



The Commonwealth of Massachusetts
Department of the State Treasurer
State House
Boston, Massachusetts 02133

Steven Grossman
Treasurer and Receiver General

February 18, 2014

The Honorable Deval Patrick, Governor
Commonwealth of Massachusetts
Executive Office
State House
Boston, Massachusetts 02133

Dear Governor Patrick:

Your approval is respectfully requested under Chapter 29, Section 34 of the General Laws, as to my designation of the enclosed list of banks and state depositories.

This list of depository banks is comprised of all national banks and state banks or trust companies lawfully doing business in the Commonwealth. The exclusions are those banks which do not meet the "well capitalized" or "adequately capitalized" provisions of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA), or any institution with a rating less than satisfactory under the Community Reinvestment Act of 1977, which information is provided by the Massachusetts Office of the Commissioner of Banks, as well as other reporting federal regulatory authorities.

As you know, banks on this list represent varying degrees of credit quality. Each department and agency having decision making authority with respect to banking deposits and relationships should be made aware of the current credit status of their respective bank depository and the implied soundness of that institution.

The Treasury recommends that State agencies and departments consider subscribing to a nationally recognized credit rating service, which the Treasury will supply upon request. Immediate information, covering banking institutions with which State agencies or departments are currently doing business, can be obtained by contacting James A. MacDonald, First Deputy Treasurer, at (617) 367-9333, extension 570.

Sincerely,

Steven Grossman
Treasurer and Receiver General

Enclosure

APPROVED:

Governor

21 February 2014
Date

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Abington Bank
Adams Community Bank
Admirals Bank
Athol Savings Bank
Avidia Bank

**For Additional Credit Analysis
and Financial Information Contact:
James A. MacDonald
First Deputy Treasurer
(617) 367-9333, extension 570**

Avon Co-operative Bank
Bank of America, N.A.
Bank of Canton, The
Bank of Cape Cod
Bank of Easton

Bank of New England
Bank of New York Mellon
Bank of New York Mellon Trust Company NA*
BankFive
BankGloucester

Barre Savings Bank
Bay State Savings Bank
BayCoast Bank
Beal Bank
Belmont Savings Bank

Berkshire Bank
Beverly Cooperative Bank
Blue Hills Bank
BNY Mellon NA
Boston Private Bank & Trust Company

Boston Trust & Investment Management Company
Braintree Co-operative Bank, The
Bridgewater Savings Bank
Bristol County Savings Bank
Brookline Bank

Cambridge Savings Bank
Cambridge Trust Company
Canton Co-operative Bank
Cape Ann Savings Bank
Cape Cod Cooperative Bank

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Page Two

Cape Cod Five Cents Savings Bank
Cathay Bank
Century Bank and Trust Company
Charles River Bank
Chelsea Bank

Chicopee Savings Bank
Citibank NA
Clinton Savings Bank
Colonial Co-operative Bank
Colonial Federal Savings Bank

Commerce Bank & Trust Company
Commonwealth Cooperative Bank
Cooperative Bank, The
Country Bank for Savings
Dean Bank

Dedham Institution for Savings
Eagle Bank
East Boston Savings Bank
East Cambridge Savings Bank
East West Bank

Eastern Bank
Easthampton Savings Bank
Edgartown National Bank, The
Enterprise Bank and Trust Company
Equitable Co-operative Bank

Everett Co-operative Bank
Family Federal Savings, F.A.
FamilyFirst Bank
Fidelity Bank
Fidelity Management Trust Company

Fidelity Personal Trust Company
First Commons Bank, N.A.
First Federal Savings Bank
First Ipswich Bank
First Niagara Bank, N.A.

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Page Three

First Republic Bank
First Trade Union Bank
Florence Savings Bank
Foxboro Federal Savings Bank
Georgetown Bank

Goldman Sachs Bank USA
Granite Savings Bank
Greenfield Co-operative Bank
Greenfield Savings Bank
Hampden Bank

HarborOne Bank*
Haverhill Bank
Hingham Institution for Savings
Holbrook Co-operative Bank
Hometown Bank, A Co-operative Bank

Institution for Savings in Newburyport
Invesco National Trust
JPMorgan Chase Bank NA
Leader Bank, N.A.
Lee Bank

Lenox National Bank
Lowell Co-operative Bank
Lowell Five Cent Savings Bank, The
Mansfield Bank
Manufacturers & Traders Trust*

Marblehead Bank
Marlborough Savings Bank
Martha's Vineyard Savings Bank
Mayflower Bank
Mechanics' Co-operative Bank

Meetinghouse Bank
Melrose Co-operative Bank
Merrimac Savings Bank
Methuen Co-operative Bank
Middlesex Federal Savings F.A.

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Page Four

Middlesex Savings Bank
Milford Federal Savings and Loan Association
Milford National Bank and Trust Company, The
Millbury National Bank
Millbury Savings Bank

Monson Savings Bank
MountainOne Bank*/****
Mutual Bank****
MutualOne Bank
National Grand Bank of Marblehead

NBT Bank NA
Needham Bank
Newburyport Five Cents Savings Bank
North Brookfield Savings Bank
North Cambridge Co-operative Bank

North Easton Savings Bank
North Middlesex Savings Bank
North Shore Bank, a Co-operative Bank
Northampton Cooperative Bank
NorthEast Community Bank

Northern Bank & Trust Company
Northern Trust Company****
Northmark Bank
Norwood Bank
Nuvo Bank and Trust Company

Patriot Community Bank
Pentucket Bank
People's United Bank
Peoples Federal Savings Bank
PeoplesBank

Pilgrim Bank
Pittsfield Co-operative Bank, The
Provident Bank, The
Randolph Savings Bank
RBS Citizens, N.A.

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Page Five

Reading Co-operative Bank
Rockland Trust Company
Rockport National Bank
Rollstone Bank and Trust
S Bank

Salem Co-operative Bank
Salem Five Cents Savings Bank
Salisbury Bank and Trust Company
Saugusbank, A Co-operative Bank
Savers Co-operative Bank

Savings Bank, The
Scituate Federal Savings Bank
Seamen's Bank
Silicon Valley Bank
South Shore Bank

Southbridge Savings Bank
Sovereign Bank
Spencer Savings Bank
State Street Bank and Trust Company
Stoneham Savings Bank

StonehamBank
Stoughton Co-operative Bank
TD Bank NA
Trustco Bank
UniBank for Savings

United Bank
Village Bank, The
Wakefield Co-operative Bank
Walpole Co-operative Bank
Washington Savings Bank

Watertown Savings Bank
Webster Bank NA
Webster Five Cents Savings Bank
Wellesley Bank
Wells Fargo Bank NA

BANK DEPOSIT LIST

As of September 30, 2013, Bank Reporting Date

Page Six

Westfield Bank
Weymouth Bank
Wilmington Trust NA*
Winchester Co-operative Bank
Winchester Savings Bank

Winter Hill Bank, FSB
Wrentham Co-operative Bank

*New addition to list.

**Returned to list, ranking upgraded (none this submission).

***Dropped co-operative/savings from bank name (none this submission).

****Name changed.