

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:31 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Regulated Institutions		21	21	21	21	21
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,248,201	\$ 1,211,814	\$ 1,246,577	\$ 1,315,073	\$ 1,235,614
Cash and Non-Interest-Earning Deposits	SC110	\$ 98,269	\$ 104,772	\$ 104,530	\$ 97,750	\$ 102,149
Interest-Earning Deposits in FHLBs	SC112	\$ 86,941	\$ 43,036	\$ 51,783	\$ 171,466	\$ 85,655
Other Interest-Earning Deposits	SC118	\$ 9,024	\$ 11,432	\$ 9,617	\$ 8,749	\$ 8,414
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 64,387	\$ 48,672	\$ 72,616	\$ 78,080	\$ 88,703
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 705,485	\$ 721,961	\$ 704,984	\$ 674,570	\$ 656,971
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 156,703	\$ 162,296	\$ 173,689	\$ 164,877	\$ 169,248
State and Municipal Obligations	SC180	\$ 71,055	\$ 56,223	\$ 55,920	\$ 41,179	\$ 37,366
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 875
Other Investment Securities	SC185	\$ 47,530	\$ 54,983	\$ 64,716	\$ 70,229	\$ 77,974
Accrued Interest Receivable	SC191	\$ 8,807	\$ 8,439	\$ 8,722	\$ 8,173	\$ 8,259
Mortgage-Backed Securities - Gross	SUB0072	\$ 717,653	\$ 721,012	\$ 739,695	\$ 755,754	\$ 752,168
Mortgage-Backed Securities - Total	SC22	\$ 717,653	\$ 721,012	\$ 739,695	\$ 755,754	\$ 752,168
Pass-Through - Total	SUB0073	\$ 694,746	\$ 694,630	\$ 718,215	\$ 730,032	\$ 719,887
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 694,580	\$ 694,462	\$ 718,044	\$ 729,858	\$ 719,711
Other Pass-Through	SC215	\$ 166	\$ 168	\$ 171	\$ 174	\$ 176
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 19,915	\$ 23,564	\$ 18,663	\$ 22,978	\$ 29,652
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 3,048	\$ 6,488	\$ 1,978	\$ 2,229	\$ 10,728
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 15,424	\$ 15,570	\$ 15,113	\$ 19,082	\$ 17,138
Other	SC222	\$ 1,443	\$ 1,506	\$ 1,572	\$ 1,667	\$ 1,786
Accrued Interest Receivable	SC228	\$ 2,992	\$ 2,818	\$ 2,817	\$ 2,744	\$ 2,629

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,354,446	\$ 4,283,363	\$ 4,237,386	\$ 4,185,019	\$ 4,075,707
Mortgage Loans - Total	SC26	\$ 4,307,474	\$ 4,236,652	\$ 4,191,115	\$ 4,137,854	\$ 4,028,862
Construction Loans - Total	SUB0100	\$ 280,507	\$ 307,925	\$ 303,145	\$ 303,850	\$ 255,229
Residential - Total	SUB0110	\$ 251,160	\$ 267,220	\$ 269,502	\$ 258,465	\$ 208,866
1-4 Dwelling Units	SC230	\$ 192,938	\$ 204,515	\$ 207,469	\$ 195,039	\$ 158,584
Multifamily (5 or more) Dwelling Units	SC235	\$ 58,222	\$ 62,705	\$ 62,033	\$ 63,426	\$ 50,282
Nonresidential Property	SC240	\$ 29,347	\$ 40,705	\$ 33,643	\$ 45,385	\$ 46,363
Permanent Loans - Total	SUB0121	\$ 4,058,507	\$ 3,959,914	\$ 3,919,633	\$ 3,866,558	\$ 3,806,537
Residential - Total	SUB0131	\$ 3,118,294	\$ 3,046,379	\$ 3,029,839	\$ 3,001,373	\$ 2,928,699
1-4 Dwelling Units - Total	SUB0141	\$ 2,515,352	\$ 2,449,720	\$ 2,418,861	\$ 2,403,347	\$ 2,399,503
Revolving Open-End Loans	SC251	\$ 276,065	\$ 269,723	\$ 272,786	\$ 267,004	\$ 257,052
All Other - First Liens	SC254	\$ 2,141,630	\$ 2,088,280	\$ 2,058,634	\$ 2,049,777	\$ 2,062,842
All Other - Junior Liens	SC255	\$ 97,657	\$ 91,717	\$ 87,441	\$ 86,566	\$ 79,609
Multifamily (5 or more) Dwelling Units	SC256	\$ 602,942	\$ 596,659	\$ 610,978	\$ 598,026	\$ 529,196
Nonresidential Property (Except Land)	SC260	\$ 911,550	\$ 884,881	\$ 862,038	\$ 839,659	\$ 857,652
Land	SC265	\$ 28,663	\$ 28,654	\$ 27,756	\$ 25,526	\$ 20,186
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 71,175	\$ 45,061	\$ 52,370	\$ 108,642	\$ 396,313
Accrued Interest Receivable	SC272	\$ 15,081	\$ 15,015	\$ 14,163	\$ 14,001	\$ 13,529
Advances for Taxes and Insurance	SC275	\$ 351	\$ 509	\$ 445	\$ 610	\$ 412
Allowance for Loan and Lease Losses	SC283	\$ 46,972	\$ 46,711	\$ 46,271	\$ 47,165	\$ 46,845
Nonmortgage Loans - Gross	SUB0162	\$ 825,532	\$ 787,701	\$ 777,483	\$ 751,435	\$ 714,853
Nonmortgage Loans - Total	SC31	\$ 814,484	\$ 777,050	\$ 766,787	\$ 741,751	\$ 705,743
Commercial Loans - Total	SC32	\$ 261,911	\$ 258,642	\$ 263,358	\$ 269,271	\$ 261,603
Secured	SC300	\$ 248,444	\$ 246,674	\$ 249,446	\$ 254,785	\$ 248,361
Unsecured	SC303	\$ 13,110	\$ 11,502	\$ 13,372	\$ 13,874	\$ 12,582
Lease Receivables	SC306	\$ 357	\$ 466	\$ 540	\$ 612	\$ 660
Consumer Loans - Total	SC35	\$ 559,461	\$ 525,158	\$ 510,245	\$ 478,562	\$ 450,140
Loans on Deposits	SC310	\$ 11,614	\$ 10,731	\$ 10,623	\$ 11,008	\$ 10,632
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,443	\$ 1,216	\$ 961	\$ 838	\$ 817
Education Loans	SC320	\$ 4	\$ 7	\$ 788	\$ 3	\$ 17
Auto Loans	SC323	\$ 538,599	\$ 505,230	\$ 490,574	\$ 460,377	\$ 432,578
Mobile Home Loans	SC326	\$ 2,727	\$ 2,523	\$ 1,697	\$ 1,386	\$ 1,272
Credit Cards	SC328	\$ 758	\$ 810	\$ 836	\$ 822	\$ 638

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 4,316	\$ 4,641	\$ 4,766	\$ 4,128	\$ 4,186
Accrued Interest Receivable	SC348	\$ 4,160	\$ 3,901	\$ 3,880	\$ 3,602	\$ 3,110
Allowance for Loan and Lease Losses	SC357	\$ 11,048	\$ 10,651	\$ 10,696	\$ 9,684	\$ 9,110
Repossessed Assets - Gross	SUB0201	\$ 866	\$ 2,442	\$ 1,923	\$ 2,043	\$ 1,743
Repossessed Assets - Total	SC40	\$ 819	\$ 2,442	\$ 1,923	\$ 2,043	\$ 1,743
Real Estate - Total	SUB0210	\$ 362	\$ 1,949	\$ 1,504	\$ 1,754	\$ 1,400
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 362	\$ 347	\$ 1,504	\$ 1,754	\$ 1,400
1-4 Dwelling Units	SC415	\$ 362	\$ 347	\$ 1,504	\$ 1,754	\$ 1,400
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 1,082	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 520	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 504	\$ 493	\$ 419	\$ 289	\$ 343
General Valuation Allowances	SC441	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 100	\$ 101	\$ 102	\$ 102	\$ 103
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 62,685	\$ 60,093	\$ 59,547	\$ 58,072	\$ 55,668
Federal Home Loan Bank Stock	SC510	\$ 62,310	\$ 59,718	\$ 59,172	\$ 57,697	\$ 55,293
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 76,888	\$ 76,235	\$ 77,205	\$ 77,395	\$ 77,329
Other Assets - Gross	SUB0262	\$ 139,233	\$ 135,028	\$ 120,016	\$ 117,306	\$ 120,105
Other Assets - Total	SC59	\$ 139,219	\$ 135,009	\$ 119,984	\$ 117,268	\$ 120,066
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 39,388	\$ 38,932	\$ 33,530	\$ 33,170	\$ 30,997
Bank-Owned Life Insurance - Other	SC625	\$ 23,661	\$ 19,964	\$ 16,816	\$ 16,666	\$ 16,525
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,397	\$ 9,674	\$ 11,108	\$ 11,095	\$ 11,387
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 10,232	\$ 10,481	\$ 11,028	\$ 11,645	\$ 12,263
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 56,555	\$ 55,977	\$ 47,534	\$ 44,730	\$ 48,933
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 14	\$ 19	\$ 32	\$ 38	\$ 39
General Valuation Allowances - Total	SUB2092	\$ 58,081	\$ 57,381	\$ 56,999	\$ 56,887	\$ 55,994
Total Assets - Gross	SUB0283	\$ 7,425,604	\$ 7,277,789	\$ 7,259,934	\$ 7,262,199	\$ 7,033,290
Total Assets	SC60	\$ 7,367,523	\$ 7,220,408	\$ 7,202,935	\$ 7,205,312	\$ 6,977,296
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,244,125	\$ 5,194,815	\$ 5,199,062	\$ 5,265,501	\$ 5,133,929
Deposits	SC710	\$ 5,221,111	\$ 5,171,964	\$ 5,177,670	\$ 5,245,870	\$ 5,111,012
Escrows	SC712	\$ 22,811	\$ 22,523	\$ 20,922	\$ 18,978	\$ 22,043
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 203	\$ 328	\$ 470	\$ 653	\$ 874
Borrowings - Total	SC72	\$ 1,064,701	\$ 983,402	\$ 975,365	\$ 953,740	\$ 848,974
Advances from FHLBank	SC720	\$ 1,026,197	\$ 946,186	\$ 937,357	\$ 921,940	\$ 820,369
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 31,699	\$ 30,389	\$ 30,757	\$ 30,962	\$ 28,605
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,805	\$ 6,827	\$ 7,251	\$ 838	\$ 0
Other Liabilities - Total	SC75	\$ 43,667	\$ 44,215	\$ 43,448	\$ 52,576	\$ 76,750
Accrued Interest Payable - Deposits	SC763	\$ 738	\$ 673	\$ 451	\$ 301	\$ 515
Accrued Interest Payable - Other	SC766	\$ 3,083	\$ 2,874	\$ 2,810	\$ 3,399	\$ 2,742
Accrued Taxes	SC776	\$ 6,345	\$ 4,514	\$ 1,950	\$ 2,955	\$ 3,438
Accounts Payable	SC780	\$ 5,434	\$ 6,114	\$ 8,031	\$ 6,603	\$ 6,768
Deferred Income Taxes	SC790	\$ 2,650	\$ 2,791	\$ 2,918	\$ 2,358	\$ 2,420
Other Liabilities and Deferred Income	SC796	\$ 25,417	\$ 27,249	\$ 27,288	\$ 36,960	\$ 60,867
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 6,352,493	\$ 6,222,432	\$ 6,217,875	\$ 6,271,817	\$ 6,059,653
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,015,031	\$ 997,976	\$ 985,057	\$ 933,499	\$ 917,644
Stock - Total	SUB0311	\$ 358,528	\$ 358,516	\$ 356,862	\$ 319,435	\$ 319,437
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 945	\$ 945	\$ 944	\$ 944	\$ 944
Common Stock - Paid in Excess of Par	SC830	\$ 357,583	\$ 357,571	\$ 355,918	\$ 318,491	\$ 318,493
Accumulated Other Comprehensive Income - Total	SC86	\$- 11,794	\$- 8,838	\$- 6,988	\$- 2,054	\$- 7,034
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 11,366	\$- 8,383	\$- 6,216	\$- 1,332	\$- 6,249
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$- 317	\$- 267	\$- 442
Other	SC870	\$- 428	\$- 455	\$- 455	\$- 455	\$- 343
Retained Earnings	SC880	\$ 675,258	\$ 655,382	\$ 642,286	\$ 616,985	\$ 606,257
Other Components of Equity Capital	SC891	\$- 6,961	\$- 7,084	\$- 7,103	\$- 867	\$- 1,016
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,367,524	\$ 7,220,408	\$ 7,202,932	\$ 7,205,316	\$ 6,977,297

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Other Codes As of Mar 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 28
3	Federal, State, or other taxes receivable	10	\$ 3,204
4	Net deferred tax assets	16	\$ 27,844
6	Prepaid deposit insurance premiums	1	\$ 133
7	Prepaid expenses	16	\$ 5,057
14	Other noninterest-bearing short-term accounts recv	2	\$ 1,524
99	Other	12	\$ 9,943

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 182
11	The liability recorded for post-retirement benefit	12	\$ 13,653
14	Unapplied loan payments received	1	\$ 26
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 4,373
99	Other	20	\$ 6,031

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 94,669	\$ 92,535	\$ 89,620	\$ 86,015	\$ 82,644
Deposits and Investment Securities	SO115	\$ 11,146	\$ 10,684	\$ 10,323	\$ 9,241	\$ 8,431
Mortgage-Backed Securities	SO125	\$ 7,240	\$ 7,191	\$ 7,174	\$ 7,202	\$ 6,937
Mortgage Loans	SO141	\$ 65,454	\$ 64,132	\$ 61,791	\$ 60,179	\$ 58,563
Nonmortgage Loans - Total	SUB0950	\$ 10,829	\$ 10,528	\$ 10,332	\$ 9,393	\$ 8,713
Commercial Loans and Leases	SO160	\$ 4,518	\$ 4,431	\$ 4,688	\$ 4,302	\$ 4,055
Consumer Loans and Leases	SO171	\$ 6,311	\$ 6,097	\$ 5,644	\$ 5,091	\$ 4,658
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 787	\$ 713	\$ 616	\$ 596	\$ 537
Federal Home Loan Bank Stock	SO181	\$ 785	\$ 711	\$ 614	\$ 594	\$ 535
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 42,233	\$ 38,799	\$ 35,229	\$ 31,829	\$ 28,462
Deposits	SO215	\$ 31,184	\$ 28,752	\$ 25,765	\$ 23,268	\$ 20,919
Escrows	SO225	\$ 2	\$ 4	\$ 2	\$ 8	\$ 3
Advances from FHLBank	SO230	\$ 10,798	\$ 9,755	\$ 9,220	\$ 8,370	\$ 7,441
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	\$ 249	\$ 288	\$ 242	\$ 183	\$ 99
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 53,223	\$ 54,449	\$ 55,007	\$ 54,782	\$ 54,719
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,181	\$ 1,177	\$ 473	\$ 3,126	\$ 1,134
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 52,042	\$ 53,272	\$ 54,534	\$ 51,656	\$ 53,585
Noninterest Income - Total	SO42	\$ 9,665	\$ 11,335	\$ 11,600	\$ 10,843	\$ 10,756
Mortgage Loan Serving Fees	SO410	\$ 317	\$ 346	\$ 607	\$ 212	\$ 515
Other Fees and Charges	SO420	\$ 7,384	\$ 7,920	\$ 8,328	\$ 8,338	\$ 7,799
Net Income (Loss) from Other - Total	SUB0451	\$ 618	\$ 1,841	\$ 1,277	\$ 1,657	\$ 1,417
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 655	\$ 853	\$ 1,259	\$ 1,566	\$ 1,421
Operations & Sale of Repossessed Assets	SO461	\$- 37	\$ 314	\$ 6	\$ 27	\$- 8
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 1	\$ 36	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 2	\$ 0	\$ 0	\$ 4

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 672	\$ 0	\$ 28	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,346	\$ 1,228	\$ 1,388	\$ 636	\$ 1,025
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	\$ 44,180	\$ 44,443	\$ 43,810	\$ 44,245	\$ 43,549
All Personnel Compensation and Expense	SO510	\$ 26,481	\$ 25,546	\$ 25,813	\$ 25,434	\$ 25,236
Legal Expense	SO520	\$ 261	\$ 221	\$ 277	\$ 179	\$ 228
Office Occupancy and Equipment Expense	SO530	\$ 8,856	\$ 8,749	\$ 8,590	\$ 8,752	\$ 8,872
Marketing and Other Professional Services	SO540	\$ 2,471	\$ 3,063	\$ 2,526	\$ 2,697	\$ 2,453
Loan Servicing Fees	SO550	\$ 19	\$ 28	\$ 24	\$ 16	\$ 23
Goodwill and Other Intangibles Expense	SO560	\$ 567	\$ 632	\$ 633	\$ 645	\$ 635
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1	\$ 12	\$ 2	\$ 4	\$ 0
Other Noninterest Expense	SO580	\$ 5,524	\$ 6,192	\$ 5,945	\$ 6,518	\$ 6,102
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	\$ 17,527	\$ 20,164	\$ 22,324	\$ 18,254	\$ 20,792
Income Taxes - Total	SO71	\$ 6,477	\$ 6,757	\$ 8,185	\$ 6,889	\$ 7,771
Federal	SO710	\$ 5,438	\$ 5,419	\$ 6,683	\$ 5,558	\$ 6,249
State, Local & Other	SO720	\$ 1,039	\$ 1,338	\$ 1,502	\$ 1,331	\$ 1,522
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,050	\$ 13,407	\$ 14,139	\$ 11,365	\$ 13,021
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,050	\$ 13,407	\$ 14,139	\$ 11,365	\$ 13,021

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Other Codes As of Mar 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 57
7	Net income(loss) from leased property	3	\$ 48
15	Income from corporate-owned life insurance	10	\$ 524
19	Realized/unrealized gains on derivatives	1	\$ 166
99	Other	12	\$ 324

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 58
2	OTS assessments	9	\$ 203
6	Supervisory examination fees	2	\$ 48
7	Office supplies, printing, and postage	17	\$ 1,181
8	Telephone, including data lines	8	\$ 282
9	Loan origination expense	1	\$ 16
10	ATM expense	2	\$ 47
16	Web site expenses	1	\$ 15
17	Charitable contributions	4	\$ 78
99	Other	13	\$ 996

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 94,669	\$ 350,814	\$ 258,279	\$ 168,659	\$ 82,644
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,146	\$ 38,679	\$ 27,995	\$ 17,672	\$ 8,431
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,240	\$ 28,504	\$ 21,313	\$ 14,139	\$ 6,937
YTD - Mortgage Loans	Y_SO141	\$ 65,454	\$ 244,665	\$ 180,533	\$ 118,742	\$ 58,563
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,518	\$ 17,476	\$ 13,045	\$ 8,357	\$ 4,055
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 6,311	\$ 21,490	\$ 15,393	\$ 9,749	\$ 4,658
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 787	\$ 2,462	\$ 1,749	\$ 1,133	\$ 537
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 785	\$ 2,454	\$ 1,743	\$ 1,129	\$ 535
YTD - Other	Y_SO185	\$ 2	\$ 8	\$ 6	\$ 4	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 42,233	\$ 134,319	\$ 95,520	\$ 60,291	\$ 28,462
YTD - Deposits	Y_SO215	\$ 31,184	\$ 98,704	\$ 69,952	\$ 44,187	\$ 20,919
YTD - Escrows	Y_SO225	\$ 2	\$ 17	\$ 13	\$ 11	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 10,798	\$ 34,786	\$ 25,031	\$ 15,811	\$ 7,441
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	\$ 249	\$ 812	\$ 524	\$ 282	\$ 99
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	\$ 53,223	\$ 218,957	\$ 164,508	\$ 109,501	\$ 54,719
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,181	\$ 5,910	\$ 4,733	\$ 4,260	\$ 1,134
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 52,042	\$ 213,047	\$ 159,775	\$ 105,241	\$ 53,585
YTD - Noninterest Income - Total	Y_SO42	\$ 9,665	\$ 44,534	\$ 33,199	\$ 21,599	\$ 10,756
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 317	\$ 1,680	\$ 1,334	\$ 727	\$ 515
YTD - Other Fees and Charges	Y_SO420	\$ 7,384	\$ 32,385	\$ 24,465	\$ 16,137	\$ 7,799
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 618	\$ 6,192	\$ 4,351	\$ 3,074	\$ 1,417
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 655	\$ 5,099	\$ 4,246	\$ 2,987	\$ 1,421
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 37	\$ 339	\$ 25	\$ 19	\$- 8
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 35	\$ 35	\$ 36	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 13	\$ 13	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 6	\$ 4	\$ 4	\$ 4

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 700	\$ 28	\$ 28	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,346	\$ 4,277	\$ 3,049	\$ 1,661	\$ 1,025
YTD - Noninterest Expense - Total	Y_SO51	\$ 44,180	\$ 176,047	\$ 131,604	\$ 87,794	\$ 43,549
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 26,481	\$ 102,029	\$ 76,483	\$ 50,670	\$ 25,236
YTD - Legal Expense	Y_SO520	\$ 261	\$ 905	\$ 684	\$ 407	\$ 228
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,856	\$ 34,963	\$ 26,214	\$ 17,624	\$ 8,872
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,471	\$ 10,739	\$ 7,676	\$ 5,150	\$ 2,453
YTD - Loan Servicing Fees	Y_SO550	\$ 19	\$ 91	\$ 63	\$ 39	\$ 23
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 567	\$ 2,545	\$ 1,913	\$ 1,280	\$ 635
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1	\$ 18	\$ 6	\$ 4	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 5,524	\$ 24,757	\$ 18,565	\$ 12,620	\$ 6,102
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 17,527	\$ 81,534	\$ 61,370	\$ 39,046	\$ 20,792
YTD - Income Taxes - Total	Y_SO71	\$ 6,477	\$ 29,602	\$ 22,845	\$ 14,660	\$ 7,771
YTD - Federal	Y_SO710	\$ 5,438	\$ 23,909	\$ 18,490	\$ 11,807	\$ 6,249
YTD - State, Local, and Other	Y_SO720	\$ 1,039	\$ 5,693	\$ 4,355	\$ 2,853	\$ 1,522
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 11,050	\$ 51,932	\$ 38,525	\$ 24,386	\$ 13,021
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 11,050	\$ 51,932	\$ 38,525	\$ 24,386	\$ 13,021

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 57,383	\$ 57,003	\$ 56,891	\$ 55,993	\$ 51,727
Net Provision for Loss	VA115	\$ 1,176	\$ 1,186	\$ 473	\$ 1,433	\$ 1,134
Transfers	VA125	\$ 0	\$ 56	\$ - 1	\$ - 127	\$ 0
Recoveries	VA135	\$ 280	\$ 153	\$ 243	\$ 590	\$ 353
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,513
Charge-offs	VA155	\$ 757	\$ 1,015	\$ 603	\$ 998	\$ 735
General Valuation Allowances - Ending Balance	VA165	\$ 58,082	\$ 57,383	\$ 57,003	\$ 56,891	\$ 55,992
Specific Valuation Allowances - Beginning Balance	VA108	\$ 108	\$ 163	\$ 161	\$ 34	\$ 34
Net Provision for Loss	VA118	\$ 6	\$ 3	\$ 2	\$ 1,697	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 0	\$- 56	\$ 1	\$ 127	\$ 0
Adjustments	VA148	\$ 0	\$- 2	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 4	\$ 0	\$ 1	\$ 1,697	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 110	\$ 108	\$ 163	\$ 161	\$ 34
Total Valuation Allowances - Beginning Balance	VA110	\$ 57,491	\$ 57,166	\$ 57,052	\$ 56,027	\$ 51,761
Net Provision for Loss	VA120	\$ 1,182	\$ 1,189	\$ 475	\$ 3,130	\$ 1,134
Recoveries	VA140	\$ 280	\$ 153	\$ 243	\$ 590	\$ 353
Adjustments	VA150	\$ 0	\$- 2	\$ 0	\$ 0	\$ 3,513
Charge-offs	VA160	\$ 761	\$ 1,015	\$ 604	\$ 2,695	\$ 735
Total Valuation Allowances - Ending Balance	VA170	\$ 58,192	\$ 57,491	\$ 57,166	\$ 57,052	\$ 56,026
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 757	\$ 1,015	\$ 603	\$ 998	\$ 735
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 18	\$ 65	\$ 2	\$ 135	\$ 12
Construction - Total	SUB2030	\$ 0	\$ 63	\$ 0	\$ 17	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 3	\$ 0	\$ 17	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 60	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 18	\$ 2	\$ 2	\$ 118	\$ 12
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 2	\$ 0	\$ 118	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 736	\$ 900	\$ 468	\$ 843	\$ 722
Commercial Loans	VA520	\$ 38	\$ 246	\$ 18	\$ 354	\$ 164
Consumer Loans - Total	SUB2061	\$ 698	\$ 654	\$ 450	\$ 489	\$ 558
Loans on Deposits	VA510	\$ 19	\$ 31	\$ 14	\$ 16	\$ 10
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 637	\$ 563	\$ 400	\$ 437	\$ 500
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2	\$ 1	\$ 4	\$ 4	\$ 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 40	\$ 59	\$ 32	\$ 32	\$ 40
Reposessed Assets - Total	VA60	\$ 0	\$ 7	\$ 0	\$ 20	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 7	\$ 0	\$ 20	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 3	\$ 43	\$ 133	\$ 0	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 280	\$ 153	\$ 243	\$ 590	\$ 353
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 21	\$ 32	\$ 111	\$ 84	\$ 3
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 8	\$ 75	\$ 2
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 8	\$ 75	\$ 2
Permanent - Total	SUB2141	\$ 21	\$ 32	\$ 103	\$ 9	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 26	\$ 100	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 20	\$ 5	\$ 2	\$ 1	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 257	\$ 121	\$ 132	\$ 381	\$ 345
Commercial Loans	VA521	\$ 34	\$ 1	\$ 5	\$ 78	\$ 83
Consumer Loans - Total	SUB2161	\$ 223	\$ 120	\$ 127	\$ 303	\$ 262
Loans on Deposits	VA511	\$ 8	\$ 4	\$ 6	\$ 4	\$ 6
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 188	\$ 96	\$ 101	\$ 272	\$ 222
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 2	\$ 3	\$ 1	\$ 13
Other	VA561	\$ 26	\$ 18	\$ 17	\$ 26	\$ 21
Other Assets	VA931	\$ 2	\$ 0	\$ 0	\$ 125	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 5	\$- 56	\$ 0	\$ 1,824	\$ 0
Deposits and Investment Securities	VA38	\$ 5	\$ 0	\$ 0	\$ 1,697	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 4	\$ 0	\$ 35	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$- 10	\$ 0	\$ 35	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 10	\$ 0	\$ 35	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$- 60	\$ 0	\$ 92	\$ 0
Commercial Loans	VA522	\$ 0	\$- 60	\$ 0	\$ 92	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed 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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 482	\$ 806	\$ 360	\$ 2,232	\$ 382
Deposits and Investment Securities	VA39	\$ 5	\$ 0	\$ 0	\$ 1,697	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 3	\$ 37	\$- 109	\$ 86	\$ 9
Construction - Total	SUB2330	\$ 0	\$ 77	\$- 8	\$- 58	\$- 2
1-4 Dwelling Units	VA425	\$ 0	\$ 3	\$ 0	\$ 17	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 60	\$- 8	\$- 75	\$- 2
Permanent - Total	SUB2341	\$- 3	\$- 40	\$- 101	\$ 144	\$ 11
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 1	\$- 1	\$ 117	\$ 11
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 1	\$- 7	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 26	\$- 100	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 2	\$- 15	\$- 2	\$ 34	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 479	\$ 719	\$ 336	\$ 554	\$ 377
Commercial Loans	VA525	\$ 4	\$ 185	\$ 13	\$ 368	\$ 81
Consumer Loans - Total	SUB2361	\$ 475	\$ 534	\$ 323	\$ 186	\$ 296
Loans on Deposits	VA515	\$ 11	\$ 27	\$ 8	\$ 12	\$ 4
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 449	\$ 467	\$ 299	\$ 165	\$ 278
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 1	\$- 1	\$ 1	\$ 3	\$- 5
Other	VA565	\$ 14	\$ 41	\$ 15	\$ 6	\$ 19
Reposessed Assets - Total	VA65	\$ 0	\$ 7	\$ 0	\$ 20	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 7	\$ 0	\$ 20	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1	\$ 43	\$ 133	\$- 125	\$- 4
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 713	\$ 451	\$ 0	\$ 478	\$ 275
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,036	\$ 1,387	\$ 1,282	\$ 1,288	\$ 933
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 57	\$ 1,841	\$ 0	\$ 354	\$ 1,400
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 57	\$ 239	\$ 0	\$ 354	\$ 1,400
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 1,082	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 520	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 37,170	\$ 38,711	\$ 35,393	\$ 29,650	\$ 26,954
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 38,783	\$ 38,575	\$ 37,861	\$ 45,700	\$ 39,901
Substandard	VA965	\$ 35,585	\$ 35,352	\$ 33,483	\$ 42,033	\$ 37,267
Doubtful	VA970	\$ 3,198	\$ 3,223	\$ 4,378	\$ 3,667	\$ 2,634
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 43,598	\$ 35,862	\$ 34,765	\$ 29,783	\$ 31,174
Mortgages - Total	SUB2421	\$ 37,362	\$ 29,136	\$ 28,101	\$ 23,683	\$ 23,956
Construction and Land Loans	SUB2430	\$ 6,050	\$ 3,738	\$ 5,151	\$ 3,990	\$ 2,818
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 18,232	\$ 20,035	\$ 17,806	\$ 14,477	\$ 15,168
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,277	\$ 5,363	\$ 5,798	\$ 5,736	\$ 6,490
Nonmortgages - Total	SUB2461	\$ 6,236	\$ 6,726	\$ 6,664	\$ 6,100	\$ 7,218
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 33,877	\$ 26,265	\$ 24,247	\$ 21,342	\$ 20,106

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 32,216	\$ 25,190	\$ 22,955	\$ 19,234	\$ 17,945
Mortgage Loans - Total	SUB2481	\$ 26,981	\$ 19,390	\$ 17,381	\$ 14,607	\$ 13,862
Construction	PD115	\$ 3,828	\$ 2,836	\$ 2,308	\$ 2,709	\$ 1,712
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,389	\$ 3,229	\$ 622	\$ 776	\$ 272
Secured by First Liens	PD123	\$ 9,875	\$ 10,118	\$ 11,748	\$ 8,963	\$ 8,768
Secured by Junior Liens	PD124	\$ 154	\$ 468	\$ 297	\$ 256	\$ 500
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,905	\$ 1,912	\$ 0	\$ 0	\$ 78
Nonresidential Property (Except Land)	PD135	\$ 8,633	\$ 827	\$ 2,272	\$ 1,903	\$ 2,532
Land	PD138	\$ 1,197	\$ 0	\$ 134	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 960	\$ 164	\$ 985	\$ 652	\$ 752
Consumer Loans - Total	SUB2511	\$ 4,275	\$ 5,636	\$ 4,589	\$ 3,975	\$ 3,331
Loans on Deposits	PD161	\$ 34	\$ 86	\$ 44	\$ 126	\$ 187
Home Improvement Loans	PD163	\$ 0	\$ 52	\$ 23	\$ 11	\$ 0
Education Loans	PD165	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 4,207	\$ 5,387	\$ 4,461	\$ 3,720	\$ 3,122
Mobile Home Loans	PD169	\$ 10	\$ 47	\$ 12	\$ 57	\$ 0
Credit Cards	PD171	\$ 0	\$ 2	\$ 4	\$ 6	\$ 6
Other	PD180	\$ 23	\$ 62	\$ 45	\$ 55	\$ 16
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 378	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,661	\$ 1,075	\$ 1,292	\$ 2,108	\$ 2,161
Mortgage Loans - Total	SUB2491	\$ 1,640	\$ 1,055	\$ 937	\$ 1,365	\$ 1,454
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 144	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 1,597	\$ 933	\$ 816	\$ 804	\$ 414
Secured by Junior Liens	PD224	\$ 43	\$ 0	\$ 0	\$ 100	\$ 477
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 122	\$ 121	\$ 317	\$ 363
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1	\$ 0	\$ 200	\$ 735	\$ 701
Consumer Loans - Total	SUB2521	\$ 20	\$ 20	\$ 155	\$ 8	\$ 6
Loans on Deposits	PD261	\$ 11	\$ 12	\$ 0	\$ 6	\$ 5
Home Improvement Loans	PD263	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1	\$ 7	\$ 4	\$ 2	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 1	\$ 1	\$ 151	\$ 0	\$ 1
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	N/A	N/A
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	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 9,721	\$ 9,597	\$ 10,518	\$ 8,441	\$ 11,068
Mortgage Loans - Total	SUB2501	\$ 8,741	\$ 8,691	\$ 9,783	\$ 7,711	\$ 8,640
Construction	PD315	\$ 1,025	\$ 902	\$ 2,189	\$ 617	\$ 586
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 367	\$ 411	\$ 378	\$ 339	\$ 461
Secured by First Liens	PD323	\$ 4,786	\$ 4,862	\$ 3,854	\$ 3,151	\$ 4,171
Secured by Junior Liens	PD324	\$ 21	\$ 14	\$ 91	\$ 88	\$ 105
Multifamily (5 or more) Dwelling Units	PD325	\$ 388	\$ 388	\$ 0	\$ 264	\$ 264
Nonresidential Property (Except Land)	PD335	\$ 2,154	\$ 2,114	\$ 2,751	\$ 2,732	\$ 2,533

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 0	\$ 0	\$ 520	\$ 520	\$ 520
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 681	\$ 474	\$ 552	\$ 601	\$ 2,263
Consumer Loans - Total	SUB2531	\$ 299	\$ 432	\$ 183	\$ 129	\$ 165
Loans on Deposits	PD361	\$ 62	\$ 74	\$ 22	\$ 47	\$ 30
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 1	\$ 0	\$ 0
Auto Loans	PD367	\$ 232	\$ 343	\$ 140	\$ 76	\$ 133
Mobile Home Loans	PD369	\$ 2	\$ 3	\$ 4	\$ 2	\$ 2
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 2	\$ 11	\$ 16	\$ 4	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 69	\$ 69	\$ 75	\$ 69	\$ 412
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 5,076	\$ 4,444	\$ 4,407	\$ 4,013	\$ 6,303
90% up to 100% LTV	LD110	\$ 5,076	\$ 4,444	\$ 4,407	\$ 3,788	\$ 6,032
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 0	\$ 225	\$ 271
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 412	\$ 394	\$ 931	\$ 334	\$ 927
90% up to 100% LTV	LD430	\$ 412	\$ 394	\$ 931	\$ 334	\$ 927
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 186,118	\$ 193,763	\$ 214,720	\$ 202,347	\$ 225,100
Mortgage Construction Loans	CC105	\$ 119,484	\$ 128,981	\$ 147,965	\$ 138,192	\$ 179,123
Other Mortgage Loans	CC115	\$ 66,634	\$ 64,782	\$ 66,755	\$ 64,155	\$ 45,977
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 35,468	\$ 37,548	\$ 34,957	\$ 29,494	\$ 27,420
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 144,126	\$ 102,273	\$ 152,194	\$ 161,098	\$ 163,140
1-4 Dwelling Units	CC280	\$ 71,962	\$ 49,708	\$ 90,346	\$ 111,538	\$ 101,500
Multifamily (5 or more) Dwelling Units	CC290	\$ 7,580	\$ 23,332	\$ 27,974	\$ 13,498	\$ 21,485
All Other Real Estate	CC300	\$ 64,584	\$ 29,233	\$ 33,874	\$ 36,062	\$ 40,155
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 20,456	\$ 12,165	\$ 10,408	\$ 10,987	\$ 11,315
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 20,920	\$ 19,076	\$ 31,529	\$ 38,686	\$ 34,250
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 880	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 500	\$ 509	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 434,969	\$ 431,844	\$ 420,208	\$ 401,888	\$ 423,008
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 315,592	\$ 308,844	\$ 298,967	\$ 297,903	\$ 302,126
Commercial Lines	CC420	\$ 104,110	\$ 107,583	\$ 105,408	\$ 89,117	\$ 105,691

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 15,267	\$ 15,417	\$ 15,833	\$ 14,868	\$ 15,191
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 17,602	\$ 16,327	\$ 16,240	\$ 14,611	\$ 12,883
Commercial	CC430	\$ 1,498	\$ 9,257	\$ 8,499	\$ 7,239	\$ 5,507
Standby, Not Included on CC465 or CC468	CC435	\$ 16,104	\$ 7,070	\$ 7,741	\$ 7,372	\$ 7,376
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 11,662	\$ 11,740	\$ 12,063	\$ 12,186	\$ 11,854
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 592	\$ 591	\$ 601	\$ 606	\$ 578
Other Contingent Liabilities	CC480	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 48,422	\$ 35,130	\$ 52,048	\$ 70,172	\$ 100,407
Pass-Through Securities	CF143	\$ 46,062	\$ 28,455	\$ 50,645	\$ 70,172	\$ 99,446
Other Mortgage-Backed Securities	CF153	\$ 2,360	\$ 6,675	\$ 1,403	\$ 0	\$ 961
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 11,384	\$ 0	\$ 2,090	\$ 14,153	\$ 2,697
Pass-Through Securities	CF145	\$ 11,384	\$ 0	\$ 2,090	\$ 14,153	\$ 1,994
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 703
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 37,038	\$ 35,130	\$ 49,958	\$ 56,019	\$ 97,710
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 33,850	\$- 51,285	\$- 59,024	\$- 45,663	\$- 42,797
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 6,001	\$- 1,757	\$- 5,666	\$- 6,697	\$- 5,742
Mortgage Loans Disbursed - Total	SUB3831	\$ 330,447	\$ 429,627	\$ 482,845	\$ 524,094	\$ 368,886
Construction Loans - Total	SUB3840	\$ 61,571	\$ 67,914	\$ 95,535	\$ 111,712	\$ 63,006
1-4 Dwelling Units	CF190	\$ 42,976	\$ 43,528	\$ 67,000	\$ 74,089	\$ 48,886
Multifamily (5 or more) Dwelling Units	CF200	\$ 11,128	\$ 16,622	\$ 17,858	\$ 18,239	\$ 11,772
Nonresidential	CF210	\$ 7,467	\$ 7,764	\$ 10,677	\$ 19,384	\$ 2,348
Permanent Loans - Total	SUB3851	\$ 268,876	\$ 361,713	\$ 387,310	\$ 412,382	\$ 305,880
1-4 Dwelling Units	CF225	\$ 188,305	\$ 279,289	\$ 299,024	\$ 311,860	\$ 237,244
Multifamily (5 or more) Dwelling Units	CF245	\$ 25,996	\$ 26,043	\$ 41,976	\$ 53,393	\$ 33,087
Nonresidential (Except Land)	CF260	\$ 49,582	\$ 54,450	\$ 42,759	\$ 38,609	\$ 30,985

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Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 4,993	\$ 1,931	\$ 3,551	\$ 8,520	\$ 4,564
Loans and Participations Purchased - Total	SUB3880	\$ 24,264	\$ 1,630	\$ 5,924	\$ 3,646	\$ 330,577
Secured by 1-4 Dwelling Units	CF280	\$ 23,305	\$ 106	\$ 3,821	\$ 3,145	\$ 220,863
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 959	\$ 819	\$ 1,436	\$ 501	\$ 18
Secured by Nonresidential	CF300	\$ 0	\$ 705	\$ 667	\$ 0	\$ 109,696
Loans and Participations Sold - Total	SUB3890	\$ 41,624	\$ 108,694	\$ 134,436	\$ 127,830	\$ 145,283
Secured by 1-4 Dwelling Units	CF310	\$ 41,589	\$ 108,557	\$ 132,587	\$ 126,583	\$ 144,963
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 42	\$ 480	\$ 1,247	\$ 0
Secured by Nonresidential	CF330	\$ 35	\$ 95	\$ 1,369	\$ 0	\$ 320
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 17,360	\$- 107,064	\$- 128,512	\$- 124,184	\$ 185,294
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 243,164	\$ 275,686	\$ 279,352	\$ 283,406	\$ 263,820
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 2,033	\$- 1,140	\$- 8,001	\$- 7,975	\$- 869
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 59,904	\$ 124,794	\$ 109,210	\$ 120,666	\$ 117,719
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 71,956	\$ 45,737	\$ 66,980	\$ 108,529	\$ 289,491
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 172,430	\$ 154,102	\$ 166,661	\$ 159,825	\$ 162,578
Commercial	CF390	\$ 72,749	\$ 82,486	\$ 78,218	\$ 78,798	\$ 94,422
Consumer	CF400	\$ 99,681	\$ 71,616	\$ 88,443	\$ 81,027	\$ 68,156
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 218	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 218	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 172,430	\$ 154,102	\$ 166,443	\$ 159,825	\$ 162,578
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 50,965	\$- 5,638	\$- 69,588	\$ 133,736	\$ 23,586
New Deposits Received less Deposits Withdrawn	CF420	\$ 20,200	\$- 33,802	\$- 95,037	\$ 110,785	\$ 3,178
Interest Credited to Deposits	CF430	\$ 30,765	\$ 28,164	\$ 25,449	\$ 22,951	\$ 20,408
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 331,217
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 41,327	\$ 39,765	\$ 35,249	\$ 36,009	\$ 38,659
Fully Insured	DI100	\$ 30,534	\$ 29,961	\$ 29,974	\$ 29,439	\$ 32,742
Other	DI110	\$ 10,793	\$ 9,804	\$ 5,275	\$ 6,570	\$ 5,917
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,575,915	\$ 3,512,831	\$ 3,502,616	\$ 3,502,223	\$ 3,509,126

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Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,668,002	\$ 1,681,655	\$ 1,695,972	\$ 1,762,620	\$ 1,623,929
Number of Deposit Accounts - Total	SUB4062	431,315	428,247	428,149	427,815	431,622
Balances of \$100,000 or Less	DI150	422,649	419,524	419,617	419,421	423,358
Balances Greater than \$100,000	DI160	8,666	8,723	8,532	8,394	8,264
IRA/Keogh Accounts	DI200	\$ 401,566	\$ 394,861	\$ 397,706	\$ 395,420	\$ 390,305
Uninsured Deposits	DI210	\$ 707,982	\$ 781,759	\$ 803,369	\$ 755,925	\$ 747,898
Preferred Deposits	DI220	\$ 8,482	\$ 11,817	\$ 11,559	\$ 8,188	\$ 9,810
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 565,466	\$ 554,263	\$ 625,891	\$ 912,310	\$ 831,444
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 892,580	\$ 917,374	\$ 916,672	\$ 920,114	\$ 958,325
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,086,598	\$ 1,123,912	\$ 1,156,874	\$ 1,020,163	\$ 1,006,052
Deposits & Escrows - Time Deposits	DI340	\$ 2,699,275	\$ 2,598,935	\$ 2,499,156	\$ 2,412,257	\$ 2,337,235
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 274,339	\$ 277,277	\$ 365,889	\$ 479,912	\$ 356,308
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 493	\$ 712	\$ 641	\$ 1,474	\$ 503
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 28,551	\$ 27,192	\$ 24,801	\$ 31,266	\$ 29,030
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 10,186	\$ 9,389	\$ 8,459	\$ 8,207	\$ 7,109
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,346	1,332	1,377	1,376	1,362
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,090,551	\$ 1,121,123	\$ 1,135,512	\$ 1,109,836	\$ 1,083,307
Assets Held for Sale	SI387	\$ 9,395	\$ 11,356	\$ 14,094	\$ 13,978	\$ 29,413
Loans Serviced for Others	SI390	\$ 1,261,831	\$ 1,282,064	\$ 1,516,920	\$ 1,549,386	\$ 1,559,887
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 172	\$ 170	\$ 170	\$ 172	\$ 175
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.60%	89.44%	89.40%	89.64%	88.76%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	88.53%	89.32%	89.35%	89.31%	88.99%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.08%	88.70%	89.39%	89.22%	89.04%
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	\$ 82,249	\$ 82,714	\$ 84,964	\$ 86,948	\$ 84,515
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 32,799	\$ 31,567	\$ 33,214	\$ 31,640	\$ 30,912
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	16	14	58	58	37
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 997,974	\$ 985,058	\$ 933,499	\$ 917,641	\$ 922,175
Net Income (Loss) (SO91)	SI610	\$ 11,050	\$ 13,407	\$ 14,139	\$ 11,365	\$ 13,021
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 0	\$ 241	\$ 248	\$ 135	\$ 17,852
Stock Issued	SI640	\$ 0	\$ 2	\$ 37,428	\$ 14	\$ 8,165
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 8,486	\$ 1,652	\$ - 1	\$ - 16	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 2,957	\$ - 2,029	\$ - 4,933	\$ 4,981	\$ - 6,868
Prior Period Adjustments	SI668	\$ 117	\$ - 143	\$ 10	\$ 0	\$ 0
Other Adjustments	SI671	\$ 360	\$ 270	\$ 5,164	\$ - 351	\$ - 1,000
Ending Equity Capital (SC80)	SI680	\$ 1,015,030	\$ 997,976	\$ 985,058	\$ 933,499	\$ 917,641
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36,589
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 704	\$ 122	\$ 353	\$ 81	\$ 132
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 100	\$ 81	\$ 92	\$ 81	\$ 82
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,265,653	\$ 7,192,558	\$ 7,162,093	\$ 7,043,666	\$ 6,953,421
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,121,744	\$ 1,213,839	\$ 1,249,120	\$ 1,219,670	\$ 1,211,695
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,994,214	\$ 4,900,142	\$ 4,907,401	\$ 4,838,592	\$ 4,787,909
Nonmortgage Loans	SI885	\$ 799,157	\$ 786,472	\$ 765,525	\$ 726,883	\$ 707,519
Deposits and Excrows	SI890	\$ 5,087,028	\$ 5,099,115	\$ 5,084,278	\$ 5,060,343	\$ 5,007,481
Total Borrowings	SI895	\$ 1,028,778	\$ 967,235	\$ 949,755	\$ 903,429	\$ 854,594
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	6	4	8	7	4
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 614	\$ 286	\$ 1,043	\$ 765	\$ 882
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.00	6.50	5.97	5.11	4.21
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.25	6.50	6.31	9.58	5.81

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

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	13	11	11	13	11

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,744,465	\$ 1,526,574	\$ 1,333,810	\$ 1,313,464	\$ 1,292,365
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,203,253	\$ 1,052,624	\$ 895,948	\$ 839,696	\$ 835,731
Personal Trust and Agency Accounts	FS210	\$ 394,530	\$ 370,415	\$ 355,847	\$ 338,318	\$ 343,352
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 808,723	\$ 682,209	\$ 540,101	\$ 501,378	\$ 492,379
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 541,212	\$ 473,950	\$ 437,862	\$ 473,768	\$ 456,634
Personal Trust and Agency Accounts	FS211	\$ 541,212	\$ 473,950	\$ 437,862	\$ 473,768	\$ 456,634
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,337	1,181	1,021	977	984
Personal Trust and Agency Accounts	FS212	423	400	379	375	369
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	914	781	642	602	615
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	362	327	304	274	256
Personal Trust and Agency Accounts	FS213	362	327	304	274	256
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,665	\$ 5,575	\$ 5,290	\$ 3,441	\$ 1,789
Personal Trust and Agency Accounts	FS310	\$ 1,595	\$ 2,260	\$ 2,149	\$ 1,404	\$ 732
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 3,070	\$ 3,315	\$ 3,141	\$ 2,037	\$ 1,057
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,426	\$ 7,821	\$ 5,519	\$ 3,745	\$ 2,000

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 2,239	\$- 2,246	\$- 229	\$- 304	\$- 211
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 394,530	\$ 370,415	\$ 355,846	\$ 338,318	\$ 343,352
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 261	\$ 0	\$ 0	\$ 0	\$ 170
State, County and Municipal Obligations	FS425	\$ 4,434	\$ 2,844	\$ 2,364	\$ 2,613	\$ 3,203
Money Market Mutual Funds	FS430	\$ 20,457	\$ 24,079	\$ 13,688	\$ 13,895	\$ 15,039
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 107,317	\$ 96,240	\$ 93,494	\$ 91,650	\$ 92,053
Common and Preferred Stock	FS445	\$ 260,554	\$ 245,685	\$ 244,793	\$ 227,986	\$ 232,083
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,507	\$ 1,567	\$ 1,507	\$ 2,174	\$ 804
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
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 Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,015,031	\$ 997,976	\$ 985,057	\$ 933,499	\$ 917,644
Equity Capital Deductions - Total	SUB1631	\$ 10,543	\$ 10,811	\$ 11,552	\$ 12,352	\$ 12,812
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,032	\$ 10,260	\$ 10,853	\$ 11,551	\$ 12,155
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 511	\$ 551	\$ 699	\$ 801	\$ 657

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 9,770	\$ 6,957	\$ 5,085	\$ 512	\$ 5,465
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 9,770	\$ 6,957	\$ 5,085	\$ 512	\$ 5,465
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,014,258	\$ 994,122	\$ 978,590	\$ 921,659	\$ 910,297
Total Assets (SC60)	CCR205	\$ 7,367,523	\$ 7,220,408	\$ 7,202,935	\$ 7,205,312	\$ 6,977,296
Asset Deductions - Total	SUB1651	\$ 10,543	\$ 10,811	\$ 11,552	\$ 12,352	\$ 12,812
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,032	\$ 10,260	\$ 10,853	\$ 11,551	\$ 12,155
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 511	\$ 551	\$ 699	\$ 801	\$ 657
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 13,224	\$ 9,539	\$ 6,696	\$ 561	\$ 7,893
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 13,224	\$ 9,539	\$ 6,696	\$ 561	\$ 7,893
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,370,204	\$ 7,219,136	\$ 7,198,079	\$ 7,193,521	\$ 6,972,377
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 283,811	\$ 282,081	\$ 278,340	\$ 284,199	\$ 269,546
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,014,258	\$ 994,122	\$ 978,590	\$ 921,659	\$ 910,297
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,334	\$ 2,388	\$ 2,156	\$ 2,400	\$ 1,685
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 54,277	\$ 53,242	\$ 52,952	\$ 51,977	\$ 51,663
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 56,611	\$ 55,630	\$ 55,108	\$ 54,377	\$ 53,348
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 56,611	\$ 55,630	\$ 55,108	\$ 54,377	\$ 53,348
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 915	\$ 900	\$ 932	\$ 920	\$ 680
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 271	\$ 269	\$ 269	\$ 275	\$ 254
Total Risk-Based Capital	CCR39	\$ 1,069,683	\$ 1,048,583	\$ 1,032,497	\$ 974,841	\$ 962,711

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 25,750	\$ 27,346	\$ 26,909	\$ 30,846	\$ 29,278
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 176,677	\$ 182,163	\$ 188,846	\$ 190,496	\$ 161,500
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 1,793	\$ 5,650	\$ 2,189	\$ 7,816
0% R/W Category - Other	CCR415	\$ 77,546	\$ 74,914	\$ 73,114	\$ 67,784	\$ 64,433
0% R/W Category - Assets Total	CCR420	\$ 280,073	\$ 286,216	\$ 294,519	\$ 291,315	\$ 263,027
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	\$ 636,887	\$ 624,794	\$ 643,129	\$ 650,844	\$ 658,161
20% R/W Category - Claims on FHLBs	CCR435	\$ 300,163	\$ 266,068	\$ 271,826	\$ 357,495	\$ 262,802
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 68,558	\$ 54,089	\$ 53,199	\$ 38,349	\$ 25,874
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 94,450	\$ 78,017	\$ 98,940	\$ 99,367	\$ 113,688
20% R/W Category - Other	CCR450	\$ 620,076	\$ 604,318	\$ 624,227	\$ 618,789	\$ 636,343
20% R/W Category - Assets Total	CCR455	\$ 1,720,134	\$ 1,627,286	\$ 1,691,321	\$ 1,764,844	\$ 1,696,868
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 344,025	\$ 325,456	\$ 338,266	\$ 352,969	\$ 339,374
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,316,236	\$ 2,264,609	\$ 2,241,021	\$ 2,232,363	\$ 2,181,153
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,764	\$ 31,632	\$ 32,235	\$ 30,519	\$ 31,820
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 4,726	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 1,396	\$ 1,396	\$ 1,421
50% R/W Category - Other	CCR480	\$ 156,813	\$ 155,775	\$ 155,948	\$ 151,222	\$ 146,400
50% R/W Category - Assets Total	CCR485	\$ 2,504,813	\$ 2,456,742	\$ 2,430,600	\$ 2,415,500	\$ 2,360,794
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,252,412	\$ 1,228,376	\$ 1,215,305	\$ 1,207,758	\$ 1,180,400
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 22,404	\$ 47,430	\$ 17,847	\$ 40,985	\$ 44,051
100% R/W Category - All Other Assets	CCR506	\$ 3,248,373	\$ 3,180,568	\$ 3,161,701	\$ 3,047,009	\$ 2,979,504
100% R/W Category - Assets Total	CCR510	\$ 3,270,777	\$ 3,227,998	\$ 3,179,548	\$ 3,087,994	\$ 3,023,555
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,270,777	\$ 3,227,998	\$ 3,179,548	\$ 3,087,994	\$ 3,023,555
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,775,797	\$ 7,598,242	\$ 7,595,988	\$ 7,559,653	\$ 7,344,244
Subtotal Risk-Weighted Assets	CCR75	\$ 4,867,209	\$ 4,781,826	\$ 4,733,112	\$ 4,648,713	\$ 4,543,325

Office of Thrift Supervision
Financial Reporting System
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TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,632	\$ 3,987	\$ 3,872	\$ 4,207	\$ 3,969
Total Risk-Weighted Assets	CCR78	\$ 4,863,577	\$ 4,777,839	\$ 4,729,240	\$ 4,644,506	\$ 4,539,356
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 389,089	\$ 382,228	\$ 378,340	\$ 371,561	\$ 363,147
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.76%	13.77%	13.60%	12.81%	13.06%
Total Risk-Based Capital Ratio	CCR820	21.99%	21.95%	21.83%	20.99%	21.21%
Tier 1 Risk-Based Capital Ratio	CCR830	20.85%	20.80%	20.69%	19.84%	20.05%
Tangible Equity Ratio	CCR840	13.76%	13.77%	13.60%	12.81%	13.06%

*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.