans	SO141	\$ 73,372	\$ 69,301	\$ 67,143	\$ 65,454	\$ 64,132
Nonmortgage Loans - Total	SUB0950	\$ 17,961	\$ 17,140	\$ 15,784	\$ 10,829	\$ 10,528
Commercial Loans and Leases	SO160	\$ 9,175	\$ 8,964	\$ 8,428	\$ 4,518	\$ 4,431
Consumer Loans and Leases	SO171	\$ 8,786	\$ 8,176	\$ 7,356	\$ 6,311	\$ 6,097
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 987	\$ 1,552	\$ 407	\$ 787	\$ 713
Federal Home Loan Bank Stock	SO181	\$ 985	\$ 1,550	\$ 405	\$ 785	\$ 711
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 58,459	\$ 53,486	\$ 48,663	\$ 42,233	\$ 38,799
Deposits	SO215	\$ 44,012	\$ 39,489	\$ 35,672	\$ 31,184	\$ 28,752
Escrows	SO225	\$ 3	\$ 2	\$ 7	\$ 2	\$ 4
Advances from FHLBank	SO230	\$ 13,675	\$ 13,371	\$ 12,308	\$ 10,798	\$ 9,755
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 769	\$ 624	\$ 676	\$ 249	\$ 288
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 54,634	\$ 54,066	\$ 53,852	\$ 53,223	\$ 54,449
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 767	\$ 1,307	\$ 1,674	\$ 1,181	\$ 1,177
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 53,867	\$ 52,759	\$ 52,178	\$ 52,042	\$ 53,272
Noninterest Income - Total	SO42	\$ 12,060	\$ 10,268	\$ 10,777	\$ 9,665	\$ 11,335
Mortgage Loan Serving Fees	SO410	\$ 440	\$ 441	\$ 456	\$ 317	\$ 346
Other Fees and Charges	SO420	\$ 9,280	\$ 8,798	\$ 8,424	\$ 7,384	\$ 7,920
Net Income (Loss) from Other - Total	SUB0451	\$ 1,375	\$ 989	\$ 653	\$ 618	\$ 1,841
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 890	\$ 702	\$ 588	\$ 655	\$ 853
Operations & Sale of Repossessed Assets	SO461	\$- 105	\$- 18	\$ 1	\$- 37	\$ 314
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 27	\$- 45	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 3	\$ 0	\$ 0	\$ 2

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 563	\$ 347	\$ 64	\$ 0	\$ 672
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 965	\$ 41	\$ 1,244	\$ 1,346	\$ 1,228
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 52,614	\$ 45,368	\$ 44,833	\$ 44,180	\$ 44,443
All Personnel Compensation and Expense	SO510	\$ 29,551	\$ 27,150	\$ 27,218	\$ 26,481	\$ 25,546
Legal Expense	SO520	\$ 253	\$ 243	\$ 283	\$ 261	\$ 221
Office Occupancy and Equipment Expense	SO530	\$ 9,897	\$ 8,949	\$ 8,639	\$ 8,856	\$ 8,749
Marketing and Other Professional Services	SO540	\$ 3,099	\$ 2,520	\$ 2,779	\$ 2,471	\$ 3,063
Loan Servicing Fees	SO550	\$ 16	\$ 12	\$ 16	\$ 19	\$ 28
Goodwill and Other Intangibles Expense	SO560	\$ 612	\$ 611	\$ 616	\$ 567	\$ 632
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 48	\$ 21	\$ 22	\$ 1	\$ 12
Other Noninterest Expense	SO580	\$ 9,138	\$ 5,862	\$ 5,260	\$ 5,524	\$ 6,192
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 13,313	\$ 17,660	\$ 18,122	\$ 17,527	\$ 20,164
Income Taxes - Total	SO71	\$ 4,928	\$ 5,759	\$ 6,242	\$ 6,477	\$ 6,757
Federal	SO710	\$ 4,096	\$ 4,797	\$ 5,221	\$ 5,438	\$ 5,419
State, Local & Other	SO720	\$ 832	\$ 962	\$ 1,021	\$ 1,039	\$ 1,338
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 8,385	\$ 11,900	\$ 11,880	\$ 11,050	\$ 13,407
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 8,385	\$ 11,900	\$ 11,880	\$ 11,050	\$ 13,407

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 57
7	Net income(loss) from leased property	2	\$ 23
15	Income from corporate-owned life insurance	10	\$ 566
19	Realized/unrealized gains on derivatives	1	\$- 44
99	Other	12	\$ 261

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 16
2	OTS assessments	9	\$ 239
6	Supervisory examination fees	1	\$ 26
7	Office supplies, printing, and postage	18	\$ 1,395
8	Telephone, including data lines	8	\$ 228
9	Loan origination expense	1	\$ 97
10	ATM expense	2	\$ 45
12	Acquisition and organization costs	1	\$ 1,653
14	Losses from fraud	1	\$ 10
15	Foreclosure expenses	1	\$ 202
16	Web site expenses	1	\$ 16
17	Charitable contributions	1	\$ 50
99	Other	12	\$ 2,037

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 410,683	\$ 302,777	\$ 196,777	\$ 94,669	\$ 350,814
YTD - Deposits and Investment Securities	Y_SO115	\$ 47,542	\$ 34,976	\$ 22,913	\$ 11,146	\$ 38,679
YTD - Mortgage-Backed Securities	Y_SO125	\$ 30,037	\$ 22,150	\$ 14,654	\$ 7,240	\$ 28,504
YTD - Mortgage Loans	Y_SO141	\$ 271,481	\$ 201,898	\$ 132,597	\$ 65,454	\$ 244,665
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 31,049	\$ 21,910	\$ 12,946	\$ 4,518	\$ 17,476
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 30,574	\$ 21,843	\$ 13,667	\$ 6,311	\$ 21,490
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,690	\$ 2,746	\$ 1,194	\$ 787	\$ 2,462
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,682	\$ 2,740	\$ 1,190	\$ 785	\$ 2,454
YTD - Other	Y_SO185	\$ 8	\$ 6	\$ 4	\$ 2	\$ 8
YTD - Interest Expense - Total	Y_SO21	\$ 200,583	\$ 144,382	\$ 90,896	\$ 42,233	\$ 134,319
YTD - Deposits	Y_SO215	\$ 148,515	\$ 106,345	\$ 66,856	\$ 31,184	\$ 98,704
YTD - Escrows	Y_SO225	\$ 14	\$ 11	\$ 9	\$ 2	\$ 17
YTD - Advances from FHLBank	Y_SO230	\$ 49,736	\$ 36,477	\$ 23,106	\$ 10,798	\$ 34,786
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,318	\$ 1,549	\$ 925	\$ 249	\$ 812
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 213,790	\$ 161,141	\$ 107,075	\$ 53,223	\$ 218,957
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,929	\$ 4,162	\$ 2,855	\$ 1,181	\$ 5,910
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 208,861	\$ 156,979	\$ 104,220	\$ 52,042	\$ 213,047
YTD - Noninterest Income - Total	Y_SO42	\$ 42,585	\$ 30,710	\$ 20,442	\$ 9,665	\$ 44,534
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,642	\$ 1,214	\$ 773	\$ 317	\$ 1,680
YTD - Other Fees and Charges	Y_SO420	\$ 33,816	\$ 24,606	\$ 15,808	\$ 7,384	\$ 32,385
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,635	\$ 2,260	\$ 1,271	\$ 618	\$ 6,192
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,835	\$ 1,945	\$ 1,243	\$ 655	\$ 5,099
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 159	\$- 54	\$- 36	\$- 37	\$ 339
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 18	\$- 45	\$ 0	\$ 0	\$ 13
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3	\$ 3	\$ 0	\$ 0	\$ 6

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 974	\$ 411	\$ 64	\$ 0	\$ 700
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,493	\$ 2,631	\$ 2,590	\$ 1,346	\$ 4,277
YTD - Noninterest Expense - Total	Y_SO51	\$ 184,434	\$ 134,381	\$ 89,013	\$ 44,180	\$ 176,047
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 108,990	\$ 80,849	\$ 53,699	\$ 26,481	\$ 102,029
YTD - Legal Expense	Y_SO520	\$ 1,014	\$ 787	\$ 544	\$ 261	\$ 905
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 35,582	\$ 26,444	\$ 17,495	\$ 8,856	\$ 34,963
YTD - Marketing and Other Professional Services	Y_SO540	\$ 10,725	\$ 7,770	\$ 5,250	\$ 2,471	\$ 10,739
YTD - Loan Servicing Fees	Y_SO550	\$ 63	\$ 47	\$ 35	\$ 19	\$ 91
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,406	\$ 1,794	\$ 1,183	\$ 567	\$ 2,545
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 92	\$ 44	\$ 23	\$ 1	\$ 18
YTD - Other Noninterest Expense	Y_SO580	\$ 25,562	\$ 16,646	\$ 10,784	\$ 5,524	\$ 24,757
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 67,013	\$ 53,309	\$ 35,649	\$ 17,527	\$ 81,534
YTD - Income Taxes - Total	Y_SO71	\$ 23,542	\$ 18,478	\$ 12,719	\$ 6,477	\$ 29,602
YTD - Federal	Y_SO710	\$ 19,691	\$ 15,456	\$ 10,659	\$ 5,438	\$ 23,909
YTD - State, Local, and Other	Y_SO720	\$ 3,851	\$ 3,022	\$ 2,060	\$ 1,039	\$ 5,693
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 43,470	\$ 34,830	\$ 22,930	\$ 11,050	\$ 51,932
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 43,470	\$ 34,830	\$ 22,930	\$ 11,050	\$ 51,932

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 60,768	\$ 60,816	\$ 58,081	\$ 57,383	\$ 57,003
Net Provision for Loss	VA115	\$ 789	\$ 1,323	\$ 1,690	\$ 1,176	\$ 1,186
Transfers	VA125	\$- 389	\$ 26	\$- 17	\$ 0	\$ 56
Recoveries	VA135	\$ 175	\$ 229	\$ 419	\$ 280	\$ 153
Adjustments	VA145	\$- 940	\$ 0	\$ 1,959	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,176	\$ 1,294	\$ 1,316	\$ 757	\$ 1,015
General Valuation Allowances - Ending Balance	VA165	\$ 59,227	\$ 61,100	\$ 60,816	\$ 58,082	\$ 57,383
Specific Valuation Allowances - Beginning Balance	VA108	\$ 75	\$ 133	\$ 110	\$ 108	\$ 163
Net Provision for Loss	VA118	\$ 26	\$ 5	\$ 6	\$ 6	\$ 3

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 389	\$- 26	\$ 17	\$ 0	\$- 56
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2
Charge-offs	VA158	\$ 6	\$ 18	\$ 0	\$ 4	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 484	\$ 94	\$ 133	\$ 110	\$ 108
Total Valuation Allowances - Beginning Balance	VA110	\$ 60,843	\$ 60,949	\$ 58,191	\$ 57,491	\$ 57,166
Net Provision for Loss	VA120	\$ 815	\$ 1,328	\$ 1,696	\$ 1,182	\$ 1,189
Recoveries	VA140	\$ 175	\$ 229	\$ 419	\$ 280	\$ 153
Adjustments	VA150	\$- 940	\$ 0	\$ 1,959	\$ 0	\$- 2
Charge-offs	VA160	\$ 1,182	\$ 1,312	\$ 1,316	\$ 761	\$ 1,015
Total Valuation Allowances - Ending Balance	VA170	\$ 59,711	\$ 61,194	\$ 60,949	\$ 58,192	\$ 57,491
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,176	\$ 1,294	\$ 1,316	\$ 757	\$ 1,015
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 133	\$ 286	\$ 75	\$ 18	\$ 65
Construction - Total	SUB2030	\$ 0	\$ 285	\$ 0	\$ 0	\$ 63
1-4 Dwelling Units	VA420	\$ 0	\$ 285	\$ 0	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
Permanent - Total	SUB2041	\$ 133	\$ 1	\$ 75	\$ 18	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 65	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 1	\$ 10	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 133	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,042	\$ 1,005	\$ 1,241	\$ 736	\$ 900
Commercial Loans	VA520	\$ 448	\$ 357	\$ 597	\$ 38	\$ 246
Consumer Loans - Total	SUB2061	\$ 594	\$ 648	\$ 644	\$ 698	\$ 654
Loans on Deposits	VA510	\$ 16	\$ 27	\$ 29	\$ 19	\$ 31
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 547	\$ 572	\$ 561	\$ 637	\$ 563
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 3	\$ 1	\$ 2	\$ 1

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 31	\$ 46	\$ 53	\$ 40	\$ 59
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1	\$ 3	\$ 0	\$ 3	\$ 43
GVA Recoveries - Assets - Total	SUB2126	\$ 175	\$ 229	\$ 419	\$ 280	\$ 153
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4	\$ 30	\$ 31	\$ 21	\$ 32
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4	\$ 30	\$ 31	\$ 21	\$ 32
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 0	\$ 27	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 29	\$ 3	\$ 20	\$ 5
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 170	\$ 199	\$ 388	\$ 257	\$ 121
Commercial Loans	VA521	\$ 24	\$ 68	\$ 153	\$ 34	\$ 1
Consumer Loans - Total	SUB2161	\$ 146	\$ 131	\$ 235	\$ 223	\$ 120
Loans on Deposits	VA511	\$ 9	\$ 6	\$ 8	\$ 8	\$ 4
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 109	\$ 104	\$ 191	\$ 188	\$ 96
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 1	\$ 3	\$ 1	\$ 2
Other	VA561	\$ 28	\$ 20	\$ 25	\$ 26	\$ 18
Other Assets	VA931	\$ 1	\$ 0	\$ 0	\$ 2	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 415	\$- 18	\$ 24	\$ 5	\$- 56
Deposits and Investment Securities	VA38	\$ 0	\$ 5	\$ 5	\$ 5	\$ 0
Mortgage-Backed Securities	VA372	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 382	\$- 20	\$ 17	\$ 0	\$ 4
Construction - Total	SUB2230	\$ 21	\$- 15	\$ 17	\$ 0	\$ 14
1-4 Dwelling Units	VA422	\$ 6	\$- 15	\$ 17	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 15	\$ 0	\$ 0	\$ 0	\$ 14
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 361	\$- 5	\$ 0	\$ 0	\$- 10
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 291	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 58	\$- 5	\$ 0	\$ 0	\$- 10
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 7	\$- 4	\$ 0	\$ 0	\$- 60
Commercial Loans	VA522	\$ 0	\$- 25	\$ 0	\$ 0	\$- 60
Consumer Loans - Total	SUB2261	\$ 7	\$ 21	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 7	\$ 2	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,416	\$ 1,047	\$ 921	\$ 482	\$ 806
Deposits and Investment Securities	VA39	\$ 0	\$ 5	\$ 5	\$ 5	\$ 0
Mortgage-Backed Securities	VA375	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 511	\$ 236	\$ 61	\$- 3	\$ 37
Construction - Total	SUB2330	\$ 21	\$ 270	\$ 17	\$ 0	\$ 77
1-4 Dwelling Units	VA425	\$ 6	\$ 270	\$ 17	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA435	\$ 15	\$ 0	\$ 0	\$ 0	\$ 14
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
Permanent - Total	SUB2341	\$ 490	\$- 34	\$ 44	\$- 3	\$- 40
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 12	\$- 1	\$- 1	\$- 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 290	\$ 0	\$ 38	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 1	\$ 10	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 133	\$ 0	\$ 0	\$ 0	\$- 26
Nonresidential Property (Except Land)	VA485	\$ 55	\$- 34	\$- 3	\$- 2	\$- 15
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 879	\$ 802	\$ 853	\$ 479	\$ 719
Commercial Loans	VA525	\$ 424	\$ 264	\$ 444	\$ 4	\$ 185
Consumer Loans - Total	SUB2361	\$ 455	\$ 538	\$ 409	\$ 475	\$ 534
Loans on Deposits	VA515	\$ 7	\$ 21	\$ 21	\$ 11	\$ 27
Home Improvement Loans	VA519	\$ 0	\$ 0	\$- 8	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 438	\$ 487	\$ 370	\$ 449	\$ 467
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 2	\$- 2	\$ 1	\$- 1
Other	VA565	\$ 10	\$ 28	\$ 28	\$ 14	\$ 41
Repossessed Assets - Total	VA65	\$ 21	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 21	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 4	\$ 2	\$ 1	\$ 43
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,759	\$ 509	\$ 57	\$ 713	\$ 451
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,698	\$ 2,358	\$ 2,111	\$ 2,036	\$ 1,387
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 984	\$ 250	\$ 57	\$ 1,841
Construction	VA951	\$ 0	\$ 422	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 562	\$ 0	\$ 57	\$ 239
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 250	\$ 0	\$ 1,082
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 520
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 27,192	\$ 29,174	\$ 29,318	\$ 37,170	\$ 38,711
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 36,202	\$ 34,105	\$ 26,005	\$ 38,783	\$ 38,575
Substandard	VA965	\$ 33,795	\$ 31,357	\$ 22,295	\$ 35,585	\$ 35,352
Doubtful	VA970	\$ 2,407	\$ 2,748	\$ 3,710	\$ 3,198	\$ 3,223
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 41,917	\$ 48,448	\$ 40,178	\$ 43,598	\$ 35,862
Mortgages - Total	SUB2421	\$ 31,262	\$ 38,131	\$ 33,511	\$ 37,362	\$ 29,136
Construction and Land Loans	SUB2430	\$ 8,945	\$ 8,664	\$ 7,933	\$ 6,050	\$ 3,738
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 17,066	\$ 20,602	\$ 16,629	\$ 18,232	\$ 20,035
Permanent Loans Secured by All Other Property	SUB2450	\$ 6,448	\$ 11,082	\$ 10,146	\$ 14,277	\$ 5,363
Nonmortgages - Total	SUB2461	\$ 10,655	\$ 10,317	\$ 6,667	\$ 6,236	\$ 6,726
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 29,100	\$ 35,985	\$ 24,337	\$ 33,877	\$ 26,265

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 28,320	\$ 34,467	\$ 21,618	\$ 32,216	\$ 25,190
Mortgage Loans - Total	SUB2481	\$ 18,695	\$ 26,254	\$ 15,773	\$ 26,981	\$ 19,390
Construction	PD115	\$ 6,539	\$ 4,637	\$ 2,530	\$ 3,828	\$ 2,836
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,126	\$ 2,613	\$ 1,492	\$ 1,389	\$ 3,229
Secured by First Liens	PD123	\$ 9,157	\$ 12,269	\$ 7,105	\$ 9,875	\$ 10,118
Secured by Junior Liens	PD124	\$ 763	\$ 486	\$ 459	\$ 154	\$ 468
Multifamily (5 or more) Dwelling Units	PD125	\$ 284	\$ 2,978	\$ 211	\$ 1,905	\$ 1,912
Nonresidential Property (Except Land)	PD135	\$ 826	\$ 2,251	\$ 3,976	\$ 8,633	\$ 827
Land	PD138	\$ 0	\$ 1,020	\$ 0	\$ 1,197	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,328	\$ 2,986	\$ 452	\$ 960	\$ 164
Consumer Loans - Total	SUB2511	\$ 7,297	\$ 5,227	\$ 5,393	\$ 4,275	\$ 5,636
Loans on Deposits	PD161	\$ 130	\$ 178	\$ 64	\$ 34	\$ 86
Home Improvement Loans	PD163	\$ 0	\$ 59	\$ 59	\$ 0	\$ 52
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	PD167	\$ 7,090	\$ 4,919	\$ 5,236	\$ 4,207	\$ 5,387
Mobile Home Loans	PD169	\$ 7	\$ 15	\$ 8	\$ 10	\$ 47
Credit Cards	PD171	\$ 5	\$ 7	\$ 0	\$ 0	\$ 2
Other	PD180	\$ 65	\$ 49	\$ 26	\$ 23	\$ 62
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 225	\$ 0	\$ 0	\$ 0	\$ 378
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 780	\$ 1,518	\$ 2,719	\$ 1,661	\$ 1,075
Mortgage Loans - Total	SUB2491	\$ 779	\$ 1,513	\$ 2,707	\$ 1,640	\$ 1,055
Construction	PD215	\$ 0	\$ 0	\$ 360	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 89	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 624	\$ 1,483	\$ 2,034	\$ 1,597	\$ 933
Secured by Junior Liens	PD224	\$ 155	\$ 30	\$ 0	\$ 43	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 224	\$ 0	\$ 122
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1	\$ 0	\$ 1	\$ 1	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 5	\$ 11	\$ 20	\$ 20
Loans on Deposits	PD261	\$ 0	\$ 5	\$ 0	\$ 11	\$ 12
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 1	\$ 1	\$ 7
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 10	\$ 1	\$ 1
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 224	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 12,817	\$ 12,463	\$ 15,841	\$ 9,721	\$ 9,597
Mortgage Loans - Total	SUB2501	\$ 11,788	\$ 10,364	\$ 15,031	\$ 8,741	\$ 8,691
Construction	PD315	\$ 1,209	\$ 1,810	\$ 3,846	\$ 1,025	\$ 902
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 857	\$ 542	\$ 472	\$ 367	\$ 411
Secured by First Liens	PD323	\$ 4,344	\$ 3,077	\$ 4,975	\$ 4,786	\$ 4,862
Secured by Junior Liens	PD324	\$ 40	\$ 102	\$ 3	\$ 21	\$ 14
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 388	\$ 388
Nonresidential Property (Except Land)	PD335	\$ 4,141	\$ 3,636	\$ 4,538	\$ 2,154	\$ 2,114

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 1,197	\$ 1,197	\$ 1,197	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 662	\$ 1,892	\$ 587	\$ 681	\$ 474
Consumer Loans - Total	SUB2531	\$ 367	\$ 207	\$ 223	\$ 299	\$ 432
Loans on Deposits	PD361	\$ 46	\$ 22	\$ 35	\$ 62	\$ 74
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Auto Loans	PD367	\$ 307	\$ 180	\$ 180	\$ 232	\$ 343
Mobile Home Loans	PD369	\$ 8	\$ 0	\$ 1	\$ 2	\$ 3
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 5	\$ 4	\$ 6	\$ 2	\$ 11
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 42	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 37	\$ 37	\$ 0	\$ 69	\$ 69
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 5,895	\$ 5,940	\$ 5,615	\$ 5,076	\$ 4,444
90% up to 100% LTV	LD110	\$ 5,895	\$ 5,940	\$ 5,427	\$ 5,076	\$ 4,444
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 188	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 275	\$ 275	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 275	\$ 275	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 275	\$ 275	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 1,504	\$ 1,115	\$ 412	\$ 394
90% up to 100% LTV	LD430	\$ 0	\$ 1,504	\$ 927	\$ 412	\$ 394
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 188	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 181,220	\$ 165,140	\$ 162,755	\$ 186,118	\$ 193,763
Mortgage Construction Loans	CC105	\$ 134,838	\$ 108,481	\$ 103,646	\$ 119,484	\$ 128,981
Other Mortgage Loans	CC115	\$ 46,382	\$ 56,659	\$ 59,109	\$ 66,634	\$ 64,782
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 35,787	\$ 39,895	\$ 38,497	\$ 35,468	\$ 37,548
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 111,073	\$ 138,963	\$ 162,310	\$ 144,126	\$ 102,273
1-4 Dwelling Units	CC280	\$ 38,094	\$ 51,748	\$ 77,222	\$ 71,962	\$ 49,708
Multifamily (5 or more) Dwelling Units	CC290	\$ 14,830	\$ 5,849	\$ 17,611	\$ 7,580	\$ 23,332
All Other Real Estate	CC300	\$ 58,149	\$ 81,366	\$ 67,477	\$ 64,584	\$ 29,233
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 20,231	\$ 37,550	\$ 53,410	\$ 20,456	\$ 12,165
Commitments Outstanding to Purchase Loans	CC320	\$ 437	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 21,945	\$ 24,739	\$ 23,976	\$ 20,920	\$ 19,076
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 6,045	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 880	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 928	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 443,797	\$ 447,876	\$ 439,321	\$ 434,969	\$ 431,844
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 317,510	\$ 326,050	\$ 324,197	\$ 315,592	\$ 308,844
Commercial Lines	CC420	\$ 111,452	\$ 106,725	\$ 100,090	\$ 104,110	\$ 107,583

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,835	\$ 15,101	\$ 15,034	\$ 15,267	\$ 15,417
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 19,122	\$ 20,388	\$ 17,036	\$ 17,602	\$ 16,327
Commercial	CC430	\$ 1,153	\$ 1,403	\$ 1,203	\$ 1,498	\$ 9,257
Standby, Not Included on CC465 or CC468	CC435	\$ 17,969	\$ 18,985	\$ 15,833	\$ 16,104	\$ 7,070
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,972	\$ 13,299	\$ 14,295	\$ 11,662	\$ 11,740
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 538	\$ 612	\$ 641	\$ 592	\$ 591
Other Contingent Liabilities	CC480	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 113,341	\$ 48,626	\$ 39,126	\$ 48,422	\$ 35,130
Pass-Through Securities	CF143	\$ 51,215	\$ 44,531	\$ 24,163	\$ 46,062	\$ 28,455
Other Mortgage-Backed Securities	CF153	\$ 62,126	\$ 4,095	\$ 14,963	\$ 2,360	\$ 6,675
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 11,804	\$ 8,402	\$ 0	\$ 11,384	\$ 0
Pass-Through Securities	CF145	\$ 11,804	\$ 8,402	\$ 0	\$ 11,384	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 101,537	\$ 40,224	\$ 39,126	\$ 37,038	\$ 35,130
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ - 40,780	\$ - 37,371	\$ - 42,922	\$ - 33,850	\$ - 51,285
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 1,818	\$ - 1,444	\$ - 1,440	\$ - 6,001	\$ - 1,757
Mortgage Loans Disbursed - Total	SUB3831	\$ 267,516	\$ 312,390	\$ 359,306	\$ 330,447	\$ 429,627
Construction Loans - Total	SUB3840	\$ 56,635	\$ 53,412	\$ 63,799	\$ 61,571	\$ 67,914
1-4 Dwelling Units	CF190	\$ 37,373	\$ 35,769	\$ 44,705	\$ 42,976	\$ 43,528
Multifamily (5 or more) Dwelling Units	CF200	\$ 13,111	\$ 11,316	\$ 11,733	\$ 11,128	\$ 16,622
Nonresidential	CF210	\$ 6,151	\$ 6,327	\$ 7,361	\$ 7,467	\$ 7,764
Permanent Loans - Total	SUB3851	\$ 210,881	\$ 258,978	\$ 295,507	\$ 268,876	\$ 361,713
1-4 Dwelling Units	CF225	\$ 171,402	\$ 190,754	\$ 238,081	\$ 188,305	\$ 279,289
Multifamily (5 or more) Dwelling Units	CF245	\$ 18,952	\$ 23,991	\$ 13,192	\$ 25,996	\$ 26,043
Nonresidential (Except Land)	CF260	\$ 17,124	\$ 38,042	\$ 36,995	\$ 49,582	\$ 54,450

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 3,403	\$ 6,191	\$ 7,239	\$ 4,993	\$ 1,931
Loans and Participations Purchased - Total	SUB3880	\$ 3,778	\$ 5,633	\$ 7,082	\$ 24,264	\$ 1,630
Secured by 1-4 Dwelling Units	CF280	\$ 2,542	\$ 3,017	\$ 5,097	\$ 23,305	\$ 106
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 458	\$ 2,372	\$ 1,104	\$ 959	\$ 819
Secured by Nonresidential	CF300	\$ 778	\$ 244	\$ 881	\$ 0	\$ 705
Loans and Participations Sold - Total	SUB3890	\$ 50,958	\$ 43,041	\$ 40,716	\$ 41,624	\$ 108,694
Secured by 1-4 Dwelling Units	CF310	\$ 50,958	\$ 41,461	\$ 40,716	\$ 41,589	\$ 108,557
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
Secured by Nonresidential	CF330	\$ 0	\$ 1,580	\$ 0	\$ 35	\$ 95
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ - 47,180	\$ - 37,408	\$ - 33,634	\$ - 17,360	\$ - 107,064
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 206,176	\$ 244,618	\$ 245,371	\$ 243,164	\$ 275,686
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ - 12,424	\$ 4,432	\$ - 2,785	\$ 2,033	\$ - 1,140
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 62,186	\$ 71,080	\$ 62,080	\$ 59,904	\$ 124,794
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,736	\$ 34,796	\$ 77,516	\$ 71,956	\$ 45,737
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 172,081	\$ 169,614	\$ 304,202	\$ 172,430	\$ 154,102
Commercial	CF390	\$ 94,452	\$ 86,126	\$ 206,634	\$ 72,749	\$ 82,486
Consumer	CF400	\$ 77,629	\$ 83,488	\$ 97,568	\$ 99,681	\$ 71,616
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 172,081	\$ 169,614	\$ 304,202	\$ 172,430	\$ 154,102
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ - 7,714	\$ 20,871	\$ 113,334	\$ 50,965	\$ - 5,638
New Deposits Received less Deposits Withdrawn	CF420	\$ - 49,538	\$ - 16,731	\$ 78,486	\$ 20,200	\$ - 33,802
Interest Credited to Deposits	CF430	\$ 41,824	\$ 37,602	\$ 34,848	\$ 30,765	\$ 28,164
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 114,902	\$ 112,998	\$ 103,763	\$ 41,327	\$ 39,765
Fully Insured	DI100	\$ 114,902	\$ 110,618	\$ 101,383	\$ 30,534	\$ 29,961
Other	DI110	\$ 0	\$ 2,380	\$ 2,380	\$ 10,793	\$ 9,804
Deposits (Excluding Retirement Accounts) with Balances						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
\$100,000 or Less	DI120	\$ 3,329,793	\$ 3,655,196	\$ 3,659,804	\$ 3,575,915	\$ 3,512,831
Greater than \$100,000	DI130	\$ 1,643,429	\$ 1,724,832	\$ 1,697,554	\$ 1,668,002	\$ 1,681,655
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	391,802	425,558	424,641	422,649	419,524
Greater than \$100,000	DI160	8,382	8,805	8,747	8,666	8,723
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 377,124	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 19,555	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	27,986	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	3,049	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 411,669	\$ 410,669	\$ 408,544	\$ 401,566	\$ 394,861
Uninsured Deposits	DI210	\$ 739,030	\$ 751,582	\$ 718,836	\$ 707,982	\$ 781,759
Preferred Deposits	DI220	\$ 6,646	\$ 8,860	\$ 6,584	\$ 8,482	\$ 11,817
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 539,640	\$ 546,982	\$ 597,132	\$ 558,996	\$ 554,263
Money Market Deposit Accounts	DI320	\$ 874,981	\$ 881,933	\$ 871,107	\$ 892,580	\$ 917,374
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 996,448	\$ 1,015,901	\$ 1,029,699	\$ 1,093,068	\$ 1,123,912
Time Deposits	DI340	\$ 2,958,834	\$ 2,935,207	\$ 2,859,419	\$ 2,699,275	\$ 2,598,935
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 287,870	\$ 273,086	\$ 299,152	\$ 274,520	\$ 277,277
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 550	\$ 828	\$ 689	\$ 493	\$ 712
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 3,452	\$ 18,819	\$ 30,263	\$ 28,551	\$ 27,192
Time and Savings Deposits	DI650	\$ 761	\$ 9,053	\$ 8,610	\$ 10,186	\$ 9,389
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,370	1,356	1,385	1,346	1,332
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,119,491	\$ 1,053,255	\$ 1,064,651	\$ 1,090,551	\$ 1,121,123
Assets Held for Sale	SI387	\$ 9,624	\$ 11,786	\$ 9,421	\$ 9,395	\$ 11,356
Loans Serviced for Others	SI390	\$ 1,048,856	\$ 1,123,896	\$ 1,236,220	\$ 1,261,831	\$ 1,282,064
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 119	\$ 172	\$ 172	\$ 170
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.10%	88.19%	87.65%	88.60%	89.44%
Second month of Qtr	SI582	87.17%	87.66%	87.84%	88.53%	89.32%
Third month of Qtr	SI583	87.23%	87.89%	87.87%	88.08%	88.70%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 77,874	\$ 81,974	\$ 82,674	\$ 82,249	\$ 82,714
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 31,515	\$ 31,882	\$ 32,226	\$ 32,799	\$ 31,567
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	13	15	15	16	14
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,041,456	\$ 1,037,499	\$ 1,015,031	\$ 997,974	\$ 985,058
Net Income (Loss) (SO91)	SI610	\$ 8,385	\$ 11,900	\$ 11,880	\$ 11,050	\$ 13,407
Dividends Declared						
Preferred Stock	SI620	\$ 16	\$ 16	\$ 14	\$ 0	\$ 0
Common Stock	SI630	\$ 6,000	\$ 420	\$ 170	\$ 0	\$ 241
Stock Issued	SI640	\$ 0	\$ 0	\$ 8,962	\$ 0	\$ 2
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 340	\$ 0	\$ 4,676	\$ 8,486	\$ 1,652
New Basis Accounting Adjustments	SI660	\$ 12,357	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,587	\$ 8,588	\$ - 3,116	\$ - 2,956	\$ - 2,029
Prior Period Adjustments	SI668	\$ - 176	\$ - 79	\$ 80	\$ 117	\$ - 143

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Other Adjustments	SI671	\$ 544	\$- 3,659	\$ 169	\$ 360	\$ 270
Ending Equity Capital (SC80)	SI680	\$ 1,058,477	\$ 1,053,813	\$ 1,037,498	\$ 1,015,031	\$ 997,976
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 730	\$ 588	\$ 8	\$ 704	\$ 122
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 130	\$ 170	\$ 177	\$ 100	\$ 81
Average Balance Sheet Data						
Total Assets	SI870	\$ 7,583,888	\$ 7,598,905	\$ 7,522,799	\$ 7,265,653	\$ 7,192,558
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,194,979	\$ 1,193,833	\$ 1,130,844	\$ 1,121,744	\$ 1,213,839
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,107,425	\$ 5,130,244	\$ 5,059,401	\$ 4,994,214	\$ 4,900,142
Nonmortgage Loans	SI885	\$ 1,017,186	\$ 1,007,722	\$ 963,585	\$ 799,157	\$ 786,472
Deposits and Excrows	SI890	\$ 5,216,916	\$ 5,245,172	\$ 5,200,814	\$ 5,087,028	\$ 5,099,115
Total Borrowings	SI895	\$ 1,140,678	\$ 1,153,605	\$ 1,132,671	\$ 1,028,778	\$ 967,235

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	1	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 3:55 PM	TFR Industry Aggregate Report 93025 - OTS-Regulated: Massachusetts December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	12	14	13	11

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,405,004	\$ 2,081,948	\$ 1,850,012	\$ 1,744,465	\$ 1,526,574
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,742,234	\$ 1,471,828	\$ 1,316,142	\$ 1,203,253	\$ 1,052,624
Personal Trust and Agency Accounts	FS210	\$ 482,868	\$ 428,707	\$ 415,430	\$ 394,530	\$ 370,415
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,259,366	\$ 1,043,121	\$ 900,712	\$ 808,723	\$ 682,209
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 662,770	\$ 610,120	\$ 533,870	\$ 541,212	\$ 473,950
Personal Trust and Agency Accounts	FS211	\$ 662,770	\$ 610,120	\$ 533,870	\$ 541,212	\$ 473,950
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,034	1,753	1,563	1,337	1,181
Personal Trust and Agency Accounts	FS212	568	511	474	423	400
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,466	1,242	1,089	914	781
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	409	395	381	362	327
Personal Trust and Agency Accounts	FS213	409	395	381	362	327
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 11,481	\$ 8,115	\$ 4,938	\$ 4,665	\$ 5,575
Personal Trust and Agency Accounts	FS310	\$ 3,558	\$ 2,595	\$ 1,621	\$ 1,595	\$ 2,260
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 7,923	\$ 5,520	\$ 3,317	\$ 3,070	\$ 3,315
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 10,232	\$ 6,359	\$ 4,156	\$ 2,426	\$ 7,821
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:55 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,249	\$ 1,756	\$ 782	\$ 2,239	\$- 2,246
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 482,868	\$ 428,617	\$ 415,430	\$ 394,530	\$ 370,415
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 31	\$ 47	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,559	\$ 1,419	\$ 1,177	\$ 261	\$ 0
State, County and Municipal Obligations	FS425	\$ 4,580	\$ 4,867	\$ 5,845	\$ 4,434	\$ 2,844
Money Market Mutual Funds	FS430	\$ 35,903	\$ 23,782	\$ 21,325	\$ 20,457	\$ 24,079
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 131,000	\$ 116,108	\$ 112,038	\$ 107,317	\$ 96,240
Common and Preferred Stock	FS445	\$ 308,288	\$ 280,887	\$ 273,538	\$ 260,554	\$ 245,685
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,507	\$ 1,507	\$ 1,507	\$ 1,507	\$ 1,567
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,058,478	\$ 1,053,813	\$ 1,037,498	\$ 1,015,031	\$ 997,976
Equity Capital Deductions - Total	SUB1631	\$ 17,552	\$ 18,154	\$ 18,554	\$ 10,543	\$ 10,811
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 16,341	\$ 16,861	\$ 17,266	\$ 10,032	\$ 10,260
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 411	\$ 493	\$ 488	\$ 511	\$ 551
Other	CCR134	\$ 800	\$ 800	\$ 800	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 3,235	\$ 4,509	\$ 12,650	\$ 9,599	\$ 6,957
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 3,235	\$ 4,509	\$ 12,650	\$ 9,599	\$ 6,957

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,044,161	\$ 1,040,168	\$ 1,031,594	\$ 1,014,087	\$ 994,122
Total Assets (SC60)	CCR205	\$ 7,794,075	\$ 7,639,414	\$ 7,581,060	\$ 7,367,523	\$ 7,220,408
Asset Deductions - Total	SUB1651	\$ 16,752	\$ 17,354	\$ 17,754	\$ 10,543	\$ 10,811
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,341	\$ 16,861	\$ 17,266	\$ 10,032	\$ 10,260
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 411	\$ 493	\$ 488	\$ 511	\$ 551
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 4,288	\$ 5,806	\$ 17,118	\$ 12,929	\$ 9,539
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,288	\$ 5,806	\$ 17,118	\$ 12,929	\$ 9,539
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,781,611	\$ 7,627,866	\$ 7,580,424	\$ 7,369,909	\$ 7,219,136
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 307,771	\$ 298,919	\$ 296,291	\$ 283,800	\$ 282,081
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,044,161	\$ 1,040,168	\$ 1,031,594	\$ 1,014,087	\$ 994,122
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,632	\$ 2,597	\$ 1,967	\$ 2,334	\$ 2,388
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 56,409	\$ 56,332	\$ 56,429	\$ 54,277	\$ 53,242
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 59,041	\$ 58,929	\$ 58,396	\$ 56,611	\$ 55,630
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 59,041	\$ 58,929	\$ 58,396	\$ 56,611	\$ 55,630
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 852	\$ 870	\$ 910	\$ 915	\$ 900
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 218	\$ 271	\$ 271	\$ 269
Total Risk-Based Capital	CCR39	\$ 1,102,251	\$ 1,098,009	\$ 1,088,809	\$ 1,069,512	\$ 1,048,583
0% R/W Category - Cash	CCR400	\$ 29,334	\$ 27,188	\$ 26,743	\$ 25,750	\$ 27,346
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 142,338	\$ 155,028	\$ 170,509	\$ 176,677	\$ 182,163
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,793

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93025 - OTS-Regulated: Massachusetts	(\$Thousands)
Run Date: February 21, 2007, 3:55 PM	December 2006	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 91,606	\$ 61,640	\$ 63,446	\$ 77,546	\$ 74,914
0% R/W Category - Assets Total	CCR420	\$ 263,378	\$ 243,956	\$ 260,798	\$ 280,073	\$ 286,216
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 680,896	\$ 630,605	\$ 632,678	\$ 636,887	\$ 624,794
20% R/W Category - Claims on FHLBs	CCR435	\$ 290,551	\$ 286,058	\$ 290,084	\$ 297,776	\$ 266,068
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 76,255	\$ 74,853	\$ 71,575	\$ 68,558	\$ 54,089
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 190,921	\$ 97,540	\$ 89,725	\$ 96,835	\$ 78,017
20% R/W Category - Other	CCR450	\$ 584,748	\$ 616,530	\$ 605,075	\$ 620,076	\$ 604,318
20% R/W Category - Assets Total	CCR455	\$ 1,823,371	\$ 1,705,586	\$ 1,689,137	\$ 1,720,132	\$ 1,627,286
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 364,671	\$ 341,118	\$ 337,828	\$ 344,024	\$ 325,456
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,411,089	\$ 2,400,386	\$ 2,367,021	\$ 2,315,714	\$ 2,264,609
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,114	\$ 30,791	\$ 30,737	\$ 31,764	\$ 31,632
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 26,947	\$ 7,749	\$ 4,801	\$ 0	\$ 4,726
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 187,149	\$ 184,167	\$ 164,477	\$ 156,813	\$ 155,775
50% R/W Category - Assets Total	CCR485	\$ 2,656,299	\$ 2,623,093	\$ 2,567,036	\$ 2,504,291	\$ 2,456,742
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,328,155	\$ 1,311,552	\$ 1,283,524	\$ 1,252,151	\$ 1,228,376
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,688	\$ 10,228	\$ 37,119	\$ 22,404	\$ 47,430
100% R/W Category - All Other Assets	CCR506	\$ 3,442,605	\$ 3,443,252	\$ 3,430,557	\$ 3,248,569	\$ 3,180,568
100% R/W Category - Assets Total	CCR510	\$ 3,450,293	\$ 3,453,480	\$ 3,467,676	\$ 3,270,973	\$ 3,227,998
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,450,293	\$ 3,453,480	\$ 3,467,676	\$ 3,270,973	\$ 3,227,998
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,193,341	\$ 8,026,115	\$ 7,984,647	\$ 7,775,469	\$ 7,598,242
Subtotal Risk-Weighted Assets	CCR75	\$ 5,143,118	\$ 5,106,145	\$ 5,089,023	\$ 4,867,144	\$ 4,781,826
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,609	\$ 4,577	\$ 4,159	\$ 3,631	\$ 3,987
Total Risk-Weighted Assets	CCR78	\$ 5,140,509	\$ 5,101,568	\$ 5,084,864	\$ 4,863,513	\$ 4,777,839
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 411,242	\$ 408,124	\$ 406,788	\$ 389,083	\$ 382,228
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	13.42%	13.64%	13.61%	13.76%	13.77%
Total Risk-Based Capital Ratio	CCR820	21.44%	21.52%	21.41%	21.99%	21.95%
Tier 1 Risk-Based Capital Ratio	CCR830	20.31%	20.38%	20.28%	20.85%	20.80%
Tangible Equity Ratio	CCR840	13.43%	13.65%	13.62%	13.76%	13.77%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.