

EASTERN BANK CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1427239	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items		2010		
	\$ millions	\$ millions	%chg from prev	
Assets		\$1,106		
Loans		\$854		
Construction & development		\$48		
Closed-end 1-4 family residential		\$383		
Home equity		\$25		
Credit card		\$0		
Other consumer		\$0		
Commercial & Industrial		\$186		
Commercial real estate		\$96		
Unused commitments		\$142		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$0		
Asset-backed securities		\$5		
Other securities		\$0		
Cash & balances due		\$43		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$10		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$11		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$946		
Deposits		\$800		
Total other borrowings		\$136		
FHLB advances		\$7		
Equity				
Equity capital at quarter end		\$160		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$4	NA	
Performance Ratios				
Tier 1 leverage ratio		7.5%	--	
Tier 1 risk based capital ratio		9.2%	--	
Total risk based capital ratio		11.1%	--	
Return on equity ¹		-22.8%	--	
Return on assets ¹		-2.5%	--	
Net interest margin ¹		2.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		315.6%	--	
Loss provision to net charge-offs (qtr)		8125.0%	--	
Net charge-offs to average loans and leases ¹		0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	#N/A	2010	#N/A	2010
Construction & development		0.0%		0.0%
Closed-end 1-4 family residential		0.8%		0.0%
Home equity		0.5%		0.0%
Credit card		0.0%		0.0%
Other consumer		2.4%		0.0%
Commercial & Industrial		0.3%		0.0%
Commercial real estate		0.3%		0.0%
Total loans		0.5%		0.0%