

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 3:53 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
December 2007

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	20	20	20	20	20

Schedule NS --- Optional Narrative Statement		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	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		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,053,518	\$ 1,143,197	\$ 1,182,830	\$ 1,218,799	\$ 1,276,590
Cash and Non-Interest-Earning Deposits	SC110	\$ 97,820	\$ 103,221	\$ 110,429	\$ 102,190	\$ 103,996
Interest-Earning Deposits in FHLBs	SC112	\$ 63,741	\$ 66,557	\$ 58,751	\$ 95,243	\$ 65,074
Other Interest-Earning Deposits	SC118	\$ 11,912	\$ 14,437	\$ 20,192	\$ 23,125	\$ 8,030
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 89,652	\$ 81,057	\$ 107,344	\$ 112,381	\$ 174,994
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 481,164	\$ 603,297	\$ 624,896	\$ 615,736	\$ 650,719
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 177,402	\$ 155,888	\$ 150,344	\$ 155,738	\$ 158,612
State and Municipal Obligations	SC180	\$ 95,342	\$ 87,445	\$ 81,352	\$ 80,577	\$ 78,739
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 29,550	\$ 22,872	\$ 21,448	\$ 25,721	\$ 28,103
Accrued Interest Receivable	SC191	\$ 6,935	\$ 8,423	\$ 8,074	\$ 8,088	\$ 8,323
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,027,083	\$ 911,516	\$ 835,722	\$ 813,368	\$ 777,837
Mortgage-Backed Securities - Total	SC22	\$ 1,027,083	\$ 911,516	\$ 835,722	\$ 813,368	\$ 777,837
Pass-Through - Total	SUB0073	\$ 829,397	\$ 762,887	\$ 688,313	\$ 668,842	\$ 674,435
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 829,269	\$ 762,756	\$ 688,180	\$ 668,706	\$ 674,281
Other Pass-Through	SC215	\$ 128	\$ 131	\$ 133	\$ 136	\$ 154
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 193,111	\$ 144,555	\$ 143,829	\$ 141,175	\$ 100,025
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,128	\$ 2,271	\$ 2,421	\$ 2,587	\$ 2,749
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 148,407	\$ 106,426	\$ 104,617	\$ 100,196	\$ 69,129
Other	SC222	\$ 42,576	\$ 35,858	\$ 36,791	\$ 38,392	\$ 28,147
Accrued Interest Receivable	SC228	\$ 4,575	\$ 4,074	\$ 3,580	\$ 3,351	\$ 3,377

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,641,786	\$ 4,580,577	\$ 4,506,092	\$ 4,485,558	\$ 4,469,120
Mortgage Loans - Total	SC26	\$ 4,596,541	\$ 4,534,961	\$ 4,460,585	\$ 4,440,609	\$ 4,424,893
Construction Loans - Total	SUB0100	\$ 291,124	\$ 278,695	\$ 276,823	\$ 272,968	\$ 294,303
Residential - Total	SUB0110	\$ 228,143	\$ 220,974	\$ 224,657	\$ 230,768	\$ 237,564
1-4 Dwelling Units	SC230	\$ 133,893	\$ 133,664	\$ 138,061	\$ 153,101	\$ 166,854
Multifamily (5 or more) Dwelling Units	SC235	\$ 94,250	\$ 87,310	\$ 86,596	\$ 77,667	\$ 70,710
Nonresidential Property	SC240	\$ 62,981	\$ 57,721	\$ 52,166	\$ 42,200	\$ 56,739
Permanent Loans - Total	SUB0121	\$ 4,333,336	\$ 4,284,106	\$ 4,212,717	\$ 4,196,169	\$ 4,158,158
Residential - Total	SUB0131	\$ 3,311,145	\$ 3,302,600	\$ 3,240,889	\$ 3,230,757	\$ 3,221,833
1-4 Dwelling Units - Total	SUB0141	\$ 2,762,024	\$ 2,748,842	\$ 2,689,729	\$ 2,682,511	\$ 2,664,403
Revolving Open-End Loans	SC251	\$ 277,496	\$ 281,046	\$ 278,660	\$ 281,677	\$ 284,925
All Other - First Liens	SC254	\$ 2,327,549	\$ 2,315,883	\$ 2,267,094	\$ 2,262,921	\$ 2,246,578
All Other - Junior Liens	SC255	\$ 156,979	\$ 151,913	\$ 143,975	\$ 137,913	\$ 132,900
Multifamily (5 or more) Dwelling Units	SC256	\$ 549,121	\$ 553,758	\$ 551,160	\$ 548,246	\$ 557,430
Nonresidential Property (Except Land)	SC260	\$ 983,291	\$ 945,081	\$ 935,972	\$ 928,609	\$ 899,375
Land	SC265	\$ 38,900	\$ 36,425	\$ 35,856	\$ 36,803	\$ 36,950
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 61,659	\$ 73,261	\$ 20,403	\$ 16,676	\$ 93,257
Accrued Interest Receivable	SC272	\$ 16,983	\$ 17,543	\$ 16,303	\$ 16,182	\$ 16,318
Advances for Taxes and Insurance	SC275	\$ 343	\$ 233	\$ 249	\$ 239	\$ 341
Allowance for Loan and Lease Losses	SC283	\$ 45,245	\$ 45,616	\$ 45,507	\$ 44,949	\$ 44,227
Nonmortgage Loans - Gross	SUB0162	\$ 1,166,591	\$ 1,167,273	\$ 1,113,463	\$ 1,045,095	\$ 1,026,156
Nonmortgage Loans - Total	SC31	\$ 1,150,070	\$ 1,151,759	\$ 1,098,208	\$ 1,030,122	\$ 1,011,308
Commercial Loans - Total	SC32	\$ 489,089	\$ 477,881	\$ 441,492	\$ 407,230	\$ 406,610
Secured	SC300	\$ 483,090	\$ 471,673	\$ 432,105	\$ 397,651	\$ 395,876
Unsecured	SC303	\$ 5,907	\$ 6,083	\$ 9,227	\$ 9,387	\$ 10,503
Lease Receivables	SC306	\$ 92	\$ 125	\$ 160	\$ 192	\$ 231
Consumer Loans - Total	SC35	\$ 670,743	\$ 682,356	\$ 665,449	\$ 631,766	\$ 613,298
Loans on Deposits	SC310	\$ 11,967	\$ 11,548	\$ 11,771	\$ 11,367	\$ 11,832
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,315	\$ 2,451	\$ 1,923	\$ 1,819	\$ 2,264
Education Loans	SC320	\$ 3	\$ 5	\$ 1	\$ 4	\$ 5
Auto Loans	SC323	\$ 643,520	\$ 656,195	\$ 640,627	\$ 608,555	\$ 589,229
Mobile Home Loans	SC326	\$ 7,273	\$ 6,271	\$ 5,516	\$ 4,742	\$ 4,132
Credit Cards	SC328	\$ 751	\$ 794	\$ 763	\$ 719	\$ 781

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 4,914	\$ 5,093	\$ 4,848	\$ 4,560	\$ 5,055
Accrued Interest Receivable	SC348	\$ 6,759	\$ 7,035	\$ 6,522	\$ 6,099	\$ 6,248
Allowance for Loan and Lease Losses	SC357	\$ 16,521	\$ 15,514	\$ 15,255	\$ 14,973	\$ 14,848
Repossessed Assets - Gross	SUB0201	\$ 4,498	\$ 3,241	\$ 2,443	\$ 2,928	\$ 3,310
Repossessed Assets - Total	SC40	\$ 4,498	\$ 3,241	\$ 2,443	\$ 2,908	\$ 3,179
Real Estate - Total	SUB0210	\$ 2,351	\$ 1,794	\$ 1,206	\$ 1,658	\$ 2,348
Construction	SC405	\$ 528	\$ 476	\$ 492	\$ 1,008	\$ 822
Residential - Total	SUB0225	\$ 943	\$ 438	\$ 714	\$ 650	\$ 1,526
1-4 Dwelling Units	SC415	\$ 943	\$ 438	\$ 714	\$ 465	\$ 1,341
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 185	\$ 185
Nonresidential (Except Land)	SC426	\$ 880	\$ 880	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,147	\$ 1,447	\$ 1,237	\$ 1,270	\$ 962
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 20	\$ 131
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 76,499	\$ 72,766	\$ 70,260	\$ 68,346	\$ 69,004
Federal Home Loan Bank Stock	SC510	\$ 76,124	\$ 72,391	\$ 69,885	\$ 67,971	\$ 68,629
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 86,082	\$ 85,205	\$ 83,853	\$ 82,220	\$ 77,933
Other Assets - Gross	SUB0262	\$ 167,988	\$ 162,804	\$ 165,661	\$ 159,343	\$ 153,360
Other Assets - Total	SC59	\$ 167,970	\$ 162,790	\$ 165,648	\$ 159,322	\$ 153,337
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 22,203	\$ 21,992	\$ 53,489	\$ 52,934	\$ 41,824
Other	SC625	\$ 60,513	\$ 59,922	\$ 26,293	\$ 26,035	\$ 25,793
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 7,110	\$ 7,281	\$ 7,445	\$ 7,565	\$ 7,808
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 14,565	\$ 15,117	\$ 15,454	\$ 15,992	\$ 16,510
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 63,597	\$ 58,491	\$ 62,980	\$ 56,817	\$ 61,425
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - 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	\$ 18	\$ 14	\$ 13	\$ 21	\$ 23
General Valuation Allowances - Total	SUB2092	\$ 61,784	\$ 61,144	\$ 60,775	\$ 59,963	\$ 59,229
Total Assets - Gross	SUB0283	\$ 8,224,045	\$ 8,126,578	\$ 7,960,324	\$ 7,875,657	\$ 7,853,310
Total Assets	SC60	\$ 8,162,261	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694	\$ 7,794,081
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,532,060	\$ 5,480,910	\$ 5,492,389	\$ 5,447,332	\$ 5,369,951
Deposits	SC710	\$ 5,510,201	\$ 5,458,019	\$ 5,471,219	\$ 5,423,836	\$ 5,349,298
Escrows	SC712	\$ 21,859	\$ 22,884	\$ 21,143	\$ 23,464	\$ 20,604
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 8	\$ 27	\$ 32	\$ 49
Borrowings - Total	SC72	\$ 1,340,635	\$ 1,314,989	\$ 1,176,010	\$ 1,139,555	\$ 1,173,776
Advances from FHLBank	SC720	\$ 1,226,870	\$ 1,222,026	\$ 1,091,643	\$ 1,069,297	\$ 1,107,550
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 70,714	\$ 61,051	\$ 47,706	\$ 35,226	\$ 36,014
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	\$ 43,051	\$ 31,912	\$ 36,661	\$ 35,032	\$ 30,212
Other Liabilities - Total	SC75	\$ 71,779	\$ 70,366	\$ 57,185	\$ 65,333	\$ 190,491
Accrued Interest Payable - Deposits	SC763	\$ 2,601	\$ 3,405	\$ 2,562	\$ 3,035	\$ 2,190
Accrued Interest Payable - Other	SC766	\$ 4,778	\$ 4,864	\$ 4,209	\$ 3,792	\$ 3,849
Accrued Taxes	SC776	\$ 7,053	\$ 3,667	\$ 3,504	\$ 3,470	\$ 2,478
Accounts Payable	SC780	\$ 11,094	\$ 14,814	\$ 9,118	\$ 8,012	\$ 11,009
Deferred Income Taxes	SC790	\$ 3,033	\$ 2,868	\$ 2,608	\$ 2,893	\$ 2,933
Other Liabilities and Deferred Income	SC796	\$ 43,220	\$ 40,748	\$ 35,184	\$ 44,131	\$ 168,032
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

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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	\$ 6,944,474	\$ 6,866,265	\$ 6,725,584	\$ 6,652,220	\$ 6,734,218
Minority Interest	SC800	\$ 1,371	\$ 1,321	\$ 1,255	\$ 1,419	\$ 1,375
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 422,956	\$ 377,434	\$ 377,140	\$ 372,831	\$ 372,596
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 776	\$ 800
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,025	\$ 1,025	\$ 1,026	\$ 999	\$ 999
Paid in Excess of Par	SC830	\$ 421,155	\$ 375,633	\$ 375,338	\$ 371,056	\$ 370,797
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,576	\$- 1,873	\$- 7,132	\$- 3,134	\$- 4,739
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,192	\$- 2,078	\$- 7,341	\$- 3,348	\$- 4,795
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 384	\$ 205	\$ 209	\$ 214	\$ 56
Retained Earnings	SC880	\$ 811,662	\$ 830,802	\$ 811,587	\$ 801,734	\$ 700,587
Other Components of Equity Capital	SC891	\$- 15,627	\$- 8,512	\$- 8,884	\$- 9,376	\$- 9,960
Total Equity Capital	SC80	\$ 1,216,415	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055	\$ 1,058,484
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,162,260	\$ 8,065,436	\$ 7,899,550	\$ 7,815,694	\$ 7,794,077

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 1,655
4	Net deferred tax assets	15	\$ 32,927
6	Prepaid deposit insurance premiums	1	\$ 139
7	Prepaid expenses	16	\$ 5,053
8	Deposits for utilities and other services	1	\$ 485
14	Other noninterest-bearing short-term accounts recv	2	\$ 5,735
99	Other	15	\$ 10,095

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 145
11	The liability recorded for post-retirement benefit	11	\$ 19,976
15	Liability on loan servicing contracts	1	\$ 1,731
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 5,671
99	Other	19	\$ 9,082

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 116,820	\$ 115,229	\$ 111,654	\$ 109,311	\$ 112,106
Deposits and Investment Securities	SO115	\$ 12,243	\$ 13,051	\$ 13,188	\$ 12,781	\$ 12,886
Mortgage-Backed Securities	SO125	\$ 11,307	\$ 10,146	\$ 9,277	\$ 8,761	\$ 7,887
Mortgage Loans	SO141	\$ 71,647	\$ 70,992	\$ 69,225	\$ 69,254	\$ 73,372
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 234	\$ 215	\$ 524	\$ 303	N/A
Nonmortgage Loans - Total	SUB0950	\$ 21,131	\$ 20,635	\$ 19,153	\$ 17,932	\$ 17,961
Commercial Loans and Leases	SO160	\$ 10,038	\$ 9,865	\$ 9,159	\$ 8,952	\$ 9,175
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 193	\$ 129	\$ 227	\$ 227	N/A
Consumer Loans and Leases	SO171	\$ 11,093	\$ 10,770	\$ 9,994	\$ 8,980	\$ 8,786
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 65	\$ 61	\$ 60	\$ 53	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,159	\$ 1,163	\$ 1,101	\$ 1,261	\$ 987
Federal Home Loan Bank Stock	SO181	\$ 1,157	\$ 1,161	\$ 1,099	\$ 1,259	\$ 985
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 61,618	\$ 60,938	\$ 58,445	\$ 56,423	\$ 58,459
Deposits	SO215	\$ 45,785	\$ 45,875	\$ 44,578	\$ 42,730	\$ 44,012
Escrows	SO225	\$ 5	\$ 4	\$ 11	\$ 3	\$ 3
Advances from FHLBank	SO230	\$ 14,777	\$ 14,120	\$ 13,090	\$ 12,980	\$ 13,675
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	\$ 1,051	\$ 939	\$ 766	\$ 710	\$ 769
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 56,361	\$ 55,454	\$ 54,310	\$ 54,149	\$ 54,634
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,686	\$ 2,041	\$ 1,541	\$ 1,850	\$ 767
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 52,675	\$ 53,413	\$ 52,769	\$ 52,299	\$ 53,867
Noninterest Income - Total	SO42	\$ 13,884	\$ 12,736	\$ 12,185	\$ 11,138	\$ 12,071
Mortgage Loan Servicing Fees	SO410	\$ 742	\$ 621	\$ 635	\$ 587	\$ 451
Servicing Amortization and Valuation Adjustments	SO411	\$- 347	\$- 157	\$- 259	\$- 267	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 10,872	\$ 10,739	\$ 9,858	\$ 9,021	\$ 9,280
Net Income (Loss) from Other - Total	SUB0451	\$ 487	\$ 301	\$ 822	\$ 759	\$ 1,375
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 848	\$ 607	\$ 1,115	\$ 760	\$ 890
Operations & Sale of Repossessed Assets	SO461	\$- 364	\$- 307	\$- 234	\$- 1	\$- 105
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 1	\$- 43	\$ 0	\$ 27
Sale of Loans Held for Investment	SO475	\$- 1	\$ 0	\$- 5	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 4	\$ 0	\$- 11	\$ 0	\$ 563
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,130	\$ 1,232	\$ 1,129	\$ 1,038	\$ 965
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	\$ 49,721	\$ 49,082	\$ 49,098	\$ 47,664	\$ 52,619
All Personnel Compensation and Expense	SO510	\$ 27,500	\$ 30,262	\$ 29,387	\$ 29,298	\$ 29,551
Legal Expense	SO520	\$ 323	\$ 290	\$ 786	\$ 222	\$ 253
Office Occupancy and Equipment Expense	SO530	\$ 9,792	\$ 9,561	\$ 9,322	\$ 9,188	\$ 9,897
Marketing and Other Professional Services	SO540	\$ 2,838	\$ 2,804	\$ 3,115	\$ 2,677	\$ 3,099
Loan Servicing Fees	SO550	\$ 12	\$ 16	\$ 8	\$ 8	\$ 16
Goodwill and Other Intangibles Expense	SO560	\$ 561	\$ 559	\$ 548	\$ 544	\$ 612
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 56	\$ 60	\$ 40	\$ 16	\$ 48
Other Noninterest Expense	SO580	\$ 8,639	\$ 5,530	\$ 5,892	\$ 5,711	\$ 9,143
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	\$ 16,838	\$ 17,067	\$ 15,856	\$ 15,773	\$ 13,319
Income Taxes - Total	SO71	\$ 5,784	\$ 5,560	\$ 5,359	\$ 5,250	\$ 4,928
Federal	SO710	\$ 5,012	\$ 4,869	\$ 4,606	\$ 4,591	\$ 4,096

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 772	\$ 691	\$ 753	\$ 659	\$ 832
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,054	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,054	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 46
7	Net income(loss) from leased property	2	\$ 19
9	Net income from data processing lease/services	1	\$ 99
14	Interest Income from CNFIs reported on SC655	1	\$ 15
15	Income from corporate-owned life insurance	8	\$ 634
19	Realized/unrealized gains on derivatives	1	\$- 29
99	Other	12	\$ 1,146

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 41
2	OTS assessments	7	\$ 200
6	Supervisory examination fees	1	\$ 27
7	Office supplies, printing, and postage	18	\$ 1,311
8	Telephone, including data lines	9	\$ 323
9	Loan origination expense	1	\$ 30
10	ATM expense	4	\$ 122
17	Charitable contributions	3	\$ 79
99	Other	13	\$ 2,035

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 453,014	\$ 336,194	\$ 220,965	\$ 109,311	\$ 410,683
YTD - Deposits and Investment Securities	Y_SO115	\$ 51,263	\$ 39,020	\$ 25,969	\$ 12,781	\$ 47,542
YTD - Mortgage-Backed Securities	Y_SO125	\$ 39,491	\$ 28,184	\$ 18,038	\$ 8,761	\$ 30,037
YTD - Mortgage Loans	Y_SO141	\$ 281,118	\$ 209,471	\$ 138,479	\$ 69,254	\$ 271,481
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,276	\$ 1,042	\$ 827	\$ 303	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 38,014	\$ 27,976	\$ 18,111	\$ 8,952	\$ 31,049
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 776	\$ 583	\$ 454	\$ 227	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 40,837	\$ 29,744	\$ 18,974	\$ 8,980	\$ 30,574
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 239	\$ 174	\$ 113	\$ 53	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4,684	\$ 3,525	\$ 2,362	\$ 1,261	\$ 3,690
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,676	\$ 3,519	\$ 2,358	\$ 1,259	\$ 3,682
YTD - Other	Y_SO185	\$ 8	\$ 6	\$ 4	\$ 2	\$ 8
YTD - Interest Expense - Total	Y_SO21	\$ 237,424	\$ 175,806	\$ 114,868	\$ 56,423	\$ 200,583
YTD - Deposits	Y_SO215	\$ 178,968	\$ 133,183	\$ 87,308	\$ 42,730	\$ 148,515
YTD - Escrows	Y_SO225	\$ 23	\$ 18	\$ 14	\$ 3	\$ 14
YTD - Advances from FHLBank	Y_SO230	\$ 54,967	\$ 40,190	\$ 26,070	\$ 12,980	\$ 49,736
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	\$ 3,466	\$ 2,415	\$ 1,476	\$ 710	\$ 2,318
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	\$ 220,274	\$ 163,913	\$ 108,459	\$ 54,149	\$ 213,790
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,118	\$ 5,432	\$ 3,391	\$ 1,850	\$ 4,929
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 211,156	\$ 158,481	\$ 105,068	\$ 52,299	\$ 208,861
YTD - Noninterest Income - Total	Y_SO42	\$ 49,943	\$ 36,059	\$ 23,323	\$ 11,138	\$ 42,596
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,585	\$ 1,843	\$ 1,222	\$ 587	\$ 1,653
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,030	\$- 683	\$- 526	\$- 267	N/A

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 40,490	\$ 29,618	\$ 18,879	\$ 9,021	\$ 33,816
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,369	\$ 1,882	\$ 1,581	\$ 759	\$ 3,635
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,330	\$ 2,482	\$ 1,875	\$ 760	\$ 2,835
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 906	\$- 542	\$- 235	\$- 1	\$- 159
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	\$- 42	\$- 42	\$- 43	\$ 0	\$- 18
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 6	\$- 5	\$- 5	\$ 0	\$ 3
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 7	\$- 11	\$- 11	\$ 0	\$ 974
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,529	\$ 3,399	\$ 2,167	\$ 1,038	\$ 3,493
YTD - Noninterest Expense - Total	Y_SO51	\$ 195,565	\$ 145,844	\$ 96,762	\$ 47,664	\$ 184,439
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 116,447	\$ 88,947	\$ 58,685	\$ 29,298	\$ 108,990
YTD - Legal Expense	Y_SO520	\$ 1,621	\$ 1,298	\$ 1,008	\$ 222	\$ 1,014
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 37,863	\$ 28,071	\$ 18,510	\$ 9,188	\$ 35,582
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,434	\$ 8,596	\$ 5,792	\$ 2,677	\$ 10,725
YTD - Loan Servicing Fees	Y_SO550	\$ 44	\$ 32	\$ 16	\$ 8	\$ 63
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,212	\$ 1,651	\$ 1,092	\$ 544	\$ 2,406
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 172	\$ 116	\$ 56	\$ 16	\$ 92
YTD - Other Noninterest Expense	Y_SO580	\$ 25,772	\$ 17,133	\$ 11,603	\$ 5,711	\$ 25,567
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 65,534	\$ 48,696	\$ 31,629	\$ 15,773	\$ 67,019
YTD - Income Taxes - Total	Y_SO71	\$ 21,953	\$ 16,169	\$ 10,609	\$ 5,250	\$ 23,542
YTD - Federal	Y_SO710	\$ 19,078	\$ 14,066	\$ 9,197	\$ 4,591	\$ 19,691
YTD - State, Local, and Other	Y_SO720	\$ 2,875	\$ 2,103	\$ 1,412	\$ 659	\$ 3,851
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 43,581	\$ 32,527	\$ 21,020	\$ 10,523	\$ 43,476
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 43,581	\$ 32,527	\$ 21,020	\$ 10,523	\$ 43,476

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 61,140	\$ 60,770	\$ 59,959	\$ 59,227	\$ 60,768
Net Provision for Loss	VA115	\$ 3,731	\$ 2,074	\$ 1,580	\$ 1,866	\$ 789

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 50	\$- 6	\$ 164	\$ 231	\$- 389
Recoveries	VA135	\$ 287	\$ 488	\$ 346	\$ 222	\$ 175
Adjustments	VA145	\$- 43	\$ 370	\$- 78	\$- 20	\$- 940
Charge-offs	VA155	\$ 3,284	\$ 2,556	\$ 1,201	\$ 1,567	\$ 1,176
General Valuation Allowances - Ending Balance	VA165	\$ 61,781	\$ 61,140	\$ 60,770	\$ 59,959	\$ 59,227
Specific Valuation Allowances - Beginning Balance	VA108	\$ 109	\$ 90	\$ 253	\$ 485	\$ 75
Net Provision for Loss	VA118	\$ 11	\$ 27	\$ 1	\$ 0	\$ 26
Transfers	VA128	\$ 50	\$ 6	\$- 164	\$- 231	\$ 389
Adjustments	VA148	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1	\$ 14	\$ 0	\$ 1	\$ 6
Specific Valuation Allowances - Ending Balance	VA168	\$ 170	\$ 109	\$ 90	\$ 253	\$ 484
Total Valuation Allowances - Beginning Balance	VA110	\$ 61,249	\$ 60,860	\$ 60,212	\$ 59,712	\$ 60,843
Net Provision for Loss	VA120	\$ 3,742	\$ 2,101	\$ 1,581	\$ 1,866	\$ 815
Recoveries	VA140	\$ 287	\$ 488	\$ 346	\$ 222	\$ 175
Adjustments	VA150	\$- 42	\$ 370	\$- 78	\$- 20	\$- 940
Charge-offs	VA160	\$ 3,285	\$ 2,570	\$ 1,201	\$ 1,568	\$ 1,182
Total Valuation Allowances - Ending Balance	VA170	\$ 61,951	\$ 61,249	\$ 60,860	\$ 60,212	\$ 59,711
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,284	\$ 2,556	\$ 1,201	\$ 1,567	\$ 1,176
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 513	\$ 3	\$ 50	\$ 0	\$ 133
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 513	\$ 3	\$ 50	\$ 0	\$ 133
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 165	\$ 3	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 19	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 31	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 133
Nonresidential Property (Except Land)	VA480	\$ 348	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,771	\$ 2,527	\$ 1,120	\$ 1,444	\$ 1,042
Commercial Loans	VA520	\$ 1,040	\$ 1,040	\$ 326	\$ 472	\$ 448

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,731	\$ 1,487	\$ 794	\$ 972	\$ 594
Loans on Deposits	VA510	\$ 53	\$ 33	\$ 27	\$ 20	\$ 16
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,630	\$ 1,417	\$ 722	\$ 928	\$ 547
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 48	\$ 37	\$ 45	\$ 24	\$ 31
Repossessed Assets - Total	VA60	\$ 0	\$ 25	\$ 27	\$ 116	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 25	\$ 27	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 116	\$ 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 Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 1	\$ 4	\$ 7	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 287	\$ 488	\$ 346	\$ 222	\$ 175
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4	\$ 41	\$ 61	\$ 5	\$ 4
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4	\$ 41	\$ 61	\$ 5	\$ 4
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 7	\$ 1	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 2	\$ 56	\$ 3	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 31	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 1	\$ 0	\$ 1	\$ 3
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 282	\$ 447	\$ 284	\$ 217	\$ 170
Commercial Loans	VA521	\$ 81	\$ 213	\$ 32	\$ 1	\$ 24
Consumer Loans - Total	SUB2161	\$ 201	\$ 234	\$ 252	\$ 216	\$ 146
Loans on Deposits	VA511	\$ 12	\$ 9	\$ 7	\$ 8	\$ 9

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 176	\$ 195	\$ 223	\$ 164	\$ 109
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 13	\$ 30	\$ 22	\$ 44	\$ 28
Other Assets	VA931	\$ 1	\$ 0	\$ 1	\$ 0	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 59	\$ 31	\$- 164	\$- 231	\$ 415
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Mortgage Loans - Total	VA48	\$ 58	\$ 24	\$- 170	\$- 228	\$ 382
Construction - Total	SUB2230	\$ 8	\$ 24	\$- 89	\$ 72	\$ 21
1-4 Dwelling Units	VA422	\$ 8	\$ 24	\$ 4	\$- 6	\$ 6
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 93	\$ 78	\$ 15
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 50	\$ 0	\$- 81	\$- 300	\$ 361
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$- 31	\$ 19	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 50	\$ 0	\$- 50	\$- 241	\$ 291
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	\$ 0	\$ 0	\$- 78	\$ 58
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1	\$ 7	\$ 6	\$- 3	\$ 7
Commercial Loans	VA522	\$ 1	\$ 0	\$ 0	\$- 7	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 7	\$ 6	\$ 4	\$ 7
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	\$ 7	\$ 10	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$- 4	\$ 4	\$ 7
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,056	\$ 2,099	\$ 691	\$ 1,114	\$ 1,416
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Mortgage Loans - Total	VA49	\$ 567	\$- 14	\$- 181	\$- 233	\$ 511
Construction - Total	SUB2330	\$ 8	\$ 24	\$- 89	\$ 72	\$ 21
1-4 Dwelling Units	VA425	\$ 8	\$ 24	\$ 4	\$- 6	\$ 6
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 93	\$ 78	\$ 15
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 559	\$- 38	\$- 92	\$- 305	\$ 490
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 164	\$- 4	\$- 32	\$ 18	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 48	\$- 2	\$- 87	\$- 244	\$ 290
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$- 31	\$ 27	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 133
Nonresidential Property (Except Land)	VA485	\$ 347	\$- 1	\$ 0	\$- 79	\$ 55
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,490	\$ 2,087	\$ 842	\$ 1,224	\$ 879
Commercial Loans	VA525	\$ 960	\$ 827	\$ 294	\$ 464	\$ 424
Consumer Loans - Total	SUB2361	\$ 1,530	\$ 1,260	\$ 548	\$ 760	\$ 455
Loans on Deposits	VA515	\$ 41	\$ 24	\$ 20	\$ 12	\$ 7
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,454	\$ 1,229	\$ 509	\$ 764	\$ 438
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 35	\$ 7	\$ 19	\$- 16	\$ 10
Reposessed Assets - Total	VA65	\$ 0	\$ 25	\$ 27	\$ 116	\$ 21

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 25	\$ 27	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 116	\$ 21
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 1	\$ 1	\$ 3	\$ 7	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 898	\$ 760	\$ 727	\$ 43	\$ 1,759
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,777	\$ 3,962	\$ 3,675	\$ 3,887	\$ 3,698
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 770	\$ 880	\$ 487	\$ 184	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 184	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 770	\$ 0	\$ 487	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 880	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 46,473	\$ 50,629	\$ 50,564	\$ 45,913	\$ 27,192
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 69,727	\$ 60,373	\$ 56,857	\$ 55,780	\$ 36,202
Substandard	VA965	\$ 65,691	\$ 58,624	\$ 54,926	\$ 50,671	\$ 33,795
Doubtful	VA970	\$ 4,036	\$ 1,749	\$ 1,931	\$ 5,109	\$ 2,407
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 55,831	\$ 47,160	\$ 45,786	\$ 38,276	\$ 41,917

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 37,851	\$ 33,292	\$ 34,706	\$ 28,638	\$ 31,262
Construction and Land Loans	SUB2430	\$ 7,971	\$ 4,730	\$ 7,978	\$ 4,210	\$ 8,945
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 21,323	\$ 21,218	\$ 18,554	\$ 19,265	\$ 17,066
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,834	\$ 8,772	\$ 9,502	\$ 6,360	\$ 6,448
Nonmortgages - Total	SUB2461	\$ 17,980	\$ 13,868	\$ 11,080	\$ 9,638	\$ 10,655
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 37,084	\$ 30,073	\$ 28,097	\$ 26,157	\$ 29,100
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 35,256	\$ 29,297	\$ 26,883	\$ 25,573	\$ 28,320
Mortgage Loans - Total	SUB2481	\$ 20,524	\$ 18,290	\$ 19,011	\$ 17,584	\$ 18,695
Construction	PD115	\$ 161	\$ 601	\$ 3,505	\$ 1,993	\$ 6,539
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,040	\$ 1,349	\$ 1,390	\$ 1,122	\$ 1,126
Secured by First Liens	PD123	\$ 12,266	\$ 12,773	\$ 11,551	\$ 11,670	\$ 9,157
Secured by Junior Liens	PD124	\$ 271	\$ 746	\$ 369	\$ 681	\$ 763
Multifamily (5 or more) Dwelling Units	PD125	\$ 737	\$ 0	\$ 0	\$ 0	\$ 284
Nonresidential Property (Except Land)	PD135	\$ 3,069	\$ 2,690	\$ 2,065	\$ 2,118	\$ 826
Land	PD138	\$ 1,980	\$ 131	\$ 131	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,991	\$ 3,253	\$ 1,912	\$ 2,134	\$ 2,328
Consumer Loans - Total	SUB2511	\$ 11,741	\$ 7,754	\$ 5,960	\$ 5,855	\$ 7,297
Loans on Deposits	PD161	\$ 157	\$ 233	\$ 175	\$ 191	\$ 130
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 11,448	\$ 7,411	\$ 5,748	\$ 5,550	\$ 7,090
Mobile Home Loans	PD169	\$ 49	\$ 0	\$ 0	\$ 6	\$ 7
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Other	PD180	\$ 87	\$ 110	\$ 37	\$ 103	\$ 65
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 221	\$ 270	\$ 223	\$ 0	\$ 225
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,828	\$ 776	\$ 1,214	\$ 584	\$ 780
Mortgage Loans - Total	SUB2491	\$ 1,800	\$ 753	\$ 1,209	\$ 532	\$ 779
Construction	PD215	\$ 369	\$ 0	\$ 650	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 1,431	\$ 753	\$ 559	\$ 377	\$ 624
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 155	\$ 155
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 17	\$ 20	\$ 2	\$ 47	\$ 1
Consumer Loans - Total	SUB2521	\$ 11	\$ 3	\$ 3	\$ 5	\$ 0
Loans on Deposits	PD261	\$ 11	\$ 3	\$ 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	\$ 3	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
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	\$ 18,747	\$ 17,087	\$ 17,689	\$ 12,119	\$ 12,817
Mortgage Loans - Total	SUB2501	\$ 15,527	\$ 14,249	\$ 14,486	\$ 10,522	\$ 11,788
Construction	PD315	\$ 4,164	\$ 2,701	\$ 2,495	\$ 1,020	\$ 1,209
Permanent:						
Residential:						

1-4 Dwelling Units:

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 513	\$ 536	\$ 702	\$ 441	\$ 857
Secured by First Liens	PD323	\$ 4,549	\$ 4,732	\$ 3,903	\$ 4,738	\$ 4,344
Secured by Junior Liens	PD324	\$ 253	\$ 329	\$ 80	\$ 81	\$ 40
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 306	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,751	\$ 4,348	\$ 6,109	\$ 3,045	\$ 4,141
Land	PD338	\$ 1,297	\$ 1,297	\$ 1,197	\$ 1,197	\$ 1,197
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,691	\$ 2,591	\$ 2,911	\$ 1,184	\$ 662
Consumer Loans - Total	SUB2531	\$ 529	\$ 247	\$ 292	\$ 413	\$ 367
Loans on Deposits	PD361	\$ 13	\$ 25	\$ 21	\$ 33	\$ 46
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 59	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Auto Loans	PD367	\$ 440	\$ 200	\$ 250	\$ 286	\$ 307
Mobile Home Loans	PD369	\$ 7	\$ 0	\$ 0	\$ 7	\$ 8
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 68	\$ 21	\$ 20	\$ 27	\$ 5
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 47	\$ 0	\$ 47	\$ 48	\$ 42
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	\$ 0	\$ 37
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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	\$ 12,771	\$ 12,678	\$ 9,659	\$ 6,564	\$ 5,895
90% up to 100% LTV	LD110	\$ 12,399	\$ 12,443	\$ 9,659	\$ 6,564	\$ 5,895
100% and greater LTV	LD120	\$ 372	\$ 235	\$ 0	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
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

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Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
90% up to 100% LTV	LD250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 334	\$ 3,501	\$ 3,116	\$ 1,463	\$ 0
90% up to 100% LTV	LD430	\$ 196	\$ 3,266	\$ 3,116	\$ 1,463	\$ 0
100% and greater LTV	LD440	\$ 138	\$ 235	\$ 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
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 54,515	\$ 56,861	\$ 60,829	\$ 59,027	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 26,852	\$ 23,329	\$ 27,078	\$ 16,423	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 211,516	\$ 207,770	\$ 203,592	\$ 144,654	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,125	\$ 1,081	\$ 1,042	\$ 1,005	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,125	\$ 1,081	\$ 1,042	\$ 1,005	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 192,050	\$ 191,556	\$ 207,516	\$ 193,492	\$ 181,220
Mortgage Construction Loans	CC105	\$ 121,512	\$ 124,279	\$ 138,534	\$ 133,785	\$ 134,838
Other Mortgage Loans	CC115	\$ 70,538	\$ 67,277	\$ 68,982	\$ 59,707	\$ 46,382
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 48,806	\$ 51,471	\$ 40,321	\$ 38,148	\$ 35,787
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 97,219	\$ 130,188	\$ 130,674	\$ 121,661	\$ 111,073
1-4 Dwelling Units	CC280	\$ 36,245	\$ 40,200	\$ 59,449	\$ 49,184	\$ 38,094

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 12,557	\$ 22,914	\$ 21,673	\$ 12,756	\$ 14,830
All Other Real Estate	CC300	\$ 48,417	\$ 67,074	\$ 49,552	\$ 59,721	\$ 58,149
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 28,828	\$ 42,708	\$ 47,814	\$ 65,560	\$ 20,231
Commitments Outstanding to Purchase Loans	CC320	\$ 5,362	\$ 3,555	\$ 0	\$ 0	\$ 437
Commitments Outstanding to Sell Loans	CC330	\$ 19,761	\$ 24,209	\$ 21,419	\$ 31,127	\$ 21,945
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 2,002	\$ 2,002	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 928
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 474,889	\$ 471,736	\$ 457,838	\$ 454,941	\$ 443,797
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 330,728	\$ 336,811	\$ 327,407	\$ 327,045	\$ 317,510
Commercial Lines	CC420	\$ 129,337	\$ 120,301	\$ 116,097	\$ 112,974	\$ 111,452
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,824	\$ 14,624	\$ 14,334	\$ 14,922	\$ 14,835
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,318	\$ 21,915	\$ 21,396	\$ 22,079	\$ 19,122
Commercial	CC430	\$ 1,904	\$ 1,683	\$ 1,250	\$ 1,260	\$ 1,153
Standby, Not Included on CC465 or CC468	CC435	\$ 19,414	\$ 20,232	\$ 20,146	\$ 20,819	\$ 17,969
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,615	\$ 6,016	\$ 6,304	\$ 6,629	\$ 6,972
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 386	\$ 390	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 493	\$ 117	\$ 122	\$ 524	\$ 538
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 101,133	\$ 123,263	\$ 65,278	\$ 31,049	\$ 51,215
Sales	CF145	\$ 4,639	\$ 12,416	\$ 2,747	\$ 0	\$ 11,804
Other Balance Changes	CF148	\$- 32,841	\$- 37,213	\$- 42,932	\$- 33,536	\$- 40,780
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 52,491	\$ 3,105	\$ 7,168	\$ 43,668	\$ 62,126

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 3,963	\$- 2,704	\$- 4,397	\$- 2,626	\$ 1,818
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 153,624	\$ 126,368	\$ 72,446	\$ 74,717	\$ 113,341
Sales - Total	SUB3821	\$ 4,639	\$ 12,416	\$ 2,747	\$ 0	\$ 11,804
Net Purchases - Total	SUB3826	\$ 148,985	\$ 113,952	\$ 69,699	\$ 74,717	\$ 101,537
Mortgage Loans Disbursed - Total	SUB3831	\$ 317,137	\$ 289,237	\$ 336,126	\$ 272,968	\$ 267,516
Construction Loans - Total	SUB3840	\$ 77,306	\$ 68,205	\$ 84,953	\$ 60,677	\$ 56,348
1-4 Dwelling Units	CF190	\$ 28,613	\$ 33,141	\$ 31,383	\$ 26,657	\$ 37,373
Multifamily (5 or more) Dwelling Units	CF200	\$ 26,785	\$ 21,393	\$ 25,109	\$ 22,786	\$ 12,824
Nonresidential	CF210	\$ 21,908	\$ 13,671	\$ 28,461	\$ 11,234	\$ 6,151
Permanent Loans - Total	SUB3851	\$ 239,831	\$ 221,032	\$ 251,173	\$ 212,291	\$ 211,168
1-4 Dwelling Units	CF225	\$ 152,410	\$ 161,141	\$ 173,407	\$ 136,449	\$ 171,402
Home Equity and Junior Liens	CF226	\$ 38,983	\$ 47,127	\$ 46,236	\$ 43,451	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 26,800	\$ 20,232	\$ 35,841	\$ 17,343	\$ 19,239
Nonresidential (Except Land)	CF260	\$ 58,175	\$ 36,021	\$ 39,863	\$ 56,425	\$ 17,124
Land	CF270	\$ 2,446	\$ 3,638	\$ 2,062	\$ 2,074	\$ 3,403
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 9,390	\$ 2,105	\$ 190	\$ 9,237	\$ 3,778
1-4 Dwelling Units	CF280	\$ 8,612	\$ 2,100	\$ 162	\$ 8,202	\$ 2,542
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 297	\$ 0	\$ 0	N/A
Home Equity and Junior Liens	CF282	\$ 3,626	\$ 77	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 778	\$ 5	\$ 0	\$ 597	\$ 458
Nonresidential	CF300	\$ 0	\$ 0	\$ 28	\$ 438	\$ 778
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 54,875	\$ 44,389	\$ 50,832	\$ 49,272	\$ 50,958
1-4 Dwelling Units	CF310	\$ 54,875	\$ 44,389	\$ 50,832	\$ 47,591	\$ 50,958
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 8	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 1,681	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 45,485	\$- 42,284	\$- 50,642	\$- 40,035	\$- 47,180
Memo - Refinancing Loans	CF361	\$ 98,846	\$ 70,904	\$ 96,011	\$ 61,554	\$ 62,186
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 109,656	\$ 133,186	\$ 109,179	\$ 88,201	\$ 94,452

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 68,945	\$ 106,862	\$ 111,102	\$ 38,871	\$ 77,629
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 178,601	\$ 240,048	\$ 220,281	\$ 127,072	\$ 172,081
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 178,601	\$ 240,048	\$ 220,281	\$ 127,072	\$ 172,081
Deposits:						
Interest Credited to Deposits	CF430	\$ 45,733	\$ 44,553	\$ 44,282	\$ 41,042	\$ 41,824

Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 105,552	\$ 102,032	\$ 109,182	\$ 122,365	\$ 114,902
Fully Insured	DI100	\$ 105,552	\$ 102,032	\$ 109,182	\$ 122,365	\$ 114,902
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,313,121	\$ 3,319,243	\$ 3,237,228	\$ 3,346,045	\$ 3,329,793
Greater than \$100,000	DI130	\$ 1,797,785	\$ 1,738,802	\$ 1,837,756	\$ 1,690,821	\$ 1,643,429
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	391,983	395,125	390,797	389,729	391,802
Greater than \$100,000	DI160	8,619	8,696	8,384	8,593	8,382
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 398,934	\$ 402,108	\$ 397,708	\$ 391,257	\$ 377,124
Greater than \$250,000	DI175	\$ 22,223	\$ 20,752	\$ 19,669	\$ 19,179	\$ 19,555
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	28,689	29,125	29,194	29,170	28,755
Greater than \$250,000	DI185	58	53	50	51	2,280
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 425,878	\$ 427,514	\$ 422,296	\$ 415,574	\$ 411,669
Uninsured Deposits	DI210	\$ 776,944	\$ 766,971	\$ 781,996	\$ 711,902	\$ 739,030
Preferred Deposits	DI220	\$ 7,702	\$ 7,156	\$ 9,194	\$ 9,222	\$ 6,646
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 558,384	\$ 558,156	\$ 578,239	\$ 542,836	\$ 539,640
Money Market Deposit Accounts	DI320	\$ 949,148	\$ 905,383	\$ 911,677	\$ 884,562	\$ 874,981

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Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 960,204	\$ 957,684	\$ 975,735	\$ 997,702	\$ 996,448
Time Deposits	DI340	\$ 3,064,324	\$ 3,059,678	\$ 3,026,709	\$ 3,022,200	\$ 2,958,834
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,006,307	\$ 992,570	\$ 966,209	\$ 867,938	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 95,041	\$ 94,239	\$ 91,958	\$ 80,072	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 298,205	\$ 269,220	\$ 305,558	\$ 281,928	\$ 287,870
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional Revised Format on an Unconsolidated Basis)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,051,668	\$ 1,014,777	\$ 1,022,661	\$ 999,334	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 743	\$ 585	\$ 364	\$ 348	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,025,894	\$ 1,010,351	\$ 1,003,806	\$ 971,000	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 511	\$ 469	\$ 564	\$ 499	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 495	\$ 1,283	\$ 453	\$ 336	\$ 550
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 5,908	\$ 2,905	\$ 2,988	\$ 4,662	\$ 3,452
Time and Savings Deposits	DI650	\$ 1	\$ 553	\$ 2,047	\$ 1,287	\$ 761
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,436	1,451	1,398	1,300	1,370
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 24,624	\$ 27,377	\$ 0	\$ 0	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 1,217,061	\$ 1,137,903	\$ 1,097,576	\$ 1,090,278	\$ 1,119,491
Assets Held for Sale	SI387	\$ 33,510	\$ 6,244	\$ 10,138	\$ 10,312	\$ 9,624
Loans Serviced for Others	SI390	\$ 1,017,003	\$ 1,024,396	\$ 1,025,655	\$ 1,039,124	\$ 1,048,856
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						
First month of Qtr	SI581	86.16%	85.85%	86.35%	86.79%	87.10%
Second month of Qtr	SI582	86.30%	85.85%	86.12%	86.31%	87.17%
Third month of Qtr	SI583	86.37%	86.20%	85.88%	86.09%	87.23%
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	\$ 70,113	\$ 73,124	\$ 75,824	\$ 76,524	\$ 77,874
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 29,986	\$ 29,256	\$ 38,185	\$ 30,948	\$ 31,515
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	13	13	12	13
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,197,848	\$ 1,172,708	\$ 1,162,051	\$ 1,058,483	\$ 1,041,456
Net Income (Loss) (SO91)	SI610	\$ 11,054	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391
Dividends Declared						
Preferred Stock	SI620	\$ 16	\$ 19	\$ 14	\$ 14	\$ 16
Common Stock	SI630	\$ 30,244	\$ 718	\$ 200	\$ 182	\$ 6,000
Stock Issued	SI640	\$ 45,104	\$ 0	\$ 4,080	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 418	\$ 295	\$ 229	\$ 259	\$ 340

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$- 13	\$ 0	\$ 0	\$ 0	\$ 12,357
Other Comprehensive Income	SI662	\$- 704	\$ 5,259	\$- 3,999	\$ 1,605	\$ 1,587
Prior Period Adjustments	SI668	\$ 74	\$ 0	\$- 429	\$ 0	\$- 176
Other Adjustments	SI671	\$- 7,112	\$ 8,816	\$ 493	\$ 91,375	\$ 544
Ending Equity Capital (SC80)	SI680	\$ 1,216,409	\$ 1,197,848	\$ 1,172,708	\$ 1,162,049	\$ 1,058,483
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	\$ 1,776	\$ 2,061	\$ 2,172	\$ 1,371	\$ 730
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 219	\$ 210	\$ 186	\$ 133	\$ 130
Average Balance Sheet Data						
Total Assets	SI870	\$ 8,089,429	\$ 7,984,377	\$ 7,797,786	\$ 7,712,037	\$ 7,583,888
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,014,092	\$ 1,139,480	\$ 1,163,908	\$ 1,175,865	\$ 1,194,979
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,483,275	\$ 5,367,070	\$ 5,249,112	\$ 5,209,047	\$ 5,107,425
Nonmortgage Loans	SI885	\$ 1,179,625	\$ 1,137,239	\$ 1,079,555	\$ 1,035,574	\$ 1,017,186
Deposits and Excrows	SI890	\$ 5,464,934	\$ 5,457,883	\$ 5,328,711	\$ 5,256,555	\$ 5,216,916
Total Borrowings	SI895	\$ 1,309,101	\$ 1,244,143	\$ 1,144,869	\$ 1,147,651	\$ 1,140,678
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 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	3	0	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	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
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	17	15	15	15	14

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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	\$ 3,784,166	\$ 3,472,340	\$ 3,109,448	\$ 2,731,664	\$ 2,405,004
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 2,794,526	\$ 2,605,260	\$ 2,289,026	\$ 1,965,210	\$ 1,742,234
Personal Trust and Agency Accounts	FS210	\$ 653,991	\$ 622,792	\$ 575,632	\$ 522,405	\$ 482,868
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	\$ 2,140,535	\$ 1,982,468	\$ 1,713,394	\$ 1,442,805	\$ 1,259,366
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	\$ 989,640	\$ 867,080	\$ 820,422	\$ 766,454	\$ 662,770
Personal Trust and Agency Accounts	FS211	\$ 989,640	\$ 867,080	\$ 820,422	\$ 766,454	\$ 662,770
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	3,449	3,232	2,842	2,405	2,034
Personal Trust and Agency Accounts	FS212	813	756	689	652	568
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
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	2,636	2,476	2,153	1,753	1,466
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	593	512	512	469	409
Personal Trust and Agency Accounts	FS213	593	512	512	469	409
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	\$ 17,977	\$ 12,476	\$ 7,951	\$ 3,343	\$ 11,481
Personal Trust and Agency Accounts	FS310	\$ 4,492	\$ 3,196	\$ 2,090	\$ 901	\$ 3,558
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	\$ 13,485	\$ 9,280	\$ 5,861	\$ 2,442	\$ 7,923
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	\$ 15,658	\$ 10,791	\$ 7,303	\$ 3,051	\$ 10,232
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	\$ 2,319	\$ 1,685	\$ 648	\$ 292	\$ 1,249
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 653,991	\$ 622,792	\$ 575,632	\$ 522,004	\$ 482,868

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 218	\$ 31
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,816	\$ 3,014	\$ 2,510	\$ 2,018	\$ 1,559
State, County and Municipal Obligations	FS425	\$ 7,782	\$ 6,347	\$ 5,230	\$ 4,653	\$ 4,580
Money Market Mutual Funds	FS430	\$ 42,531	\$ 24,187	\$ 25,026	\$ 23,884	\$ 35,903
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 196,867	\$ 183,743	\$ 168,147	\$ 151,090	\$ 131,000
Common and Preferred Stock	FS445	\$ 402,084	\$ 403,589	\$ 373,607	\$ 338,634	\$ 308,288
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,911	\$ 1,911	\$ 1,112	\$ 1,507	\$ 1,507
Miscellaneous Assets	FS460	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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)						

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,216,415	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055	\$ 1,058,484
Equity Capital Deductions - Total	SUB1631	\$ 15,352	\$ 15,939	\$ 16,477	\$ 17,004	\$ 17,552
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 14,297	\$ 14,808	\$ 15,319	\$ 15,830	\$ 16,341
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 279	\$ 355	\$ 382	\$ 398	\$ 411
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 776	\$ 800
Equity Capital Additions -Total	SUB1641	\$ 1,097	\$ 380	\$ 5,493	\$ 1,897	\$ 2,907
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 713	\$ 585	\$ 5,702	\$ 2,111	\$ 3,235
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	\$ 384	\$- 205	\$- 209	\$- 214	\$- 328
Tier 1 (Core) Capital	CCR20	\$ 1,202,160	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948	\$ 1,043,839

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 8,162,261	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694	\$ 7,794,081
Asset Deductions - Total	SUB1651	\$ 14,576	\$ 15,163	\$ 15,701	\$ 16,228	\$ 16,752
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 14,297	\$ 14,808	\$ 15,319	\$ 15,830	\$ 16,341
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 279	\$ 355	\$ 382	\$ 398	\$ 411
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,308	\$ 98	\$ 6,977	\$ 2,181	\$ 4,171
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,468	\$ 215	\$ 7,094	\$ 2,298	\$ 4,288
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 160	\$- 117	\$- 117	\$- 117	\$- 117
Adjusted Total Assets	CCR25	\$ 8,148,993	\$ 8,050,369	\$ 7,890,825	\$ 7,801,647	\$ 7,781,500
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 315,228	\$ 314,440	\$ 308,955	\$ 312,068	\$ 307,767
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,202,160	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948	\$ 1,043,839
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 70	\$ 1,864	\$ 2,461	\$ 2,192	\$ 2,632
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	\$ 60,237	\$ 59,516	\$ 58,612	\$ 57,394	\$ 56,409
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 60,307	\$ 61,380	\$ 61,073	\$ 59,586	\$ 59,041
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 60,307	\$ 61,380	\$ 61,073	\$ 59,586	\$ 59,041
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,236	\$ 976	\$ 843	\$ 997	\$ 852
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
Total Risk-Based Capital	CCR39	\$ 1,261,132	\$ 1,242,596	\$ 1,221,858	\$ 1,205,438	\$ 1,101,929
0% R/W Category - Cash	CCR400	\$ 28,566	\$ 28,997	\$ 27,856	\$ 26,506	\$ 29,334
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 109,430	\$ 108,911	\$ 112,169	\$ 128,253	\$ 142,338
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,846	\$ 2,338	\$ 600	\$ 6,706	\$ 100
0% R/W Category - Other	CCR415	\$ 79,390	\$ 83,242	\$ 98,033	\$ 85,585	\$ 91,606
0% R/W Category - Assets Total	CCR420	\$ 220,232	\$ 223,488	\$ 238,658	\$ 247,050	\$ 263,378
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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TFR Industry Aggregate Report
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December 2007

Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 911,678	\$ 812,815	\$ 739,465	\$ 708,217	\$ 680,896
20% R/W Category - Claims on FHLBs	CCR435	\$ 271,962	\$ 295,870	\$ 287,822	\$ 328,495	\$ 290,551
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 90,338	\$ 82,049	\$ 78,815	\$ 78,076	\$ 76,255
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 121,668	\$ 103,508	\$ 137,049	\$ 139,878	\$ 190,921
20% R/W Category - Other	CCR450	\$ 445,965	\$ 541,147	\$ 571,849	\$ 542,880	\$ 584,748
20% R/W Category - Assets Total	CCR455	\$ 1,841,611	\$ 1,835,389	\$ 1,815,000	\$ 1,797,546	\$ 1,823,371
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 368,321	\$ 367,076	\$ 363,000	\$ 359,509	\$ 364,671
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,462,506	\$ 2,457,145	\$ 2,412,270	\$ 2,415,398	\$ 2,411,089
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,448	\$ 29,257	\$ 35,515	\$ 36,736	\$ 31,114
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 41,768	\$ 34,595	\$ 35,721	\$ 36,999	\$ 26,947
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 195,715	\$ 195,610	\$ 192,100	\$ 193,111	\$ 187,149
50% R/W Category - Assets Total	CCR485	\$ 2,731,437	\$ 2,716,607	\$ 2,675,606	\$ 2,682,244	\$ 2,656,299
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,365,724	\$ 1,358,308	\$ 1,337,808	\$ 1,341,126	\$ 1,328,155
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 30,589	\$ 80,820	\$ 76,604	\$ 7,125	\$ 7,688
100% R/W Category - All Other Assets	CCR506	\$ 3,736,809	\$ 3,616,523	\$ 3,509,382	\$ 3,486,877	\$ 3,442,494
100% R/W Category - Assets Total	CCR510	\$ 3,767,398	\$ 3,697,343	\$ 3,585,986	\$ 3,494,002	\$ 3,450,182
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,767,398	\$ 3,697,343	\$ 3,585,986	\$ 3,494,002	\$ 3,450,182
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,560,678	\$ 8,472,827	\$ 8,315,250	\$ 8,220,842	\$ 8,193,230
Subtotal Risk-Weighted Assets	CCR75	\$ 5,501,439	\$ 5,422,723	\$ 5,286,789	\$ 5,194,634	\$ 5,143,007
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,450	\$ 1,535	\$ 2,045	\$ 2,446	\$ 2,609
Total Risk-Weighted Assets	CCR78	\$ 5,499,989	\$ 5,421,188	\$ 5,284,744	\$ 5,192,188	\$ 5,140,398
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 439,998	\$ 433,695	\$ 422,778	\$ 415,374	\$ 411,234
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.75%	14.69%	14.72%	14.70%	13.41%
Total Risk-Based Capital Ratio	CCR820	22.93%	22.92%	23.12%	23.22%	21.44%
Tier 1 Risk-Based Capital Ratio	CCR830	21.86%	21.81%	21.98%	22.09%	20.30%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	14.76%	14.70%	14.73%	14.71%	13.42%

*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.