

CRA RATINGS OF MASSACHUSETTS BANKS AND CREDIT UNIONS IN 2009

MAHA's Nineteenth Annual Report on How Well Banks and
Bank Regulators Are Meeting Their Obligations
Under the Community Reinvestment Act

Prepared for the

Massachusetts Affordable Housing Alliance

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February 2010

INTRODUCTION AND SUMMARY OF MAJOR FINDINGS

Since 1990, state and federal bank regulators have been required to make public their ratings of the performance of individual banks in serving the credit needs of local communities, in accordance with the provisions of the federal Community Reinvestment Act (CRA) and its Massachusetts counterpart. And since 1991, the Massachusetts Affordable Housing Alliance (MAHA) has issued annual reports offering a comprehensive listing and analysis of all CRA ratings of Massachusetts banks and credit unions. This is the nineteenth report in this annual series.

In 2009, the state's Division of Banks began to conduct CRA-like examinations of licensed mortgage lenders in Massachusetts, in accordance with its regulation entitled "Mortgage Lender Community Investment" (MCLI) that resulted from passage of An Act Protecting and Preserving Homeownership. This 2007 legislation was a major MAHA legislative priority and was supported by a broad coalition of community organizations. The first MCLI ratings were made public in October and by the end of 2009, seven MCLI ratings had been released. MAHA intends to issue a report late in 2010 analyzing the first twelve months of MCLI ratings.¹

As defined in this report, there were 176 "Massachusetts banks" as of January 1, 2010. This includes not only 166 banks that have headquarters in the state, but also nine large banks based elsewhere (Bank of America, RBS Citizens, Sovereign, and TD Bank each have more than 160 branches and over \$8 billion of deposits in Massachusetts; BNY Mellon has 2 branches and \$1.9 billion of deposits in the state; Citibank has 31 branches and \$1.6 billion of deposits; NewAlliance Bank has 13 branches and \$0.4 billion of deposits; People's United Bank has 19 branches and \$0.9 billion of deposits; and Webster Bank has 24 branches and \$1.4 billion of deposits. **Table A-1 provides a listing of the 176 Massachusetts banks and their current CRA ratings.** (Federally-chartered banks – currently 36 of the 175 – receive ratings only from their federal regulator; all other Massachusetts banks are state-chartered and receive ratings from both state and federal regulators.) Banks that operate in more than one state receive separate CRA ratings for each state as well as an overall CRA rating; for such banks, this report uses the CRA rating for their Massachusetts operations rather than the overall rating.² **Table A-2 provides information on the 35 banks that have branches both inside and outside of Massachusetts,** including twelve out-of-state banks that have a relatively small presence in the state and are not classified here as "Massachusetts banks." **Table A-3 provides a listing of the current CRA ratings of the state's 91 state-chartered credit unions.** Federally-chartered credit unions are not covered by CRA.

Tables 1-6 present information about the distribution of the most recent CRA ratings of all banks and credit unions as of year-end 2009; about the distribution of CRA ratings awarded during the calendar year 2009 and during earlier years; and on the number and distribution of CRA ratings awarded annually by each of the four federal bank regulators and by the state's Division of Banks. Some of the notable findings contained in those tables may be summarized as follows:

- **Of the 75 CRA ratings awarded to Massachusetts banks by all regulators combined during 2009, only about one-eighth (12.0%) were "Outstanding"** (the percentage was the same for federal regulators and for the state). This is down from 16.0% in the previous year, dramatically lower than

¹ The MLCI regulation (209 CMR 54.00), as well as a list of the MLCI ratings made public so far (with links to the performance evaluations), is available at the Division of Banking's website: www.mass.gov/dob.

² To be more precise, banks with branches in more than one state receive not only an overall CRA rating, but also (1) a separate rating for each multistate metropolitan statistical area (MSA) within which they have branches in more than one state and (2) a separate rating for each state (the "state" rating excludes any part of the state covered by a multistate MSA rating). Since most of the Massachusetts activity of Bank of America and Sovereign is within multistate MSAs (e.g., the Boston MA-NH MSA) their "Massachusetts" CRA ratings are based on evaluation of only a small portion of their activity within the state. Therefore, their ratings in this report are those for these multistate MSAs.

in 2005-2006 when over one-third of all CRA ratings were “Outstanding,” and the lowest share of “Outstanding” ratings since 1992. (See Table 1.)

- **The 75 total CRA ratings awarded to Massachusetts banks in 2009 was down from 94 in the previous year, and moderately lower than the average of 81 ratings annually during the preceding eight years.** (See Table 1).
- When each bank is classified by its most recent CRA rating, **just under one-quarter (23.7%) of all banks had a most recent rating of “Outstanding.” This is down four percentage points from the previous year and more than seven percentage points lower than the all-time high of 31.3% reached in 2007.** Another 11.6% of banks had a most recent rating of “High Satisfactory,” and 64.7% of all banks had a most recent rating of “Satisfactory.” There were no banks whose most recent rating was lower than “Satisfactory.”³ (See Table 2.)
- **The state’s ten biggest banks were all rated “Outstanding” in their most recent CRA exams.** These ten banks, ranked by total deposits as reported by the FDIC for mid-2009, are: Bank of America, RBS Citizens, State Street, Sovereign, TD Bank, BNY Mellon, Eastern, Rockland Trust, Middlesex Savings, and Boston Private. (See Table A-1 for ratings of all individual banks.)
- When banks are classified, for each regulator, in terms of the year in which they most recently received a CRA rating, the data reveal that almost two-thirds of Massachusetts banks (64.8%) have received at least one CRA rating (federal and/or state) within the past two years. However, **five banks have not received any CRA rating (either federal or state) within the last five years. Eleven of the 173 total banks have not received a CRA rating from their federal regulator and sixteen of the 136 banks regulated by the state have not received a rating from the Division of Banks during the most recent five year period.**⁴ (See Table 4.)
- **The number of credit unions with “Outstanding” ratings remained at seven (7.7% of the 91 current state-chartered credit unions). No credit union has received a rating of less than “Satisfactory” since 1997.** Sixteen ratings were awarded in 2009, slightly fewer than necessary to rate every credit union during a five-year period. As of year-end 2009, seven credit unions had not received a CRA rating based on exam dated within the last five years; Everett CU’s most recent exam is dated in 2000 and the most recent exams for One Twenty CU and First Priority CU are dated in 2001. (See Tables 5, 6, and A-3.)

For Additional Information:

- A great deal of information on the CRA (Community Reinvestment Act) in general, and on the CRA evaluation/examination/rating system in particular is now readily available on the web sites of the state’s Division of Banks (www.state.ma.us/dob) and of the federal bank regulators: the Federal Deposit Insurance Corporation, or FDIC (www.fdic.gov); the Office of the Comptroller of the Currency, or OCC (www.occ.treas.gov); the Office of Thrift Supervision, or OTS (www.ots.treas.gov); and the Federal Reserve, or Fed (www.federalreserve.gov).
- Almost all of the *CRA Performance Evaluations* for Massachusetts banks and credit unions are available in their entirety at the websites of the regulators that prepared them, where they can be read on-line, down-loaded to one’s own computer, or printed out.

³ One bank, East Bridgewater Savings Bank, did receive a rating of “Needs to Improve” in 2009, from the FDIC. However, this bank no longer exists; it was merged into Bridgewater Savings Bank on January 1, 2010.

⁴ The discussion in this paragraph, and the data in Table 4 on which the discussion is based, do not hold a regulator responsible for banks that only recently begun doing business in Massachusetts and have not yet received a CRA rating from that regulator.

TABLE 1
NUMBER & PERCENT OF CRA RATINGS GIVEN TO MASSACHUSETTS BANKS
THAT WERE "OUTSTANDING" OR BELOW "SATISFACTORY" -- 1991-2009

Year	Number of Ratings			% Outstanding			% Below Satisfactory*		
	Federal	Mass.	Total	Federal	Mass.	Total	Federal	Mass.	Total
1991	56	54	110	5.4%	3.7%	4.5%	17.9%	20.4%	19.1%
1992	88	109	197	10.2%	12.8%	11.7%	19.3%	18.3%	18.8%
1993	97	55	152	15.5%	12.7%	14.5%	8.2%	7.3%	7.9%
1994	137	38	175	10.2%	23.7%	13.1%	7.3%	2.6%	6.3%
1995	120	119	239	24.2%	24.4%	24.3%	3.3%	0.8%	2.1%
1996	106	98	204	32.1%	34.7%	33.3%	1.0%	1.0%	1.0%
1997	88	71	159	28.4%	29.6%	28.9%	1.1%	0.0%	0.6%
1998	82	77	159	25.6%	24.7%	25.2%	0.0%	0.0%	0.0%
1999	83	78	161	16.9%	25.6%	21.1%	2.4%	0.0%	1.2%
2000	48	50	98	29.2%	20.0%	24.5%	0.0%	0.0%	0.0%
2001	39	38	77	15.4%	15.8%	15.6%	2.6%	2.6%	2.6%
2002	46	37	83	15.2%	21.6%	18.1%	0.0%	0.0%	0.0%
2003	55	23	78	18.2%	34.8%	23.1%	0.0%	0.0%	0.0%
2004	69	30	99	24.6%	26.7%	25.3%	0.0%	0.0%	0.0%
2005	53	41	94	35.8%	26.8%	31.9%	1.9%	0.0%	1.1%
2006	40	32	72	40.0%	28.1%	34.7%	0.0%	0.0%	0.0%
2007	35	19	54	40.0%	26.3%	35.2%	5.7%	0.0%	3.7%
2008	57	37	94	17.5%	13.5%	16.0%	0.0%	0.0%	0.0%
2009	50	25	75	12.0%	12.0%	12.0%	2.0%	0.0%	1.3%

* Since 1993, all ratings below "Satisfactory" have been "Needs to Improve"; in 1991-92, 7 of the 58 ratings below "Satisfactory" were "Substantial NonCompliance."

TABLE 2
DISTRIBUTION OF MOST RECENT CRA RATINGS OF MASSACHUSETTS BANKS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1993-2009

Date	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Active Banks	286	267	257	255	245	233	228	225	220	216	210	198	194	195	185	179	176
Rated Banks	262	264	257	254	243	230	227	223	219	213	207	197	194	192	182	177	173
"Outstanding"	32	39	57	76	70	63	57	48	47	46	44	50	51	54	57	49	41
"High Satisfactory"	n/a	n/a	n/a	n/a	5	20	21	20	21	24	17	10	6	7	11	7	20
"Satisfactory"	198	205	196	176	168	147	147	154	150	143	146	137	136	130	112	119	112
Below "Satisfactory"	32	20	4	2	0	0	2	1	1	0	0	0	1	1	2	2	0
% "Outstanding"	12.2%	14.8%	22.2%	29.9%	28.8%	27.4%	25.1%	21.5%	21.5%	21.6%	21.3%	25.4%	26.3%	28.1%	31.3%	27.7%	23.7%
% "High Satisfactory" #	n/a	n/a	n/a	n/a	2.1%	8.7%	9.3%	9.0%	9.6%	11.3%	8.2%	5.1%	3.1%	3.6%	6.0%	4.0%	11.6%
% "Satisfactory"	75.6%	77.7%	76.3%	69.3%	69.1%	63.9%	64.8%	69.1%	68.5%	67.1%	70.5%	69.5%	70.1%	67.7%	61.5%	67.2%	64.7%
% Below "Satisfactory"	12.2%	7.6%	1.6%	0.8%	0.0%	0.0%	0.9%	0.4%	0.5%	0.0%	0.0%	0.0%	0.5%	0.5%	1.1%	1.1%	0.0%

The rating of "High Satisfactory" was first awarded in mid-1997 and is available only from Massachusetts. For the 20 banks with a most recent rating of "High Satisfactory," 17 got federal ratings of "Satisfactory" in concurrent state/federal exams, 1 had earlier federal rating of "Outstanding" and 2 had earlier federal ratings of "Satisfactory." In the case of concurrent federal and state exams that resulted in different ratings, the higher of the two ratings is regarded as the "most

**TABLE 3
PUBLIC CRA RATINGS OF MASSACHUSETTS BANKS
BY REGULATOR AND RATING, 1993-2009**

	OCC				OTS				FDIC				MASS				
	Out	Sat	NI	All	Out	Sat	NI	All	Out	Sat	NI	All	Out	HSat	Sat	NI	All
A. Numbers of Ratings																	
1993	2	12	0	14	0	12	2	14	13	50	6	69	7	*	44	4	55
1994	0	8	0	8	1	10	1	12	13	95	9	117	9	*	28	1	38
1995	1	6	0	7	0	9	1	10	28	72	3	103	29	*	89	1	119
1996	1	6	0	7	4	8	0	12	29	57	1	87	34	*	63	1	98
1997	2	6	0	8	1	5	1	7	22	51	0	73	21	5	45	0	71
1998	0	2	0	2	3	6	0	9	18	53	0	71	19	19	39	0	77
1999	2	2	0	4	2	6	0	8	10	59	2	71	20	15	43	0	78
2000	0	1	0	1	0	1	0	1	14	32	0	46	10	6	34	0	50
2001	0	1	0	1	1	5	0	6	5	26	1	32	6	14	17	1	38
2002	0	1	0	1	0	3	0	3	7	35	0	42	8	10	19	0	37
2003	0	2	0	2	0	3	0	3	8	40	0	48	8	7	8	0	23
2004	0	3	0	3	2	5	0	7	14	44	0	58	8	5	17	0	30
2005	0	4	0	4	3	3	0	6	15	26	1	42	7	4	30	0	41
2006	0	2	0	2	3	2	0	5	12	20	0	32	9	4	19	0	32
2007	2	1	0	3	3	4	0	7	9	14	2	25	5	5	9	0	19
2008	1	2	0	3	1	5	0	6	8	38	0	46	4	10	23	0	37
2009	1	5	0	6	1	4	0	5	3	33	1	37	3	6	16	0	25
B. Percentage Distribution of Ratings by Each Regulator in Each Year																	
1993	14%	86%	0%		0%	86%	14%		19%	72%	9%		13%	0%	80%	7%	
1994	0%	100%	0%		8%	83%	8%		11%	81%	8%		24%	0%	74%	3%	
1995	14%	86%	0%		0%	90%	10%		27%	70%	3%		24%	0%	75%	1%	
1996	14%	86%	0%		33%	67%	0%		33%	66%	1%		35%	0%	64%	1%	
1997	25%	75%	0%		14%	71%	14%		30%	70%	0%		30%	7%	63%	0%	
1998	0%	100%	0%		33%	67%	0%		25%	75%	0%		25%	25%	51%	0%	
1999	50%	50%	0%		25%	75%	0%		14%	83%	3%		26%	19%	55%	0%	
2000	0%	100%	0%		0%	100%	0%		30%	70%	0%		20%	12%	68%	0%	
2001	0%	100%	0%		17%	83%	0%		16%	81%	3%		16%	37%	45%	3%	
2002	0%	100%	0%		0%	100%	0%		17%	83%	0%		22%	27%	51%	0%	
2003	0%	100%	0%		0%	100%	0%		17%	83%	0%		35%	30%	35%	0%	
2004	0%	100%	0%		29%	71%	0%		24%	76%	0%		27%	17%	57%	0%	
2005	0%	100%	0%		50%	50%	0%		36%	62%	2%		17%	10%	73%	0%	
2006	0%	100%	0%		60%	40%	0%		38%	63%	0%		28%	13%	59%	0%	
2007	67%	33%	0%		43%	57%	0%		36%	56%	8%		26%	26%	47%	0%	
2008	17%	83%	0%		20%	80%	0%		8%	89%	3%		12%	24%	64%	0%	

Notes: The rating of "High Sat" became available to Mass. regulators -- but not to federal regulators -- in mid-1997.

No Massachusetts bank has received a rating of "Substantial NonCompliance" since 1992.

This table omits the Fed, which has given between 0 and 2 ratings per year; it gave two ratings in 2009, one "Sat" & one "Out."

**TABLE 4
YEAR OF MOST RECENT CRA RATINGS OF MASSACHUSETTS BANKS*
BY REGULATOR AND OVERALL, AS OF DECEMBER 31, 2009**

Regulator	Banks* 12/31/09	Last Rated in 2009		Last Rated in 2008		Last Rated in 2007		Last Rated in 2006		Last Rated in 2005		Not in Last 5 Years^	
		#	%	#	%	#	%	#	%	#	%	#	%
FED	9	3	33.3%	2	22.2%	1	11.1%	1	11.1%	1	11.1%	1	11.1%
OCC	15	6	40.0%	3	20.0%	3	20.0%	0	0.0%	1	6.7%	2	13.3%
OTS	20	5	25.0%	6	30.0%	4	20.0%	3	15.0%	1	5.0%	1	5.0%
FDIC	129	39	30.2%	45	34.9%	22	17.1%	13	10.1%	3	2.3%	7	5.4%
MASS	136	25	18.4%	36	26.5%	18	13.2%	22	16.2%	19	14.0%	16	11.8%
All Banks	173	56	32.4%	56	32.4%	32	18.5%	18	10.4%	6	3.5%	5	2.9%

* This table excludes, for each regulator, banks that began doing business in Mass. within the last five years and have not yet received a CRA rating from that regulator: two banks for the OCC, one bank for the FDIC, and four banks for the OTS. For purposes of this table, banks that had CRA ratings reported in January 2010 are counted as "last rated in 2009."

TABLE 5
DISTRIBUTION OF CURRENT CRA RATINGS OF MASS. CREDIT UNIONS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1992-2009

Year	Rated CU's	Number of Current CRA Ratings				Distribution of Current CRA Ratings			
		OUT	HI SAT	SAT	NI	OUT	HI SAT	SAT	NI
1992	27	0	NA	10	17	0.0%	NA	37.0%	63.0%
1993	29	0	NA	14	15	0.0%	NA	48.3%	51.7%
1994	84	1	NA	59	24	1.2%	NA	70.2%	28.6%
1995	123	2	NA	98	23	1.6%	NA	79.7%	18.7%
1996	123	3	NA	112	8	2.4%	NA	91.1%	6.5%
1997	122	6	0	113	3	4.9%	0.0%	92.6%	2.5%
1998	118	7	4	107	0	5.9%	3.4%	90.7%	0.0%
1999	117	7	6	104	0	6.0%	5.1%	88.9%	0.0%
2000	113	7	6	100	0	6.2%	5.3%	88.5%	0.0%
2001	111	7	8	96	0	6.3%	7.2%	86.5%	0.0%
2002	111	7	8	96	0	6.3%	7.2%	86.5%	0.0%
2003	108	7	10	91	0	6.5%	9.3%	84.3%	0.0%
2004	105	7	11	87	0	6.7%	10.5%	82.9%	0.0%
2005	101	7	10	84	0	6.9%	9.9%	83.2%	0.0%
2006	98	6	10	82	0	6.1%	10.2%	83.7%	0.0%
2007	96	6	10	80	0	6.3%	10.4%	83.3%	0.0%
2008	93	7	10	76	0	7.5%	10.8%	81.7%	0.0%
2009	91	7	12	72	0	7.7%	13.2%	79.1%	0.0%

TABLE 6
DISTRIBUTION OF CRA RATINGS GIVEN TO MASS. CREDIT UNIONS
DURING EACH YEAR, 1991-2009

Year	Number of Ratings Awarded					Distribution of Ratings During Year			
	Total	OUT	HI SAT	SAT	NI	OUT	HI SAT	SAT	NI
1991	4	0	NA	3	1	0.0%	NA	75.0%	25.0%
1992	24	0	NA	7	17	0.0%	NA	29.2%	70.8%
1993	11	0	NA	9	2	0.0%	NA	81.8%	18.2%
1994	72	1	NA	51	20	1.4%	NA	70.8%	27.8%
1995	62	3	NA	48	11	4.8%	NA	77.4%	17.7%
1996	65	2	NA	60	3	3.1%	NA	92.3%	4.6%
1997	50	3	0	47	0	6.0%	0.0%	94.0%	0.0%
1998	63	2	3	58	0	3.2%	4.8%	92.1%	0.0%
1999	38	1	2	35	0	2.6%	5.3%	92.1%	0.0%
2000	29	4	1	24	0	13.8%	3.4%	82.8%	0.0%
2001	25	1	5	19	0	4.0%	20.0%	76.0%	0.0%
2002	25	0	1	24	0	0.0%	4.0%	96.0%	0.0%
2003	21	4	2	15	0	19.0%	9.5%	71.4%	0.0%
2004	18	0	2	16	0	0.0%	11.1%	88.9%	0.0%
2005	10	0	0	10	0	0.0%	0.0%	100.0%	0.0%
2006	13	2	0	11	0	15.4%	0.0%	84.6%	0.0%
2007	10	1	2	7	0	10.0%	20.0%	70.0%	0.0%
2008	29	2	3	24	0	6.9%	10.3%	82.8%	0.0%
2009	16	1	3	12	0	6.3%	18.8%	75.0%	0.0%

Two of the state's 93 state-chartered credit unions have most recent ratings based on exams dated in 2000; two more have most recent exams dated in 2001; none in 2002; two in 2003; and two in 2004.

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2009 (page 1 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Abington Bank	Abington	yes	SAT	Nov-09	08/24/09	Fed	SAT	Jan-10	08/24/09
Adams Coop Bank	Adams	yes	OUT	Feb-04	10/08/03	FDIC	OUT	Dec-04	09/01/04
Athol SB	Athol	yes	HS	Apr-08	12/07/07	FDIC	SAT	Jun-08	12/07/07
Athol-Clinton Coop Bank	Athol	yes	HS	Apr-06	12/20/05	FDIC	SAT	Jul-09	03/02/09
Avidia Bank *	Hudson	yes	SAT	May-07	02/20/07	FDIC	SAT	Jul-07	02/20/07
Avon Coop Bank	Avon	yes	SAT	Sep-05	06/20/05	FDIC	SAT	May-08	01/30/08
Bank of America #	Charlotte NC	no				OCC	OUT	Jun-08	12/31/06
Bank of Canton(was Canton IfS)	Canton	yes	HS	Sep-06	04/10/06	FDIC	SAT	Mar-08	09/13/07
Bank of Cape Cod (new 9/06)	Hyannis	yes	none	na	na	FDIC	SAT	Dec-08	05/28/08
Bank of Easton^^	North Easton	yes	SAT	Dec-06	10/02/06	Fed	SAT	Feb-03	09/30/02
Bank of Fall River	Fall River	yes	OUT	Jul-06	03/20/06	FDIC	OUT	Jan-04	03/08/04
BankFive *	Fall River	yes	OUT	May-09	01/26/09	FDIC	OUT	Jul-09	01/26/09
Barre SB	Barre	yes	SAT	May-08	03/12/08	FDIC	SAT	Jul-08	03/12/08
Bay State SB	Worcester	yes	HS	May-08	02/08/08	FDIC	SAT	Jul-08	02/08/08
BelmontSB	Belmont	yes	SAT	Aug-08	10/03/07	FDIC	SAT	Oct-08	10/03/07
Berkshire Bank	Pittsfield	yes	HS	Dec-09	02/02/09	FDIC	SAT	Jan-10	02/02/09
Beverly Coop Bank	Beverly	yes	SAT	Jan-06	09/27/05	FDIC	SAT	May-09	09/16/08
Beverly NB	Beverly	no				OCC	SAT	Mar-09	11/03/08
BNY Mellon, NA*	Pittsburgh PA	no				OCC	OUT	Dec-07	03/31/07
Boston Private B&T	Boston	yes	OUT	Apr-05	01/10/05	FDIC	OUT	Aug-08	02/05/08
Braintree Coop Bank	Braintree	yes	SAT	Jan-05	10/12/04	FDIC	SAT	Nov-08	06/23/08
Bridgewater SB	Bridgewater	yes	SAT	Jan-05	11/03/04	FDIC	SAT	Mar-08	11/08/07
Bristol County SB	Taunton	yes	OUT	Nov-05	08/01/05	FDIC	OUT	Jan-07	09/07/06
Brookline Bank	Brookline	no				OTS	SAT	May-09	11/03/08
Butler Bank	Lowell	yes	SAT	Jun-04	10/14/03	FDIC	SAT	Aug-04	10/14/03
Cambridge SB	Cambridge	yes	HS	Jun-08	08/20/07	FDIC	SAT	Aug-08	08/20/07
Cambridge TrustCo	Cambridge	yes	SAT	May-08	12/07/07	FDIC	SAT	Jul-08	12/07/07
Canton Coop Bank	Canton	yes	SAT	Jun-06	03/27/06	FDIC	SAT	Aug-06	03/27/06
Cape Ann SB	Gloucester	yes	HS	Jul-09	03/23/09	FDIC	SAT	Sep-09	03/23/09
Cape Cod Coop Bank	Yarmouth Port	yes	HS	Apr-08	11/20/07	FDIC	SAT	Jun-08	11/20/07
Cape Cod Five Cents SB	Harwich Port	yes	OUT	Oct-07	06/11/07	FDIC	OUT	Dec-07	06/11/07
Central Coop Bank	Somerville	yes	HS	Jul-07	05/03/07	FDIC	SAT	Sep-07	05/03/07
Century B&T	Somerville	yes	SAT	Jul-08	11/21/07	FDIC	SAT	Sep-08	11/21/07
Charles River Bank *	Medway	yes	SAT	Jul-08	03/31/08	Fed	SAT	Aug-08	03/31/08
Chelsea-Provident Coop Bk ^^	Chelsea	yes	OUT	Mar-03	02/04/03	Fed	OUT	Mar-05	11/22/04
Chicopee SB	Chicopee	yes	OUT	Dec-06	10/03/06	FDIC	OUT	Feb-07	10/03/06
CitiBank (in MA fall 2006) #	New York	no				OCC	none	na	na
Citizens Union SB	Fall River	yes	HS	Aug-06	05/22/06	FDIC	OUT	Jan-08	08/13/07
Clinton SB	Clinton	yes	SAT	Feb-06	10/24/05	FDIC	SAT	May-07	01/22/07
Colonial Coop Bank	Gardner	yes	HS	Jul-07	03/12/07	FDIC	SAT	Dec-04	08/09/04
Colonial FSB	Quincy	no				OTS	SAT	Oct-07	06/19/07
Commerce B&T	Worcester	yes	SAT	Jul-08	12/04/06	FDIC	SAT	Aug-08	12/04/06
Commonwealth Coop Bank *	Boston	yes	SAT	Jan-08	10/29/07	OTS	SAT	Jul-08	04/10/08
Commonwealth NB	Worcester	no				OCC	SAT	Nov-04	07/12/04
Community Bank	Brockton	yes	SAT	Apr-04	10/30/03	FDIC	SAT	Feb-07	10/10/07

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2009 (page 2 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Cooperative Bank, The	Boston	yes	SAT	Mar-07	12/11/06	FDIC	SAT	Apr-07	12/11/06
Country Bfs	Ware	yes	SAT	Dec-09	07/27/09	FDIC	SAT	Mar-06	11/28/05
Danversbank	Danvers	yes	HS	Mar-09	07/14/08	FDIC	SAT	May-09	07/14/08
Dean Coop Bank	Franklin	yes	OUT	May-04	01/26/04	FDIC	OUT	Apr-06	12/14/05
DedhamInstfor Savings	Dedham	yes	SAT	Jun-08	03/10/08	FDIC	SAT	Aug-08	03/10/08
Eagle Bank	Everett	yes	HS	Oct-09	04/20/09	FDIC	SAT	Dec-09	04/20/09
EastBoston SB	Boston	yes	HS	Dec-09	01/26/09	FDIC	OUT	Apr-06	11/01/05
EastCambridge SB	Cambridge	yes	HS	Aug-07	05/29/07	FDIC	SAT	Oct-07	05/29/07
Eastern Bank	Boston	yes	OUT	Jul-08	06/25/07	FDIC	OUT	Sep-08	06/25/07
Eashampton SB	Eashampton	yes	SAT	Nov-08	07/30/08	FDIC	SAT	Jan-09	07/30/08
Economy Coop Bank	Merrimac	yes	SAT	Dec-08	10/14/08	FDIC	SAT	Feb-09	10/14/08
Edgartown NB	Edgartown	no				OCC	SAT	Apr-09	12/09/08
Enterprise B&T	Lowell	yes	OUT	Nov-01	07/16/01	FDIC	SAT	May-08	10/21/07
Equitable Coop Bank	Lynn	yes	SAT	Sep-05	05/23/05	FDIC	SAT	Sep-08	04/28/08
EverettCoop Bank	Everett	yes	OUT	Jun-05	03/21/05	FDIC	SAT	Jan-10	08/03/09
Family Federal Savings	Fitchburg	no				OTS	SAT	Sep-08	06/18/08
FamilyFirstBank *	Ware	yes	SAT	Jan-09	09/19/08	FDIC	SAT	Jun-06	02/21/06
Fidelity Coop Bank	Fitchburg	yes	SAT	Aug-05	03/11/05	FDIC	SAT	May-07	11/16/06
FirstCommons Bank <small>[new 7/09]</small>	New ton	no				OCC	none	na	na
FirstFSB of Boston	Boston	no				OTS	OUT	Feb-05	11/15/04
FirstNB of Ipswich	Ipswich	no				OCC	SAT	Aug-08	06/02/08
FirstTrade Union SB	Boston	no				OTS	SAT	Jan-08	10/09/07
Florence SB	Florence	yes	OUT	Mar-07	10/30/06	FDIC	OUT	Sep-08	04/18/08
Foxboro Federal S&L	Foxboro	no				OTS	SAT	Sep-08	07/07/08
FraminghamCoop Bank	Framingham	yes	SAT	Jul-09	02/12/09	FDIC	SAT	Sep-09	02/12/09
Georgetow n SB	Georgetow n	no				OTS	SAT	Mar-06	11/17/05
Gloucester Coop Bank	Gloucester	yes	HS	Jan-05	09/13/04	FDIC	SAT	Mar-09	10/17/07
Granite SB	Rockport	yes	SAT	Sep-06	10/06/06	FDIC	SAT	Dec-09	06/09/09
Greenfield Coop Bank	Greenfield	yes	HS	Sep-04	05/14/04	FDIC	OUT	Mar-06	11/07/05
Greenfield SB	Greenfield	yes	OUT	Sep-08	02/19/08	FDIC	OUT	Nov-08	02/19/08
Hampden Bank	Springfield	yes	HS	Aug-08	05/06/08	FDIC	OUT	Oct-08	05/06/08
Haverhill Coop Bank	Haverhill	yes	SAT	Oct-09	06/01/09	FDIC	SAT	Dec-09	06/01/09
HinghamInstfor Savings	Hingham	yes	SAT	Mar-09	12/08/08	FDIC	SAT	May-09	12/08/08
Holbrook Coop Bank	Holbrook	yes	SAT	May-06	02/21/06	FDIC	SAT	Jul-09	02/24/09
Hometow n Bank	Webster	yes	SAT	Jul-06	05/02/06	FDIC	SAT	May-04	12/30/03
Hoosac Bank	North Adams	yes	SAT	Dec-08	08/04/08	FDIC	SAT	Feb-09	08/04/08
Hyde Park SB	Boston	yes	SAT	Nov-09	06/22/09	FDIC	SAT	Jan-10	06/22/09
Instfor Savings	New buryport	yes	SAT	Sep-08	03/31/08	FDIC	SAT	Nov-08	03/31/08
Leader Bank, NA	Arlington	no				OCC	SAT	Jul-05	01/03/05
Lee Bank	Lee	yes	SAT	May-08	03/17/08	FDIC	SAT	Jul-08	03/17/08
Legacy Bank	Pittsfield	yes	OUT	Jul-04	01/12/04	FDIC	OUT	Sep-06	03/20/06
Lenox NB	Lenox	no				OCC	SAT	Mar-08	01/07/08
Lowell Coop Bank	Lowell	yes	SAT	Jun-05	02/14/05	FDIC	SAT	Jul-06	04/05/06
Lowell Five Cents SB	Lowell	yes	HS	Nov-08	05/19/08	FDIC	SAT	Jan-09	05/19/08
Mansfield Coop Bank	Mansfield	yes	SAT	Oct-06	06/12/06	FDIC	SAT	May-04	12/29/03

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2009 (page 3 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Marblehead SB	Marblehead	yes	OUT	Apr-09	02/17/09	Fed	OUT	May-09	02/17/09
Marlborough SB	Marlborough	yes	SAT	Jan-05	08/02/04	FDIC	SAT	Mar-07	11/06/07
Martha's Vineyard SB *	Edgartown	yes	OUT	Jun-07	03/20/07	FDIC	OUT	Aug-07	03/20/07
Mayflower Coop Bank	Middleborough	yes	OUT	May-09	03/09/09	FDIC	OUT	Jul-09	03/09/09
Mechanics Coop Bank	Taunton	yes	OUT	Sep-02	06/24/02	FDIC	OUT	Aug-07	02/28/07
Meetinghouse Coop Bank	Boston	yes	SAT	Aug-05	05/13/05	FDIC	SAT	Jun-09	01/05/09
Melrose Coop Bank	Melrose	yes	SAT	Apr-09	01/22/09	FDIC	SAT	Jun-09	01/22/09
Mercantile B&T	Boston	yes	SAT	Jun-04	02/26/04	Fed	OUT	May-06	02/21/06
Merrimac SB	Merrimac	yes	SAT	Mar-05	12/06/04	FDIC	SAT	May-08	12/03/07
Methuen Coop Bank	Methuen	yes	SAT	Apr-07	12/28/06	FDIC	SAT	Oct-08	06/30/08
Middlesex Fed Savings, FA	Somerville	no				OTS	SAT	Aug-09	03/09/09
Middlesex SB	Natick	yes	OUT	Dec-06	09/05/06	FDIC	OUT	Feb-07	09/05/07
Milford Federal S&L	Milford	no				OTS	SAT	Dec-09	10/05/09
Milford NB	Milford	no				OCC	SAT	Apr-07	01/10/07
Millbury NB	Millbury	no				OCC	SAT	Jul-09	03/04/09
Millbury SB	Millbury	yes	SAT	Jul-05	04/13/05	FDIC	SAT	Apr-08	11/08/07
Monson SB	Monson	yes	SAT	May-05	03/07/05	FDIC	SAT	Aug-08	03/31/08
Mt Washington Coop Bank	Boston	yes	SAT	Jun-08	11/19/07	FDIC	SAT	Aug-08	11/19/07
Mutual FSB of Plymouth Co	Whitman	no				OTS	SAT	Jan-06	10/07/05
Natick FSB	Natick	no				OTS	SAT	Sep-09	06/22/09
National Grand Bank	Marblehead	no				OCC	SAT	Jan-10	08/24/09
Needham Bank	Needham	yes	SAT	Jan-09	10/20/08	Fed	SAT	Feb-09	10/20/08
New Alliance Bank #	New Haven	na				FDIC	SAT	Oct-09	12/08/08
Newburyport Five Cents SB	Newburyport	yes	SAT	Jul-09	01/20/09	FDIC	SAT	Sep-09	01/20/09
North Brookfield SB	No. Brookfield	yes	HS	Jan-06	09/06/05	FDIC	OUT	Sep-04	04/27/04
North Cambridge Coop Bank	Cambridge	yes	SAT	Sep-07	07/10/07	FDIC	SAT	Apr-05	12/20/04
North Easton SB	North Easton	yes	SAT	Apr-08	12/17/07	FDIC	SAT	May-08	12/17/07
North Middlesex SB	Ayer	yes	HS	Oct-08	01/16/08	FDIC	SAT	Dec-08	01/16/08
North Shore Bank	Peabody	yes	OUT	Oct-05	07/25/05	FDIC	OUT	Jun-07	02/12/07
Northampton Coop Bank ^^	Northampton	yes	SAT	Sep-08	05/19/08	Fed	SAT	Sep-08	05/19/08
Northern B&T	Woburn	yes	SAT	Dec-07	09/14/07	FDIC	SAT	Mar-08	09/14/07
Northmark Bank	N. Andover	yes	SAT	Jun-09	03/18/09	FDIC	SAT	Aug-09	03/18/09
Norwood Coop Bank	Norwood	yes	SAT	Jun-07	04/09/07	FDIC	SAT	Aug-07	04/09/07
Nuvo B&T [new April 2008]	Springfield	yes	none	na	na	FDIC	none	na	na
One United Bank	Boston	yes	SAT	Oct-07	04/03/07	FDIC	SAT	Nov-07	04/03/07
Patriot Community Bank (new '06)	Woburn	yes	none	na	na	FDIC	SAT	Aug-08	03/31/08
Pentucket Bank	Haverhill	yes	HS	Oct-09	03/23/09	FDIC	SAT	Dec-09	03/23/09
Peoples Bank	Holyoke	yes	OUT	Nov-08	06/25/08	FDIC	SAT	Jan-09	06/25/08
Peoples Federal SB	Boston	no				OTS	OUT	Sep-08	06/16/08
People's United Bank # ^^	Bridgeport CT	no				OTS	OUT	Nov-06	05/16/06
Pilgrim Coop Bank	Cohasset	yes	SAT	Aug-04	05/17/04	FDIC	SAT	Apr-05	01/11/05
Pittsfield Coop Bank	Pittsfield	yes	HS	Dec-08	09/17/08	FDIC	SAT	Feb-09	09/17/08
Provident Bank	Amesbury	yes	SAT	Jun-07	04/02/07	FDIC	SAT	Aug-07	04/02/07
Randolph SB	Randolph	yes	SAT	Jun-08	07/17/07	FDIC	SAT	Aug-08	07/17/07
RBS Citizens Bank, NA* # ^^	Providence RI	no				OCC	OUT	Feb-04	12/02/02

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2009 (page 4 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Reading Coop Bank	Reading	yes	SAT	Nov-04	07/28/04	FDIC	SAT	Oct-06	06/12/06
River Bank *	North Andover	yes	OUT	Apr-08	11/13/07	FDIC	OUT	Jun-08	11/13/07
Rockland TrustCo	Rockland	yes	OUT	Jan-04	08/25/03	FDIC	OUT	Mar-08	10/01/07
RockportNB	Rockport	no				OCC	SAT	Jul-09	04/06/09
Rollstone B&T *	Fitchburg	no				OTS	OUT	Jun-07	01/29/07
SalemFive Cents SB	Salem	yes	SAT	May-07	02/20/07	FDIC	SAT	Jul-07	02/20/07
Saugus Bank	Saugus	yes	SAT	Aug-04	04/13/04	FDIC	SAT	Nov-06	07/10/06
Savers Coop Bank	Southbridge	yes	HS	Dec-07	07/30/07	FDIC	SAT	Feb-08	07/30/07
Savings Bank, The	Wakefield	yes	SAT	Aug-06	05/22/06	FDIC	SAT	Oct-06	05/22/06
Scituate FSB	Scituate	no				OTS	OUT	Jun-04	03/29/04
Seamen's Bank	Provincetown	yes	HS	Dec-08	09/15/08	FDIC	SAT	Jan-09	09/15/08
South Adams SB	Adams	yes	SAT	Mar-09	12/08/08	FDIC	SAT	May-09	12/08/08
South Coastal Bank	Rockland	yes	SAT	Sep-06	07/17/06	FDIC	SAT	Nov-06	07/17/06
South Shore Coop Bank	Weymouth	yes	SAT	Sep-06	04/18/06	FDIC	SAT	Aug-06	04/24/06
South Shore SB	Weymouth	yes	HS	Aug-03	03/25/03	FDIC	OUT	Feb-07	10/10/07
Southbridge SB	Southbridge	yes	OUT	Jun-06	03/27/06	FDIC	SAT	Jul-08	03/17/08
Sovereign Bank #	Pennsylvania	no				OTS	OUT	Jun-09	04/21/08
Spencer SB	Spencer	yes	HS	Sep-08	05/05/08	FDIC	SAT	Nov-08	05/05/08
State StreetB&T	Boston	yes	OUT	Jul-07	04/09/07	Fed	OUT	Jul-07	04/09/07
StonehamSB	Stoneham	yes	SAT	May-09	01/12/09	FDIC	SAT	Jul-09	01/12/09
StonehamBank	Stoneham	yes	SAT	Oct-09	05/26/09	FDIC	SAT	Dec-09	05/26/09
Stoughton Coop Bank	Stoughton	yes	SAT	Feb-06	12/12/05	FDIC	SAT	Oct-07	04/26/07
TD Bank #	Wilmington DE	no				OCC	OUT	??	12/08/08
UniBank for Savings	Whitinsville	yes	OUT	Aug-05	04/11/05	FDIC	SAT	Nov-08	06/23/08
United Bank	W. Springfield	no				OTS	SAT	Oct-07	05/31/07
Village Bank	Newton	yes	SAT	Mar-09	10/15/08	FDIC	SAT	May-09	10/15/08
WainwrightB&T	Boston	yes	OUT	Nov-08	05/05/08	FDIC	OUT	Jan-09	05/05/08
Wakefield Coop Bank	Wakefield	yes	SAT	Aug-09	06/09/09	FDIC	SAT	Sep-09	06/09/09
Walpole Coop Bank	Walpole	yes	SAT	Oct-08	07/28/08	FDIC	SAT	Dec-08	07/28/08
Washington SB	Lowell	yes	HS	Jun-05	03/07/05	FDIC	SAT	Jun-08	02/19/08
Watertown SB	Watertown	yes	OUT	Oct-06	08/07/06	FDIC	SAT	Jun-09	12/03/08
Webster Bank, NA #	Waterbury CT	no				OCC	SAT	Jun-07	05/01/06
Webster FiveCents SB	Webster	yes	OUT	Jan-07	11/06/06	FDIC	OUT	Mar-07	11/06/06
Wellesley Bank	Wellesley	yes	SAT	Mar-06	11/28/05	FDIC	SAT	Feb-09	09/02/08
Westfield FSB ^^	Westfield	no				OTS	SAT	Jan-08	10/24/07
Weymouth Coop Bank	Weymouth	yes	SAT	Aug-04	05/25/04	FDIC	SAT	Apr-05	12/08/04
Williamstown SB	Williamstown	yes	SAT	Dec-08	08/04/08	FDIC	SAT	Feb-09	08/04/08
Winchester Coop Bank	Winchester	yes	SAT	Jun-08	02/14/08	FDIC	SAT	Sep-08	02/14/08
Winchester SB	Winchester	yes	SAT	Aug-08	04/08/08	FDIC	SAT	Oct-08	04/08/08
Winter Hill Federal S&L	Somerville	no				OTS	OUT	Nov-07	07/24/07
WrenthamCoop Bank	Wrentham	yes	SAT	Dec-05	09/12/05	FDIC	SAT	Jan-09	09/29/08

TABLE A-1 - EXPLANATORY NOTES

CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2009 (page 5 of 5)

* indicates banks with potentially confusing recent name changes within the last five years:

Avidia Bank was, until August 2007, Hudson Savings Bank

BankFive was, until October 2005, Fall River Five Cents SB

BNY Mellon, NA is the name of the bank that acquired Mellon Trust of New England on July 1, 2008

Charles River Bank was, until January 1, 2009, Medway Coop Bank

Commonwealth Coop was, until 1/1/09, Hyde Park Coop (Comm Coop merged into Hyde Park, which took CC name)

Family First Bank was, until February 2007, Ware Coop Bank

Martha's Vineyard SB was, until November 2007, Duke's County SB

RBS Citizens Bank NA absorbed Citizens Bank of MA on Sept. 1, 2007; it does business in Mass as Citizens Bank

Rollstone B&T was, until February 2008, Fitchburg Savings Bank

River Bank was, until June 2006, Lawrence Savings Bank.

indicates eight banks that are headquartered outside of Massachusetts (CRA ratings shown are for performance within Mass.)

See Table A-2 and its notes for more detailed info on all banks with branches both inside and outside of Mass.

Bank of America, with headquarters in Charlotte NC, has 308 branches with \$38.0 billion deposits in Mass.

CitBank NA, with headquarters in New York NY, had 31 branches with \$1.6 billion deposits in Mass.

NewAlliance Bank, with headquarters in New Haven CT, has 13 branches with \$393 million deposits in Mass.

People's United Bank, with headquarters in Bridgeport CT, has 19 branches with \$891 million deposits in Mass. It operates in Mass. through its "divisions" Bank of Western Massachusetts (Springfield) and Flagship B&T (Worcester).

RBS Citizens Bank, with headquarters in Providence RI, has 253 branches with \$22.2 billion in deposits in Mass. It operates in Massachusetts under the name "Citizens Bank."

Sovereign Bank, with headquarters in Wyomissing PA, has 233 branches with \$13.6 billion deposits in Mass.

TD Bank, with headquarters in Wilmington DE, has 161 branches with \$8.1 billion deposits in Mass.

Webster Bank, with headquarters in Waterbury CT, has 24 branches with \$1.34 billion deposits in Mass.

^^ indicates banks that have changed charters and have CRA ratings from former regulators

Bank of Easton became a state member bank of Fed in Sept 04; rating shown is from FDIC.

Chelsea-Provident Bank became state member bank of the Fed on 5/15/08; federal rating shown is from FDIC.

People's United absorbed Bank of Western Mass. and Flagstar bank on 1/1/09; rating shown was received by each of these two banks by the FDIC, before they became federal savings banks on 1/1/08.

RBS Citizens Bank (a national bank) absorbed Citizens Bank of Mass. on 9/1/07; federal rating shown is from the FDIC.

TABLE A-2
BANKS WITH BRANCHES BOTH INSIDE AND OUTSIDE OF MASSACHUSETTS
(Data as of June 30, 2009)

Bank Name	Headquarters	Branches			Deposits (\$ millions)		
		Mass.	Other	Mass. %	Mass.	Other	Mass. %
A. Banks with Massachusetts Headquarters							
Berkshire Bank	Pittsfield	24	18	57.1%	1,433	555	72.1%
Bristol County SB	Taunton	11	1	91.7%	793	48	94.3%
Citizens-Union SB	Fall River	8	1	88.9%	498	22	95.8%
Enterprise B&T	Lowell	16	2	88.9%	1,025	60	94.5%
First NB of Ipswich	Ipswich	6	1	85.7%	211	11	95.0%
First Trade Union Bank, FSB	Boston	2	2	50.0%	493	131	79.0%
Legacy Banks	Pittsfield	13	7	65.0%	547	91	85.7%
Merrimac SB	Merrimac	1	1	50.0%	35	18	66.0%
Milford Federal S&L	Milford	3	1	75.0%	264	42	86.3%
OneUnited Bank	Boston	3	7	30.0%	35	310	10.1%
Pentucket Bank	Haverhill	3	2	60.0%	389	53	88.0%
Provident Bank	Amesbury	4	3	57.1%	281	110	71.9%
Randolph SB	Randolph	5	2	71.4%	290	65	81.7%
River Bank	North Andover	6	2	75.0%	411	45	90.1%
Total, 14 Banks		105	50	67.7%	6,705	1,561	81.1%
B. Banks with Non-Massachusetts Headquarters							
Bank of America, NA [^]	Charlotte NC	308	5,865	5.0%	38,001	779,988	4.6%
Bank of New England	Salem NH	3	6	33.3%	94	317	22.9%
Beacon Federal	E. Syracuse NY	1	6	14.3%	65	607	9.7%
BNY Mellon, NY	Pittsburgh PA	2	28	6.7%	1,861	3,004	38.3%
Cathay Bank	Los Angeles CA	1	49	2.0%	54	7,144	0.8%
CitiBank, NA [^]	New York NY	31	1,015	3.0%	1,641	264,306	0.6%
Domestic Bank	Cranston RI	2	7	22.2%	25	174	12.6%
Merrill Lynch B&T Co, FSB	New York NY	2	56	3.4%	1,956	27,910	6.5%
Millenium BCP Bank, NA	Newark NJ	4	13	23.5%	93	607	13.3%
Monadnock Community Bank	Peterborough NH	1	1	50.0%	9	57	13.6%
NewAlliance Bank [^]	New Haven CT	13	75	14.8%	393	4,644	7.8%
Northeast Community Bank	White Plains NY	2	6	25.0%	61	293	17.2%
Northern Trust Bank, FSB	Bloomfield Hills MI	1	12	7.7%	11	1,276	0.9%
People's United Bank [^]	Bridgeport CT	19	274	6.5%	891	14,156	5.9%
RBS Citizens NA [^]	Providence RI	253	867	22.6%	22,239	55,742	28.5%
Salisbury B&T	Lakeville CT	2	5	28.6%	29	373	7.2%
Sovereign Bank [^]	Wyomissing PA [^]	233	515	31.1%	13,572	35,386	27.7%
TD Bank, NA [^]	Wilmington DE [^]	161	883	15.4%	8,149	70,420	10.4%
TrustCo Bank	Schenectedy NY	4	125	3.1%	24	3,210	0.7%
United Commercial Bank	San Francisco CA	3	61	4.7%	211	7,672	2.7%
Webster Bank, NA [^]	Waterbury CT	24	157	13.3%	1,390	12,049	10.3%
Total, 21 Banks		1,070	10,026	9.6%	90,769	1,289,335	6.6%

Source: FDIC, Summary of Deposits data, as of June 30, 2009 (www.fdic.gov).

[^] This report classifies these eight banks as "Massachusetts banks"; see second paragraph of report and footnote to Table A-1.

Also: This table ignores trust or investment banks with only branches that have no or minimal deposits.

TABLE A-3

CURRENT RATINGS OF MASSACHUSETTS STATE-CHARTERED CREDIT UNIONS, YEAR-END 2009

Credit Union Name	City/Town	Rating	ExamDate
Aldenville CU	Chicopee	SAT	10/31/07
AlcomCU	Worcester	SAT	07/01/08
<i>Alpha CU</i>	<i>Boston</i>	<i>HS</i>	<i>04/14/08</i>
AtholCredit Union	Athol	SAT	05/04/09
Billerica MuniEmps CU	Billerica	SAT	06/15/05
Boston Firefighters CU	Boston	SAT	12/29/08
Bridgewater CU	Bridgewater	SAT	08/19/08
Brockton PostalEmps CU	Brockton	SAT	08/21/06
Brookline MunicipalCU	Brookline	SAT	10/23/06
Brotherhood CU	Lynn	SAT	08/25/05
Cabot Boston CU	Boston	SAT	10/01/08
<i>Cambridge Portuguese CU</i>	<i>Cambridge</i>	<i>HS</i>	<i>12/08/08</i>
Chicopee MuniEmps CU	Chicopee	SAT	05/05/08
City of Boston CU	Boston	SAT	10/24/05
Comm Utils Emps CU	Marion	SAT	10/05/07
<i>Community CU of Lynn</i>	<i>Lynn</i>	<i>HS</i>	<i>08/20/07</i>
Credit U of the Berkshires	Pittsfield	SAT	05/13/08
Crescent CU	Brockton	SAT	09/11/06
Energy CU	Waltham	SAT	11/17/08
Everett CU	Everett	SAT	06/07/00
FallRiver MuniEmps CU	FallRiver	SAT	01/12/09
FenwalCU	Ashland	SAT	08/28/06
<i>First Choice CU</i>	<i>Lawrence</i>	<i>HS</i>	<i>04/27/09</i>
<i>First Priority CU</i>	<i>Boston</i>	<i>HS</i>	<i>06/04/01</i>
FreedomCU	Springfield	SAT	12/04/08
Gloucester Fire Dept CU	Gloucester	OUT	01/04/06
Gloucester MuniCU	Gloucester	SAT	07/09/08
Grafton Suburban CU	Grafton	SAT	10/14/08
Greater Springfield CU	Springfield	SAT	04/15/09
HarborOne CU	Brockton	OUT	08/25/08
Harvard U Emps CU	Cambridge	SAT	09/08/08
HaverhillCU	Haverhill	SAT	11/13/06
Haverhill Fire Dept CU	Haverhill	OUT	10/10/06
<i>Holyoke CU</i>	<i>Holyoke</i>	<i>HS</i>	<i>09/15/09</i>
Holyoke PostalCU	Holyoke	SAT	07/15/08
HTM CU	Haverhill	SAT	06/10/08
IndustrialCU	Boston	SAT	02/10/09
Jeanne D'Arc CU	Lowell	OUT	10/20/08
Landmark CU	North Andams	SAT	11/14/07
Lawrence PostalEmps CU	Lawrence	SAT	05/01/08
Leominster CU	Leominster	OUT	08/06/07
Liberty Bay CU	Boston	SAT	02/05/07
LowellFirefighters CU	Lowell	SAT	11/28/05
Luso-American CU	Peabody	SAT	09/06/05
Lynn MuniEmps CU	Lynn	SAT	06/03/08
Lynn Police CU	Lynn	SAT	01/31/05

Credit Union Name	City/Town	Rating	ExamDate
Lynn Teachers CU	Lynn	SAT	07/05/06
Malden City Emps CU	Malden	SAT	05/01/08
Mass Bay CU	Boston	SAT	01/14/04
<i>Mass Postal Emps CU</i>	<i>Lynn</i>	<i>HS</i>	<i>09/02/03</i>
Mass State Emps CU	Boston	SAT	08/15/05
Members Plus CU	Boston	SAT	12/10/03
<i>Metro CU</i>	<i>Chelsea</i>	<i>HS</i>	<i>02/28/05</i>
New Bedford CU	New Bedford	SAT	06/09/08
Newton MunicipalCU	Newton	SAT	04/22/08
Newton Teachers CU	Newton	SAT	10/22/07
<i>Northern Mass Tel Wrks CU</i>	<i>Lowell</i>	<i>HS</i>	<i>02/11/08</i>
One Twenty CU	Boston	SAT	01/11/01
Polish NationalCU	Chicopee Falls	SAT	10/16/08
Premier Source CU	Springfield	SAT	06/15/05
Pressers Union Local 12 CU	Boston	SAT	06/21/06
Quincy CU	Quincy	SAT	05/05/09
Revere Firefighters CU	Revere	SAT	05/05/08
River Works CU	Lynn	SAT	06/09/08
Salem Italian Amer CU	Salem	SAT	10/16/07
Savage Arms CU	Westfield	OUT	07/16/08
Seaport CU	Salem	SAT	12/13/00
Secure CU	Melrose	SAT	12/20/05
Sharon CU	Sharon	SAT	05/26/09
<i>Southbridge CU</i>	<i>Southbridge</i>	<i>HS</i>	<i>03/26/07</i>
Southern Mass CU	Fairhaven	SAT	09/17/07
Springfield Street RR Emps CU	Springfield	SAT	09/26/06
<i>St. Anne CU</i>	<i>New Bedford</i>	<i>HS</i>	<i>02/17/04</i>
St. Anne's CU	FallRiver	SAT	11/03/08
St. Jean's CU	Lynn	SAT	01/09/06
St. Mary's CU	Marlborough	SAT	05/07/07
St. Vincent Hosp CU	Worcester	SAT	04/17/08
STCU	Springfield	SAT	01/20/09
Sturdy CU	Attleboro	SAT	06/09/08
Tremont CU	Boston	SAT	05/25/05
Turnpike CU	Weston	SAT	11/05/07
University CU	Boston	SAT	04/05/06
Valleystone CU	Wilbraham	SAT	04/30/08
Waltham MuniEmps CU	Waltham	SAT	08/16/07
Watertown MunicipalCU	Watertown	SAT	08/07/07
Wemeco CU	W. Springfield	SAT	03/30/09
Worcester CU	Worcester	SAT	11/17/08
<i>Worcester Fire Dept CU</i>	<i>Worcester</i>	<i>HS</i>	<i>04/15/08</i>
Worcester Police CU	Worcester	SAT	04/23/08
Worcester PostalCU	Worcester	SAT	12/04/06
Workers' CU	Fitchburg	OUT	02/05/07

Of the 91 current state-chartered credit unions, 72 have a current rating of Satisfactory. The seven current **OUTstanding ratings** are indicated in bold. The twelve current *High Satisfactory (HS) ratings are indicated in italics.*