

SOVEREIGN BANK

Branch of Wyomissing, PA
261 Main St (02571-2150), 508/295-2400

Rt No 2113 7029 9; 53-7029/2113

WARREN Pop 1,452 Worcester FHLB Dist 1 Fed Dist 1**SOUTHBRIDGE SAVINGS BANK**

Branch of Southbridge
2370 Main St (01092), 413/436-0515, Fax 413/436-0481, Mgr Jason Chase
53-7173/2113

Rt No 2113 7173 5;

SPENCER SAVINGS BANK

Branch of Spencer
Main St (01083), PO Box 849 (01083), 413/436-7726, Fax 413/436-7728, Mgr Patricia A Ostrout,
AVP & Br Off

Rt No 2113 7159 9; 53-7159/2113, Br Dep \$24,991,000

WATERTOWN Pop 32,986 Middlesex FHLB Dist 1 Fed Dist 1**BELMONT SAVINGS BANK**

Branches of Belmont
550 Arsenal St (02472), 617/926-1114, Fax 617/924-1355, Mgr Susan D Rizzo, AVP
4; 53-7176/2113
53 Mt. Auburn St (02472), 617/926-1325, Fax 617/926-1325, Mgr Mary C Greene, AVP,
Br Dep \$18,991,000

SOVEREIGN BANK

Branch of Wyomissing, PA
75 Main St (02472), 617/926-8827, Fax 617/926-7954, Mgr Stephanie Ralston
5-7515/110, Br Dep \$46,966,000

Rt No 0110 7515 0;

WATERTOWN SAVINGS BANK

State/Mutual Savings Bank
60 Main St (02472), PO Box 230 (02472), 617/928-9000
Docket NA Ins FDIC-BIF Estb 1870 Empl 62 Fax 617/923-9575
Rt No 2113 7017 6; 53-7017/2113

Financial Data	12/31/04	12/31/05
Total Assets	1,177,975,000	1,173,878,000
Total Loans	414,150,000	480,963,000
Total Deposits	965,602,000	1,018,566,000
Total Equity	79,571,000	79,064,000
Net Income	6,563,000	4,506,000

Mortgage Assets

Total Mortgage Loans	407,020,000	473,174,000
1-4 Family Mortgages	336,843,000	393,821,000
Multi-Family Mortgages	13,500,000	12,412,000
Home Equity Loans	44,582,000	50,306,000

ACH:Yes Fedwire on-line
Return Items 617/972-9321
Chairman Ronald D Dean
President Ronald D Dean
CEO Ronald D Dean
Finance/Acctg James A Sgroi, SVP
Loans Eillen R Launa, AVP
Primary Corr State Street Bk & Tr Co, Boston, MA (0110 0002 8)
SDS Presentment Pt Fed Res Bk of Boston, Boston, MA (0110 0001 5)
City Branches 10 Bigelow Ave (02472), 617/928-9000, Mgr William K Burgess, AVP,
Br Dep \$129,385,000
175 Watertown St (02472), 617/928-9000, Mgr David A Burgess, AVP, Br Dep \$76,770,000
45 Church St (02472), 617/928-9000, Mgr Lorraine Anastos, AVP, Br Dep \$22,715,000
739 Main St (02472), 617/928-9000, Mgr Anna Leone-Wallace, AVP, Br Dep \$118,876,000
321 Arsenal St (02472), 617/928-9000, Mgr Walter J Oates III
Other Branches Belmont, Waltham

WAYLAND Pop 13,100 Middlesex FHLB Dist 1 Fed Dist 1**MIDDLESEX SAVINGS BANK**

Branch of Natick
150 Commonwealth Rd (01778-4831), 508/655-8274, Fax 508/650-0174, Mgr Kathleen M Gregson,
AVP

Rt No 2113 7122 7; 53-7122/2113

SOVEREIGN BANK

Branch of Wyomissing, PA
326 Boston Post Rd (01778-1823), 508/358-5116, Fax 508/358-2519, Mgr Holly Veum
7515 0; 5-7515/110

Rt No 0110

THE VILLAGE BANK

Branch of Auburndale
62 Boston Post Rd (01778-2407), 508/358-5136, Fax 508/358-5304, Mgr Patricia A MacNeil, AVP
No 2113 7185 8; 53-7185/2113, Br Dep \$58,952,000

WEBSTER Pop 11,600 Worcester FHLB Dist 1 Fed Dist 1**HOMETOWN BANK, A CO-OPERATIVE BANK**

State/Mutual/Cooperative Bank
218 Main St (01570-2258), PO Box 338 (01570-0338), 508/943-0680
Docket NA Ins FDIC-BIF Estb 1889 Empl 10 Fax 508/949-1081
Rt No 2113 7192 6; 53-7192/2113

Financial Data	12/31/04	12/31/05
Total Assets	137,932,000	150,526,000
Total Loans	103,646,000	119,906,000
Total Deposits	125,375,000	130,699,000
Total Equity	11,330,000	13,130,000
Net Income	1,722,000	1,965,000

Mortgage Assets

Total Mortgage Loans	94,569,000	111,630,000
1-4 Family Mortgages	56,554,000	66,483,000
Multi-Family Mortgages	912,000	679,000
Home Equity Loans	9,847,000	12,595,000

ACH:Yes Fedwire on-line
Return Items 508/987-1200
Chairman Robert E Duteau
President Robert E Duteau
CEO Matthew S Sosik
Finance/Acctg Matthew S Sosik
Loans Michael Mahler, VP
Primary Corr Peoples Bk, Bridgeport, CT (2211 7218 6)
SDS Presentment Pt Hometown Bk, a Co-Op, Oxford, MA (2113 7192 6)
Other Branches Oxford, Sturbridge

Secondary Marketing Michael Mahler, VP**Marketing** Matthew S Sosik**Operations** NR**Wire Transfer** Paula Knight**SOUTHBRIDGE SAVINGS BANK**

Branch of Southbridge
82 Worcester Rd (01570), 508/949-2600, Fax 508/949-0433, Mgr Sheila Veiderman
5; 53-7173/2113, Br Dep \$14,420,000

Rt No 2113 7173

SOVEREIGN BANK

Branch of Wyomissing, PA
206 Main St (01570-2258), 508/943-0755, Fax 508/943-7182

Rt No 0110 7515 0; 5-7515/110

WEBSTER FIVE CENTS SAVINGS BANK

State/Mutual Savings Bank
136 Thompson Rd (01570), 10 A St, Auburn (01501), 508/943-9401
Docket NA Ins FDIC-BIF Estb 1868 Empl 95 Fax 508/949-1136
Rt No 2113 7285 7; 53-7285/2113

Financial Data	12/31/04	12/31/05
Total Assets	446,403,000	466,267,000
Total Loans	279,438,000	305,617,000
Total Deposits	325,186,000	324,086,000
Total Equity	55,289,000	58,064,000
Net Income	3,866,000	4,612,000

Mortgage Assets

Total Mortgage Loans	234,711,000	257,101,000
1-4 Family Mortgages	146,679,000	155,692,000
Multi-Family Mortgages	11,018,000	12,953,000
Home Equity Loans	24,879,000	22,546,000

ACH:Yes Fedwire on-line
Return Items 508/438-3537
Chairman G T Robinson
President Richard C Lawton
CEO Richard C Lawton
Finance/Acctg Brian J Perry, SVP
Loans D Susan Burch, VP & MO
Secondary Marketing Richard Leahy, EVP
Primary Corr Peoples Bk, Bridgeport, CT (2211 7218 6)
SDS Presentment Pt Webster Five Cents S, Auburn, MA
City Branches 290 Main St (01570-2275), 508/943-1811, Fax 508/943-8222, Mgr Yvette Rogala,
Br Dep \$40,697,000
Other Branches Auburn, Dudley, Oxford, Worcester (3)

Marketing Carol A McGrath, VP**Operations** Joseph D Radovanic, VP & Sr Oper Off**Wire Transfer** Wanita Letendre, AVP**WELLESLEY** Pop 26,613 Norfolk FHLB Dist 1 Fed Dist 1

BOSTON FEDERAL SAVINGS BANK changed title to Banknorth, National Association, due to a merger with Banknorth, National Association, of Portland, ME, effective January, 2005.

MIDDLESEX SAVINGS BANK

Branch of Natick
200 Linden St (02482), 781/237-5233, Fax 781/237-3945, Mgr Sharlene K Harris, Cmty Bnkg Off
No 2113 7122 7; 53-7122/2113, Br Dep \$108,119,000

Rt