

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:48 PM

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

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Number of Regulated Institutions</b>		20	20	21
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,218,799</b>	<b>\$ 1,276,590</b>	<b>\$ 1,210,456</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 102,190	\$ 103,996	\$ 101,053
Interest-Earning Deposits in FHLBs	SC112	\$ 95,243	\$ 65,074	\$ 68,516
Other Interest-Earning Deposits	SC118	\$ 23,125	\$ 8,030	\$ 9,884
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 112,381	\$ 174,994	\$ 75,571
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 615,736	\$ 650,719	\$ 692,038
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 155,738	\$ 158,612	\$ 142,566
State and Municipal Obligations	SC180	\$ 80,577	\$ 78,739	\$ 77,356
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 25,721	\$ 28,103	\$ 34,410
Accrued Interest Receivable	SC191	\$ 8,088	\$ 8,323	\$ 9,062
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 813,368</b>	<b>\$ 777,837</b>	<b>\$ 714,455</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 813,368</b>	<b>\$ 777,837</b>	<b>\$ 714,455</b>
Pass-Through - Total	SUB0073	\$ 668,842	\$ 674,435	\$ 675,273
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 668,706	\$ 674,281	\$ 675,114
Other Pass-Through	SC215	\$ 136	\$ 154	\$ 159
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 141,175	\$ 100,025	\$ 36,077
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,587	\$ 2,749	\$ 10,683
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 100,196	\$ 69,129	\$ 24,022
Other	SC222	\$ 38,392	\$ 28,147	\$ 1,372
Accrued Interest Receivable	SC228	\$ 3,351	\$ 3,377	\$ 3,105

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 4,485,558</b>	<b>\$ 4,469,120</b>	<b>\$ 4,467,699</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 4,440,609</b>	<b>\$ 4,424,893</b>	<b>\$ 4,421,057</b>
Construction Loans - Total	SUB0100	\$ 272,968	\$ 294,303	\$ 296,792
Residential - Total	SUB0110	\$ 230,768	\$ 237,564	\$ 248,174
1-4 Dwelling Units	SC230	\$ 153,101	\$ 166,854	\$ 176,778
Multifamily (5 or more) Dwelling Units	SC235	\$ 77,667	\$ 70,710	\$ 71,396
Nonresidential Property	SC240	\$ 42,200	\$ 56,739	\$ 48,618
Permanent Loans - Total	SUB0121	\$ 4,196,169	\$ 4,158,158	\$ 4,154,177
Residential - Total	SUB0131	\$ 3,230,757	\$ 3,221,833	\$ 3,201,165
1-4 Dwelling Units - Total	SUB0141	\$ 2,682,511	\$ 2,664,403	\$ 2,636,705
Revolving Open-End Loans	SC251	\$ 281,677	\$ 284,925	\$ 283,495
All Other - First Liens	SC254	\$ 2,262,921	\$ 2,246,578	\$ 2,232,124
All Other - Junior Liens	SC255	\$ 137,913	\$ 132,900	\$ 121,086
Multifamily (5 or more) Dwelling Units	SC256	\$ 548,246	\$ 557,430	\$ 564,460
Nonresidential Property (Except Land)	SC260	\$ 928,609	\$ 899,375	\$ 917,010
Land	SC265	\$ 36,803	\$ 36,950	\$ 36,002
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 16,676	\$ 93,257	\$ 34,324
Accrued Interest Receivable	SC272	\$ 16,182	\$ 16,318	\$ 16,319
Advances for Taxes and Insurance	SC275	\$ 239	\$ 341	\$ 411
Allowance for Loan and Lease Losses	SC283	\$ 44,949	\$ 44,227	\$ 46,642
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,045,095</b>	<b>\$ 1,026,156</b>	<b>\$ 1,011,293</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,030,122</b>	<b>\$ 1,011,308</b>	<b>\$ 996,915</b>
Commercial Loans - Total	SC32	\$ 407,230	\$ 406,610	\$ 400,797
Secured	SC300	\$ 397,651	\$ 395,876	\$ 388,811
Unsecured	SC303	\$ 9,387	\$ 10,503	\$ 11,709
Lease Receivables	SC306	\$ 192	\$ 231	\$ 277
Consumer Loans - Total	SC35	\$ 631,766	\$ 613,298	\$ 604,823
Loans on Deposits	SC310	\$ 11,367	\$ 11,832	\$ 12,247
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,819	\$ 2,264	\$ 2,103
Education Loans	SC320	\$ 4	\$ 5	\$ 8
Auto Loans	SC323	\$ 608,555	\$ 589,229	\$ 580,794
Mobile Home Loans	SC326	\$ 4,742	\$ 4,132	\$ 4,031
Credit Cards	SC328	\$ 719	\$ 781	\$ 794

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 4,560	\$ 5,055	\$ 4,846
Accrued Interest Receivable	SC348	\$ 6,099	\$ 6,248	\$ 5,673
Allowance for Loan and Lease Losses	SC357	\$ 14,973	\$ 14,848	\$ 14,378
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 2,928</b>	<b>\$ 3,310</b>	<b>\$ 3,033</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 2,908</b>	<b>\$ 3,179</b>	<b>\$ 2,966</b>
Real Estate - Total	SUB0210	\$ 1,658	\$ 2,348	\$ 1,900
Construction	SC405	\$ 1,008	\$ 822	\$ 722
Residential - Total	SUB0225	\$ 650	\$ 1,526	\$ 1,178
1-4 Dwelling Units	SC415	\$ 465	\$ 1,341	\$ 1,178
Multifamily (5 or more) Dwelling Units	SC425	\$ 185	\$ 185	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,270	\$ 962	\$ 1,133
General Valuation Allowances	SC441	\$ 20	\$ 131	\$ 67
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 68,346</b>	<b>\$ 69,004</b>	<b>\$ 68,575</b>
Federal Home Loan Bank Stock	SC510	\$ 67,971	\$ 68,629	\$ 68,200
Other	SC540	\$ 375	\$ 375	\$ 375
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 82,220</b>	<b>\$ 77,933</b>	<b>\$ 77,553</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 159,343</b>	<b>\$ 153,360</b>	<b>\$ 147,453</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 159,322</b>	<b>\$ 153,337</b>	<b>\$ 147,437</b>
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 52,934	\$ 41,824	\$ 40,250
Other	SC625	\$ 26,035	\$ 25,793	\$ 24,059
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 7,565	\$ 7,808	\$ 8,175
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 15,992	\$ 16,510	\$ 17,057
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 56,817	\$ 61,425	\$ 57,912
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 21	\$ 23	\$ 16
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 59,963</b>	<b>\$ 59,229</b>	<b>\$ 61,103</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 7,875,657</b>	<b>\$ 7,853,310</b>	<b>\$ 7,700,517</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 7,815,694</b>	<b>\$ 7,794,081</b>	<b>\$ 7,639,414</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 5,447,332</b>	<b>\$ 5,369,951</b>	<b>\$ 5,380,103</b>
Deposits	SC710	\$ 5,423,836	\$ 5,349,298	\$ 5,357,013
Escrows	SC712	\$ 23,464	\$ 20,604	\$ 23,012
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 32	\$ 49	\$ 78
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,139,555</b>	<b>\$ 1,173,776</b>	<b>\$ 1,150,371</b>
Advances from FHLBank	SC720	\$ 1,069,297	\$ 1,107,550	\$ 1,084,421
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 35,226	\$ 36,014	\$ 35,023
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 35,032	\$ 30,212	\$ 30,927
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 65,333</b>	<b>\$ 190,491</b>	<b>\$ 53,800</b>
Accrued Interest Payable - Deposits	SC763	\$ 3,035	\$ 2,190	\$ 2,891
Accrued Interest Payable - Other	SC766	\$ 3,792	\$ 3,849	\$ 3,765
Accrued Taxes	SC776	\$ 3,470	\$ 2,478	\$ 4,530
Accounts Payable	SC780	\$ 8,012	\$ 11,009	\$ 7,912
Deferred Income Taxes	SC790	\$ 2,893	\$ 2,933	\$ 3,027
Other Liabilities and Deferred Income	SC796	\$ 44,131	\$ 168,032	\$ 31,675
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 6,652,220</b>	<b>\$ 6,734,218</b>	<b>\$ 6,584,274</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 1,419</b>	<b>\$ 1,375</b>	<b>\$ 1,331</b>
<b>EQUITY CAPITAL</b>				
<b>Perpetual Preferred Stock:</b>				
Stock - Total	SUB0311	\$ 372,831	\$ 372,596	\$ 372,256
Cumulative	SC812	\$ 776	\$ 800	\$ 800
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>				
Par Value	SC820	\$ 999	\$ 999	\$ 999
Paid in Excess of Par	SC830	\$ 371,056	\$ 370,797	\$ 370,457
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 3,134</b>	<b>\$- 4,739</b>	<b>\$- 6,324</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,348	\$- 4,795	\$- 6,052
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 214	\$ 56	\$- 272
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 801,734</b>	<b>\$ 700,587</b>	<b>\$ 698,244</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 9,376</b>	<b>\$- 9,960</b>	<b>\$- 10,363</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 1,162,055</b>	<b>\$ 1,058,484</b>	<b>\$ 1,053,813</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 7,815,694</b>	<b>\$ 7,794,077</b>	<b>\$ 7,639,418</b>

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### Other Codes As of Mar 2007

#### Other Asset Codes

Code	Description
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
99	Other

#### Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 109,311</b>	<b>\$ 112,106</b>	<b>\$ 106,000</b>
Deposits and Investment Securities	SO115	\$ 12,781	\$ 12,886	\$ 12,063
Mortgage-Backed Securities	SO125	\$ 8,761	\$ 7,887	\$ 7,496
Mortgage Loans	SO141	\$ 69,254	\$ 73,372	\$ 69,301
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 303	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 17,932	\$ 17,961	\$ 17,140
Commercial Loans and Leases	SO160	\$ 8,952	\$ 9,175	\$ 8,964
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 227	N/A	N/A
Consumer Loans and Leases	SO171	\$ 8,980	\$ 8,786	\$ 8,176
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 53	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 1,261</b>	<b>\$ 987</b>	<b>\$ 1,552</b>
Federal Home Loan Bank Stock	SO181	\$ 1,259	\$ 985	\$ 1,550
Other	SO185	\$ 2	\$ 2	\$ 2
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 56,423</b>	<b>\$ 58,459</b>	<b>\$ 53,486</b>
Deposits	SO215	\$ 42,730	\$ 44,012	\$ 39,489
Escrows	SO225	\$ 3	\$ 3	\$ 2
Advances from FHLBank	SO230	\$ 12,980	\$ 13,675	\$ 13,371
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 710	\$ 769	\$ 624
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 54,149</b>	<b>\$ 54,634</b>	<b>\$ 54,066</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,850	\$ 767	\$ 1,307
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 52,299</b>	<b>\$ 53,867</b>	<b>\$ 52,759</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 11,138</b>	<b>\$ 12,071</b>	<b>\$ 10,268</b>
Mortgage Loan Servicing Fees	SO410	\$ 587	\$ 451	\$ 441
Servicing Amortization and Valuation Adjustments	SO411	\$- 267	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 9,021	\$ 9,280	\$ 8,798
Net Income (Loss) from Other - Total	SUB0451	\$ 759	\$ 1,375	\$ 989
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 760	\$ 890	\$ 702
Operations & Sale of Repossessed Assets	SO461	\$- 1	\$- 105	\$- 18
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 27	\$- 45
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 3
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 563	\$ 347
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,038	\$ 965	\$ 41
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 47,664</b>	<b>\$ 52,619</b>	<b>\$ 45,368</b>
All Personnel Compensation and Expense	SO510	\$ 29,298	\$ 29,551	\$ 27,150
Legal Expense	SO520	\$ 222	\$ 253	\$ 243
Office Occupancy and Equipment Expense	SO530	\$ 9,188	\$ 9,897	\$ 8,949
Marketing and Other Professional Services	SO540	\$ 2,677	\$ 3,099	\$ 2,520
Loan Servicing Fees	SO550	\$ 8	\$ 16	\$ 12
Goodwill and Other Intangibles Expense	SO560	\$ 544	\$ 612	\$ 611
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 16	\$ 48	\$ 21
Other Noninterest Expense	SO580	\$ 5,711	\$ 9,143	\$ 5,862
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 15,773</b>	<b>\$ 13,319</b>	<b>\$ 17,660</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 5,250</b>	<b>\$ 4,928</b>	<b>\$ 5,759</b>
Federal	SO710	\$ 4,591	\$ 4,096	\$ 4,797

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 659	\$ 832	\$ 962
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 10,523</b>	<b>\$ 8,391</b>	<b>\$ 11,900</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 10,523</b>	<b>\$ 8,391</b>	<b>\$ 11,900</b>

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### Other Codes As of Mar 2007

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

#### Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
15	Foreclosure expenses
16	Web site expenses
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 109,311</b>	<b>\$ 410,683</b>	<b>\$ 302,777</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 12,781	\$ 47,542	\$ 34,976
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,761	\$ 30,037	\$ 22,150
YTD - Mortgage Loans	Y_SO141	\$ 69,254	\$ 271,481	\$ 201,898
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 303	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,952	\$ 31,049	\$ 21,910
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 227	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,980	\$ 30,574	\$ 21,843
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 53	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 1,261</b>	<b>\$ 3,690</b>	<b>\$ 2,746</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,259	\$ 3,682	\$ 2,740
YTD - Other	Y_SO185	\$ 2	\$ 8	\$ 6
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 56,423</b>	<b>\$ 200,583</b>	<b>\$ 144,382</b>
YTD - Deposits	Y_SO215	\$ 42,730	\$ 148,515	\$ 106,345
YTD - Escrows	Y_SO225	\$ 3	\$ 14	\$ 11
YTD - Advances from FHLBank	Y_SO230	\$ 12,980	\$ 49,736	\$ 36,477
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 710	\$ 2,318	\$ 1,549
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 54,149</b>	<b>\$ 213,790</b>	<b>\$ 161,141</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,850	\$ 4,929	\$ 4,162
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 52,299</b>	<b>\$ 208,861</b>	<b>\$ 156,979</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 11,138</b>	<b>\$ 42,596</b>	<b>\$ 30,710</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 587	\$ 1,653	\$ 1,214
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 267	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 9,021	\$ 33,816	\$ 24,606
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 759	\$ 3,635	\$ 2,260
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 760	\$ 2,835	\$ 1,945
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1	\$- 159	\$- 54
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 18	\$- 45
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 3	\$ 3
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 974	\$ 411
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,038	\$ 3,493	\$ 2,631
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 47,664</b>	<b>\$ 184,439</b>	<b>\$ 134,381</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 29,298	\$ 108,990	\$ 80,849
YTD - Legal Expense	Y_SO520	\$ 222	\$ 1,014	\$ 787
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 9,188	\$ 35,582	\$ 26,444
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,677	\$ 10,725	\$ 7,770
YTD - Loan Servicing Fees	Y_SO550	\$ 8	\$ 63	\$ 47
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 544	\$ 2,406	\$ 1,794
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 16	\$ 92	\$ 44
YTD - Other Noninterest Expense	Y_SO580	\$ 5,711	\$ 25,567	\$ 16,646
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 15,773</b>	<b>\$ 67,019</b>	<b>\$ 53,309</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 5,250</b>	<b>\$ 23,542</b>	<b>\$ 18,478</b>
YTD - Federal	Y_SO710	\$ 4,591	\$ 19,691	\$ 15,456
YTD - State, Local, and Other	Y_SO720	\$ 659	\$ 3,851	\$ 3,022
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 10,523</b>	<b>\$ 43,476</b>	<b>\$ 34,830</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 10,523</b>	<b>\$ 43,476</b>	<b>\$ 34,830</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 59,227</b>	<b>\$ 60,768</b>	<b>\$ 60,816</b>
Net Provision for Loss	VA115	\$ 1,866	\$ 789	\$ 1,323

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 231	\$- 389	\$ 26
Recoveries	VA135	\$ 222	\$ 175	\$ 229
Adjustments	VA145	\$- 20	\$- 940	\$ 0
Charge-offs	VA155	\$ 1,567	\$ 1,176	\$ 1,294
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 59,959</b>	<b>\$ 59,227</b>	<b>\$ 61,100</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 485</b>	<b>\$ 75</b>	<b>\$ 133</b>
Net Provision for Loss	VA118	\$ 0	\$ 26	\$ 5
Transfers	VA128	\$- 231	\$ 389	\$- 26
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1	\$ 6	\$ 18
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 253</b>	<b>\$ 484</b>	<b>\$ 94</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 59,712</b>	<b>\$ 60,843</b>	<b>\$ 60,949</b>
Net Provision for Loss	VA120	\$ 1,866	\$ 815	\$ 1,328
Recoveries	VA140	\$ 222	\$ 175	\$ 229
Adjustments	VA150	\$- 20	\$- 940	\$ 0
Charge-offs	VA160	\$ 1,568	\$ 1,182	\$ 1,312
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 60,212</b>	<b>\$ 59,711</b>	<b>\$ 61,194</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 1,567</b>	<b>\$ 1,176</b>	<b>\$ 1,294</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 0</b>	<b>\$ 133</b>	<b>\$ 286</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 285
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 285
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 0	\$ 133	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 133	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,444</b>	<b>\$ 1,042</b>	<b>\$ 1,005</b>
Commercial Loans	VA520	\$ 472	\$ 448	\$ 357

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 972	\$ 594	\$ 648
Loans on Deposits	VA510	\$ 20	\$ 16	\$ 27
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 928	\$ 547	\$ 572
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 3
Other	VA560	\$ 24	\$ 31	\$ 46
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 116</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 116	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 7</b>	<b>\$ 1</b>	<b>\$ 3</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 222</b>	<b>\$ 175</b>	<b>\$ 229</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 5</b>	<b>\$ 4</b>	<b>\$ 30</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5	\$ 4	\$ 30
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 3	\$ 29
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 217</b>	<b>\$ 170</b>	<b>\$ 199</b>
Commercial Loans	VA521	\$ 1	\$ 24	\$ 68
Consumer Loans - Total	SUB2161	\$ 216	\$ 146	\$ 131
Loans on Deposits	VA511	\$ 8	\$ 9	\$ 6

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 164	\$ 109	\$ 104
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 1
Other	VA561	\$ 44	\$ 28	\$ 20
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$- 231</b>	<b>\$ 415</b>	<b>\$- 18</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 228</b>	<b>\$ 382</b>	<b>\$- 20</b>
Construction - Total	SUB2230	\$ 72	\$ 21	\$- 15
1-4 Dwelling Units	VA422	\$- 6	\$ 6	\$- 15
Multifamily (5 or more) Dwelling Units	VA432	\$ 78	\$ 15	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 300	\$ 361	\$- 5
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 19	\$ 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 241	\$ 291	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 78	\$ 58	\$- 5
Land	VA492	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 3</b>	<b>\$ 7</b>	<b>\$- 4</b>
Commercial Loans	VA522	\$- 7	\$ 0	\$- 25
Consumer Loans - Total	SUB2261	\$ 4	\$ 7	\$ 21
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 19
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$ 7	\$ 2
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 21</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 21	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 1,114</b>	<b>\$ 1,416</b>	<b>\$ 1,047</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$- 233</b>	<b>\$ 511</b>	<b>\$ 236</b>
Construction - Total	SUB2330	\$ 72	\$ 21	\$ 270
1-4 Dwelling Units	VA425	\$- 6	\$ 6	\$ 270
Multifamily (5 or more) Dwelling Units	VA435	\$ 78	\$ 15	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 305	\$ 490	\$- 34
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18	\$ 12	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 244	\$ 290	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 133	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 79	\$ 55	\$- 34
Land	VA495	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,224</b>	<b>\$ 879</b>	<b>\$ 802</b>
Commercial Loans	VA525	\$ 464	\$ 424	\$ 264
Consumer Loans - Total	SUB2361	\$ 760	\$ 455	\$ 538
Loans on Deposits	VA515	\$ 12	\$ 7	\$ 21
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 764	\$ 438	\$ 487
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 2
Other	VA565	\$- 16	\$ 10	\$ 28
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 116</b>	<b>\$ 21</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 116	\$ 21	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 4</b>
<b>TROUBLED DEBT RESTRUCTURED</b>				
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 43</b>	<b>\$ 1,759</b>	<b>\$ 509</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 3,887</b>	<b>\$ 3,698</b>	<b>\$ 2,358</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 184</b>	<b>\$ 0</b>	<b>\$ 984</b>
Construction	VA951	\$ 184	\$ 0	\$ 422
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 0	\$ 562
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>				
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 45,913</b>	<b>\$ 27,192</b>	<b>\$ 29,174</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 55,780</b>	<b>\$ 36,202</b>	<b>\$ 34,105</b>
Substandard	VA965	\$ 50,671	\$ 33,795	\$ 31,357
Doubtful	VA970	\$ 5,109	\$ 2,407	\$ 2,748
Loss	VA975	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
Description	Line Item	Value	Value	Value
<b>DELINQUENT LOANS</b>				
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 38,276</b>	<b>\$ 41,917</b>	<b>\$ 48,448</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 28,638	\$ 31,262	\$ 38,131
Construction and Land Loans	SUB2430	\$ 4,210	\$ 8,945	\$ 8,664
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 19,265	\$ 17,066	\$ 20,602
Permanent Loans Secured by All Other Property	SUB2450	\$ 6,360	\$ 6,448	\$ 11,082
Nonmortgages - Total	SUB2461	\$ 9,638	\$ 10,655	\$ 10,317
<b>PAST DUE &amp; STILL ACCRUING</b>				
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 26,157</b>	<b>\$ 29,100</b>	<b>\$ 35,985</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 25,573</b>	<b>\$ 28,320</b>	<b>\$ 34,467</b>
Mortgage Loans - Total	SUB2481	\$ 17,584	\$ 18,695	\$ 26,254
Construction	PD115	\$ 1,993	\$ 6,539	\$ 4,637
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,122	\$ 1,126	\$ 2,613
Secured by First Liens	PD123	\$ 11,670	\$ 9,157	\$ 12,269
Secured by Junior Liens	PD124	\$ 681	\$ 763	\$ 486
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 284	\$ 2,978
Nonresidential Property (Except Land)	PD135	\$ 2,118	\$ 826	\$ 2,251
Land	PD138	\$ 0	\$ 0	\$ 1,020
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 2,134	\$ 2,328	\$ 2,986
Consumer Loans - Total	SUB2511	\$ 5,855	\$ 7,297	\$ 5,227
Loans on Deposits	PD161	\$ 191	\$ 130	\$ 178
Home Improvement Loans	PD163	\$ 5	\$ 0	\$ 59
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 5,550	\$ 7,090	\$ 4,919
Mobile Home Loans	PD169	\$ 6	\$ 7	\$ 15
Credit Cards	PD171	\$ 0	\$ 5	\$ 7
Other	PD180	\$ 103	\$ 65	\$ 49
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 225	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 584</b>	<b>\$ 780</b>	<b>\$ 1,518</b>
Mortgage Loans - Total	SUB2491	\$ 532	\$ 779	\$ 1,513
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 377	\$ 624	\$ 1,483
Secured by Junior Liens	PD224	\$ 155	\$ 155	\$ 30
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 47	\$ 1	\$ 0
Consumer Loans - Total	SUB2521	\$ 5	\$ 0	\$ 5
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 5
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 5	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 12,119</b>	<b>\$ 12,817</b>	<b>\$ 12,463</b>
Mortgage Loans - Total	SUB2501	\$ 10,522	\$ 11,788	\$ 10,364
Construction	PD315	\$ 1,020	\$ 1,209	\$ 1,810
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 441	\$ 857	\$ 542
Secured by First Liens	PD323	\$ 4,738	\$ 4,344	\$ 3,077
Secured by Junior Liens	PD324	\$ 81	\$ 40	\$ 102
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 3,045	\$ 4,141	\$ 3,636
Land	PD338	\$ 1,197	\$ 1,197	\$ 1,197
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,184	\$ 662	\$ 1,892
Consumer Loans - Total	SUB2531	\$ 413	\$ 367	\$ 207
Loans on Deposits	PD361	\$ 33	\$ 46	\$ 22
Home Improvement Loans	PD363	\$ 59	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 1
Auto Loans	PD367	\$ 286	\$ 307	\$ 180
Mobile Home Loans	PD369	\$ 7	\$ 8	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 27	\$ 5	\$ 4
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 48	\$ 42	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 37	\$ 37
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>				
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 6,564</b>	<b>\$ 5,895</b>	<b>\$ 5,940</b>
90% up to 100% LTV	LD110	\$ 6,564	\$ 5,895	\$ 5,940
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 0
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 275</b>	<b>\$ 275</b>	<b>\$ 275</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 275</b>	<b>\$ 275</b>	<b>\$ 275</b>
90% up to 100% LTV	LD250	\$ 275	\$ 275	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,463</b>	<b>\$ 0</b>	<b>\$ 1,504</b>
90% up to 100% LTV	LD430	\$ 1,463	\$ 0	\$ 1,504
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 30,466	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 4,233	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 81,230	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 2,929	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 193,492</b>	<b>\$ 181,220</b>	<b>\$ 165,140</b>
Mortgage Construction Loans	CC105	\$ 133,785	\$ 134,838	\$ 108,481
Other Mortgage Loans	CC115	\$ 59,707	\$ 46,382	\$ 56,659
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 38,148	\$ 35,787	\$ 39,895
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 121,661</b>	<b>\$ 111,073</b>	<b>\$ 138,963</b>
1-4 Dwelling Units	CC280	\$ 49,184	\$ 38,094	\$ 51,748

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 12,756	\$ 14,830	\$ 5,849
All Other Real Estate	CC300	\$ 59,721	\$ 58,149	\$ 81,366
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 65,560	\$ 20,231	\$ 37,550
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 437	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 28,851	\$ 21,945	\$ 24,739
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 6,045
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 928	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 454,941</b>	<b>\$ 443,797</b>	<b>\$ 447,876</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 327,045	\$ 317,510	\$ 326,050
Commercial Lines	CC420	\$ 112,974	\$ 111,452	\$ 106,725
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,922	\$ 14,835	\$ 15,101
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 22,079</b>	<b>\$ 19,122</b>	<b>\$ 20,388</b>
Commercial	CC430	\$ 1,260	\$ 1,153	\$ 1,403
Standby, Not Included on CC465 or CC468	CC435	\$ 20,819	\$ 17,969	\$ 18,985
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,629	\$ 6,972	\$ 13,299
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 524	\$ 538	\$ 612
Other Contingent Liabilities	CC480	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Mortgage-Backed Securities:</b>				
Pass-Through:				
Purchases	CF143	\$ 31,049	\$ 51,215	\$ 44,531
Sales	CF145	\$ 0	\$ 11,804	\$ 8,402
Other Balance Changes	CF148	\$- 33,536	\$- 40,780	\$- 37,371
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 43,668	\$ 62,126	\$ 4,095

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 2,626	\$ 1,818	\$- 1,444
<b>Mortgage Loans:</b>				
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 74,717</b>	<b>\$ 113,341</b>	<b>\$ 48,626</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 11,804</b>	<b>\$ 8,402</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 74,717</b>	<b>\$ 101,537</b>	<b>\$ 40,224</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 271,728</b>	<b>\$ 267,516</b>	<b>\$ 312,390</b>
Construction Loans - Total	SUB3840	\$ 60,677	\$ 56,348	\$ 53,412
1-4 Dwelling Units	CF190	\$ 26,657	\$ 37,373	\$ 35,769
Multifamily (5 or more) Dwelling Units	CF200	\$ 22,786	\$ 12,824	\$ 11,316
Nonresidential	CF210	\$ 11,234	\$ 6,151	\$ 6,327
Permanent Loans - Total	SUB3851	\$ 211,051	\$ 211,168	\$ 258,978
1-4 Dwelling Units	CF225	\$ 135,209	\$ 171,402	\$ 190,754
Home Equity and Junior Liens	CF226	\$ 43,451	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 17,343	\$ 19,239	\$ 23,991
Nonresidential (Except Land)	CF260	\$ 56,425	\$ 17,124	\$ 38,042
Land	CF270	\$ 2,074	\$ 3,403	\$ 6,191
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 9,237</b>	<b>\$ 3,778</b>	<b>\$ 5,633</b>
1-4 Dwelling Units	CF280	\$ 8,202	\$ 2,542	\$ 3,017
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 597	\$ 458	\$ 2,372
Nonresidential	CF300	\$ 438	\$ 778	\$ 244
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 49,272</b>	<b>\$ 50,958</b>	<b>\$ 43,041</b>
1-4 Dwelling Units	CF310	\$ 47,591	\$ 50,958	\$ 41,461
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,681	\$ 0	\$ 1,580
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 40,035</b>	<b>\$- 47,180</b>	<b>\$- 37,408</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 61,554</b>	<b>\$ 62,186</b>	<b>\$ 71,080</b>
<b>Nonmortgage Loans:</b>				
Commercial:				
Closed or Purchased	CF390	\$ 88,201	\$ 94,452	\$ 86,126

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<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 38,871	\$ 77,629	\$ 83,488
Sales	CF405	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 127,072</b>	<b>\$ 172,081</b>	<b>\$ 169,614</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 127,072</b>	<b>\$ 172,081</b>	<b>\$ 169,614</b>
<b>Deposits:</b>				
Interest Credited to Deposits	CF430	\$ 33,654	\$ 41,824	\$ 37,602
<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Deposit Data</b>				
Total Broker - Originated Deposits	SUB4061	\$ 122,365	\$ 114,902	\$ 112,998
Fully Insured	DI100	\$ 122,365	\$ 114,902	\$ 110,618
Other	DI110	\$ 0	\$ 0	\$ 2,380
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,346,045	\$ 3,329,793	\$ 3,655,196
Greater than \$100,000	DI130	\$ 1,690,821	\$ 1,643,429	\$ 1,724,832
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	389,729	391,802	425,558
Greater than \$100,000	DI160	8,593	8,382	8,805
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 391,257	\$ 377,124	N/A
Greater than \$250,000	DI175	\$ 19,179	\$ 19,555	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	29,170	28,755	N/A
Greater than \$250,000	DI185	51	2,280	N/A
Number of Deposit Accounts - Total	SUB4062	427,543	431,219	434,363
IRA/Keogh Accounts	DI200	\$ 415,574	\$ 411,669	\$ 410,669
Uninsured Deposits	DI210	\$ 711,902	\$ 739,030	\$ 751,582
Preferred Deposits	DI220	\$ 9,222	\$ 6,646	\$ 8,860
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 542,836	\$ 539,640	\$ 546,982
Money Market Deposit Accounts	DI320	\$ 884,562	\$ 874,981	\$ 881,933

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<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 997,702	\$ 996,448	\$ 1,015,901
Time Deposits	DI340	\$ 3,022,200	\$ 2,958,834	\$ 2,935,207
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 424,128	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 75,873	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 281,887	\$ 287,870	\$ 273,086
<b>Deposits Data for Deposit Insurance Premium Assessments</b>				
<b>Section I (Optional)</b>				
<b>Quarter-End Deposit Totals:</b>				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 999,334	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 348	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
<b>Average Daily Deposit Totals:</b>				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 881,714	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 499	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 336	\$ 550	\$ 828
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 4,662	\$ 3,452	\$ 18,819
Time and Savings Deposits	DI650	\$ 1,287	\$ 761	\$ 9,053
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Miscellaneous</b>				
Number of Full-time Equivalent Employees	SI370	1,300	1,370	1,356
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,090,278	\$ 1,119,491	\$ 1,053,255
Assets Held for Sale	SI387	\$ 10,312	\$ 9,624	\$ 11,786
Loans Serviced for Others	SI390	\$ 1,039,124	\$ 1,048,856	\$ 1,123,896
<b>Residual Interests</b>				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 119
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	86.79%	87.10%	88.19%
Second month of Qtr	SI582	86.31%	87.17%	87.66%
Third month of Qtr	SI583	86.09%	87.23%	87.89%
<b>IRS Domestic Building and Loan Test</b>				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 76,524</b>	<b>\$ 77,874</b>	<b>\$ 81,974</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>				
Aggregate amount of all extensions of credit	SI590	\$ 30,948	\$ 31,515	\$ 31,882
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	12	13	15
<b>Summary of Changes in Equity Capital</b>				
Beginning Equity Capital	SI600	\$ 1,058,483	\$ 1,041,456	\$ 1,037,499
Net Income (Loss) (SO91)	SI610	\$ 10,523	\$ 8,391	\$ 11,900
Dividends Declared				
Preferred Stock	SI620	\$ 14	\$ 16	\$ 16
Common Stock	SI630	\$ 182	\$ 6,000	\$ 420
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 259	\$ 340	\$ 0

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<b>Schedule SI --- Consolidated Supplemental Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 12,357	\$ 0
Other Comprehensive Income	SI662	\$ 1,608	\$ 1,587	\$ 8,588
Prior Period Adjustments	SI668	\$ 0	\$- 176	\$- 79
Other Adjustments	SI671	\$ 91,375	\$ 544	\$- 3,659
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,162,052</b>	<b>\$ 1,058,483</b>	<b>\$ 1,053,813</b>
<b>Transactions With Affiliations</b>				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,371	\$ 730	\$ 588
<b>Mutual Fund and Annuity Sales</b>				
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 133	\$ 130	\$ 170
<b>Average Balance Sheet Data</b>				
Total Assets	SI870	\$ 7,712,037	\$ 7,583,888	\$ 7,598,905
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,175,865	\$ 1,194,979	\$ 1,193,833
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,209,047	\$ 5,107,425	\$ 5,130,244
Nonmortgage Loans	SI885	\$ 1,035,574	\$ 1,017,186	\$ 1,007,722
Deposits and Excrows	SI890	\$ 5,256,555	\$ 5,216,916	\$ 5,245,172
Total Borrowings	SI895	\$ 1,147,651	\$ 1,140,678	\$ 1,153,605
<b>Schedule SQ --- Consolidated Supplemental Questions</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	15	14	12

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>				
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 2,731,664</b>	<b>\$ 2,405,004</b>	<b>\$ 2,081,948</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 1,965,210</b>	<b>\$ 1,742,234</b>	<b>\$ 1,471,828</b>
Personal Trust and Agency Accounts	FS210	\$ 522,405	\$ 482,868	\$ 428,707
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,442,805	\$ 1,259,366	\$ 1,043,121
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 766,454</b>	<b>\$ 662,770</b>	<b>\$ 610,120</b>
Personal Trust and Agency Accounts	FS211	\$ 766,454	\$ 662,770	\$ 610,120
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>2,405</b>	<b>2,034</b>	<b>1,753</b>
Personal Trust and Agency Accounts	FS212	652	568	511
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	1,753	1,466	1,242
Other Fiduciary Accounts	FS272	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>469</b>	<b>409</b>	<b>395</b>
Personal Trust and Agency Accounts	FS213	469	409	395
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>				
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 3,343</b>	<b>\$ 11,481</b>	<b>\$ 8,115</b>
Personal Trust and Agency Accounts	FS310	\$ 901	\$ 3,558	\$ 2,595
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,442	\$ 7,923	\$ 5,520
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 3,051</b>	<b>\$ 10,232</b>	<b>\$ 6,359</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 292</b>	<b>\$ 1,249</b>	<b>\$ 1,756</b>
<b>FIDUCIARY MEMORANDA</b>				
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 522,004</b>	<b>\$ 482,868</b>	<b>\$ 428,617</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 218	\$ 31	\$ 47
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,018	\$ 1,559	\$ 1,419
State, County and Municipal Obligations	FS425	\$ 4,653	\$ 4,580	\$ 4,867
Money Market Mutual Funds	FS430	\$ 23,884	\$ 35,903	\$ 23,782
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 151,090	\$ 131,000	\$ 116,108
Common and Preferred Stock	FS445	\$ 338,634	\$ 308,288	\$ 280,887
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,507	\$ 1,507	\$ 1,507
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
<b>Schedule CCR --- Consolidated Capital Requirement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>				
Equity Capital (SC80)	CCR100	\$ 1,162,055	\$ 1,058,484	\$ 1,053,813
Equity Capital Deductions - Total	SUB1631	\$ 17,004	\$ 17,552	\$ 18,154
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 15,830	\$ 16,341	\$ 16,861
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 398	\$ 411	\$ 493
Other	CCR134	\$ 776	\$ 800	\$ 800
Equity Capital Additions -Total	SUB1641	\$ 1,897	\$ 2,907	\$ 4,509
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,111	\$ 3,235	\$ 4,509
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$- 214	\$- 328	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,146,948</b>	<b>\$ 1,043,839</b>	<b>\$ 1,040,168</b>

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 7,815,694</b>	<b>\$ 7,794,081</b>	<b>\$ 7,639,414</b>
Asset Deductions - Total	SUB1651	\$ 16,479	\$ 16,752	\$ 17,354
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 15,830	\$ 16,341	\$ 16,861
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 398	\$ 411	\$ 493
Other	CCR275	\$ 251	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 2,200	\$ 4,171	\$ 5,806
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,317	\$ 4,288	\$ 5,806
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 117	\$- 117	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 7,801,415</b>	<b>\$ 7,781,500</b>	<b>\$ 7,627,866</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 305,450</b>	<b>\$ 307,767</b>	<b>\$ 298,919</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>				
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,146,948</b>	<b>\$ 1,043,839</b>	<b>\$ 1,040,168</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,192	\$ 2,632	\$ 2,597
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 57,394	\$ 56,409	\$ 56,332
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 59,586</b>	<b>\$ 59,041</b>	<b>\$ 58,929</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 59,586</b>	<b>\$ 59,041</b>	<b>\$ 58,929</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 997	\$ 852	\$ 870
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 218
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,205,438</b>	<b>\$ 1,101,929</b>	<b>\$ 1,098,009</b>
0% R/W Category - Cash	CCR400	\$ 26,506	\$ 29,334	\$ 27,188
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 128,253	\$ 142,338	\$ 155,028
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 6,706	\$ 100	\$ 100
0% R/W Category - Other	CCR415	\$ 85,585	\$ 91,606	\$ 61,640
0% R/W Category - Assets Total	CCR420	\$ 247,050	\$ 263,378	\$ 243,956
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 708,217	\$ 680,896	\$ 630,605
20% R/W Category - Claims on FHLBs	CCR435	\$ 328,495	\$ 290,551	\$ 286,058
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 78,076	\$ 76,255	\$ 74,853
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 139,878	\$ 190,921	\$ 97,540
20% R/W Category - Other	CCR450	\$ 542,880	\$ 584,748	\$ 616,530
20% R/W Category - Assets Total	CCR455	\$ 1,797,546	\$ 1,823,371	\$ 1,705,586
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 359,509</b>	<b>\$ 364,671</b>	<b>\$ 341,118</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,415,398	\$ 2,411,089	\$ 2,400,386
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 36,736	\$ 31,114	\$ 30,791
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 36,999	\$ 26,947	\$ 7,749
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 193,111	\$ 187,149	\$ 184,167
50% R/W Category - Assets Total	CCR485	\$ 2,682,244	\$ 2,656,299	\$ 2,623,093
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 1,341,126</b>	<b>\$ 1,328,155</b>	<b>\$ 1,311,552</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,125	\$ 7,688	\$ 10,228
100% R/W Category - All Other Assets	CCR506	\$ 3,486,877	\$ 3,442,494	\$ 3,443,252
100% R/W Category - Assets Total	CCR510	\$ 3,494,002	\$ 3,450,182	\$ 3,453,480
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 3,494,002</b>	<b>\$ 3,450,182</b>	<b>\$ 3,453,480</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 8,220,842</b>	<b>\$ 8,193,230</b>	<b>\$ 8,026,115</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 5,194,634</b>	<b>\$ 5,143,007</b>	<b>\$ 5,106,145</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,446	\$ 2,609	\$ 4,577
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 5,192,188</b>	<b>\$ 5,140,398</b>	<b>\$ 5,101,568</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 415,372</b>	<b>\$ 411,234</b>	<b>\$ 408,124</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>				
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>14.70%</b>	<b>13.41%</b>	<b>13.64%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>23.22%</b>	<b>21.44%</b>	<b>21.52%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>22.09%</b>	<b>20.30%</b>	<b>20.38%</b>

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>14.71%</b>	<b>13.42%</b>	<b>13.65%</b>

\*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.