

CRA RATINGS OF MASSACHUSETTS BANKS AND CREDIT UNIONS IN 2008

MAHA's Eighteenth 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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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 eighteenth report in this annual series.

As defined in this report, there were 179 “Massachusetts banks” as of December 31, 2008. This includes not only 172 banks that have headquarters in the state, but also seven large banks based elsewhere (Bank of America, RBS Citizens, Sovereign, and TD Bank each have more than 160 branches and over \$7 billion of deposits in Massachusetts; Citibank has 31 branches and \$0.7 billion deposits in the state; NewAlliance Bank has 13 branches and \$0.3 billion deposits in the state; and Webster Bank has 24 branches and \$1.3 deposits billion in the state. **Table A-1 provides a listing of the 179 Massachusetts banks and their current CRA ratings.** (Federally-chartered banks – currently 36 of the 179 – 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.¹ **Table A-2 provides information on the 32 banks that have branches both inside and outside of Massachusetts,** including ten 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 93 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 2008; about the distribution of CRA ratings awarded during the calendar year 2008 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 94 CRA ratings awarded to Massachusetts banks by all regulators combined during 2008, only about one-sixth (16.0%) were “Outstanding”** (17.5% for federal regulators and 13.5% for the state). This is dramatically lower than the 35.2% of ratings awarded in 2007 that were “Outstanding,” only one-half of the percentage of ratings during each of the two preceding years that were “Outstanding,” and (with the single exception of 2001) the lowest share of “Outstanding” ratings since 1994. (See Table 1.)
- **The number of CRA ratings awarded to Massachusetts banks in 2008 rose very substantially from the all-time low recorded in 2007.** Federal and state regulators awarded a total of 94 CRA ratings to Massachusetts banks in 2008, compared to just 54 ratings in the previous year. The number of ratings awarded in 2008 was slightly higher than the average number of ratings (88) awarded annually during the 2000-2005 period (See Table 1).

¹ 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. For TD Bank, the Mass. areas with ratings of “Satisfactory” included more census tracts and had more branches than the areas with ratings of “Outstanding”; thus the Mass. rating for this bank is shown as “Satisfactory.”

- When each bank is classified by its most recent CRA rating, **over one-quarter (27.7%) of all banks had a most recent rating of “Outstanding.” This is down over three percentage points from the previous year.** Another 4.0% of banks had a most recent rating of “High Satisfactory,” and 67.2% of all banks had a most recent rating of “Satisfactory.” The state had two banks (1.1%) whose most recent ratings were lower than “Satisfactory.” (See Table 2.)
- **All but one of the state’s ten biggest banks were rated “Outstanding” in their most recent CRA exams.** These nine banks, ranked by total deposits, are: Bank of America, State Street, RBS Citizens, Sovereign, Mellon Trust, Eastern, Middlesex Savings, Rockland Trust, and Boston Private Bank & Trust. TD Bank, ranked sixth by deposits, was rated “Satisfactory.” These are the ten banks with the most Massachusetts deposits as of mid-2008, according to the FDIC. (See Table A-1 for ratings of all individual banks.)
- **Two banks have current CRA ratings lower than “Satisfactory.”** Meetinghouse Cooperative Bank (Boston) and Wakefield Cooperative Bank (Wakefield) both received ratings of “Needs to Improve” from the FDIC during 2007. Both are relatively small banks, with just \$39 million and \$95 million in deposits, respectively.
- 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, **for the first time, every Massachusetts bank has received at least one CRA rating (federal and/or state) within the past five years.** Six of the 177 total banks have not received a CRA rating from their federal regulator in the last five years and fourteen of 139 banks regulated by the state have not received a rating from the Division of Banks within the most recent five year period.² (See Table 4.)
- **The number of state-chartered credit unions with “Outstanding” ratings rose from six to seven (7.5% of the 93 state-chartered credit unions). No credit union has had a rating of less than “Satisfactory” since 1997.** Twenty-nine ratings were awarded in 2008, the most since 2000 and nearly triple the 10 ratings awarded in 2007. As of year-end 2008, sixteen credit unions had not received a CRA rating based on exam dated within the last five years. (See Tables 5 & 6.)

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.

² The discussion in this paragraph, and the data in Table 4 on which the discussion is based, exclude two banks that have only recently begun doing business in Massachusetts and have not yet received a CRA rating: CitiBank, NA, which opened its first Massachusetts branches in late 2006, and Nuvo Bank & Trust (Springfield), a new bank that opened in April 2008.

TABLE 1
NUMBER & PERCENT OF CRA RATINGS GIVEN TO MASSACHUSETTS BANKS
THAT WERE "OUTSTANDING" OR BELOW "SATISFACTORY" – 1991-2008

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%

* 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 1993-2008

Date	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Active Banks	286	267	257	255	245	233	228	225	220	216	210	198	194	195	185	179
Rated Banks	262	264	257	254	243	230	227	223	219	213	207	197	194	192	182	177
"Outstanding"	32	39	57	76	70	63	57	48	47	46	44	50	51	54	57	49
"High Satisfactory" #	n/a	n/a	n/a	n/a	5	20	21	20	21	24	17	10	6	7	11	7
"Satisfactory"	198	205	196	176	168	147	147	154	150	143	146	137	136	130	112	119
Below "Satisfactory"	32	20	4	2	0	0	2	1	1	0	0	0	1	1	2	2
% "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%
% "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%
% "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%
% 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%

The rating of "High Satisfactory" was first awarded in mid-1997 and is available only from Massachusetts. For the 7 banks with a most recent rating of "High Satisfactory," the current federal rating was "Satisfactory" for 6 banks and "Outstanding" for the other 1 bank. For the 11 banks whose most recent state and federal CRA exams began on the same date, the federal rating is reported here ("Satisfactory" for 10 banks, "Outstanding" for the other 1).

**TABLE 3
PUBLIC CRA RATINGS OF MASSACHUSETTS BANKS
BY REGULATOR AND RATING, 1993-2008**

	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
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	33%	67%	0%		17%	83%	0%		17%	83%	0%		11%	27%	62%	0%	

Notes: The rating of "High Sat" became available to Mass. - 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 2008, both "Sat."

**TABLE 4
YEAR OF MOST RECENT CRA RATINGS OF MASSACHUSETTS BANKS*
BY REGULATOR AND OVERALL, AS OF DECEMBER 31, 2008**

Regulator	Banks* 12/31/08	Last Rated in 2008		Last Rated in 2007		Last Rated in 2006		Last Rated in 2005		Last Rated in 2004		Not in Last 5 Years^	
		#	%	#	%	#	%	#	%	#	%	#	%
FED	8	2	25.0%	1	12.5%	1	12.5%	2	25.0%	1	12.5%	1	12.5%
OCC	15	3	20.0%	3	20.0%	2	13.3%	4	26.7%	3	20.0%	0	0.0%
OTS	21	6	28.6%	6	28.6%	6	28.6%	1	4.8%	2	9.5%	0	0.0%
FDIC	133	46	34.6%	24	18.0%	28	21.1%	11	8.3%	19	14.3%	5	3.8%
MASS	139	37	26.6%	18	12.9%	29	20.9%	28	20.1%	13	9.4%	14	10.1%
All Banks	177	64	36.2%	36	20.3%	47	26.6%	17	9.6%	10	5.6%	1	0.6%

* All numbers in this table exclude the two banks that have never received a CRA rating for their Mass. operations.

TABLE 5
DISTRIBUTION OF CURRENT CRA RATINGS OF MASS. CREDIT UNIONS
BY NUMBER OF RANKINGS AND PERCENT, YEAR-END 1992-2008*

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%

TABLE 6
DISTRIBUTION OF CRA RATINGS GIVEN TO MASS. CREDIT UNIONS
DURING EACH YEAR, 1991-2008

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%

Two of the state's 93 state-chartered credit unions have most recent ratings based on exams dated in 2000; two have most recent exams dated in 2001; four in 2002; and seven have most recent exams dated in 2003.

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2008 (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	Jan-05	08/31/04	FDIC	SAT	Jan-05	09/07/04
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	12/10/07	FDIC	SAT	Jun-08	12/07/07
Athol-Clinton Coop Bank	Athol	yes	HS	Apr-06	12/20/05	FDIC	SAT	Jun-04	01/23/04
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
Bank of Western Mass. ^^	Springfield	no				OTS	OUT	Nov-06	05/16/06
BankFive *	Fall River	yes	HS	Feb-03	11/14/02	FDIC	OUT	May-06	01/09/06
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
Belmont SB	Belmont	yes	SAT	Aug-08	10/03/07	FDIC	SAT	Oct-08	10/03/07
Benjamin Franklin SB	Franklin	yes	HS	Jul-08	04/07/08	FDIC	SAT	Sep-08	04/07/08
Berkshire Bank	Pittsfield	yes	OUT	Jul-05	03/21/05	FDIC	OUT	Jun-06	01/30/06
Beverly Coop Bank	Beverly	yes	SAT	Jan-06	09/27/05	FDIC	SAT	Jan-04	07/21/03
Beverly NB	Beverly	no				OCC	SAT	Jan-06	07/26/05
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	OUT	Oct-06	07/17/06
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 Trust Co	Cambridge	yes	SAT	May-08	01/11/08	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	OUT	Jun-06	03/01/06	FDIC	OUT	Jul-06	03/01/06
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	05/29/07	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	11/27/07	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

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2008 (page 2 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Community Bank	Brockton	yes	SAT	Apr-04	10/30/03	FDIC	SAT	Feb-07	10/10/07
Cooperative Bank, The	Boston	yes	SAT	Mar-07	12/11/06	FDIC	SAT	Apr-07	12/11/06
Country BfS	Ware	yes	HS	Nov-02	07/22/02	FDIC	SAT	Mar-06	11/28/05
Danversbank	Danvers	yes	OUT	Oct-02	05/16/02	FDIC	OUT	Nov-05	07/25/05
Dean Coop Bank	Franklin	yes	OUT	May-04	01/26/04	FDIC	OUT	Apr-06	12/14/05
Dedham Inst for Savings	Dedham	yes	SAT	Jun-08	03/10/08	FDIC	SAT	Aug-08	03/10/08
Eagle Bank	Everett	yes	HS	Aug-05	04/27/05	FDIC	SAT	Aug-06	04/10/06
East Boston SB	Boston	yes	OUT	Apr-06	11/11/05	FDIC	OUT	Apr-06	11/01/05
East Bridgewater SB	E. Bridgewater	yes	SAT	May-06	02/06/06	FDIC	SAT	Dec-03	08/11/03
East Cambridge SB	Cambridge	yes	HS	Aug-07	05/29/07	FDIC	SAT	Oct-07	05/25/07
Eastern Bank	Boston	yes	OUT	Jul-08	06/25/07	FDIC	OUT	Sep-08	06/25/07
Easthampton SB	Easthampton	yes	SAT	Nov-08	07/30/08	FDIC	SAT	Oct-05	06/21/05
Economy Coop Bank	Merrimac	yes	SAT	Dec-08	10/14/08	FDIC	SAT	Jan-04	08/19/03
Edgartown NB	Edgartown	no				OCC	SAT	Feb-04	10/06/03
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
Everett Coop Bank	Everett	yes	OUT	Jun-05	03/21/05	FDIC	OUT	Nov-03	06/04/03
Family Federal Savings	Fitchburg	no				OTS	SAT	Sep-08	06/18/08
FamilyFirst Bank *	Ware	yes	SAT	Jul-03	04/07/03	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
First FSB of Boston	Boston	no				OTS	OUT	Feb-05	11/15/04
First NB of Ipswich	Ipswich	no				OCC	SAT	Aug-08	06/02/08
First Trade Union SB	Boston	no				OTS	SAT	Jan-08	10/09/07
Flagship B&T ^^	Worcester	no				OTS	OUT	Nov-06	05/15/06
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
Framingham Coop Bank	Framingham	yes	HS	Mar-05	10/19/04	FDIC	OUT	May-06	01/17/06
Georgetown SB	Georgetown	no				OTS	SAT	Mar-06	11/17/05
Gloucester Coop Bank	Gloucester	yes	HS	Jan-05	09/13/04	FDIC	SAT	Jan-03	08/05/02
Granite SB	Rockport	yes	SAT	Sep-06	10/06/06	FDIC	SAT	Sep-04	05/03/04
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	Apr-02	01/29/02	FDIC	SAT	Sep-04	05/17/04
Hingham Inst for Savings	Hingham	yes	SAT	Apr-05	12/01/04	FDIC	SAT	Mar-06	10/31/05
Holbrook Coop Bank	Holbrook	yes	SAT	May-06	02/21/06	FDIC	SAT	May-04	12/31/03
Hometown 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	Nov-05	07/11/05
Hyde Park SB	Boston	yes	HS	Sep-03	05/27/03	FDIC	SAT	Dec-06	08/14/06
Inst for Savings	Newburyport	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

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2008 (page 3 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Lowell Five Cents SB	Lowell	yes	HS	Nov-08	05/19/08	FDIC	SAT	Sep-05	05/16/05
Mansfield Coop Bank	Mansfield	yes	SAT	Oct-06	06/12/06	FDIC	SAT	May-04	12/29/03
Marblehead SB	Marblehead	yes	OUT	Feb-03	11/20/02	Fed	OUT	May-04	02/02/04
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	HS	Nov-02	08/05/02	FDIC	SAT	Jun-04	02/09/04
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	NTI	Apr-07	11/06/06
Mellon Trust of New Eng, NA	Boston	no				OCC	OUT	Dec-07	03/31/07
Melrose Coop Bank	Melrose	yes	SAT	Apr-05	12/20/04	FDIC	SAT	Apr-04	11/12/03
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	Mar-07	12/04/06
Middlesex SB	Natick	yes	OUT	Dec-06	09/05/06	FDIC	OUT	Feb-07	09/05/07
Milford Federal S&L	Milford	no				OTS	OUT	Jun-07	03/19/07
Milford NB	Milford	no				OCC	SAT	Apr-07	01/10/07
Millbury NB	Millbury	no				OCC	SAT	May-05	02/07/05
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	Oct-04	08/09/04
National Grand Bank	Marblehead	no				OCC	SAT	Aug-05	02/15/05
Needham Bank	Needham	yes	SAT	Jul-05	03/08/05	Fed	SAT	Feb-09	10/20/08
NewAlliance Bank #	New Haven	na				FDIC	SAT	May-05	01/19/05
Newburyport Five Cents SB	Newburyport	yes	SAT	Jun-04	02/13/04	FDIC	SAT	Apr-06	01/06/06
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	09/17/07	FDIC	SAT	Mar-08	09/14/07
Northmark Bank	N. Andover	yes	SAT	Sep-02	06/12/02	FDIC	SAT	Jul-06	02/28/06
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
OneUnited Bank	Boston	yes	SAT	Oct-07	04/09/07	FDIC	SAT	Nov-07	04/03/07
Patriot Community Bk(new '06)	Woburn	yes	none	na	na	FDIC	SAT	Aug-08	03/31/08
Pentucket Bank	Haverhill	yes	OUT	Mar-02	11/27/01	FDIC	SAT	Jun-06	08/10/05
Peoples Bank	Holyoke	yes	OUT	Nov-08	06/25/08	FDIC	OUT	Sep-05	05/09/05
Peoples Federal SB	Boston	no				OTS	OUT	Sep-08	06/16/08
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	Dec-03	06/30/03
Provident Bank	Amesbury	yes	SAT	Jun-07	04/20/07	FDIC	SAT	Aug-07	04/02/07

TABLE A-1
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2008 (page 4 of 5)

Bank	City/Town	Mass Reg?	Mass Rating	Mass List	Mass ExamDate	Fed Reg	Fed Rating	Fed List	Fed ExamDate
Randolph SB	Randolph	yes	SAT	Jun-08	07/17/07	FDIC	SAT	Aug-08	07/17/07
RBS Citizens Bank* # ^^	Boston	no				OCC	OUT	Feb-04	12/02/02
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	11/12/07	FDIC	OUT	Jun-08	11/13/07
Rockland Trust Co	Rockland	yes	OUT	Jan-04	08/25/03	FDIC	OUT	Mar-08	10/01/07
Rockport NB	Rockport	no				OCC	SAT	Jun-05	02/07/05
Rollstone B&T *	Fitchburg	no				OTS	OUT	Jun-07	01/29/07
Salem Five 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	May-04	12/17/03
South Adams SB	Adams	yes	SAT	May-05	12/06/04	FDIC	SAT	Mar-04	11/13/03
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	Feb-06	03/11/05
Spencer SB	Spencer	yes	HS	Sep-08	05/05/08	FDIC	SAT	Nov-08	05/05/08
State Street B&T	Boston	yes	OUT	Jul-07	04/09/07	Fed	OUT	Jul-07	04/09/07
Stoneham SB	Stoneham	yes	SAT	Mar-05	11/17/04	FDIC	SAT	May-06	11/28/05
StonehamBank	Stoneham	yes	SAT	May-06	02/06/06	FDIC	SAT	Jun-06	02/06/06
Stoughton Coop Bank	Stoughton	yes	SAT	Feb-06	12/12/05	FDIC	SAT	Oct-07	04/26/07
Strata Bank	Medway	yes	SAT	Jun-06	01/23/06	FDIC	SAT	Jun-06	01/23/06
TD Bank #	Portland ME	no				OCC	SAT	Dec-06	12/30/04
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	Jan-06	08/16/04	FDIC	OUT	Mar-06	10/20/05
Wainwright B&T	Boston	yes	OUT	Nov-08	05/05/08	FDIC	OUT	Sep-05	05/09/05
Wakefield Coop Bank	Wakefield	yes	SAT	Sep-06	05/22/06	FDIC	NTI	Sep-07	05/07/07
Walpole Coop Bank	Walpole	yes	SAT	Oct-08	07/28/08	FDIC	SAT	Dec-08	09/28/08
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	OUT	Dec-06	08/07/06
Webster Bank, NA #	Waterbury CT	no				OCC	SAT	Jun-07	05/01/06
Webster Five Cents 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	Dec-03	07/21/03
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	Sep-04	05/24/04
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
Wrentham Coop Bank	Wrentham	yes	SAT	Dec-05	09/12/05	FDIC	SAT	Jan-04	08/18/03

TABLE A-1 - EXPLANATORY NOTES
CURRENT CRA RATINGS OF MASS. BANKS AS OF DEC. 31, 2008 (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
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 seven 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 309 branches with 37.0B deposits in Mass.
CitBank NA, with headquarters in New York NY, had 31 branches with \$691 million deposits in Mass.
Citizens Bank is the brand name used by the 259 Mass. branches (which have \$21.7B in deposits) of RBS Citizens NA, which has headquarters in Providence RI.
NewAlliance Bank, with headquarters in New Haven CT, has 13 branches with \$346 million deposits in Mass.
Sovereign Bank, with headquarters in Wyomissing PA, has 232 branches with \$13.0B deposits in Mass.
TD Bank, based in Portland ME, has 161 branches with \$7.5B in deposits in Mass.; rating is for First Mass. Bank.
Webster Bank, with headquarters in Waterbury CT, has 24 branches with \$1.3B 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.
Bank of Western Mass became a federal savings bank on 1/1/08; rating shown is from FDIC.
Chelsea-Provident Bank became a state member bank of the Fed on 5/15/08; federal rating shown is from FDIC.
Flagship Bank became a federal savings bank on 1/1/08; rating shown is from FDIC.
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, 2008)

Bank Name	Headquarters	Branches			Deposits (\$ millions)		
		Mass.	Other	Mass. %	Mass.	Other	Mass. %
A. Banks with Massachusetts Headquarters							
Bank of Western Mass.	Pittsfield	12	1	92.3%	559	7	98.8%
Berkshire Bank	Pittsfield	23	18	56.1%	1,394	422	76.8%
Bristol County SB	Taunton	11	1	91.7%	724	41	94.6%
Citizens-Union SB	Fall River	8	1	88.9%	482	14	97.2%
Enterprise B&T	Lowell	15	1	93.8%	884	38	95.9%
First NB of Ipswich	Ipswich	7	1	87.5%	207	10	95.4%
First Trade Union Bank, FSB	Boston	2	2	50.0%	278	99	73.7%
Legacy Banks	Pittsfield	12	5	70.6%	523	69	88.3%
Merrimac SB	Merrimac	1	1	50.0%	35	17	67.3%
Milford Federal S&L	Milford	3	1	75.0%	252	45	84.8%
OneUnited Bank	Boston	3	7	30.0%	48	421	10.2%
Pentucket Bank	Haverhill	3	2	60.0%	390	42	90.3%
Provident Bank	Amesbury	4	2	66.7%	221	68	76.5%
Randolph SB	Randolph	5	1	83.3%	280	35	88.9%
River Bank	North Andover	6	1	85.7%	347	26	93.0%
Total, 15 Banks		115	45	71.9%	6,624	1,354	83.0%
B. Banks with Non-Massachusetts Headquarters							
Bank of America, NA^	Charlotte NC	309	5,429	5.4%	37,031	606,221	5.8%
Bank of New England	Salem NH	3	6	33.3%	89	332	21.1%
Beacon Federal	E. Syracuse NY	1	6	14.3%	67	549	10.9%
Cathay Bank	Los Angeles CA	1	49	2.0%	47	6,649	0.7%
CitiBank, NA^	New York NY	31	1,042	2.9%	691	223,635	0.3%
Domestic Bank	Cranston RI	2	7	22.2%	17	169	9.1%
Merrill Lynch B&T Co, FSB	New York, NY	1	53	1.9%	1,097	21,837	4.8%
Millenium BCP Bank, NA	Newark NJ	5	13	27.8%	99	612	13.9%
Monadnock Community Bank	Peterborough NH	1	1	50.0%	10	50	16.7%
NewAlliance Bank^	New Haven CT	13	77	14.4%	346	4,133	7.7%
Northern Trust Bank, FSB	Bloomfield Hills, MI	1	12	7.7%	5	777	0.6%
RBS Citizens NA^	Providence RI	259	977	21.0%	21,712	49,490	30.5%
Salisbury B&T	Lakeville CT	2	5	28.6%	20	312	6.0%
Sovereign Bank^	Wyomissing PA^	232	516	31.0%	12,999	34,780	27.2%
TD BankNorth^	Portland ME^	161	927	14.8%	7,526	65,710	10.3%
United Commercial Bank	San Francisco CA	3	60	4.8%	172	7,467	2.3%
Webster Bank, NA^	Waterbury CT	24	160	13.0%	1,274	10,894	10.5%
Total, 17 Banks		1,049	9,340	10.1%	83,202	1,033,617	7.4%

Source: FDIC, Summary of Deposits data, as of June 30, 2008 (www.fdic.gov).

^ This report classifies these seven 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 2008

Credit Union Name	City/Town	Rating	ExamDate
Aldenville CU	Chicopee	SAT	10/31/07
Allcom CU	Worcester	SAT	07/01/08
<i>Alpha CU</i>	<i>Boston</i>	<i>HS</i>	<i>04/14/08</i>
Athol Credit Union	Athol	SAT	09/13/04
Billerica Muni Empls CU	Billerica	SAT	06/15/05
Boston Firefighters CU	Boston	SAT	10/15/03
Boston Globe Empls CU	Boston	SAT	03/08/04
Bridgewater CU	Bridgewater	SAT	08/19/08
Brockton Postal Empls CU	Brockton	SAT	08/21/06
Brookline Municipal CU	Brookline	SAT	10/23/06
Brotherhood CU	Lynn	SAT	08/25/05
Cabot Boston CU	Boston	SAT	10/01/08
Cambridge Portuguese CU	Cambridge	SAT	09/11/03
Chicopee Muni Empls CU	Chicopee	SAT	05/05/08
City of Boston CU	Boston	SAT	10/24/05
Comm. Utils Empls 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	04/27/04
Everett CU	Everett	SAT	06/07/00
Fall River Muni Empls CU	Fall River	SAT	06/07/04
Fenwal CU	Ashland	SAT	08/28/06
<i>First Choice CU</i>	<i>Lawrence</i>	<i>HS</i>	<i>04/14/03</i>
<i>First Priority CU</i>	<i>Boston</i>	<i>HS</i>	<i>06/04/01</i>
Freedom CU	Springfield	SAT	10/25/02
Gloucester Fire Dept CU	Gloucester	OUT	01/04/06
Gloucester Muni CU	Gloucester	SAT	07/09/08
Grafton Suburban CU	Grafton	SAT	10/14/08
Greater Springfield CU	Springfield	SAT	05/22/02
HarborOne CU	Brockton	OUT	08/25/08
Harvard U Empls CU	Cambridge	SAT	09/08/08
Haverhill CU	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>04/12/04</i>
Holyoke Postal CU	Holyoke	SAT	07/15/08
HTM CU	Haverhill	SAT	06/10/08
Industrial CU	Boston	SAT	04/05/04
Jeanne D'Arc CU	Lowell	OUT	07/21/03
Landmark CU	North Adams	SAT	11/14/07
Lawrence Postal Empls CU	Lawrence	SAT	05/01/08
Leominster CU	Leominster	OUT	08/06/07
Liberty Bay CU	Boston	SAT	02/05/07
Lowell Firefighters CU	Lowell	SAT	11/28/05
Luso-American CU	Peabody	SAT	09/06/05
Lynn Muni Empls 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 Empls CU	Malden	SAT	05/01/08
<i>Mass Postal Empls CU</i>	<i>Lynn</i>	<i>HS</i>	<i>09/02/03</i>
Mass State Empls CU	Boston	SAT	08/15/05
MBTA Empls CU	Boston	SAT	01/14/04
Members Plus CU	Boston	SAT	12/10/03
Metro CU	Chelsea	SAT	02/28/05
New Bedford CU	New Bedford	SAT	06/09/08
Newton Municipal CU	Newton	SAT	04/22/08
Newton Teachers CU	Newton	SAT	10/22/07
<i>Northern Mass Tel Wrkrs CU</i>	<i>Lowell</i>	<i>HS</i>	<i>02/11/08</i>
One Twenty CU	Boston	SAT	01/11/01
Polish National CU	ChicopeeFalls	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	06/04/03
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	07/10/06
<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 Empls 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	Fall River	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	08/26/02
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
Walpole Muni Empls CU	Walpole	SAT	06/06/05
Waltham Muni Empls CU	Waltham	SAT	08/16/07
Watertown Municipal CU	Watertown	SAT	08/07/07
Wemelco CU	W. Springfield	SAT	10/02/02
Worcester CU	Worcester	SAT	12/02/03
<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 Postal CU	Worcester	SAT	12/04/06
Workers' CU	Fitchburg	OUT	02/05/07

Of the 93 current state-chartered credit unions, 76 have a current rating of SATisfactory. The seven current **OUTstanding ratings are indicated in bold**. The ten current *High Satisfactory (HS)* ratings are indicated in italics.