

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Dec 2009 Value	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value
Number of Regulated Institutions	19	19	19	19	21

Schedule NS --- Optional Narrative Statement		Dec 2009 Value	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	2	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		Dec 2009 Value	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 998,429	\$ 971,755	\$ 990,871	\$ 820,245	\$ 907,362
Cash and Non-Interest-Earning Deposits	SC110	\$ 136,905	\$ 118,340	\$ 133,206	\$ 102,041	\$ 126,933
Interest-Earning Deposits in FHLBs	SC112	\$ 87,044	\$ 101,717	\$ 100,190	\$ 77,857	\$ 55,132
Other Interest-Earning Deposits	SC118	\$ 128,187	\$ 96,088	\$ 71,394	\$ 48,437	\$ 26,447
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 38,228	\$ 75,989	\$ 85,749	\$ 117,500	\$ 89,253
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 290,215	\$ 272,775	\$ 232,460	\$ 212,420	\$ 349,443
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 106,970	\$ 107,066	\$ 144,732	\$ 97,452	\$ 106,472
State and Municipal Obligations	SC180	\$ 139,813	\$ 132,458	\$ 124,439	\$ 103,048	\$ 94,931
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 66,341	\$ 62,256	\$ 94,049	\$ 56,883	\$ 53,883
Accrued Interest Receivable	SC191	\$ 4,726	\$ 5,066	\$ 4,652	\$ 4,607	\$ 4,868
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,426,576	\$ 1,466,051	\$ 1,469,269	\$ 1,510,029	\$ 1,404,863
Mortgage-Backed Securities - Total	SC22	\$ 1,426,576	\$ 1,466,051	\$ 1,469,269	\$ 1,510,029	\$ 1,404,863
Pass-Through - Total	SUB0073	\$ 1,187,057	\$ 1,249,392	\$ 1,270,138	\$ 1,319,861	\$ 1,223,897
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,181,934	\$ 1,249,289	\$ 1,270,032	\$ 1,319,753	\$ 1,223,786
Other Pass-Through	SC215	\$ 5,123	\$ 103	\$ 106	\$ 108	\$ 111
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 233,205	\$ 210,888	\$ 193,059	\$ 183,839	\$ 175,169
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 164,407	\$ 115,903	\$ 67,096	\$ 30,473	\$ 9,456
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 45,305	\$ 56,464	\$ 79,410	\$ 104,186	\$ 117,763
Other	SC222	\$ 23,493	\$ 38,521	\$ 46,553	\$ 49,180	\$ 47,950
Accrued Interest Receivable	SC228	\$ 6,314	\$ 5,771	\$ 6,072	\$ 6,329	\$ 5,797

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,540,323	\$ 5,343,330	\$ 5,365,781	\$ 5,305,395	\$ 6,120,082
Mortgage Loans - Total	SC26	\$ 5,481,219	\$ 5,287,548	\$ 5,311,320	\$ 5,253,784	\$ 6,059,482
Construction Loans - Total	SUB0100	\$ 279,400	\$ 275,238	\$ 290,870	\$ 293,007	\$ 338,253
Residential - Total	SUB0110	\$ 197,817	\$ 214,735	\$ 222,751	\$ 227,372	\$ 235,191
1-4 Dwelling Units	SC230	\$ 112,250	\$ 117,853	\$ 131,135	\$ 143,865	\$ 145,039
Multifamily (5 or more) Dwelling Units	SC235	\$ 85,567	\$ 96,882	\$ 91,616	\$ 83,507	\$ 90,152
Nonresidential Property	SC240	\$ 81,583	\$ 60,503	\$ 68,119	\$ 65,635	\$ 103,062
Permanent Loans - Total	SUB0121	\$ 5,242,652	\$ 5,049,728	\$ 5,056,440	\$ 4,995,387	\$ 5,763,161
Residential - Total	SUB0131	\$ 3,741,110	\$ 3,675,551	\$ 3,753,335	\$ 3,741,044	\$ 3,975,928
1-4 Dwelling Units - Total	SUB0141	\$ 3,055,600	\$ 3,015,075	\$ 3,091,450	\$ 3,102,742	\$ 3,328,426
Revolving Open-End Loans	SC251	\$ 296,524	\$ 279,189	\$ 269,564	\$ 257,881	\$ 311,917
All Other - First Liens	SC254	\$ 2,599,398	\$ 2,567,312	\$ 2,643,607	\$ 2,647,447	\$ 2,778,443
All Other - Junior Liens	SC255	\$ 159,678	\$ 168,574	\$ 178,279	\$ 197,414	\$ 238,066
Multifamily (5 or more) Dwelling Units	SC256	\$ 685,510	\$ 660,476	\$ 661,885	\$ 638,302	\$ 647,502
Nonresidential Property (Except Land)	SC260	\$ 1,468,494	\$ 1,341,454	\$ 1,267,079	\$ 1,220,613	\$ 1,730,578
Land	SC265	\$ 33,048	\$ 32,723	\$ 36,026	\$ 33,730	\$ 56,655
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 197,086	\$- 22,344	\$ 58,916	\$ 40,480	\$ 127,000
Accrued Interest Receivable	SC272	\$ 17,559	\$ 17,903	\$ 18,010	\$ 16,596	\$ 18,211
Advances for Taxes and Insurance	SC275	\$ 712	\$ 461	\$ 461	\$ 405	\$ 457
Allowance for Loan and Lease Losses	SC283	\$ 59,104	\$ 55,782	\$ 54,461	\$ 51,611	\$ 60,600
Nonmortgage Loans - Gross	SUB0162	\$ 1,305,519	\$ 1,276,244	\$ 1,281,144	\$ 1,257,754	\$ 1,537,360
Nonmortgage Loans - Total	SC31	\$ 1,284,234	\$ 1,255,910	\$ 1,260,744	\$ 1,238,233	\$ 1,514,576
Commercial Loans - Total	SC32	\$ 669,996	\$ 614,068	\$ 615,405	\$ 591,149	\$ 853,660
Secured	SC300	\$ 661,406	\$ 605,773	\$ 608,532	\$ 583,150	\$ 565,123
Unsecured	SC303	\$ 8,573	\$ 8,273	\$ 6,846	\$ 7,960	\$ 288,482
Lease Receivables	SC306	\$ 17	\$ 22	\$ 27	\$ 39	\$ 55
Consumer Loans - Total	SC35	\$ 629,013	\$ 655,807	\$ 659,450	\$ 660,236	\$ 674,123
Loans on Deposits	SC310	\$ 11,143	\$ 11,231	\$ 10,972	\$ 10,370	\$ 10,780
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,447	\$ 1,432	\$ 1,419	\$ 1,392	\$ 1,355
Education Loans	SC320	\$ 1	\$ 2	\$ 3	\$ 3	\$ 5
Auto Loans	SC323	\$ 575,172	\$ 603,421	\$ 610,326	\$ 618,519	\$ 638,941
Mobile Home Loans	SC326	\$ 11,309	\$ 11,755	\$ 12,178	\$ 12,753	\$ 12,959
Credit Cards	SC328	\$ 1	\$ 0	\$ 0	\$ 86	\$ 107

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 29,940	\$ 27,966	\$ 24,552	\$ 17,113	\$ 9,976
Accrued Interest Receivable	SC348	\$ 6,510	\$ 6,369	\$ 6,289	\$ 6,369	\$ 9,577
Allowance for Loan and Lease Losses	SC357	\$ 21,285	\$ 20,334	\$ 20,400	\$ 19,521	\$ 22,784
Repossessed Assets - Gross	SUB0201	\$ 12,111	\$ 10,319	\$ 6,194	\$ 5,202	\$ 5,345
Repossessed Assets - Total	SC40	\$ 12,111	\$ 10,319	\$ 6,194	\$ 5,202	\$ 5,345
Real Estate - Total	SUB0210	\$ 10,473	\$ 8,262	\$ 4,425	\$ 3,185	\$ 3,309
Construction	SC405	\$ 3,460	\$ 3,514	\$ 1,669	\$ 1,062	\$ 723
Residential - Total	SUB0225	\$ 2,738	\$ 2,110	\$ 845	\$ 589	\$ 1,191
1-4 Dwelling Units	SC415	\$ 2,738	\$ 2,110	\$ 845	\$ 589	\$ 1,191
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,637	\$ 948	\$ 258	\$ 0	\$ 815
Land	SC428	\$ 1,638	\$ 1,690	\$ 1,653	\$ 1,534	\$ 580
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,638	\$ 2,057	\$ 1,769	\$ 2,017	\$ 2,036
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 103,760	\$ 100,147	\$ 99,308	\$ 98,650	\$ 97,537
Federal Home Loan Bank Stock	SC510	\$ 103,385	\$ 99,772	\$ 98,933	\$ 98,275	\$ 97,162
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 95,623	\$ 93,237	\$ 93,658	\$ 91,625	\$ 105,707
Other Assets - Gross	SUB0262	\$ 285,609	\$ 294,738	\$ 240,395	\$ 225,782	\$ 393,166
Other Assets - Total	SC59	\$ 285,601	\$ 294,732	\$ 240,389	\$ 225,767	\$ 393,148
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 60,638	\$ 59,786	\$ 59,132	\$ 58,517	\$ 57,896
Other	SC625	\$ 70,836	\$ 69,855	\$ 69,261	\$ 68,598	\$ 68,188
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 14,198	\$ 13,194	\$ 12,420	\$ 8,178	\$ 6,474
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 20,229	\$ 12,330	\$ 12,754	\$ 13,042	\$ 168,988
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 119,708	\$ 139,573	\$ 86,828	\$ 77,447	\$ 91,620
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 8	\$ 6	\$ 6	\$ 15	\$ 18
General Valuation Allowances - Total	SUB2092	\$ 80,397	\$ 76,122	\$ 74,867	\$ 71,147	\$ 83,402
Total Assets - Gross	SUB0283	\$ 9,767,950	\$ 9,555,821	\$ 9,546,620	\$ 9,314,682	\$ 10,571,422
Total Assets	SC60	\$ 9,687,553	\$ 9,479,699	\$ 9,471,753	\$ 9,243,535	\$ 10,488,020
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,672,285	\$ 6,404,064	\$ 6,368,320	\$ 6,113,604	\$ 6,662,653
Deposits	SC710	\$ 6,647,271	\$ 6,378,753	\$ 6,343,395	\$ 6,087,760	\$ 6,640,643
Escrows	SC712	\$ 24,378	\$ 25,416	\$ 24,953	\$ 25,879	\$ 22,027
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 636	\$ -105	\$ -28	\$ -35	\$ -17
Borrowings - Total	SC72	\$ 1,650,762	\$ 1,687,896	\$ 1,780,685	\$ 1,812,844	\$ 2,208,684
Advances from FHLBank	SC720	\$ 1,418,726	\$ 1,469,561	\$ 1,552,741	\$ 1,615,150	\$ 1,778,732
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 190,578	\$ 179,759	\$ 189,133	\$ 159,752	\$ 398,733
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 41,458	\$ 38,576	\$ 38,811	\$ 37,942	\$ 31,219
Other Liabilities - Total	SC75	\$ 71,902	\$ 142,109	\$ 77,688	\$ 85,170	\$ 124,275
Accrued Interest Payable - Deposits	SC763	\$ 1,070	\$ 1,093	\$ 1,267	\$ 1,807	\$ 1,590
Accrued Interest Payable - Other	SC766	\$ 4,353	\$ 4,879	\$ 5,452	\$ 5,873	\$ 5,753
Accrued Taxes	SC776	\$ 6,619	\$ 5,854	\$ 2,718	\$ 4,545	\$ 14,912
Accounts Payable	SC780	\$ 11,478	\$ 14,797	\$ 13,313	\$ 15,078	\$ 14,427
Deferred Income Taxes	SC790	\$ 2,929	\$ 2,987	\$ 2,752	\$ 2,765	\$ 13,490
Other Liabilities and Deferred Income	SC796	\$ 45,453	\$ 112,499	\$ 52,186	\$ 55,102	\$ 74,103
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

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
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
Total Liabilities	SC70	\$ 8,394,949	\$ 8,234,069	\$ 8,226,693	\$ 8,011,618	\$ 8,995,612
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 584,893	\$ 544,153	\$ 543,995	\$ 543,018	\$ 798,456
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,052	\$ 1,052	\$ 1,052	\$ 1,052	\$ 1,052
Paid in Excess of Par	SC830	\$ 583,065	\$ 542,325	\$ 542,167	\$ 541,190	\$ 796,628
Accumulated Other Comprehensive Income - Total	SC86	\$ 5,904	\$ 8,139	\$- 4,067	\$- 4,823	\$- 6,838
Accumulated Gains (Losses) on Certain Securities	SC860	\$ 9,289	\$ 13,495	\$ 1,003	\$- 432	\$- 3,710
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 3,385	\$- 5,356	\$- 5,070	\$- 4,391	\$- 3,128
Retained Earnings	SC880	\$ 713,778	\$ 706,108	\$ 719,020	\$ 708,183	\$ 715,942
Other Components of Equity Capital	SC891	\$- 14,081	\$- 14,693	\$- 15,626	\$- 16,331	\$- 16,950
Total Savings Association Equity Capital	SC80	\$ 1,290,494	\$ 1,243,707	\$ 1,243,322	\$ 1,230,047	\$ 1,490,610
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 2,106	\$ 1,923	\$ 1,734	\$ 1,870	\$ 1,798
Total Equity Capital	SC84	\$ 1,292,600	\$ 1,245,630	\$ 1,245,056	\$ 1,231,917	N/A
Total Liabilities and Equity Capital	SC90	\$ 9,687,549	\$ 9,479,699	\$ 9,471,749	\$ 9,243,535	\$ 10,488,020

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 115,543	\$ 115,638	\$ 117,684	\$ 116,672	\$ 136,661
Deposits and Investment Securities	SO115	\$ 5,319	\$ 4,788	\$ 4,636	\$ 4,779	\$ 6,708
Mortgage-Backed Securities	SO125	\$ 15,755	\$ 16,126	\$ 16,624	\$ 17,232	\$ 16,747
Mortgage Loans	SO141	\$ 72,546	\$ 72,863	\$ 75,104	\$ 73,770	\$ 88,322
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 283	\$ 282	\$ 225	\$ 341	\$ 314
Nonmortgage Loans - Total	SUB0950	\$ 21,384	\$ 21,316	\$ 20,923	\$ 20,318	\$ 24,366
Commercial Loans and Leases	SO160	\$ 11,122	\$ 10,711	\$ 10,329	\$ 9,743	\$ 13,161
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 187	\$ 197	\$ 108	\$ 152	\$ 103

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans and Leases	SO171	\$ 10,262	\$ 10,605	\$ 10,594	\$ 10,575	\$ 11,205
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 69	\$ 66	\$ 64	\$ 80	\$ 101
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2	\$ 2	\$ 2	\$- 21	\$ 557
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 0	\$- 23	\$ 555
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 40,051	\$ 44,488	\$ 48,371	\$ 50,165	\$ 56,685
Deposits	SO215	\$ 25,811	\$ 29,082	\$ 31,765	\$ 32,785	\$ 37,206
Escrows	SO225	\$ 1	\$ 2	\$ 9	\$ 2	\$ 4
Advances from FHLBank	SO230	\$ 12,674	\$ 13,914	\$ 15,176	\$ 16,083	\$ 17,104
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	\$ 1,565	\$ 1,490	\$ 1,421	\$ 1,295	\$ 2,371
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 75,494	\$ 71,152	\$ 69,315	\$ 66,486	\$ 80,533
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 17,889	\$ 6,209	\$ 8,849	\$ 8,417	\$ 14,755
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 57,605	\$ 64,943	\$ 60,466	\$ 58,069	\$ 65,778
Noninterest Income - Total	SO42	\$ 22,764	\$ 20,121	\$ 23,180	\$ 20,436	\$ 12,697
Mortgage Loan Servicing Fees	SO410	\$ 1,148	\$ 1,086	\$ 1,007	\$ 800	\$ 716
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 285	\$- 474	\$ 160	\$- 1,506	\$- 779
Other Fees and Charges	SO420	\$ 15,879	\$ 14,283	\$ 16,544	\$ 15,009	\$ 13,790
Net Income (Loss) - Total	SUB0451	\$ 4,429	\$ 3,673	\$ 5,006	\$ 4,406	\$- 3,316
Sale of Available-for-Sale Securities	SO430	\$ 3,443	\$ 3,455	\$ 2,904	\$ 4,290	\$- 1,154
Sale of Loans and Leases Held for Sale	SO431	\$ 1,294	\$ 611	\$ 2,291	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	\$ 0	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 92	\$- 186	\$- 1,436	\$- 400	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 390	\$- 432	\$- 423	\$- 267	\$- 544
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Sale of Loans Held for Investment	SO475	\$ 64	\$ 39	\$ 315	\$ 376	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 18	\$ 0	\$ - 81	\$ 7	\$ 1
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 1,619
Other Noninterest Income	SO488	\$ 1,685	\$ 1,739	\$ 1,899	\$ 2,127	\$ 2,286
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	\$ 62,509	\$ 59,217	\$ 64,202	\$ 58,144	\$ 64,407
All Personnel Compensation and Expense	SO510	\$ 31,878	\$ 33,634	\$ 34,286	\$ 33,524	\$ 34,925
Legal Expense	SO520	\$ 857	\$ 768	\$ 359	\$ 513	\$ 582
Office Occupancy and Equipment Expense	SO530	\$ 10,749	\$ 11,141	\$ 11,942	\$ 11,430	\$ 11,357
Marketing and Other Professional Services	SO540	\$ 3,737	\$ 3,179	\$ 3,401	\$ 2,989	\$ 4,095
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 429	\$ 424	\$ 417	\$ 407	\$ 1,218
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2	\$ 56	\$ 2	\$ 33	\$ 3
Other Noninterest Expense	SO580	\$ 14,857	\$ 10,015	\$ 13,795	\$ 9,248	\$ 12,227
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	\$ 17,860	\$ 25,847	\$ 19,444	\$ 20,361	\$ 14,068
Income Taxes - Total	SO71	\$ 5,041	\$ 8,094	\$ 7,626	\$ 5,310	\$ - 1,957
Federal	SO710	\$ 2,479	\$ 6,655	\$ 5,990	\$ 4,727	\$ - 1,139
State, Local & Other	SO720	\$ 2,562	\$ 1,439	\$ 1,636	\$ 583	\$ - 818
Income (Loss) Before Extraordinary Items	SO81	\$ 12,819	\$ 17,753	\$ 11,818	\$ 15,051	\$ 16,025
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 12,819	\$ 17,753	\$ 11,818	\$ 15,051	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 182	\$ 0	\$ 125	\$ 39	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 12,637	\$ 17,753	\$ 11,693	\$ 15,012	\$ 16,025
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 465,537	\$ 349,994	\$ 234,356	\$ 116,672	\$ 536,729
YTD - Deposits and Investment Securities	Y_SO115	\$ 19,522	\$ 14,203	\$ 9,415	\$ 4,779	\$ 33,571
YTD - Mortgage-Backed Securities	Y_SO125	\$ 65,737	\$ 49,982	\$ 33,856	\$ 17,232	\$ 61,544
YTD - Mortgage Loans	Y_SO141	\$ 294,283	\$ 221,737	\$ 148,874	\$ 73,770	\$ 343,225
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,131	\$ 848	\$ 566	\$ 341	\$ 1,187
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 41,905	\$ 30,783	\$ 20,072	\$ 9,743	\$ 52,575
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 644	\$ 457	\$ 260	\$ 152	\$ 592
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 42,036	\$ 31,774	\$ 21,169	\$ 10,575	\$ 43,604
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 279	\$ 210	\$ 144	\$ 80	\$ 431
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$- 15	\$- 17	\$- 19	\$- 21	\$ 3,068
YTD - Federal Home Loan Bank Stock	Y_SO181	\$- 23	\$- 23	\$- 23	\$- 23	\$ 3,060
YTD - Other	Y_SO185	\$ 8	\$ 6	\$ 4	\$ 2	\$ 8
YTD - Interest Expense - Total	Y_SO21	\$ 183,075	\$ 143,024	\$ 98,536	\$ 50,165	\$ 238,171
YTD - Deposits	Y_SO215	\$ 119,443	\$ 93,632	\$ 64,550	\$ 32,785	\$ 165,373
YTD - Escrows	Y_SO225	\$ 14	\$ 13	\$ 11	\$ 2	\$ 21
YTD - Advances from FHLBank	Y_SO230	\$ 57,847	\$ 45,173	\$ 31,259	\$ 16,083	\$ 63,276
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	\$ 5,771	\$ 4,206	\$ 2,716	\$ 1,295	\$ 9,501
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	\$ 282,447	\$ 206,953	\$ 135,801	\$ 66,486	\$ 301,626
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 41,364	\$ 23,475	\$ 17,266	\$ 8,417	\$ 49,355
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 241,083	\$ 183,478	\$ 118,535	\$ 58,069	\$ 252,271

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Income - Total	Y_SO42	\$ 86,501	\$ 63,737	\$ 43,616	\$ 20,436	\$ 68,651
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,041	\$ 2,893	\$ 1,807	\$ 800	\$ 2,593
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 2,105	\$- 1,820	\$- 1,346	\$- 1,506	\$- 1,546
YTD - Other Fees and Charges	Y_SO420	\$ 61,715	\$ 45,836	\$ 31,553	\$ 15,009	\$ 59,167
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 17,514	\$ 13,085	\$ 9,412	\$ 4,406	\$- 371
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 14,092	\$ 10,649	\$ 7,194	\$ 4,290	\$ 3,092
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 4,196	\$ 2,902	\$ 2,291	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	\$ 0	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 2,114	\$- 2,022	\$- 1,836	\$- 400	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,512	\$- 1,122	\$- 690	\$- 267	\$- 1,894
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 794	\$ 730	\$ 691	\$ 376	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 56	\$- 74	\$- 74	\$ 7	\$ 51
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,619
YTD - Other Noninterest Income	Y_SO488	\$ 7,450	\$ 5,765	\$ 4,026	\$ 2,127	\$ 8,808
YTD - Noninterest Expense - Total	Y_SO51	\$ 244,072	\$ 181,563	\$ 122,346	\$ 58,144	\$ 255,290
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 133,322	\$ 101,444	\$ 67,810	\$ 33,524	\$ 141,328
YTD - Legal Expense	Y_SO520	\$ 2,497	\$ 1,640	\$ 872	\$ 513	\$ 2,370
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 45,262	\$ 34,513	\$ 23,372	\$ 11,430	\$ 45,515
YTD - Marketing and Other Professional Services	Y_SO540	\$ 13,306	\$ 9,569	\$ 6,390	\$ 2,989	\$ 14,110
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 40
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,677	\$ 1,248	\$ 824	\$ 407	\$ 4,886
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 93	\$ 91	\$ 35	\$ 33	\$ 258
YTD - Other Noninterest Expense	Y_SO580	\$ 47,915	\$ 33,058	\$ 23,043	\$ 9,248	\$ 46,783
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 83,512	\$ 65,652	\$ 39,805	\$ 20,361	\$ 65,632
YTD - Income Taxes - Total	Y_SO71	\$ 26,071	\$ 21,030	\$ 12,936	\$ 5,310	\$ 21,930
YTD - Federal	Y_SO710	\$ 19,851	\$ 17,372	\$ 10,717	\$ 4,727	\$ 18,590
YTD - State, Local, and Other	Y_SO720	\$ 6,220	\$ 3,658	\$ 2,219	\$ 583	\$ 3,340
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 57,441	\$ 44,622	\$ 26,869	\$ 15,051	\$ 43,702
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_S088	\$ 57,441	\$ 44,622	\$ 26,869	\$ 15,051	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_S0880	\$- 2,114	\$- 2,022	\$- 1,836	\$- 400	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_S091	\$ 57,095	\$ 44,458	\$ 26,705	\$ 15,012	\$ 43,702

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 76,119	\$ 74,871	\$ 71,151	\$ 68,739	\$ 81,938
Net Provision for Loss	VA115	\$ 17,639	\$ 5,942	\$ 8,120	\$ 8,449	\$ 13,931
Transfers	VA125	\$ 620	\$- 784	\$- 1,616	\$- 2,916	\$- 2,527
Recoveries	VA135	\$ 399	\$ 240	\$ 283	\$ 287	\$ 455
Adjustments	VA145	\$ 0	\$ 371	\$ 0	\$- 1	\$ 0
Charge-offs	VA155	\$ 14,382	\$ 4,522	\$ 3,067	\$ 3,407	\$ 10,393
General Valuation Allowances - Ending Balance	VA165	\$ 80,395	\$ 76,118	\$ 74,871	\$ 71,151	\$ 83,404
Specific Valuation Allowances - Beginning Balance	VA108	\$ 6,875	\$ 6,085	\$ 4,066	\$ 3,397	\$ 419
Net Provision for Loss	VA118	\$ 252	\$ 323	\$ 731	\$ 1	\$ 827
Transfers	VA128	\$- 620	\$ 784	\$ 1,616	\$ 2,916	\$ 2,527
Adjustments	VA148	\$ 0	\$- 271	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 3,144	\$ 45	\$ 328	\$ 2,248	\$ 172
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,363	\$ 6,876	\$ 6,085	\$ 4,066	\$ 3,601
Total Valuation Allowances - Beginning Balance	VA110	\$ 82,994	\$ 80,956	\$ 75,217	\$ 72,136	\$ 82,357
Net Provision for Loss	VA120	\$ 17,891	\$ 6,265	\$ 8,851	\$ 8,450	\$ 14,758
Recoveries	VA140	\$ 399	\$ 240	\$ 283	\$ 287	\$ 455
Adjustments	VA150	\$ 0	\$ 100	\$ 0	\$- 1	\$ 0
Charge-offs	VA160	\$ 17,526	\$ 4,567	\$ 3,395	\$ 5,655	\$ 10,565
Total Valuation Allowances - Ending Balance	VA170	\$ 83,758	\$ 82,994	\$ 80,956	\$ 75,217	\$ 87,005
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 14,382	\$ 4,522	\$ 3,067	\$ 3,407	\$ 10,393
Mortgage-Backed Securities	VA370	\$ 1,918	\$ 0	\$ 0	\$ 0	\$ 5,248
Mortgage Loans - Total	VA46	\$ 8,403	\$ 903	\$ 763	\$ 401	\$ 528
Construction - Total	SUB2030	\$ 2,655	\$ 220	\$ 235	\$ 84	\$ 0
1-4 Dwelling Units	VA420	\$ 755	\$ 220	\$ 160	\$ 29	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,900	\$ 0	\$ 75	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 55	\$ 0
Permanent - Total	SUB2041	\$ 5,748	\$ 683	\$ 528	\$ 317	\$ 528
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 920	\$ 71	\$ 0	\$ 69	\$ 100
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 634	\$ 21	\$ 141	\$ 220	\$ 225
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 6	\$ 0	\$ 28	\$ 12
Multifamily (5 or more) Dwelling Units	VA470	\$ 699	\$ 87	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 2,895	\$ 498	\$ 387	\$ 0	\$ 68
Land	VA490	\$ 600	\$ 0	\$ 0	\$ 0	\$ 123
Nonmortgage Loans - Total	VA56	\$ 4,060	\$ 2,578	\$ 2,284	\$ 2,957	\$ 4,146
Commercial Loans	VA520	\$ 2,470	\$ 1,018	\$ 824	\$ 840	\$ 1,936
Consumer Loans - Total	SUB2061	\$ 1,590	\$ 1,560	\$ 1,460	\$ 2,117	\$ 2,210
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,533	\$ 1,511	\$ 1,419	\$ 2,079	\$ 2,153
Mobile Home Loans	VA550	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 51	\$ 49	\$ 41	\$ 38	\$ 57
Repossessed Assets - Total	VA60	\$ 0	\$ 85	\$ 20	\$ 49	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 50	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 20	\$ 49	\$ 0
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	\$ 35	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1	\$ 956	\$ 0	\$ 0	\$ 471
GVA Recoveries - Assets - Total	SUB2126	\$ 399	\$ 240	\$ 283	\$ 287	\$ 455
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 65	\$ 18	\$ 3	\$ 12	\$ 8
Construction - Total	SUB2130	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Permanent - Total	SUB2141	\$ 63	\$ 18	\$ 3	\$ 12	\$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 0	\$ 0	\$ 7	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 53	\$ 8	\$ 1	\$ 2	\$ 4
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 2	\$ 1	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 8	\$ 1	\$ 1	\$ 2
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 334	\$ 222	\$ 280	\$ 275	\$ 447
Commercial Loans	VA521	\$ 58	\$ 39	\$ 57	\$ 52	\$ 138
Consumer Loans - Total	SUB2161	\$ 276	\$ 183	\$ 223	\$ 223	\$ 309
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 262	\$ 170	\$ 205	\$ 210	\$ 289
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 14	\$ 13	\$ 18	\$ 13	\$ 20
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 368	\$ 1,106	\$ 2,347	\$ 2,915	\$ 3,353
Deposits and Investment Securities	VA38	\$ 13	\$ 7	\$ 0	\$ 0	\$ 646
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 250	\$ 548	\$ 2,093	\$ 2,415	\$ 479
Construction - Total	SUB2230	\$- 467	\$ 0	\$ 371	\$ 34	\$ 123
1-4 Dwelling Units	VA422	\$- 467	\$ 0	\$ 98	\$ 34	\$ 123
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 273	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 217	\$ 548	\$ 1,722	\$ 2,381	\$ 356
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 137	\$ 29	\$ 772	\$ 2,161	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 111	\$ 51	\$ 146	\$ 122	\$ 82
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 16	\$ 169	\$ 29	\$ 98	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 5	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 10	\$ 300	\$ 775	\$ 0	\$ 249
Land	VA492	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 131	\$ 501	\$ 224	\$ 500	\$ 2,228

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA522	\$- 141	\$ 482	\$ 221	\$ 500	\$ 2,195
Consumer Loans - Total	SUB2261	\$ 10	\$ 19	\$ 3	\$ 0	\$ 33
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	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 10	\$ 19	\$ 3	\$ 0	\$ 33
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 30	\$ 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
Other Assets	VA932	\$ 0	\$ 50	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 13,615	\$ 5,388	\$ 5,131	\$ 6,035	\$ 13,291
Deposits and Investment Securities	VA39	\$ 13	\$ 7	\$ 0	\$ 0	\$ 646
Mortgage-Backed Securities	VA375	\$ 1,918	\$ 0	\$ 0	\$ 0	\$ 5,248
Mortgage Loans - Total	VA49	\$ 8,088	\$ 1,433	\$ 2,853	\$ 2,804	\$ 999
Construction - Total	SUB2330	\$ 2,186	\$ 220	\$ 606	\$ 118	\$ 123
1-4 Dwelling Units	VA425	\$ 286	\$ 220	\$ 258	\$ 63	\$ 123
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,900	\$ 0	\$ 348	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 55	\$ 0
Permanent - Total	SUB2341	\$ 5,902	\$ 1,213	\$ 2,247	\$ 2,686	\$ 876
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,054	\$ 100	\$ 772	\$ 2,223	\$ 123
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 692	\$ 64	\$ 286	\$ 340	\$ 303
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 16	\$ 173	\$ 28	\$ 124	\$ 12
Multifamily (5 or more) Dwelling Units	VA475	\$ 688	\$ 87	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 2,884	\$ 790	\$ 1,161	\$- 1	\$ 315
Land	VA495	\$ 600	\$- 1	\$ 0	\$ 0	\$ 123

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Nonmortgage Loans - Total	VA59	\$ 3,595	\$ 2,857	\$ 2,228	\$ 3,182	\$ 5,927
Commercial Loans	VA525	\$ 2,271	\$ 1,461	\$ 988	\$ 1,288	\$ 3,993
Consumer Loans - Total	SUB2361	\$ 1,324	\$ 1,396	\$ 1,240	\$ 1,894	\$ 1,934
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,271	\$ 1,341	\$ 1,214	\$ 1,869	\$ 1,864
Mobile Home Loans	VA555	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 47	\$ 55	\$ 26	\$ 25	\$ 70
Repossessed Assets - Total	VA65	\$ 0	\$ 85	\$ 50	\$ 49	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 50	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 20	\$ 49	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 35	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1	\$ 1,006	\$ 0	\$ 0	\$ 471
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 7,133	\$ 18,802	\$ 6,743	\$ 15,213	\$ 21,232
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 30,718	\$ 34,840	\$ 19,075	\$ 25,554	\$ 15,633
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,799	\$ 1,949	\$ 1,114	\$ 1,707	\$ 1,242
Construction	VA951	\$ 0	\$ 189	\$ 446	\$ 246	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 576	\$ 1,760	\$ 410	\$ 581	\$ 662
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,561	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,662	\$ 0	\$ 258	\$ 0	\$ 223
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 880	\$ 357
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 108,186	\$ 109,859	\$ 114,815	\$ 105,999	\$ 116,131
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 215,486	\$ 176,785	\$ 129,476	\$ 99,848	\$ 125,073
Substandard	VA965	\$ 207,546	\$ 171,280	\$ 125,154	\$ 96,116	\$ 119,661

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Doubtful	VA970	\$ 7,925	\$ 5,505	\$ 4,322	\$ 3,732	\$ 5,412
Loss	VA975	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	\$ 0	N/A	N/A
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		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 143,805	\$ 121,210	\$ 112,344	\$ 110,339	\$ 103,796
Mortgages - Total	SUB2421	\$ 123,527	\$ 103,242	\$ 91,851	\$ 91,282	\$ 72,312
Construction and Land Loans	SUB2430	\$ 17,974	\$ 11,048	\$ 11,552	\$ 12,432	\$ 8,254
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 62,763	\$ 54,754	\$ 49,595	\$ 47,462	\$ 40,216
Permanent Loans Secured by All Other Property	SUB2450	\$ 43,434	\$ 38,273	\$ 33,199	\$ 34,940	\$ 25,380
Nonmortgages - Total	SUB2461	\$ 20,278	\$ 17,968	\$ 20,493	\$ 19,057	\$ 31,484
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 78,179	\$ 60,439	\$ 55,140	\$ 68,861	\$ 65,276
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 66,851	\$ 57,282	\$ 52,671	\$ 66,754	\$ 63,121
Mortgage Loans - Total	SUB2481	\$ 54,004	\$ 44,584	\$ 39,871	\$ 55,884	\$ 41,164
Construction	PD115	\$ 4,393	\$ 4,719	\$ 3,251	\$ 4,525	\$ 2,022
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,621	\$ 1,762	\$ 6,408	\$ 5,340	\$ 2,101
Secured by First Liens	PD123	\$ 34,532	\$ 23,902	\$ 19,556	\$ 25,885	\$ 22,016
Secured by Junior Liens	PD124	\$ 1,284	\$ 1,883	\$ 892	\$ 1,150	\$ 1,839
Multifamily (5 or more) Dwelling Units	PD125	\$ 590	\$ 1,579	\$ 1,100	\$ 1,444	\$ 4,790
Nonresidential Property (Except Land)	PD135	\$ 11,584	\$ 10,739	\$ 7,845	\$ 16,412	\$ 8,396
Land	PD138	\$ 0	\$ 0	\$ 819	\$ 1,128	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,776	\$ 1,902	\$ 2,123	\$ 1,947	\$ 8,869
Consumer Loans - Total	SUB2511	\$ 11,071	\$ 10,796	\$ 10,677	\$ 8,923	\$ 13,088

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	PD161	\$ 38	\$ 56	\$ 18	\$ 145	\$ 90
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 10,843	\$ 10,306	\$ 10,484	\$ 8,284	\$ 12,767
Mobile Home Loans	PD169	\$ 89	\$ 234	\$ 0	\$ 99	\$ 35
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 101	\$ 200	\$ 159	\$ 395	\$ 196
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 5,199	\$ 0	\$ 331	\$ 196	\$ 81
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 96	\$ 97	\$ 99	\$ 0	\$ 723
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 93
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,328	\$ 3,157	\$ 2,469	\$ 2,107	\$ 2,155
Mortgage Loans - Total	SUB2491	\$ 10,509	\$ 3,156	\$ 2,469	\$ 2,081	\$ 2,093
Construction	PD215	\$ 886	\$ 1,310	\$ 1,788	\$ 626	\$ 391
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 109	\$ 0	\$ 21	\$ 0	\$ 235
Secured by First Liens	PD223	\$ 1,659	\$ 1,846	\$ 660	\$ 1,455	\$ 1,397
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 70
Multifamily (5 or more) Dwelling Units	PD225	\$ 5,073	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 2,782	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 819	\$ 0	\$ 0	\$ 0	\$ 11
Consumer Loans - Total	SUB2521	\$ 0	\$ 1	\$ 0	\$ 26	\$ 51
Loans on Deposits	PD261	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 23	\$ 23
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 3	\$ 28
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	\$ 0	\$ 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	\$ 65,626	\$ 60,771	\$ 57,204	\$ 41,478	\$ 38,520
Mortgage Loans - Total	SUB2501	\$ 59,014	\$ 55,502	\$ 49,511	\$ 33,317	\$ 29,055
Construction	PD315	\$ 12,051	\$ 4,186	\$ 4,018	\$ 3,729	\$ 4,303
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 2,769	\$ 4,501	\$ 4,557	\$ 818	\$ 608
Secured by First Liens	PD323	\$ 20,334	\$ 20,451	\$ 17,197	\$ 12,422	\$ 11,368
Secured by Junior Liens	PD324	\$ 455	\$ 409	\$ 304	\$ 392	\$ 582
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,523	\$ 992	\$ 2,222	\$ 702	\$ 208
Nonresidential Property (Except Land)	PD335	\$ 20,238	\$ 24,130	\$ 19,537	\$ 12,830	\$ 10,448
Land	PD338	\$ 644	\$ 833	\$ 1,676	\$ 2,424	\$ 1,538
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,325	\$ 4,957	\$ 7,213	\$ 7,771	\$ 8,768
Consumer Loans - Total	SUB2531	\$ 287	\$ 312	\$ 480	\$ 390	\$ 697
Loans on Deposits	PD361	\$ 39	\$ 36	\$ 31	\$ 31	\$ 43
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 195	\$ 206	\$ 436	\$ 185	\$ 498
Mobile Home Loans	PD369	\$ 36	\$ 43	\$ 3	\$ 144	\$ 144
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 17	\$ 27	\$ 10	\$ 30	\$ 12
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,973	\$ 1,205	\$ 411	\$ 216	\$ 506
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 731	\$ 2,052

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Guaranteed Portion Incl in PD395, Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,536
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 25,178	\$ 14,259	\$ 19,669	N/A	N/A
Construction Loans	PD415	\$ 2,260	\$ 2,561	\$ 2,800	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 1,014	\$ 471	\$ 471	N/A	N/A
Secured by First Liens	PD423	\$ 9,425	\$ 7,671	\$ 7,717	N/A	N/A
Secured by Junior Liens	PD424	\$ 38	\$ 49	\$ 52	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 258	\$ 258	\$ 683	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 11,770	\$ 2,770	\$ 6,051	N/A	N/A
Land Loans	PD438	\$ 413	\$ 479	\$ 1,895	N/A	N/A

Schedule LD --- Loan Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 12,665	\$ 10,029	\$ 9,917	\$ 12,025	\$ 14,146
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 11,978	\$ 9,869	\$ 9,917	\$ 12,025	\$ 13,817
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 687	\$ 160	\$ 0	\$ 0	\$ 329
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	\$ 0	\$ 0	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,115	\$ 552	\$ 532	\$ 0	\$ 144
Past Due and Still Accruing - Total	SUB5240	\$ 1,458	\$ 108	\$ 208	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,458	\$ 108	\$ 208	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 570	\$ 108	\$ 208	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 478	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 205	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 205	\$ 0	\$ 0	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	\$ 0	N/A	N/A
Nonaccrual - Total	SUB5230	\$ 657	\$ 444	\$ 324	\$ 0	\$ 144
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 657	\$ 444	\$ 324	\$ 0	\$ 144
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	\$ 0	\$ 0	N/A	N/A
Net Charge-offs - Total	SUB5300	\$ 95	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 95	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	\$ 0	N/A	N/A
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	\$ 0	N/A	N/A
Originations - Total	SUB5330	\$ 0	\$ 501	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 0	\$ 341	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 0	\$ 160	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	N/A	N/A
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	\$ 0	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 33,092	\$ 42,088	\$ 40,120	\$ 46,797	\$ 45,087
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 24,270	\$ 23,417	\$ 22,996	\$ 25,843	\$ 36,997
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 271,805	\$ 270,836	\$ 270,749	\$ 255,648	\$ 567,009
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 2,290	\$ 2,245	\$ 2,556	\$ 2,097	\$ 2,050
Total Capitalized Negative Amortization	LD650	\$ 2,290	\$ 2,245	\$ 2,556	\$ 2,097	\$ 2,050
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 2,012	\$ 1,969	\$ 1,969	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 21	\$ 0	\$ 0	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 9,669	\$ 10,639	\$ 10,109	N/A	N/A
Capitalizd Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 182	\$ 109	\$ 135	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 0	\$ 0	\$ 0	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 0	\$ 0	\$ 0	N/A	N/A
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	\$ 0	\$ 0	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 0	\$ 0	\$ 0	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	\$ 0	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	\$ 0	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	\$ 0	\$ 0	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 184,447	\$ 176,228	\$ 179,736	\$ 172,724	\$ 219,018
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 184,447	\$ 176,228	\$ 179,736	\$ 172,724	\$ 219,018
Mortgage Construction Loans	CC105	\$ 112,408	\$ 114,706	\$ 110,419	\$ 102,228	\$ 117,467
Other Mortgage Loans	CC115	\$ 72,039	\$ 61,522	\$ 69,317	\$ 70,496	\$ 101,551
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 68,284	\$ 68,987	\$ 60,423	\$ 53,783	\$ 60,542
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 125,697	\$ 116,952	\$ 182,034	\$ 231,512	\$ 201,554
1-4 Dwelling Units	CC280	\$ 64,937	\$ 77,616	\$ 107,119	\$ 169,187	\$ 110,972
Multifamily (5 or more) Dwelling Units	CC290	\$ 15,740	\$ 6,700	\$ 8,333	\$ 11,501	\$ 21,804
All Other Real Estate	CC300	\$ 45,020	\$ 32,636	\$ 66,582	\$ 50,824	\$ 68,778
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 43,190	\$ 62,478	\$ 40,682	\$ 54,853	\$ 41,142
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 78,968	\$ 69,762	\$ 112,143	\$ 153,165	\$ 71,459
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 3,201	\$ 0	\$ 0	\$ 5,068
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,041	\$ 2,468	\$ 4,334	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 556,164	\$ 502,148	\$ 502,723	\$ 493,773	\$ 692,890
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 347,346	\$ 334,720	\$ 331,496	\$ 326,193	\$ 391,029
Commercial Lines	CC420	\$ 190,408	\$ 149,755	\$ 153,315	\$ 149,058	\$ 280,115
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 18,410	\$ 17,673	\$ 17,912	\$ 18,522	\$ 21,746
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 26,080	\$ 24,624	\$ 22,925	\$ 23,615	\$ 24,163
Commercial	CC430	\$ 6,198	\$ 3,884	\$ 1,447	\$ 1,125	\$ 1,495
Standby, Not Included on CC465 or CC468	CC435	\$ 19,882	\$ 20,740	\$ 21,478	\$ 22,490	\$ 22,668
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,662	\$ 3,711	\$ 3,761	\$ 4,098	\$ 4,528
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 357	\$ 364	\$ 369	\$ 372	\$ 378
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 258	\$ 264	\$ 269	N/A	N/A
120 Days or Less	CC469	\$ 0	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 19, 2010, 4:53 PM	TFR Industry Aggregate Report 93025 - OTS-Regulated: Massachusetts December 2009	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Greater than 120 Days	CC471	\$ 258	\$ 264	\$ 269	N/A	N/A
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 55,687	\$ 174,804	\$ 140,125	\$ 198,997	\$ 176,526
Sales	CF145	\$ 63,999	\$ 107,408	\$ 76,435	\$ 41,647	\$ 71,932
Other Balance Changes	CF148	\$- 77,144	\$- 90,676	\$- 108,678	\$- 63,774	\$- 33,286
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 66,250	\$ 59,204	\$ 36,726	\$ 26,897	\$ 5,411
Sales	CF155	\$ 27,277	\$ 15,679	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 20,291	\$- 25,703	\$- 27,618	\$- 18,939	\$- 16,208
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 121,937	\$ 234,008	\$ 176,851	\$ 225,894	\$ 181,937
Sales - Total	SUB3821	\$ 91,276	\$ 123,087	\$ 76,435	\$ 41,647	\$ 71,932
Net Purchases - Total	SUB3826	\$ 30,661	\$ 110,921	\$ 100,416	\$ 184,247	\$ 110,005
Mortgage Loans Disbursed - Total	SUB3831	\$ 447,484	\$ 440,236	\$ 750,653	\$ 585,536	\$ 394,746
Construction Loans - Total	SUB3840	\$ 51,511	\$ 51,590	\$ 49,430	\$ 47,369	\$ 79,059
1-4 Dwelling Units	CF190	\$ 27,980	\$ 28,570	\$ 28,565	\$ 28,930	\$ 55,649
Multifamily (5 or more) Dwelling Units	CF200	\$ 11,604	\$ 15,774	\$ 10,196	\$ 8,548	\$ 15,220
Nonresidential	CF210	\$ 11,927	\$ 7,246	\$ 10,669	\$ 9,891	\$ 8,190
Permanent Loans - Total	SUB3851	\$ 395,973	\$ 388,646	\$ 701,223	\$ 538,167	\$ 315,687
1-4 Dwelling Units	CF225	\$ 315,332	\$ 302,620	\$ 613,074	\$ 431,169	\$ 189,167
Home Equity and Junior Liens	CF226	\$ 31,789	\$ 37,408	\$ 39,889	\$ 32,174	\$ 46,689
Multifamily (5 or more) Dwelling Units	CF245	\$ 24,216	\$ 17,583	\$ 29,836	\$ 48,682	\$ 33,580
Nonresidential (Except Land)	CF260	\$ 56,016	\$ 65,678	\$ 58,176	\$ 57,710	\$ 91,446
Land	CF270	\$ 409	\$ 2,765	\$ 137	\$ 606	\$ 1,494
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 27,839	\$ 10,851	\$ 36,710	\$ 14,274	\$ 10,143
1-4 Dwelling Units	CF280	\$ 27,839	\$ 10,851	\$ 26,327	\$ 14,111	\$ 9,093
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 2,617	\$ 2,327	\$ 0	\$ 0	\$ 1,375
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 163	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 10,383	\$ 0	\$ 1,050
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 193,575	\$ 229,898	\$ 442,670	\$ 332,431	\$ 78,073
1-4 Dwelling Units	CF310	\$ 190,904	\$ 227,323	\$ 442,670	\$ 332,431	\$ 78,073
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 2,671	\$ 2,575	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 165,736	\$- 219,047	\$- 405,960	\$- 318,157	\$- 67,930
Memo - Refinancing Loans	CF361	\$ 194,736	\$ 167,100	\$ 505,631	\$ 390,125	\$ 141,026
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 138,098	\$ 127,490	\$ 277,222	N/A	N/A
120 Days or Less	CF365	\$ 138,098	\$ 127,490	\$ 277,222	N/A	N/A
Greater than 120 Days	CF366	\$ 0	\$ 0	\$ 0	N/A	N/A
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 117,779	\$ 62,943	\$ 118,474	\$ 109,624	\$ 182,080
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 41,029	\$ 72,246	\$ 70,739	\$ 66,407	\$ 63,235
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 158,808	\$ 135,189	\$ 189,213	\$ 176,031	\$ 245,315
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 158,808	\$ 135,189	\$ 189,213	\$ 176,031	\$ 245,315
Deposits:						
Interest Credited to Deposits	CF430	\$ 25,585	\$ 28,617	\$ 31,667	\$ 31,657	\$ 37,500

Schedule DI --- Consolidated Deposit Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 124,069	\$ 177,498	\$ 186,386	\$ 145,022	\$ 119,763
Fully Insured	DI100	\$ 123,139	\$ 172,409	\$ 181,386	\$ 135,016	\$ 109,757
Other	DI110	\$ 930	\$ 5,089	\$ 5,000	\$ 10,006	\$ 10,006
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 4,894,436	\$ 4,659,054	\$ 3,391,237	\$ 3,451,787	\$ 3,662,193
Greater than \$250,000	DI130	\$ 1,294,447	\$ 1,271,140	\$ 2,510,371	\$ 2,208,187	\$ 2,539,411
Number of Deposits (Excluding Retirement Accounts) with Balances						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
\$250,000 or Less	DI150	407,380	402,348	385,495	384,023	431,957
Greater than \$250,000	DI160	2,637	2,470	11,405	10,560	11,018
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 457,135	\$ 433,783	\$ 443,117	\$ 430,298	\$ 438,902
Greater than \$250,000	DI175	\$ 26,706	\$ 41,286	\$ 24,894	\$ 25,178	\$ 24,056
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	28,630	28,512	28,765	28,365	29,925
Greater than \$250,000	DI185	71	65	66	68	63
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 494,749	\$ 481,833	\$ 474,565	\$ 461,502	\$ 470,106
Uninsured Deposits	DI210	\$ 850,123	\$ 865,775	\$ 970,058	\$ 898,427	\$ 928,992
Preferred Deposits	DI220	\$ 29,702	\$ 32,944	\$ 21,588	\$ 13,908	\$ 9,229
Reciprocal Brokered Deposits	DI230	\$ 46,798	\$ 88,849	\$ 1,244	N/A	N/A
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 642,027	\$ 603,292	\$ 593,019	\$ 587,711	\$ 737,747
Money Market Deposit Accounts	DI320	\$ 1,472,423	\$ 1,328,277	\$ 1,282,256	\$ 1,141,899	\$ 1,213,454
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,325,455	\$ 1,274,175	\$ 1,245,188	\$ 1,138,494	\$ 1,437,868
Time Deposits	DI340	\$ 3,231,744	\$ 3,198,424	\$ 3,247,888	\$ 3,245,536	\$ 3,273,601
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,205,582	\$ 1,173,224	\$ 1,185,023	\$ 1,180,535	\$ 1,199,055
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 131,104	\$ 126,085	\$ 121,978	\$ 110,987	\$ 110,916
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 335,391	\$ 320,761	\$ 317,143	\$ 323,194	\$ 418,420
Quarter-End Deposit Totals						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,672,783	\$ 6,405,316	\$ 6,369,890	\$ 6,115,837	\$ 6,664,874
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 61	\$ 52	\$ 273	\$ 389	\$ 315
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 0	\$ 0	\$ 0	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 21,594	\$ 24,906	\$ 30,922	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 168,984	\$ 154,852	\$ 157,691	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 0	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Over One Year	DI651	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	\$ 0	\$ 0	N/A	N/A
Over One Year	DI660	\$ 0	\$ 0	\$ 0	N/A	N/A
Average Daily Deposit Totals						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 5,092,559	\$ 4,851,723	\$ 4,742,912	\$ 4,494,249	\$ 5,197,204
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 185	\$ 384	\$ 458
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee						
Program Component of the FDICs Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 84,599	\$ 92,909	\$ 95,070	\$ 88,718	\$ 132,968
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	200	188	188	175	263

Schedule SI --- Consolidated Supplemental Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,571	1,512	1,502	1,450	1,678
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,427
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,401,205	\$ 1,377,195	\$ 1,421,240	\$ 1,412,749	\$ 1,445,934
Assets Held for Sale	SI387	\$ 36,315	\$ 25,693	\$ 56,760	\$ 39,262	\$ 17,584
Loans Serviced for Others	SI390	\$ 1,725,219	\$ 1,623,386	\$ 1,499,599	\$ 1,240,883	\$ 1,035,686
Pledged Loans	SI394	\$ 3,199,346	\$ 2,935,752	\$ 1,742,312	N/A	N/A
Pledged Trading Assets	SI395	\$ 0	\$ 0	\$ 0	N/A	N/A
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
First month of Qtr	SI581	86.86%	87.08%	86.66%	87.61%	85.75%
Second month of Qtr	SI582	86.56%	87.40%	86.91%	87.10%	85.70%
Third month of Qtr	SI583	86.29%	87.20%	86.32%	86.74%	85.93%
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	\$ 62,586	\$ 63,786	\$ 66,036	\$ 68,836	\$ 70,836
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 55,643	\$ 55,000	\$ 42,308	\$ 39,710	\$ 64,868
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	18	18	12	21
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,243,707	\$ 1,243,322	\$ 1,230,047	\$ 1,220,733	\$ 1,461,950
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 12,637	\$ 17,753	\$ 11,693	\$ 15,012	\$ 16,025
Dividends Declared						
Preferred Stock	SI620	\$ 14	\$ 0	\$ 8	\$ 8	\$ 0
Common Stock	SI630	\$ 5,016	\$ 30,063	\$ 0	\$ 10,000	\$ 3,108
Stock Issued	SI640	\$ 6,853	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 33,890	\$ 158	\$ 977	\$ 391	\$ 4,006
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 2,237	\$ 12,206	\$ 757	\$ 2,124	\$ 10,691
Prior Period Adjustments	SI668	\$ 170	\$ 0	\$ 0	\$- 7	\$ 0
Other Adjustments	SI671	\$ 509	\$ 328	\$- 143	\$ 1,805	\$ 1,049
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 1,290,498	\$ 1,243,704	\$ 1,243,323	\$ 1,230,050	\$ 1,490,613
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	\$ 8,785	\$ 32,481	\$ 2,593	\$ 2,507	\$ 1,474
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Total Assets	SI870	\$ 9,693,442	\$ 9,397,282	\$ 9,354,198	\$ 9,109,192	\$ 10,336,523
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 879,391	\$ 880,628	\$ 795,135	\$ 662,671	\$ 784,351
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,854,273	\$ 6,640,038	\$ 6,705,738	\$ 6,613,801	\$ 7,300,603
Nonmortgage Loans	SI885	\$ 1,333,935	\$ 1,293,203	\$ 1,258,149	\$ 1,251,818	\$ 1,501,214
Deposits and Excrows	SI890	\$ 6,427,726	\$ 6,365,435	\$ 6,210,653	\$ 5,869,442	\$ 6,555,611
Total Borrowings	SI895	\$ 1,659,793	\$ 1,731,102	\$ 1,807,467	\$ 1,912,023	\$ 2,172,793
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	1	0	0	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	1	1	1	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	3	2	2	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	0	0	N/A	N/A

Schedule SQ --- Consolidated Supplemental Questions		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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
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	16	16	16	16	18

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	3 [Yes]

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	3 [Yes]
FIDUCIARY AND RELATED SERVICES						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 6,835,820	\$ 5,498,919	\$ 4,567,831	\$ 3,792,114	\$ 4,217,605
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 4,054,418	\$ 3,855,195	\$ 3,208,770	\$ 2,699,135	\$ 3,133,048
Personal Trust and Agency Accounts	FS210	\$ 611,333	\$ 799,646	\$ 722,311	\$ 639,967	\$ 790,639
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 558	\$ 0	\$ 0	\$ 0	\$ 27,916
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 398
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 558	\$ 0	\$ 0	\$ 0	\$ 27,518
Corporate Trust and Agency Accounts	FS250	\$ 347	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS260	\$ 3,442,180	\$ 3,055,549	\$ 2,486,459	\$ 2,059,168	\$ 2,314,493
Foundations and Endowments	FS264	\$ 0	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 0	N/A	N/A	N/A	N/A
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,045,053	\$ 1,643,724	\$ 1,359,061	\$ 1,092,979	\$ 1,066,338
Personal Trust and Agency Accounts	FS211	\$ 1,785,340	\$ 1,643,724	\$ 1,359,061	\$ 1,092,979	\$ 1,063,598
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 259,713	\$ 0	\$ 0	\$ 0	\$ 2,121
Employee Benefit - Defined Contribution	FS221	\$ 259,713	\$ 0	\$ 0	\$ 0	\$ 1,886
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 235
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS261	\$ 0	N/A	N/A	N/A	N/A
Foundations and Endowments	FS265	\$ 0	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 619
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 736,349	\$ 0	\$ 0	\$ 0	\$ 18,219
Nonmanaged Assets (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 101,099	N/A	N/A	N/A	N/A
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,869	6,337	5,788	5,320	5,642

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Personal Trust and Agency Accounts	FS212	912	1,022	1,017	992	1,169
Retirement-related Trust and Agency Accounts - Total	SUB6120	4	0	0	0	138
Employee Benefit - Defined Contribution	FS222	0	0	0	0	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	4	0	0	0	137
Corporate Trust and Agency Accounts	FS252	1	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS262	4,952	5,315	4,771	4,328	4,335
Foundations and Endowments	FS266	0	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS272	0	0	0	0	0
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	0	N/A	N/A	N/A	N/A
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	744	688	652	637	703
Personal Trust and Agency Accounts	FS213	708	688	652	637	691
Retirement-related Trust and Agency Accounts - Total	SUB6130	36	0	0	0	10
Employee Benefit - Defined Contribution	FS223	36	0	0	0	6
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	4
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS263	0	N/A	N/A	N/A	N/A
Foundations and Endowments	FS267	0	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS273	0	0	0	0	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	284	0	0	0	19
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	37,369	N/A	N/A	N/A	N/A
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 28,756	\$ 20,212	\$ 12,688	\$ 6,239	\$ 26,890
Personal Trust and Agency Accounts	FS310	\$ 4,964	\$ 3,646	\$ 2,357	\$ 1,178	\$ 5,722
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 51	\$ 0	\$ 0	\$ 0	\$ 223
Employee Benefit - Defined Contribution	FS320	\$ 51	\$ 0	\$ 0	\$ 0	\$ 21
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 202
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS360	\$ 23,592	\$ 16,566	\$ 10,331	\$ 5,061	\$ 20,911

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS365	\$ 0	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 149	\$ 0	\$ 0	\$ 0	\$ 34
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 20,914	\$ 14,155	\$ 9,238	\$ 4,407	\$ 19,369
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
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 7,842	\$ 6,057	\$ 3,450	\$ 1,832	\$ 7,521
FIDUCIARY MEMORANDA						
Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts	FS40	\$ 611,333	\$ 799,646	\$ 719,300	\$ 639,967	\$ 790,639
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 215
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 37	\$ 38	\$ 37
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 904	\$ 985	\$ 1,003	\$ 1,160	\$ 18,916
State, County and Municipal Obligations	FS425	\$ 6,945	\$ 6,521	\$ 6,494	\$ 6,769	\$ 15,908
Mutual Funds - Total	SUB6140	\$ 32,895	N/A	N/A	N/A	N/A
Money Market	FS428	\$ 32,895	N/A	N/A	N/A	N/A
Equity	FS431	\$ 0	N/A	N/A	N/A	N/A
Other	FS437	\$ 0	N/A	N/A	N/A	N/A
Common Trust Funds and Collective Investment Funds	FS463	\$ 0	N/A	N/A	N/A	N/A
Other Short-term Obligations	FS434	\$ 0	N/A	N/A	N/A	N/A
Other Notes and Bonds	FS440	\$ 221,802	\$ 270,513	\$ 232,482	\$ 210,435	\$ 229,978
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 0	N/A	N/A	N/A	N/A
Other Common and Preferred Stock	FS445	\$ 347,517	\$ 480,887	\$ 428,937	\$ 367,579	\$ 459,310
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 106
Real Estate	FS455	\$ 1,270	\$ 1,180	\$ 1,735	\$ 2,260	\$ 4,172
Miscellaneous Assets	FS460	\$ 0	\$ 10,940	\$ 10,411	\$ 3,034	\$ 2,656
Total Managed Assets in Employee Benefits and Retirement Related Accounts	FS41	\$ 558	N/A	N/A	N/A	N/A
Non-Interest-Bearing Deposits	FS411	\$ 0	N/A	N/A	N/A	N/A
Interest-Bearing Deposits	FS416	\$ 0	N/A	N/A	N/A	N/A
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 51	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
State, County and Municipal Obligations	FS426	\$ 0	N/A	N/A	N/A	N/A
Mutual Funds - Total	SUB6141	\$ 53	N/A	N/A	N/A	N/A
Money Market	FS429	\$ 27	N/A	N/A	N/A	N/A
Equity	FS432	\$ 26	N/A	N/A	N/A	N/A
Other	FS438	\$ 0	N/A	N/A	N/A	N/A
Common Trust Funds and Collective Investment Funds	FS464	\$ 0	N/A	N/A	N/A	N/A
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS441	\$ 186	N/A	N/A	N/A	N/A
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 0	N/A	N/A	N/A	N/A
Other Common and Preferred Stock	FS446	\$ 268	N/A	N/A	N/A	N/A
Real Estate Mortgages	FS451	\$ 0	N/A	N/A	N/A	N/A
Real Estate	FS456	\$ 0	N/A	N/A	N/A	N/A
Miscellaneous Assets	FS461	\$ 0	N/A	N/A	N/A	N/A
Total Managed Assets in Other Accounts	FS42	\$ 5,658	N/A	N/A	N/A	N/A
Non-Interest-Bearing Deposits	FS412	\$ 57	N/A	N/A	N/A	N/A
Interest-Bearing Deposits	FS417	\$ 0	N/A	N/A	N/A	N/A
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 572	N/A	N/A	N/A	N/A
State, County and Municipal Obligations	FS427	\$ 0	N/A	N/A	N/A	N/A
Mutual Funds - Total	SUB6142	\$ 408	N/A	N/A	N/A	N/A
Money Market	FS430	\$ 408	\$ 28,620	\$ 38,201	\$ 48,692	\$ 59,341
Equity	FS433	\$ 0	N/A	N/A	N/A	N/A
Other	FS439	\$ 0	N/A	N/A	N/A	N/A
Common Trust Funds and Collective Investment Funds	FS465	\$ 0	N/A	N/A	N/A	N/A
Other Short-term Obligations	FS436	\$ 0	N/A	N/A	N/A	N/A
Other Notes and Bonds	FS442	\$ 1,317	N/A	N/A	N/A	N/A
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ 0	N/A	N/A	N/A	N/A
Other Common and Preferred Stock	FS447	\$ 3,304	N/A	N/A	N/A	N/A
Real Estate Mortgages	FS452	\$ 0	N/A	N/A	N/A	N/A
Real Estate	FS457	\$ 0	N/A	N/A	N/A	N/A
Miscellaneous Assets	FS462	\$ 0	N/A	N/A	N/A	N/A
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ 3,436,926	N/A	N/A	N/A	N/A

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	4,943	N/A	N/A	N/A	N/A
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
Issues Reported in FS510 and FS515 that are in Default	FS516	0	N/A	N/A	N/A	N/A
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
Corp Trust/Agency Accts - Amt Outst-Defaults from Corp/Muni Trusteeships	FS517	\$ 0	N/A	N/A	N/A	N/A
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
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 and Advisory Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
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 and Advisory 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 and Advisory 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 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 1,292,600	\$ 1,245,630	\$ 1,245,056	\$ 1,231,917	\$ 1,490,610
Equity Capital Deductions - Total	SUB1631	\$ 26,360	\$ 19,384	\$ 18,505	\$ 17,069	\$ 173,963
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 2,106	\$ 1,923	\$ 1,734	\$ 1,870	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 19,968	\$ 12,027	\$ 12,405	\$ 12,782	\$ 168,803
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,510	\$ 4,658	\$ 3,590	\$ 1,641	\$ 4,384
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Equity Capital Additions -Total	SUB1641	\$- 7,284	\$- 10,801	\$- 1,427	\$- 1,121	\$ 2,238
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$- 10,669	\$- 16,157	\$- 6,497	\$- 5,512	\$- 890
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 3,385	\$ 5,356	\$ 5,070	\$ 4,391	\$ 3,128
Tier 1 (Core) Capital	CCR20	\$ 1,258,956	\$ 1,215,445	\$ 1,225,124	\$ 1,213,727	\$ 1,318,885
Total Assets (SC60)	CCR205	\$ 9,687,553	\$ 9,479,699	\$ 9,471,753	\$ 9,243,535	\$ 10,488,020
Asset Deductions - Total	SUB1651	\$ 25,584	\$ 18,419	\$ 17,729	\$ 16,293	\$ 173,187
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,106	\$ 1,734	\$ 1,734	\$ 1,870	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,968	\$ 12,027	\$ 12,405	\$ 12,782	\$ 168,803
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,510	\$ 4,658	\$ 3,590	\$ 1,641	\$ 4,384

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 12,711	\$- 19,421	\$- 7,940	\$- 7,769	\$ 2,969
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$- 13,314	\$- 20,332	\$- 8,851	\$- 8,680	\$- 1,104
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 603	\$ 911	\$ 911	\$ 911	\$ 4,073
Adjusted Total Assets	CCR25	\$ 9,649,258	\$ 9,441,859	\$ 9,446,084	\$ 9,219,473	\$ 10,317,802
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 377,762	\$ 372,893	\$ 373,035	\$ 360,590	\$ 404,822
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,258,956	\$ 1,215,445	\$ 1,225,124	\$ 1,213,727	\$ 1,318,885
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 327	\$ 85	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 70,315	\$ 70,293	\$ 69,568	\$ 67,499	\$ 78,941
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 71,418	\$ 71,154	\$ 70,344	\$ 68,275	\$ 79,717
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 71,418	\$ 71,154	\$ 70,344	\$ 68,275	\$ 79,717
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,185	\$ 3,062	\$ 2,970	\$ 3,288	\$ 2,452
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
Total Risk-Based Capital	CCR39	\$ 1,327,090	\$ 1,283,438	\$ 1,292,399	\$ 1,278,615	\$ 1,396,051
0% R/W Category - Cash	CCR400	\$ 34,067	\$ 55,659	\$ 39,254	\$ 29,224	\$ 40,109
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 97,927	\$ 100,987	\$ 85,322	\$ 106,001	\$ 103,482
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 300	\$ 300	\$ 550	\$ 550	\$ 1,600
0% R/W Category - Other	CCR415	\$ 150,641	\$ 96,131	\$ 118,411	\$ 104,211	\$ 72,331
0% R/W Category - Assets Total	CCR420	\$ 282,935	\$ 253,077	\$ 243,537	\$ 239,986	\$ 217,522
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	\$ 1,315,471	\$ 1,279,011	\$ 1,293,123	\$ 1,340,213	\$ 1,249,964
20% R/W Category - Claims on FHLBs	CCR435	\$ 248,028	\$ 244,315	\$ 242,860	\$ 221,054	\$ 229,687
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 130,506	\$ 118,902	\$ 120,655	\$ 90,145	\$ 83,628

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 89,435	\$ 101,458	\$ 119,221	\$ 128,667	\$ 114,079
20% R/W Category - Other	CCR450	\$ 332,687	\$ 307,918	\$ 319,342	\$ 325,363	\$ 490,292
20% R/W Category - Assets Total	CCR455	\$ 2,116,127	\$ 2,051,604	\$ 2,095,201	\$ 2,105,442	\$ 2,167,650
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 423,223	\$ 410,320	\$ 419,038	\$ 421,088	\$ 433,531
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,661,835	\$ 2,635,133	\$ 2,725,362	\$ 2,686,124	\$ 2,892,034
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 45,209	\$ 49,130	\$ 46,512	\$ 57,297	\$ 59,170
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 5,165	\$ 81,054	\$ 55,183	\$ 45,157	\$ 45,662
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,332	\$ 3,844	\$ 4,134	\$ 12,155	\$ 10,798
50% R/W Category - Other	CCR480	\$ 269,805	\$ 218,578	\$ 215,803	\$ 202,493	\$ 196,792
50% R/W Category - Assets Total	CCR485	\$ 2,986,346	\$ 2,987,739	\$ 3,046,994	\$ 3,003,226	\$ 3,204,456
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,493,177	\$ 1,493,874	\$ 1,523,501	\$ 1,501,618	\$ 1,602,232
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 106,595	\$ 53,239	\$ 70,293	\$ 143,478	\$ 128,256
100% R/W Category - All Other Assets	CCR506	\$ 4,735,655	\$ 4,612,485	\$ 4,486,350	\$ 4,205,488	\$ 5,065,507
100% R/W Category - Assets Total	CCR510	\$ 4,842,250	\$ 4,665,724	\$ 4,556,643	\$ 4,348,966	\$ 5,193,763
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,842,250	\$ 4,665,724	\$ 4,556,643	\$ 4,348,966	\$ 5,193,763
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 118	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1,475	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 10,227,776	\$ 9,958,144	\$ 9,942,375	\$ 9,697,620	\$ 10,783,391
Subtotal Risk-Weighted Assets	CCR75	\$ 6,760,124	\$ 6,569,915	\$ 6,499,180	\$ 6,271,669	\$ 7,229,523
Excess Allowances for Loan and Lease Losses	CCR530	\$ 10,134	\$ 5,799	\$ 5,294	\$ 3,692	\$ 4,502
Total Risk-Weighted Assets	CCR78	\$ 6,749,990	\$ 6,564,116	\$ 6,493,886	\$ 6,267,977	\$ 7,225,021
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 540,001	\$ 525,131	\$ 519,512	\$ 501,439	\$ 578,000
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.05%	12.87%	12.97%	13.16%	12.78%
Total Risk-Based Capital Ratio	CCR820	19.66%	19.55%	19.90%	20.40%	19.32%
Tier 1 Risk-Based Capital Ratio	CCR830	18.65%	18.51%	18.86%	19.36%	18.25%
Tangible Equity Ratio	CCR840	13.06%	12.88%	12.98%	13.17%	12.79%

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Total Assets Measured at FV on a Recurring Basis - Level 1	FV41	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	N/A	N/A	N/A	N/A
Trading Securities	FV131	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	FV151	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases	FV211	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights	FV241	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets	FV261	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets	FV311	\$ 0	N/A	N/A	N/A	N/A
Total Assets Measured at FV on a Recurring Basis - Level 2	FV42	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ 0	N/A	N/A	N/A	N/A
Trading Securities	FV132	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	FV152	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases	FV212	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights	FV242	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets	FV262	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets	FV312	\$ 0	N/A	N/A	N/A	N/A
Total Assets Measured at FV on a Recurring Basis - Level 3	FV43	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	N/A	N/A	N/A	N/A
Trading Securities	FV133	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	FV153	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases	FV213	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights	FV243	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets	FV263	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets	FV313	\$ 0	N/A	N/A	N/A	N/A
Total Assets Measured at FV on a Recurring Basis - Total FV Measurements	FV44	\$ 0	N/A	N/A	N/A	N/A
Fed Funds Sold & Secur Purch Under Agreement Resell - Total FV Measurements	FV11	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Trading Securities - Total FV Measurements	FV13	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities - Total FV Measurements	FV15	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases - Total FV Measurements	FV21	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights - Total FV Measurements	FV24	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets - Total FV Measurements	FV26	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets - Total FV Measurements	FV31	\$ 0	N/A	N/A	N/A	N/A
Total Assets Measured at FV on a Recurring Basis - Less Amts Netted	FV46	\$ 0	N/A	N/A	N/A	N/A
Fed Funds Sold & Secur Purch Under Agreement to Resell - Less Amts Netted	FV114	\$ 0	N/A	N/A	N/A	N/A
Trading Securities - Less Amts Netted	FV134	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities - Less Amts Netted	FV154	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases - Less Amts Netted	FV214	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets - Less Amts Netted	FV264	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets - Less Amts Netted	FV314	\$ 0	N/A	N/A	N/A	N/A
Total Assets Measured at FV on a Recurring Basis - Total, After Netting	FV48	\$ 0	N/A	N/A	N/A	N/A
Fed Funds Sold & Secur Purch Under Agreement Resell - Total, After Netting	FV12	\$ 0	N/A	N/A	N/A	N/A
Trading Securities - Total, After Netting	FV14	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities - Total, After Netting	FV16	\$ 0	N/A	N/A	N/A	N/A
Loans and Leases - Total, After Netting	FV22	\$ 0	N/A	N/A	N/A	N/A
Mortgage Servicing Rights - Total, After Netting	FV25	\$ 0	N/A	N/A	N/A	N/A
Derivative Assets - Total, After Netting	FV27	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Assets - Total, After Netting	FV32	\$ 0	N/A	N/A	N/A	N/A
LIABILITIES						
Total Liabilities Measured at FV on a Recurring Basis - Level 1	FV81	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	N/A	N/A	N/A	N/A
Deposits	FV531	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures	FV611	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings	FV631	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Derivative Liabilities	FV651	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities	FV711	\$ 0	N/A	N/A	N/A	N/A
Total Liabilities Measured at FV on a Recurring Basis - Level 2	FV82	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	N/A	N/A	N/A	N/A
Deposits	FV532	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures	FV612	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings	FV632	\$ 0	N/A	N/A	N/A	N/A
Derivative Liabilities	FV652	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities	FV712	\$ 0	N/A	N/A	N/A	N/A
Total Liabilities Measured at FV on a Recurring Basis - Level 3	FV83	\$ 0	N/A	N/A	N/A	N/A
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ 0	N/A	N/A	N/A	N/A
Deposits	FV533	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures	FV613	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings	FV633	\$ 0	N/A	N/A	N/A	N/A
Derivative Liabilities	FV653	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities	FV713	\$ 0	N/A	N/A	N/A	N/A
Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements	FV84	\$ 0	N/A	N/A	N/A	N/A
Fed Fund Sold & Secur Purch Under Agreement Repurch - Total FV Measurements	FV51	\$ 0	N/A	N/A	N/A	N/A
Deposits - Total FV Measurements	FV53	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures - Total FV Measurements	FV61	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings - Total FV Measurements	FV63	\$ 0	N/A	N/A	N/A	N/A
Derivative Liabilities - Total FV Measurements	FV65	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities - Total FV Measurements	FV71	\$ 0	N/A	N/A	N/A	N/A
Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted	FV86	\$ 0	N/A	N/A	N/A	N/A
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	N/A	N/A	N/A	N/A
Deposits - Less Amts Netted	FV534	\$ 0	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 19, 2010, 4:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2009	Sep 2009	Jun 2009	Mar 2009	Dec 2008
Description	Line Item	Value	Value	Value	Value	Value
Subordinated Debentures - Less Amts Netted	FV614	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings - Less Amts Netted	FV634	\$ 0	N/A	N/A	N/A	N/A
Derivative Liabilities - Less Amts Netted	FV654	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities - Less Amts Netted	FV714	\$ 0	N/A	N/A	N/A	N/A
Total Liabilities Measured at FV on Recurring Basis - Total, After Netting	FV88	\$ 0	N/A	N/A	N/A	N/A
Fed Funds Sold & Secur Purch Under Agreement Repurch - Total, After Netting	FV52	\$ 0	N/A	N/A	N/A	N/A
Deposits - Total, After Netting	FV54	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures - Total, After Netting	FV62	\$ 0	N/A	N/A	N/A	N/A
Other Borrowings - Total, After Netting	FV64	\$ 0	N/A	N/A	N/A	N/A
Derivative Liabilities - Total, After Netting	FV66	\$ 0	N/A	N/A	N/A	N/A
All Other Financial Liabilities - Total, After Netting	FV72	\$ 0	N/A	N/A	N/A	N/A

*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.