

# Northeast banks and thrifts with highest Q2'15 balances of 1- to 4-family residential construction loans

Company name (top-level ticker)	City, state	Total assets (\$M)	Residential construction loans			
			Q2'15 (\$M)	YOY change (%)	Concentration*	
					Q2'15 (%)	YOY change (bps)
Citizens Bank NA (CFG)	Providence, RI	106,947.6	396.3	98.12	0.51	23
Needham Bank	Needham, MA	1,780.8	219.5	7.08	14.53	-194
People's United Bank NA (PBCT)	Bridgeport, CT	36,740.0	143.9	-20.68	0.52	-19
Webster Bank NA (WBS)	Waterbury, CT	23,616.8	109.1	37.93	0.74	14
Dedham Institution for Savings	Dedham, MA	1,289.0	95.9	65.66	10.10	372
Rockland Trust Co. (INDB)	Rockland, MA	7,192.5	94.8	20.63	1.74	14
Fairfield County Bank	Ridgefield, CT	1,588.8	85.2	24.02	6.89	110
United Bank (UBNK)	Glastonbury, CT	5,676.8	84.8	58.79	2.06	62
Village Bank	Auburndale, MA	850.0	76.9	9.18	11.51	-5
Wellesley Bank (WEBK)	Wellesley, MA	560.5	69.9	-11.79	14.56	-417
Cape Cod Five Cents Savings Bank	Harwich Port, MA	2,854.2	63.6	10.04	2.64	-4
Walpole Co-operative Bank	Walpole, MA	429.0	59.9	43.37	16.84	437
Boston Private Bank & Trust Co. (BPFH)	Boston, MA	6,866.5	57.9	-14.09	1.06	-26
Bank of New England	Salem, NH	651.4	57.0	-9.11	9.61	-239
Hingham Institution for Savings (HIFS)	Hingham, MA	1,634.0	51.3	4.42	3.93	-17
East Boston Savings Bank (EBSB)	East Boston, MA	3,152.0	51.2	-19.22	1.86	-78
Northern Bank & Trust Co.	Woburn, MA	1,339.5	46.3	14.13	3.94	-21
Bankwell Bank (BWFG)	New Canaan, CT	1,208.3	43.3	36.20	4.19	-48
Berkshire Bank (BHLB)	Pittsfield, MA	7,504.0	37.4	71.65	0.70	21
Lowell Five Cent Savings Bank	Lowell, MA	969.4	37.4	37.71	5.32	113
<b>Northeast aggregate</b>			<b>3,449.0</b>	<b>20.14</b>	<b>0.99</b>	<b>10</b>
<b>Industry aggregate</b>			<b>56,094.3</b>	<b>16.38</b>	<b>0.66</b>	<b>6</b>

Data compiled Sept. 14, 2015.

Based on regulatory filings for the quarter ended June 30, 2015.

Analysis limited to currently operating banks and thrifts headquartered in the Northeast region. States include Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont.

\* Represents the balance of loans for the construction of one- to four-family residential properties as a percentage of total loans and leases. Total loans and leases include loans held for sale.

Source: SNL Financial

