

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Number of Regulated Institutions		4	4	4	4	4
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	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						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 202,767	\$ 231,964	\$ 197,567	\$ 183,071	\$ 130,636
Cash and Non-Interest-Earning Deposits	SC110	\$ 51,503	\$ 49,185	\$ 47,925	\$ 48,814	\$ 46,320
Interest-Earning Deposits in FHLBs	SC112	\$ 18,346	\$ 13,722	\$ 1,902	\$ 1,321	\$ 3,342
Other Interest-Earning Deposits	SC118	\$ 86,750	\$ 117,274	\$ 73,988	\$ 47,668	\$ 10,561
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 32,071	\$ 29,799	\$ 48,833	\$ 54,624	\$ 39,148
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 649	\$ 7,074	\$ 9,100	\$ 11,945	\$ 12,890
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,936	\$ 7,138	\$ 7,066	\$ 6,962	\$ 6,862
State and Municipal Obligations	SC180	\$ 6,401	\$ 6,578	\$ 6,539	\$ 6,432	\$ 6,352
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 1,001	\$ 1,991	\$ 4,864	\$ 4,856
Accrued Interest Receivable	SC191	\$ 111	\$ 193	\$ 223	\$ 441	\$ 305
Mortgage-Backed Securities - Gross	SUB0072	\$ 82,301	\$ 83,501	\$ 75,732	\$ 47,987	\$ 51,060
Mortgage-Backed Securities - Total	SC22	\$ 82,301	\$ 83,501	\$ 75,732	\$ 47,987	\$ 51,060
Pass-Through - Total	SUB0073	\$ 76,312	\$ 77,055	\$ 74,054	\$ 46,328	\$ 49,125
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 76,312	\$ 77,055	\$ 74,054	\$ 46,328	\$ 49,125
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 5,697	\$ 6,153	\$ 1,388	\$ 1,496	\$ 1,756
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 4,544	\$ 4,905	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 1,153	\$ 1,248	\$ 1,388	\$ 1,496	\$ 1,756
Accrued Interest Receivable	SC228	\$ 292	\$ 293	\$ 290	\$ 163	\$ 179

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 539,265	\$ 535,571	\$ 492,183	\$ 484,752	\$ 470,261
Mortgage Loans - Total	SC26	\$ 531,977	\$ 528,588	\$ 485,058	\$ 478,357	\$ 464,129
Construction Loans - Total	SUB0100	\$ 23,505	\$ 24,873	\$ 24,598	\$ 27,170	\$ 31,447
Residential - Total	SUB0110	\$ 21,673	\$ 23,067	\$ 23,033	\$ 25,604	\$ 30,104
1-4 Dwelling Units	SC230	\$ 18,335	\$ 19,892	\$ 22,582	\$ 25,003	\$ 29,441
Multifamily (5 or more) Dwelling Units	SC235	\$ 3,338	\$ 3,175	\$ 451	\$ 601	\$ 663
Nonresidential Property	SC240	\$ 1,832	\$ 1,806	\$ 1,565	\$ 1,566	\$ 1,343
Permanent Loans - Total	SUB0121	\$ 510,010	\$ 505,545	\$ 462,439	\$ 452,587	\$ 434,561
Residential - Total	SUB0131	\$ 392,308	\$ 392,230	\$ 382,183	\$ 375,304	\$ 364,401
1-4 Dwelling Units - Total	SUB0141	\$ 375,604	\$ 375,193	\$ 370,335	\$ 363,080	\$ 352,806
Revolving Open-End Loans	SC251	\$ 19,796	\$ 19,515	\$ 20,765	\$ 20,490	\$ 19,527
All Other - First Liens	SC254	\$ 321,052	\$ 319,767	\$ 312,679	\$ 306,492	\$ 296,474
All Other - Junior Liens	SC255	\$ 34,756	\$ 35,911	\$ 36,891	\$ 36,098	\$ 36,805
Multifamily (5 or more) Dwelling Units	SC256	\$ 16,704	\$ 17,037	\$ 11,848	\$ 12,224	\$ 11,595
Nonresidential Property (Except Land)	SC260	\$ 114,201	\$ 110,113	\$ 79,760	\$ 75,873	\$ 68,687
Land	SC265	\$ 3,501	\$ 3,202	\$ 496	\$ 1,410	\$ 1,473
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,097	\$ 43,381	\$ 7,280	\$ 13,749	\$ 22,821
Accrued Interest Receivable	SC272	\$ 3,814	\$ 3,445	\$ 3,577	\$ 3,580	\$ 3,015
Advances for Taxes and Insurance	SC275	\$ 1,936	\$ 1,708	\$ 1,569	\$ 1,415	\$ 1,238
Allowance for Loan and Lease Losses	SC283	\$ 7,288	\$ 6,983	\$ 7,125	\$ 6,395	\$ 6,132
Nonmortgage Loans - Gross	SUB0162	\$ 602,563	\$ 597,550	\$ 488,168	\$ 327,762	\$ 155,047
Nonmortgage Loans - Total	SC31	\$ 600,913	\$ 595,944	\$ 486,637	\$ 326,179	\$ 153,498
Commercial Loans - Total	SC32	\$ 8,590	\$ 6,757	\$ 45,915	\$ 43,990	\$ 38,425
Secured	SC300	\$ 6,158	\$ 4,682	\$ 43,797	\$ 41,571	\$ 35,998
Unsecured	SC303	\$ 2,432	\$ 2,075	\$ 2,118	\$ 2,419	\$ 2,427
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 593,484	\$ 590,325	\$ 441,702	\$ 283,222	\$ 115,687
Loans on Deposits	SC310	\$ 325	\$ 318	\$ 315	\$ 312	\$ 395
Home Improvement Loans (Not secured by real estate)	SC316	\$ 52,868	\$ 50,087	\$ 48,345	\$ 46,506	\$ 44,269
Education Loans	SC320	\$ 498,441	\$ 495,711	\$ 346,372	\$ 188,972	\$ 24,463
Auto Loans	SC323	\$ 38,098	\$ 40,301	\$ 42,389	\$ 43,088	\$ 42,187
Mobile Home Loans	SC326	\$ 392	\$ 291	\$ 298	\$ 312	\$ 319
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 3,360	\$ 3,617	\$ 3,983	\$ 4,032	\$ 4,054
Accrued Interest Receivable	SC348	\$ 489	\$ 468	\$ 551	\$ 550	\$ 935
Allowance for Loan and Lease Losses	SC357	\$ 1,650	\$ 1,606	\$ 1,531	\$ 1,583	\$ 1,549
Repossessed Assets - Gross	SUB0201	\$ 1,720	\$ 1,981	\$ 2,411	\$ 3,025	\$ 2,446
Repossessed Assets - Total	SC40	\$ 1,720	\$ 1,981	\$ 2,411	\$ 3,025	\$ 2,446
Real Estate - Total	SUB0210	\$ 1,502	\$ 1,715	\$ 2,196	\$ 2,868	\$ 2,335
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,502	\$ 1,715	\$ 2,196	\$ 2,868	\$ 2,335
1-4 Dwelling Units	SC415	\$ 1,502	\$ 1,715	\$ 2,196	\$ 2,868	\$ 2,335
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 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	\$ 218	\$ 266	\$ 215	\$ 157	\$ 111
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0				
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,885	\$ 7,885	\$ 7,104	\$ 6,437	\$ 5,540
Federal Home Loan Bank Stock	SC510	\$ 7,770	\$ 7,770	\$ 6,989	\$ 6,322	\$ 5,425
Other	SC540	\$ 115	\$ 115	\$ 115	\$ 115	\$ 115
Office Premises and Equipment	SC55	\$ 16,160	\$ 15,995	\$ 13,995	\$ 14,296	\$ 14,559
Other Assets - Gross	SUB0262	\$ 65,891	\$ 71,930	\$ 71,801	\$ 71,621	\$ 62,922
Other Assets - Total	SC59	\$ 65,891	\$ 71,930	\$ 71,801	\$ 71,621	\$ 62,922
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 11,032	\$ 10,932	\$ 10,834	\$ 10,734	\$ 10,635
Other	SC625	\$ 11,081	\$ 10,980	\$ 10,879	\$ 10,491	\$ 10,387
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,143	\$ 887	\$ 827	\$ 789	\$ 749
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 2,850	\$ 2,978	\$ 3,082	\$ 3,184	\$ 3,234
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 19,196	\$ 22,214	\$ 22,075	\$ 21,718	\$ 23,065
Other Assets	SC689	\$ 20,589	\$ 23,939	\$ 24,104	\$ 24,705	\$ 14,852
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 8,938	\$ 8,589	\$ 8,656	\$ 7,978	\$ 7,681
Total Assets - Gross	SUB0283	\$ 1,518,552	\$ 1,546,377	\$ 1,348,961	\$ 1,138,951	\$ 892,471
Total Assets	SC60	\$ 1,509,614	\$ 1,537,788	\$ 1,340,305	\$ 1,130,973	\$ 884,790
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 876,745	\$ 901,245	\$ 779,112	\$ 758,668	\$ 667,376
Deposits	SC710	\$ 873,244	\$ 898,956	\$ 777,194	\$ 744,942	\$ 664,249
Escrows	SC712	\$ 3,501	\$ 2,289	\$ 1,918	\$ 13,726	\$ 3,127
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 390,355	\$ 383,337	\$ 376,549	\$ 195,848	\$ 84,763
Advances from FHLBank	SC720	\$ 114,246	\$ 111,897	\$ 102,356	\$ 95,726	\$ 78,449
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 29,600	\$ 25,000	\$ 25,325	\$ 2,200	\$ 2,550
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	\$ 246,509	\$ 246,440	\$ 248,868	\$ 97,922	\$ 3,764
Other Liabilities - Total	SC75	\$ 21,426	\$ 21,217	\$ 19,462	\$ 23,270	\$ 8,145
Accrued Interest Payable - Deposits	SC763	\$ 1,523	\$ 1,777	\$ 1,463	\$ 1,378	\$ 1,144
Accrued Interest Payable - Other	SC766	\$ 455	\$ 468	\$ 469	\$ 320	\$ 232
Accrued Taxes	SC776	\$ 1,801	\$ 4,145	\$ 6,260	\$ 5,384	\$ 450
Accounts Payable	SC780	\$ 9,742	\$ 7,166	\$ 7,989	\$ 8,022	\$ 5,070
Deferred Income Taxes	SC790	\$ 465	\$ 666	\$ 567	\$ 399	\$ 259
Other Liabilities and Deferred Income	SC796	\$ 7,440	\$ 6,995	\$ 2,714	\$ 7,767	\$ 990
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
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	\$ 1,288,526	\$ 1,305,799	\$ 1,175,123	\$ 977,786	\$ 760,284
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 136,874	\$ 136,860	\$ 73,229	\$ 63,215	\$ 41,216
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 4,342	\$ 4,342	\$ 4,342	\$ 4,342	\$ 4,342
Paid in Excess of Par	SC830	\$ 132,532	\$ 132,518	\$ 68,887	\$ 58,873	\$ 36,874
Accumulated Other Comprehensive Income - Total	SC86	\$- 920	\$ 286	\$- 2	\$- 696	\$- 726
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 920	\$ 286	\$- 2	\$- 696	\$- 726
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 88,386	\$ 98,160	\$ 95,337	\$ 94,115	\$ 87,527
Other Components of Equity Capital	SC891	\$- 3,252	\$- 3,317	\$- 3,382	\$- 3,447	\$- 3,512
Total Equity Capital	SC80	\$ 221,088	\$ 231,989	\$ 165,182	\$ 153,187	\$ 124,505
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,509,614	\$ 1,537,788	\$ 1,340,305	\$ 1,130,973	\$ 884,789

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
 93044 - OTS-Regulated: Rhode Island
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2008

Other Asset Codes			
Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 5,246
4	Net deferred tax assets	2	\$ 2,120
7	Prepaid expenses	2	\$ 342
9	Advances for loans serviced for others	1	\$ 3,571
14	Other noninterest-bearing short-term accounts recv	4	\$ 3,583
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 1,652
99	Other	1	\$ 2,014
Other Liability Codes			
Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 52
13	Amounts payable under interest-rate-swap agreement	1	\$ 882
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 451
18	Litigation reserves	1	\$ 192
99	Other	5	\$ 5,843

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 24,892	\$ 25,491	\$ 21,800	\$ 18,579	\$ 13,895
Deposits and Investment Securities	SO115	\$ 773	\$ 1,056	\$ 1,344	\$ 1,223	\$ 1,027
Mortgage-Backed Securities	SO125	\$ 1,042	\$ 1,057	\$ 737	\$ 642	\$ 617
Mortgage Loans	SO141	\$ 9,665	\$ 9,044	\$ 8,907	\$ 8,991	\$ 8,713
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 265	\$ 286	\$ 296	\$ 289	\$ 271
Nonmortgage Loans - Total	SUB0950	\$ 13,123	\$ 13,924	\$ 10,410	\$ 7,325	\$ 3,177
Commercial Loans and Leases	SO160	\$ 125	\$ 826	\$ 840	\$ 761	\$ 745
Loans						
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 15	\$ 48	\$ 22	\$ 17	\$ 16
Consumer Loans and Leases	SO171	\$ 12,998	\$ 13,098	\$ 9,570	\$ 6,564	\$ 2,432
Loans						
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 9	\$ 76	\$ 84	\$ 92	\$ 74
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 63	\$ 90	\$ 88	\$ 87	\$ 70
Federal Home Loan Bank Stock	SO181	\$ 63	\$ 90	\$ 88	\$ 87	\$ 70
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 10,162	\$ 11,784	\$ 10,883	\$ 9,107	\$ 6,795
Deposits	SO215	\$ 6,910	\$ 7,694	\$ 7,042	\$ 6,626	\$ 5,766
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,167	\$ 1,218	\$ 1,215	\$ 1,090	\$ 920
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	\$ 2,085	\$ 2,872	\$ 2,626	\$ 1,391	\$ 109
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 14,793	\$ 13,797	\$ 11,005	\$ 9,559	\$ 7,170
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 835	\$ 517	\$ 1,028	\$ 572	\$ 143
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 13,958	\$ 13,280	\$ 9,977	\$ 8,987	\$ 7,027
Noninterest Income - Total	SO42	\$- 5,970	\$ 5,412	\$ 7,946	\$ 19,680	\$ 8,458
Mortgage Loan Servicing Fees	SO410	\$ 648	\$ 718	\$ 1,183	\$ 872	\$ 1,019
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 79	\$- 42	\$- 439	\$- 57	\$- 43

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 2,753	\$ 2,447	\$ 2,687	\$ 2,473	\$ 2,786
Net Income (Loss) from Other - Total	SUB0451	\$- 10,007	\$ 3,243	\$ 4,217	\$ 16,649	\$ 3,090
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,365	\$ 1,775	\$ 4,049	\$ 15,871	\$ 4,075
Operations & Sale of Repossessed Assets	SO461	\$- 638	\$- 365	\$- 692	\$- 227	\$- 166
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 10,755	\$- 128	\$- 108	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 979	\$ 1,961	\$ 968	\$ 1,005	\$- 819
Other Noninterest Income	SO488	\$ 715	\$- 954	\$ 298	\$- 257	\$ 1,606
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	\$ 22,692	\$ 13,791	\$ 15,750	\$ 17,005	\$ 14,536
All Personnel Compensation and Expense	SO510	\$ 5,676	\$ 6,312	\$ 6,905	\$ 7,067	\$ 6,203
Legal Expense	SO520	\$ 540	\$ 178	\$ 130	\$ 488	\$ 135
Office Occupancy and Equipment Expense	SO530	\$ 1,826	\$ 1,847	\$ 1,802	\$ 1,745	\$ 1,748
Marketing and Other Professional Services	SO540	\$ 2,547	\$ 2,559	\$ 3,185	\$ 3,926	\$ 4,150
Loan Servicing Fees	SO550	\$ 185	\$ 256	\$ 211	\$ 310	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 133	\$ 138	\$ 127	\$ 126	\$ 123
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 11,785	\$ 2,501	\$ 3,390	\$ 3,343	\$ 2,177
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	\$- 14,704	\$ 4,901	\$ 2,173	\$ 11,662	\$ 949
Income Taxes - Total	SO71	\$- 4,930	\$ 2,015	\$ 953	\$ 4,773	\$ 312

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
 93044 - OTS-Regulated: Rhode Island
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Federal	SO710	\$- 4,432	\$ 1,553	\$ 613	\$ 3,651	\$ 273
State, Local & Other	SO720	\$- 498	\$ 462	\$ 340	\$ 1,122	\$ 39
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 9,774	\$ 2,886	\$ 1,220	\$ 6,889	\$ 637
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0				
Net Income (Loss)	SO91	\$- 9,774	\$ 2,886	\$ 1,220	\$ 6,889	\$ 637

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
 93044 - OTS-Regulated: Rhode Island
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 12
15	Income from corporate-owned life insurance	2	\$ 201
19	Realized/unrealized gains on derivatives	1	\$ 304
99	Other	3	\$ 187

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 56
2	OTS assessments	1	\$ 1,077
6	Supervisory examination fees	1	\$ 23
7	Office supplies, printing, and postage	1	\$ 40
8	Telephone, including data lines	1	\$ 112
9	Loan origination expense	1	\$ 145
11	Adjustments to prior periods	1	\$ 1
99	Other	5	\$ 7,689

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 50,383	\$ 25,491	\$ 67,657	\$ 45,857	\$ 27,278
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,829	\$ 1,056	\$ 5,348	\$ 4,004	\$ 2,781
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,099	\$ 1,057	\$ 2,604	\$ 1,867	\$ 1,225
YTD - Mortgage Loans	Y_SO141	\$ 18,709	\$ 9,044	\$ 34,585	\$ 25,678	\$ 16,687
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 551	\$ 286	\$ 1,091	\$ 795	\$ 506
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 951	\$ 826	\$ 3,034	\$ 2,194	\$ 1,433
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 63	\$ 48	\$ 80	\$ 58	\$ 41
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 26,096	\$ 13,098	\$ 20,600	\$ 11,030	\$ 4,466
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 85	\$ 76	\$ 315	\$ 231	\$ 139
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 153	\$ 90	\$ 320	\$ 232	\$ 145
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 153	\$ 90	\$ 320	\$ 232	\$ 145
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 21,946	\$ 11,784	\$ 33,063	\$ 22,180	\$ 13,073
YTD - Deposits	Y_SO215	\$ 14,604	\$ 7,694	\$ 24,914	\$ 17,872	\$ 11,246
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,385	\$ 1,218	\$ 3,937	\$ 2,722	\$ 1,632
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	\$ 4,957	\$ 2,872	\$ 4,212	\$ 1,586	\$ 195
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	\$ 28,590	\$ 13,797	\$ 34,914	\$ 23,909	\$ 14,350
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,352	\$ 517	\$ 1,937	\$ 909	\$ 337
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 27,238	\$ 13,280	\$ 32,977	\$ 23,000	\$ 14,013
YTD - Noninterest Income - Total	Y_SO42	\$- 558	\$ 5,412	\$ 43,774	\$ 35,828	\$ 16,148
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,366	\$ 718	\$ 4,216	\$ 3,033	\$ 2,161
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 121	\$- 42	\$- 662	\$- 223	\$- 166

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 5,200	\$ 2,447	\$ 10,329	\$ 7,642	\$ 5,169
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 6,764	\$ 3,243	\$ 28,024	\$ 23,807	\$ 7,158
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,140	\$ 1,775	\$ 27,389	\$ 23,340	\$ 7,469
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,003	\$- 365	\$- 1,190	\$- 498	\$- 271
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 10,883	\$- 128	\$- 108	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$- 29	\$- 29	\$- 29
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 982	\$ 1,961	\$ 1,962	\$ 994	\$- 11
YTD - Other Noninterest Income	Y_SO488	\$- 239	\$- 954	\$ 1,867	\$ 1,569	\$ 1,826
YTD - Noninterest Expense - Total	Y_SO51	\$ 36,483	\$ 13,791	\$ 61,762	\$ 46,012	\$ 29,007
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 11,988	\$ 6,312	\$ 26,383	\$ 19,478	\$ 12,411
YTD - Legal Expense	Y_SO520	\$ 718	\$ 178	\$ 883	\$ 753	\$ 265
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 3,673	\$ 1,847	\$ 7,167	\$ 5,365	\$ 3,620
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,106	\$ 2,559	\$ 15,305	\$ 12,120	\$ 8,194
YTD - Loan Servicing Fees	Y_SO550	\$ 441	\$ 256	\$ 521	\$ 310	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 271	\$ 138	\$ 519	\$ 392	\$ 266
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 14,286	\$ 2,501	\$ 10,984	\$ 7,594	\$ 4,251
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 9,803	\$ 4,901	\$ 14,989	\$ 12,816	\$ 1,154
YTD - Income Taxes - Total	Y_SO71	\$- 2,915	\$ 2,015	\$ 6,020	\$ 5,067	\$ 294
YTD - Federal	Y_SO710	\$- 2,879	\$ 1,553	\$ 4,497	\$ 3,884	\$ 233
YTD - State, Local, and Other	Y_SO720	\$- 36	\$ 462	\$ 1,523	\$ 1,183	\$ 61
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 6,888	\$ 2,886	\$ 8,969	\$ 7,749	\$ 860
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0				
YTD - Net Income (Loss)	Y_SO91	\$- 6,888	\$ 2,886	\$ 8,969	\$ 7,749	\$ 860

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 8,589	\$ 8,656	\$ 7,976	\$ 7,681	\$ 8,060
Net Provision for Loss	VA115	\$ 835	\$ 517	\$ 1,028	\$ 572	\$ 143
Transfers	VA125	\$ 0	\$ 0	\$ 169	\$ 0	\$ - 15
Recoveries	VA135	\$ 59	\$ 51	\$ 42	\$ 19	\$ 47
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 545	\$ 635	\$ 559	\$ 296	\$ 554
General Valuation Allowances - Ending Balance	VA165	\$ 8,938	\$ 8,589	\$ 8,656	\$ 7,976	\$ 7,681
Specific Valuation Allowances - Beginning Balance	VA108	\$ 0	\$ 0	\$ 207	\$ 207	\$ 200
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 0	\$ 0	\$ - 169	\$ 0	\$ 15
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 38	\$ 0	\$ 8
Specific Valuation Allowances - Ending Balance	VA168	\$ 0	\$ 0	\$ 0	\$ 207	\$ 207
Total Valuation Allowances - Beginning Balance	VA110	\$ 8,589	\$ 8,656	\$ 8,183	\$ 7,888	\$ 8,260
Net Provision for Loss	VA120	\$ 835	\$ 517	\$ 1,028	\$ 572	\$ 143
Recoveries	VA140	\$ 59	\$ 51	\$ 42	\$ 19	\$ 47
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 545	\$ 635	\$ 597	\$ 296	\$ 562
Total Valuation Allowances - Ending Balance	VA170	\$ 8,938	\$ 8,589	\$ 8,656	\$ 8,183	\$ 7,888
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 545	\$ 635	\$ 559	\$ 296	\$ 554
Mortgage-Backed Securities	VA370	\$ 0				
Mortgage Loans - Total	VA46	\$ 283	\$ 462	\$ 298	\$ 224	\$ 490
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	\$ 283	\$ 462	\$ 298	\$ 224	\$ 490
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 115	\$ 427	\$ 260	\$ 192	\$ 451
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 24	\$ 35	\$ 38	\$ 32	\$ 39
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 144	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 262	\$ 173	\$ 261	\$ 72	\$ 64
Commercial Loans	VA520	\$ 13	\$ 0	\$ 12	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 249	\$ 173	\$ 249	\$ 72	\$ 64
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 92	\$ 99	\$ 102	\$ 33	\$ 37
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 157	\$ 74	\$ 147	\$ 39	\$ 27
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 59	\$ 51	\$ 42	\$ 19	\$ 47
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 29	\$ 0	\$ 2	\$ 0	\$ 29
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	\$ 29	\$ 0	\$ 2	\$ 0	\$ 29
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 2	\$ 0	\$ 29
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 30	\$ 51	\$ 40	\$ 19	\$ 18

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 30	\$ 51	\$ 40	\$ 19	\$ 18
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 21	\$ 49	\$ 39	\$ 16	\$ 15
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 9	\$ 2	\$ 1	\$ 3	\$ 2
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA561	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$- 169	\$ 0	\$ 15
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$- 169	\$ 0	\$ 15
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$- 169	\$ 0	\$ 15
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	\$- 97	\$ 0	\$ 44
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$- 72	\$ 0	\$- 29
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 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				
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0				
Other Assets	VA932	\$ 0				
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 486	\$ 584	\$ 348	\$ 277	\$ 522
Deposits and Investment Securities	VA39	\$ 0				
Mortgage-Backed Securities	VA375	\$ 0				
Mortgage Loans - Total	VA49	\$ 254	\$ 462	\$ 127	\$ 224	\$ 476
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 254	\$ 462	\$ 127	\$ 224	\$ 476
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 115	\$ 427	\$ 161	\$ 192	\$ 466
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 24	\$ 35	\$ -34	\$ 32	\$ 10
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 115	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 232	\$ 122	\$ 221	\$ 53	\$ 46
Commercial Loans	VA525	\$ 13	\$ 0	\$ 12	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 219	\$ 122	\$ 209	\$ 53	\$ 46
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 71	\$ 50	\$ 63	\$ 17	\$ 22
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 148	\$ 72	\$ 146	\$ 36	\$ 25
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 1
Other	VA565	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA65	\$ 0				
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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 Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0				
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0				
Other Assets	VA935	\$ 0				
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 204	\$ 257	\$ 311	\$ 0	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,074	\$ 1,327	\$ 311	\$ 0	\$ 0
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 488	\$ 257	\$ 417	\$ 882	\$ 1,265
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 488	\$ 257	\$ 417	\$ 882	\$ 1,265
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 5,956	\$ 6,101	\$ 6,001	\$ 4,674	\$ 5,099
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 20,588	\$ 16,162	\$ 17,787	\$ 12,200	\$ 9,561
Substandard	VA965	\$ 20,340	\$ 15,842	\$ 17,604	\$ 11,757	\$ 9,267
Doubtful	VA970	\$ 248	\$ 320	\$ 183	\$ 443	\$ 294
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 30,490	\$ 23,199	\$ 25,332	\$ 15,411	\$ 11,485
Mortgages - Total	SUB2421	\$ 22,315	\$ 17,695	\$ 19,398	\$ 11,721	\$ 9,272
Construction and Land Loans	SUB2430	\$ 526	\$ 1,090	\$ 1,497	\$ 1,467	\$ 348
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 18,522	\$ 13,862	\$ 14,296	\$ 8,257	\$ 6,886
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,267	\$ 2,743	\$ 3,605	\$ 1,997	\$ 2,038
Nonmortgages - Total	SUB2461	\$ 8,175	\$ 5,504	\$ 5,934	\$ 3,690	\$ 2,213
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 22,481	\$ 13,412	\$ 17,316	\$ 9,128	\$ 7,110
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 13,028	\$ 9,866	\$ 12,289	\$ 7,103	\$ 5,012
Mortgage Loans - Total	SUB2481	\$ 6,999	\$ 6,218	\$ 8,110	\$ 4,541	\$ 3,772
Construction	PD115	\$ 526	\$ 465	\$ 365	\$ 842	\$ 348
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 0	\$ 100	\$ 40	\$ 125	\$ 0
Secured by First Liens	PD123	\$ 5,808	\$ 4,684	\$ 5,572	\$ 3,104	\$ 2,005
Secured by Junior Liens	PD124	\$ 529	\$ 489	\$ 354	\$ 214	\$ 372
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 934	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 136	\$ 480	\$ 845	\$ 256	\$ 1,047
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 322	\$ 0	\$ 5	\$ 421	\$ 0
Consumer Loans - Total	SUB2511	\$ 5,707	\$ 3,648	\$ 4,174	\$ 2,141	\$ 1,240
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 1,480	\$ 1,089	\$ 1,604	\$ 1,438	\$ 948
Education Loans	PD165	\$ 3,366	\$ 1,956	\$ 1,731	\$ 0	\$ 0
Auto Loans	PD167	\$ 778	\$ 539	\$ 687	\$ 561	\$ 238
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 83	\$ 64	\$ 151	\$ 142	\$ 42
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,195

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 178	\$ 437	\$ 850	\$ 536	\$ 436
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 79	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,453	\$ 3,546	\$ 5,027	\$ 2,025	\$ 2,098
Mortgage Loans - Total	SUB2491	\$ 8,133	\$ 2,893	\$ 4,520	\$ 2,025	\$ 1,794
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 6,105	\$ 2,628	\$ 3,930	\$ 1,315	\$ 1,594
Secured by Junior Liens	PD224	\$ 702	\$ 83	\$ 408	\$ 76	\$ 63
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,326	\$ 182	\$ 182	\$ 634	\$ 137
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 120	\$ 400	\$ 0	\$ 304
Consumer Loans - Total	SUB2521	\$ 1,320	\$ 533	\$ 107	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 1,320	\$ 533	\$ 107	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 219
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,326	\$ 302	\$ 582	\$ 634	\$ 265
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	\$ 8,009	\$ 9,787	\$ 8,016	\$ 6,283	\$ 4,375
Mortgage Loans - Total	SUB2501	\$ 7,183	\$ 8,584	\$ 6,768	\$ 5,155	\$ 3,706

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 0	\$ 625	\$ 1,132	\$ 625	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 0	\$ 95	\$ 60
Secured by First Liens	PD323	\$ 4,611	\$ 5,210	\$ 3,613	\$ 2,927	\$ 2,434
Secured by Junior Liens	PD324	\$ 767	\$ 668	\$ 379	\$ 401	\$ 358
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,805	\$ 2,081	\$ 1,644	\$ 1,107	\$ 854
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 283	\$ 464	\$ 664	\$ 626	\$ 397
Consumer Loans - Total	SUB2531	\$ 543	\$ 739	\$ 584	\$ 502	\$ 272
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 342	\$ 442	\$ 452	\$ 340	\$ 161
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 197	\$ 278	\$ 130	\$ 162	\$ 111
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 4	\$ 19	\$ 2	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 763	\$ 1,016	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 597	\$ 598	\$ 513
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,995	\$ 2,138	\$ 1,801	\$ 1,392	\$ 1,011
Guaranteed Portion Incl in PD395, Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 38
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
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	\$ 12,833	\$ 13,781	\$ 13,332	\$ 13,489	\$ 12,826
90% up to 100% LTV	LD110	\$ 10,845	\$ 11,788	\$ 11,317	\$ 11,414	\$ 10,792
100% and greater LTV	LD120	\$ 1,988	\$ 1,993	\$ 2,015	\$ 2,075	\$ 2,034
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,854	\$ 2,489	\$ 3,453	\$ 1,154	\$ 957
Past Due and Still Accruing - Total	SUB5240	\$ 938	\$ 776	\$ 3,011	\$ 811	\$ 876

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 440	\$ 261	\$ 1,725	\$ 504	\$ 131
90% up to 100% LTV	LD210	\$ 440	\$ 261	\$ 1,272	\$ 504	\$ 131
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 453	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 498	\$ 515	\$ 1,286	\$ 307	\$ 745
90% up to 100% LTV	LD230	\$ 498	\$ 358	\$ 1,099	\$ 235	\$ 423
100% and greater LTV	LD240	\$ 0	\$ 157	\$ 187	\$ 72	\$ 322
Nonaccrual - Total	SUB5230	\$ 1,916	\$ 1,713	\$ 442	\$ 343	\$ 81
90% up to 100% LTV	LD250	\$ 1,186	\$ 1,023	\$ 121	\$ 93	\$ 81
100% and greater LTV	LD260	\$ 730	\$ 690	\$ 321	\$ 250	\$ 0
Net Charge-offs - Total	SUB5300	\$ 36	\$ 93	\$ 31	\$ 26	\$ 0
90% up to 100% LTV	LD310	\$ 36	\$ 93	\$ 31	\$ 26	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 95	\$ 11,062	\$ 18,106	\$ 21,590
90% up to 100% LTV	LD430	\$ 0	\$ 95	\$ 10,733	\$ 16,276	\$ 18,559
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 329	\$ 1,830	\$ 3,031
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 15,475	\$ 19,368	\$ 18,894
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 14,710	\$ 16,596	\$ 16,544
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 765	\$ 2,772	\$ 2,350
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 14,490	\$ 15,763	\$ 12,320	\$ 17,465	\$ 21,967
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,003	\$ 14,589	\$ 9,494	\$ 10,499	\$ 9,722
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 107,074	\$ 31,532	\$ 74,735	\$ 70,888	\$ 63,826
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 426	\$ 426	\$ 426
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 426	\$ 426	\$ 426
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 4	\$ 4	\$ 4

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 9,437	\$ 11,616	\$ 12,394	\$ 14,790	\$ 22,257
Mortgage Construction Loans	CC105	\$ 6,635	\$ 7,008	\$ 8,246	\$ 8,259	\$ 8,390
Other Mortgage Loans	CC115	\$ 2,802	\$ 4,608	\$ 4,148	\$ 6,531	\$ 13,867
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 23,214	\$ 15,276	\$ 8,523	\$ 14,368	\$ 8,835
1-4 Dwelling Units	CC280	\$ 4,747	\$ 8,196	\$ 2,962	\$ 2,914	\$ 3,040
Multifamily (5 or more) Dwelling Units	CC290	\$ 230	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 18,237	\$ 7,080	\$ 5,561	\$ 11,454	\$ 5,795
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 300	\$ 931	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,385	\$ 4,401	\$ 9,711	\$ 8,243	\$ 14,561
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 24,404	\$ 25,424	\$ 26,372	\$ 26,133	\$ 26,662
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 20,065	\$ 21,031	\$ 21,095	\$ 21,864	\$ 22,315
Commercial Lines	CC420	\$ 4,339	\$ 4,393	\$ 5,277	\$ 4,269	\$ 4,347
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 388	\$ 688	\$ 1,036	\$ 1,047	\$ 1,047
Commercial	CC430	\$ 216	\$ 516	\$ 566	\$ 566	\$ 566
Standby, Not Included on CC465 or CC468	CC435	\$ 172	\$ 172	\$ 470	\$ 481	\$ 481
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 214,220	\$ 227,062	\$ 243,675	\$ 276,260	\$ 298,951
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 61	\$ 61	\$ 61	\$ 61	\$ 61
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 18,129	\$ 21,069	\$ 20,878	\$ 20,507	\$ 21,818
Other Contingent Liabilities	CC480	\$ 192	\$ 221	\$ 221	\$ 5	\$ 5
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 2,961	\$ 8,153	\$ 32,426	\$ 0	\$ 3,067
Sales	CF145	\$ 0	\$ 2,094	\$ 1,770	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 3,520	\$- 3,306	\$- 3,206	\$- 3,038	\$- 4,657
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 5,123	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 456	\$- 358	\$- 108	\$- 260	\$- 534
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 2,961	\$ 13,276	\$ 32,426	\$ 0	\$ 3,067
Sales - Total	SUB3821	\$ 0	\$ 2,094	\$ 1,770	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 2,961	\$ 11,182	\$ 30,656	\$ 0	\$ 3,067
Mortgage Loans Disbursed - Total	SUB3831	\$ 88,618	\$ 101,934	\$ 117,979	\$ 125,311	\$ 144,973
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 3,728	\$ 3,641	\$ 1,863	\$ 2,667	\$ 5,405
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,338	\$ 3,175	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 2,496	\$ 2,483	\$ 2,820	\$ 4,576	\$ 3,868
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 55,849	\$ 75,282	\$ 90,694	\$ 104,183	\$ 122,623
Home Equity and Junior Liens	CF226	\$ 3,603	\$ 4,302	\$ 3,701	\$ 7,109	\$ 9,937
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,867	\$ 3,930	\$ 634	\$ 0	\$ 0
Nonresidential (Except Land)	CF260	\$ 19,390	\$ 12,857	\$ 21,968	\$ 13,885	\$ 13,077
Land	CF270	\$ 950	\$ 566	\$ 0	\$ 0	\$ 0
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 44,691	\$ 59,870	\$ 90,633	\$ 99,570	\$ 96,134
1-4 Dwelling Units	CF310	\$ 33,978	\$ 55,299	\$ 73,410	\$ 94,743	\$ 91,528
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 1,987	\$ 4,628

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 10,713	\$ 4,571	\$ 17,223	\$ 4,827	\$ 4,606
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 44,691	\$- 59,870	\$- 90,633	\$- 99,570	\$- 96,134
Memo - Refinancing Loans	CF361	\$ 20,237	\$ 16,323	\$ 9,429	\$ 13,100	\$ 14,657
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 2,411	\$ 0	\$ 10,111	\$ 6,925	\$ 5,052
Sales	CF395	\$ 0	\$ 0	\$ 4,650	\$ 0	\$ 761
Consumer:						
Closed or Purchased	CF400	\$ 12,044	\$ 157,942	\$ 167,455	\$ 388,917	\$ 37,780
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 211,088	\$ 8,023
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 14,455	\$ 157,942	\$ 177,566	\$ 395,842	\$ 42,832
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 4,650	\$ 211,088	\$ 8,784
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 14,455	\$ 157,942	\$ 172,916	\$ 184,754	\$ 34,048
Deposits:						
Interest Credited to Deposits	CF430	\$ 4,996	\$ 5,803	\$ 5,839	\$ 5,533	\$ 5,419
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 150,194	\$ 185,498	\$ 4,955	\$ 4,970	\$ 4,970
Fully Insured	DI100	\$ 150,194	\$ 185,498	\$ 4,955	\$ 4,970	\$ 4,970
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 596,763	\$ 619,685	\$ 528,709	\$ 510,644	\$ 438,969
Greater than \$100,000	DI130	\$ 222,928	\$ 222,833	\$ 188,835	\$ 186,287	\$ 168,547
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	55,723	55,061	57,084	57,684	56,979
Greater than \$100,000	DI160	1,028	1,060	1,035	1,008	911
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 55,974	\$ 57,385	\$ 60,246	\$ 60,429	\$ 59,240
Greater than \$250,000	DI175	\$ 1,080	\$ 1,342	\$ 1,325	\$ 1,308	\$ 620
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	3,601	3,698	3,838	3,929	3,901
Greater than \$250,000	DI185	3	4	4	4	2

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Number of Deposit Accounts - Total	SUB4062	60,355	59,823	61,961	62,625	61,793
IRA/Keogh Accounts	DI200	\$ 57,054	\$ 58,727	\$ 61,570	\$ 61,737	\$ 59,861
Uninsured Deposits	DI210	\$ 99,425	\$ 65,813	\$ 62,002	\$ 63,579	\$ 66,325
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 134,626	\$ 135,743	\$ 127,723	\$ 130,074	\$ 134,998
Money Market Deposit Accounts	DI320	\$ 104,523	\$ 99,103	\$ 65,938	\$ 57,255	\$ 58,137
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 80,774	\$ 69,809	\$ 65,953	\$ 77,855	\$ 69,131
Time Deposits	DI340	\$ 556,821	\$ 596,593	\$ 519,499	\$ 493,484	\$ 405,110
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 106,075	\$ 103,852	\$ 101,501	\$ 95,001	\$ 88,415
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 12,464	\$ 11,215	\$ 12,143	\$ 12,307	\$ 10,804
Non-Interest-Bearing Demand Deposits	DI610	\$ 62,563	\$ 63,100	\$ 64,024	\$ 77,637	\$ 82,655
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 878,330	\$ 903,072	\$ 0	\$ 0	\$ 0
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	350	392	419	436	453
Financial Assets Held for Trading Purposes	SI375	\$ 19,196	\$ 22,214	\$ 22,076	\$ 21,718	\$ 23,065
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 66,381	\$ 74,702	\$ 69,099	\$ 72,351	\$ 73,079
Assets Held for Sale	SI387	\$ 511,925	\$ 512,970	\$ 379,200	\$ 224,223	\$ 112,129
Loans Serviced for Others	SI390	\$ 235,492	\$ 247,475	\$ 264,796	\$ 304,975	\$ 334,029
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 18,128	\$ 21,068	\$ 20,878	\$ 20,505	\$ 21,816
Other Residual Interests	SI404	\$ 1,068	\$ 1,146	\$ 1,198	\$ 1,213	\$ 1,249
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	95.74%	96.12%	96.22%	94.66%	89.48%
Second month of Qtr	SI582	96.28%	96.48%	97.28%	97.58%	93.03%
Third month of Qtr	SI583	95.87%	95.80%	95.82%	96.18%	96.47%
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]				
Aggregate Investment in Service Corporations	SI588	\$ 115	\$ 115	\$ 115	\$ 115	\$ 155
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 3,111	\$ 3,145	\$ 3,186	\$ 3,153	\$ 3,449
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0	0	0
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 231,991	\$ 165,183	\$ 153,189	\$ 124,509	\$ 120,066
Net Income (Loss) (SO91)	SI610	\$- 9,774	\$ 2,886	\$ 1,220	\$ 6,889	\$ 637
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 300	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 14	\$ 63,631	\$ 10,014	\$ 21,999	\$ 4,035
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,206	\$ 288	\$ 694	\$ 28	\$- 294
Prior Period Adjustments	SI668	\$ 0	\$- 61	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 65	\$ 65	\$ 65	\$ 64	\$ 65
Ending Equity Capital (SC80)	SI680	\$ 221,090	\$ 231,992	\$ 165,182	\$ 153,189	\$ 124,509
Transactions With Affiliations						

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,517,689	\$ 1,417,177	\$ 1,216,920	\$ 1,048,586	\$ 862,555
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 161,098	\$ 124,516	\$ 115,280	\$ 111,350	\$ 83,239
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 590,560	\$ 542,416	\$ 532,897	\$ 515,132	\$ 509,862
Nonmortgage Loans	SI885	\$ 603,604	\$ 574,291	\$ 408,939	\$ 268,222	\$ 133,313
Deposits and Excrows	SI890	\$ 886,114	\$ 835,216	\$ 681,065	\$ 666,920	\$ 655,377
Total Borrowings	SI895	\$ 382,879	\$ 381,327	\$ 295,056	\$ 173,279	\$ 74,829

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	2	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
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	3	3	3	3	3

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Do you have any small business loans to report in this sched?	SB010	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Do you have any farm or agriculture loans?	SB100	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
 93044 - OTS-Regulated: Rhode Island
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	186	N/A	N/A	N/A	101
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 3,992	N/A	N/A	N/A	\$ 2,934
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	282	N/A	N/A	N/A	201
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 21,214	N/A	N/A	N/A	\$ 13,064
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	279	N/A	N/A	N/A	209
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 58,647	N/A	N/A	N/A	\$ 44,767
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	32	N/A	N/A	N/A	149
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 1,068	N/A	N/A	N/A	\$ 2,146
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	16	N/A	N/A	N/A	62
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 1,707	N/A	N/A	N/A	\$ 5,215
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	14	N/A	N/A	N/A	51
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 2,561	N/A	N/A	N/A	\$ 14,820
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]				
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]				
Do you have any activity to report on this schedule?	FS130	0 [Yes]				
FIDUCIARY AND RELATED ASSETS						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0				
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0				
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0				
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 0				
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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				
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0				
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
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	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
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	\$ 0				
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0				
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0				
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0				
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0				
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0				
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:17 PM

TFR Industry Aggregate Report
93044 - OTS-Regulated: Rhode Island
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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				
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				
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0				
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

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management 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	Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Value	Value	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 221,088	\$ 231,989	\$ 165,182	\$ 153,187	\$ 124,505
Equity Capital Deductions - Total	SUB1631	\$ 11,512	\$ 13,283	\$ 13,200	\$ 12,957	\$ 14,510
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,597	\$ 2,663	\$ 2,728	\$ 2,794	\$ 3,012
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,915	\$ 10,620	\$ 10,472	\$ 10,163	\$ 11,498
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 487	\$ - 446	\$ - 149	\$ 529	\$ 545
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 487	\$ - 446	\$ - 149	\$ 529	\$ 545
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	\$ 210,063	\$ 218,260	\$ 151,833	\$ 140,759	\$ 110,540
Total Assets (SC60)	CCR205	\$ 1,509,614	\$ 1,537,788	\$ 1,340,305	\$ 1,130,973	\$ 884,790
Asset Deductions - Total	SUB1651	\$ 11,512	\$ 13,283	\$ 13,200	\$ 12,957	\$ 14,510
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,597	\$ 2,663	\$ 2,728	\$ 2,794	\$ 3,012
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,915	\$ 10,620	\$ 10,472	\$ 10,163	\$ 11,498

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 548	\$- 587	\$- 190	\$ 656	\$ 812
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 548	\$- 587	\$- 190	\$ 656	\$ 812
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,498,650	\$ 1,523,918	\$ 1,326,915	\$ 1,118,672	\$ 871,092
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 59,947	\$ 58,522	\$ 50,514	\$ 42,147	\$ 32,574
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 210,063	\$ 218,260	\$ 151,833	\$ 140,759	\$ 110,540
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 6,824	\$ 6,620	\$ 6,654	\$ 6,638	\$ 6,237
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 6,824	\$ 6,620	\$ 6,654	\$ 6,638	\$ 6,237
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 6,824	\$ 6,620	\$ 6,654	\$ 6,638	\$ 6,237
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 12,124	\$ 10,928	\$ 11,962	\$ 10,985	\$ 11,072
Total Risk-Based Capital	CCR39	\$ 204,763	\$ 213,952	\$ 146,525	\$ 136,412	\$ 105,705
0% R/W Category - Cash	CCR400	\$ 33,900	\$ 34,059	\$ 31,656	\$ 30,840	\$ 29,576
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8,198	\$ 14,432	\$ 10,117	\$ 11,636	\$ 13,317
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 2,084	\$ 628	\$ 2,741	\$ 3,109	\$ 2,854
0% R/W Category - Assets Total	CCR420	\$ 44,182	\$ 49,119	\$ 44,514	\$ 45,585	\$ 45,747
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	\$ 73,871	\$ 73,747	\$ 65,285	\$ 36,425	\$ 38,040
20% R/W Category - Claims on FHLBs	CCR435	\$ 26,494	\$ 19,893	\$ 9,838	\$ 12,400	\$ 13,660
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,495	\$ 6,496	\$ 6,496	\$ 6,497	\$ 6,498
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 127,348	\$ 154,457	\$ 129,311	\$ 114,317	\$ 63,530

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:17 PM	TFR Industry Aggregate Report 93044 - OTS-Regulated: Rhode Island June 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Other	CCR450	\$ 47,326	\$ 47,713	\$ 19,896	\$ 19,163	\$ 19,185
20% R/W Category - Assets Total	CCR455	\$ 281,534	\$ 302,306	\$ 230,826	\$ 188,802	\$ 140,913
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 56,306	\$ 60,460	\$ 46,165	\$ 37,761	\$ 28,182
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 313,907	\$ 315,087	\$ 314,110	\$ 302,271	\$ 304,355
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 6,733	\$ 5,772	\$ 3,959	\$ 3,959	\$ 368
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 461	\$ 1,753
50% R/W Category - Assets Total	CCR485	\$ 320,640	\$ 320,859	\$ 318,069	\$ 306,691	\$ 306,476
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 160,321	\$ 160,430	\$ 159,035	\$ 153,347	\$ 153,239
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 867,379	\$ 866,722	\$ 747,033	\$ 592,991	\$ 392,725
100% R/W Category - Assets Total	CCR510	\$ 867,379	\$ 866,722	\$ 747,033	\$ 592,991	\$ 392,725
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 867,379	\$ 866,722	\$ 747,033	\$ 592,991	\$ 392,725
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	\$ 1,513,735	\$ 1,539,006	\$ 1,340,442	\$ 1,134,069	\$ 885,861
Subtotal Risk-Weighted Assets	CCR75	\$ 1,084,006	\$ 1,087,612	\$ 952,233	\$ 784,097	\$ 574,145
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,114	\$ 642	\$ 675	\$ 1,339	\$ 1,444
Total Risk-Weighted Assets	CCR78	\$ 1,081,892	\$ 1,086,970	\$ 951,558	\$ 782,758	\$ 572,701
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 86,549	\$ 86,957	\$ 76,124	\$ 62,620	\$ 45,816
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.02%	14.32%	11.44%	12.58%	12.69%
Total Risk-Based Capital Ratio	CCR820	18.93%	19.68%	15.40%	17.43%	18.46%
Tier 1 Risk-Based Capital Ratio	CCR830	18.30%	19.07%	14.70%	16.58%	17.37%
Tangible Equity Ratio	CCR840	14.02%	14.32%	11.44%	12.58%	12.69%

*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.