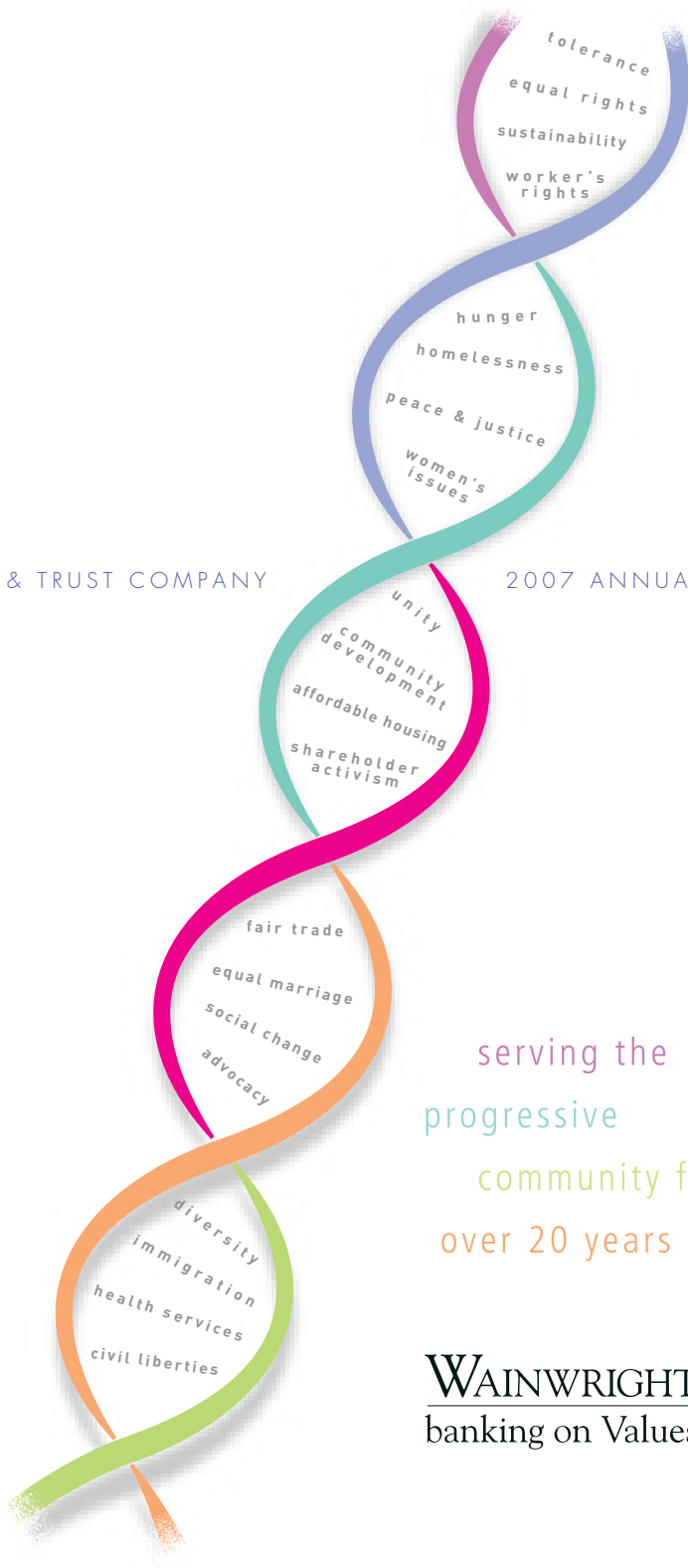


WAINWRIGHT BANK & TRUST COMPANY

2007 ANNUAL REPORT



serving the
progressive
community for
over 20 years

WAINWRIGHT
banking on Values 

From Green Branches to Green Loans

At Wainwright Bank, whether in the course of developing our corporate policies, employee working conditions or our lending practices, all are considered in the context of their environmental impact. We are proud to have built three “green” branches certified by the LEED (Leadership in Energy and Environmental Design) Building Rating System®. Our newest location, scheduled to open Summer 2008 at Ashmont Station in Dorchester, will also seek LEED certification. Housed in a new “transit-oriented design” center, it is part of an innovative new trend to create sustainable communities linked to public transit, a critical issue as transportation emissions are one of the top sources of greenhouse gases.



ASHMONT STATION



NEWTON CENTRE



HARVARD SQUARE



COOLIDGE CORNER

total resources saved

This annual report is printed on a process chlorine-free, recycled paper made with 100% post consumer waste. By using this environmentally-friendly paper, Wainwright Bank saved the following resources:

trees	solid waste	water	energy	greenhouse gases
6 fully grown	281 pounds	2,188 gallons	4 million BTUs	527 pounds

Calculations based on research by the Environmental Defense Fund and other members of the Paper Task Force.

Wainwright Bank & Trust Company is a Boston-based commercial bank headquartered in the Wainwright Bank Building at 63 Franklin Street, Boston, MA 02110-1301
Phone: 617-478-4000 800-444-BANK

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Letter to Shareholders	2
Financial Highlights	5
Consolidated Financial Statements	6-7
Wainwright Bank Online.....	8
Board of Directors and Officers, Shareholder Information.....	inside back cover
Bank Branches and Contact Information.....	back cover

“Wainwright’s DNA is so deeply encoded with the commitment to social justice, you almost forget it’s a bank.”

– Patricia Aburdene,
excerpt from the book
*Megatrends 2010, The Rise
of Conscious Capitalism*

Financial Report

Wainwright Bank & Trust Company (“WAIN”) reported consolidated net income of \$6.0 million for 2007 and diluted earnings per share of \$.71 (\$.76 per basic share). This compares to consolidated net income of \$7.0 million and diluted earnings per share of \$.80 (\$.87 per basic share) for 2006.

Net interest income was \$26.2 million in 2007 compared to \$27.6 million in 2006. During 2007 we continued to generate solid loan growth from all of our loan products including commercial, commercial real estate, and residential mortgages while maintaining our high credit standards. Our average loans outstanding increased \$68 million, or 11%, compared to 2006. At year end the Bank’s loan portfolio was \$713 million. This solid loan growth has been achieved in a highly competitive market without any relaxation of our credit standards. However, we are not immune to the pressures of the yield curve that was inverted for most of last year. Despite the growth in the loan portfolio, especially in higher yielding commercial loans, our net interest yield has declined to 3.13% in 2007 compared to 3.63% in 2006.

To Our Shareholders, Clients and Employees:

For over two decades Wainwright Bank has been a step ahead of the industry with a socially progressive agenda that represents our important second bottom line. Our social justice platform is fueled by a mutually supportive business platform. With over \$900 million in assets, 40,000 accounts, and over a half million transactions per month, we are now the 700th largest bank in the country. And, with \$70 million in equity, the Bank continues to be well capitalized.

Account growth, asset growth, net income – by any of those measures we’ve done well. However, that’s not the only way we judge ourselves. We have become not only an entrepreneurial success story but a catalyst for social change.

During these past 20 years as we have involved our institution in affordable housing, issues of homelessness and the environmental movement, many called our efforts admirable. When we extended our outreach to support of the gay community, issues of civil liberties and the peace movement, many in the business community questioned our judgment but applauded our courage. During this time we have taken many principled yet often lonely steps because we have believed strongly that they were the right thing to do.

continued →

our mission: *With a sense of inclusion and diversity that extends from the mailroom to the boardroom, Wainwright Bank & Trust Company resolves to be a leading socially responsible bank. The Bank is equally committed to all its stakeholders – employees, customers, communities and shareholders. We continue to reaffirm our commitment to remain independent. Seen from the perspective of the continued wave of bank consolidations, this commitment takes on added importance as it provides stability to all our stakeholders.*

 Letter to Shareholders, continued

Wainwright Bank holds true the principle that environmental responsibility and social responsibility are the dual pillars of sustainable business.

Using our distinctive voice, we have advocated on behalf of many constituent groups. Examples include testifying before Congress in support of the Employment Non-Discrimination Act, endorsing the Ceres Principles for environmental sustainability, or presenting a letter to the Massachusetts General Court in opposition to the outlawing of same-sex marriage.

The Bank has launched several dynamic products over the past several years that allow our customers to align their commitments to supporting a just society with where they deposit their money. For example, we offer the Wainwright Bank Equal Exchange CD to help support the pioneering Fair Trade coffee purveyor. The 3-year CD provides a competitive rate of return and is being marketed to over 20,000 Equal Exchange clients nationwide.

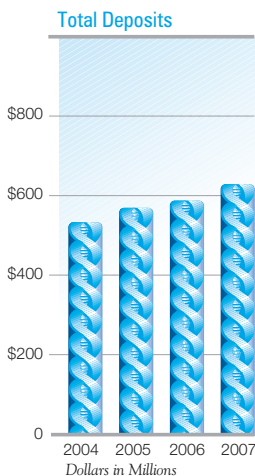
During this time of global climate change crisis, we continue to search for new ways to help our customers save energy as well as providing greater convenience. With *Desktop Teller*, a remote deposit capture service, business and nonprofit clients can electronically transmit deposits of checks from their workplace without having to visit a branch. Not only does *Desktop Teller* help clients reduce their carbon footprint and save them time and money, it greatly expands the Bank's ability to service clients outside the Greater Boston area.

Our environmental commitment is deep and extends well beyond this one product. Wainwright Bank holds true the principle that environmental

responsibility and social responsibility are the dual pillars of sustainable business. We recognize that, though a community bank, the impact of our investments, services and operations ultimately have a global environmental impact. Social justice and human rights are powerfully linked to the health of the environment.

At Wainwright Bank, whether in the course of developing our corporate policies, employee working conditions or our lending practices, all are considered in the context of their environmental impact. We are proud to have built three "green" branches certified by the LEED (Leadership in Energy and Environmental Design) Building Rating System®. Our newest location, scheduled to open Summer 2008 at Ashmont Station in Dorchester, will also seek LEED certification. Housed in a new "transit-oriented design" center, it is part of an innovative new trend to create sustainable communities linked to public transit, a critical issue as transportation emissions are one of the top sources of greenhouse gases. In addition, Trillium Asset Management, an affiliate with over one billion dollars under management, has, through shareholder activism, influenced some of the world's largest corporations to make constructive changes.

Our uninterrupted commitment to social justice issues has created a devoted and passionate customer loyalty. And to acknowledge some of our customer's work, we created the Wainwright Bank Social Justice Award, awarded yearly to people and organizations in recognition of their outstanding contributions to social justice. At our 2007 annual event, we presented the award to Boston Healthcare for the Homeless and the tireless efforts of Dr. Jim O'Connell who has dedicated his life to helping those in need.



Our uninterrupted commitment to social justice issues has created a devoted and passionate customer loyalty.

Supporting affordable housing development is a cornerstone of Wainwright's social justice efforts. Over the last decade the Bank has committed over \$700 million in community development loans for projects ranging from affordable and special needs housing, to homeless shelters and food banks, to health centers and educational institutions. Nonprofit and Community Development lending now comprise more than 50% of the total commercial loan portfolio.

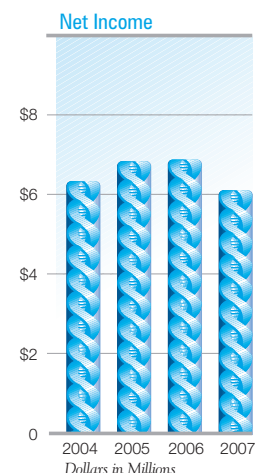
Residential mortgage lending continues to be a strategic product that has become even more important during the current housing crisis. Wainwright Bank has never made subprime loans or provided complex loan products to borrowers who obviously couldn't make the monthly payments. We believe during times like these it's even more important

for our customers to know and trust their banker. As a local community bank we offer a full range of residential mortgage products that meet the needs of our marketplace.

Our comprehensive philanthropic ethic underscores all facets of our organization and is an important component of our social agenda. *Wainwright Bank, A Social Justice History*, attempts to catalog many of our progressive initiatives—a body of work that resembles no other bank in the country.

One of our most unique initiatives is the *CommunityRoom.net*, in which over 200 nonprofits participate. This facility provides a free hosted website and online donation capabilities to any nonprofit customer of the Bank. Donations generated through *CommunityRoom.net*

continued →



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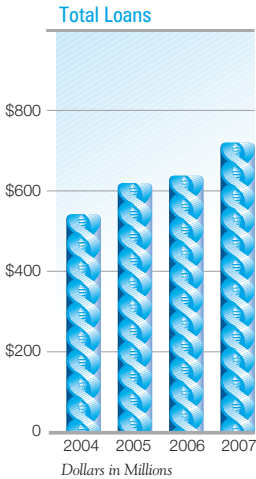
John M. Plukas,
FOUNDER, CO-CHAIRMAN

Robert A. Glassman,
FOUNDER, CO-CHAIRMAN

Jan A. Miller,
PRESIDENT/CEO

Letter to Shareholders, continued

have grown substantially, now exceeding a million dollars annually. One of its unique aspects is the Issues Forum, which features op-ed pieces authored by our clients and others on topics such as homelessness, civil liberties and the war in Iraq. We doubt you'll find another publicly-traded company in the country, much less a bank, that provides this platform.



Wainwright Bank's social justice agenda has become a unifying theme that embraces our mission statement, literature, annual meeting and products while promoting a unique identity to this publicly-traded corporation. Whether it's our newsletter, annual report, website, or annual event, the sharing of our platforms with our over 600 nonprofit clients not only provides value to our nonprofit partners, it becomes a reflection of our underlying mission.

Wainwright Bank has never made subprime loans or provided complex loan products to borrowers who obviously couldn't make the monthly payments. We believe during times like these it's even more important for our customers to know and trust their banker.

In an industry with undifferentiated products, fungible services and commodity prices, we have a distinctive 'brand'. It is this 'brand' that provides the nexus linking our two bottom lines and enables us to blur the boundaries between commerce and conscience.

Success at Wainwright is not only measured through a shareholder's lens, but also by the 22 languages spoken among our employees who are free to



Wainwright Bank Board of Directors

(FROM TOP, L TO R):

James B. Hyman, J. Frank Keohane, Ranne P. Warner, Elliott D. Sclar, Brenda L. Cole, John E. Reed, Charles F. Desmond, James A. Pitts, George Q. Packard, Jr.

bring their whole selves to work each day without prejudice and discrimination.

It is measured by the thousands of people who've benefited from our financing of homeless shelters, food banks, HIV/AIDS services, and environmental protection, to name but a few projects.

It is measured by how we have employed our cultural capital to fight for civil liberties and civil rights.

Our unique brand is seen through the lens of a set of legitimate core beliefs. It is the long-standing commitment to these values that is reflected in our tag line 'banking on Values'.

Thank you for choosing us as your Bank.

Robert A. Glassman
CO-CHAIRMAN

John M. Plukas
CO-CHAIRMAN

Jan A. Miller
PRESIDENT/CEO

financial highlights

2007

For the Years Ended December 31,
Dollars in Thousands (Except for Shares and Per Share Amounts)

	2007	2006	2005	2004	2003
<i>Income Statement Data:</i>					
Net interest income	\$ 26,247	\$ 27,588	\$ 26,937	\$ 24,337	\$ 22,031
Provision for credit losses	700	875	650	350	800
Net security gains (losses)	(307)	206	233	649	875
Other noninterest income	5,427	5,705	5,319	5,508	5,497
Noninterest expense	23,385	22,812	22,497	20,635	20,528
Income before income tax provision	7,589	9,606	9,109	8,860	6,200
Income tax provision	1,553	2,632	2,297	2,479	1,493
Net income	6,036	6,974	6,812	6,381	4,707
Net income applicable to common shares	5,736	6,674	6,512	6,081	4,407
<i>Per Share Data:</i>					
Basic earnings per share	0.76	0.87	0.82	0.81	0.73
Diluted earnings per share	0.71	0.80	0.76	0.74	0.64
Cash dividends declared per common share	0.31	0.28	0.22	0.18	0.13
Dividend payout ratio	39%	29%	24%	20%	16%
Weighted average common shares outstanding	7,559,938	7,672,895	7,966,473	7,481,596	6,043,004
Weighted average diluted shares outstanding	8,560,691	8,693,895	9,008,034	8,580,690	7,538,563
<i>Balance Sheet Data:</i>					
Total assets	913,695	811,690	841,954	759,974	625,088
Investment securities	146,992	123,291	178,655	169,571	130,303
Total loans	713,279	636,499	610,919	537,534	459,858
Total deposits	617,287	581,812	561,507	522,383	455,111
Demand deposits	104,624	95,701	104,301	90,946	81,209
Savings deposits	298,651	263,381	265,410	287,424	253,490
Certificates of deposit	214,012	222,730	191,796	144,013	120,412
Borrowed funds	221,346	158,194	210,981	169,032	119,829
Shareholders' equity	70,814	67,971	65,655	63,940	45,362
<i>Performance Ratios:</i>					
Net interest yield on interest earning assets	3.13%	3.63%	3.78%	3.83%	3.99%
Return on average assets	0.69%	0.87%	0.92%	0.96%	0.81%
Return on average equity	8.60%	10.43%	10.26%	11.07%	11.09%
Nonperforming assets to total assets	0.01%	0.01%	0.00%	0.01%	0.04%
Net charge-offs (recoveries) to average loans	0.01%	(0.01%)	0.01%	(0.05%)	(0.01%)
Loan loss reserve to total loans	1.07%	1.10%	0.99%	1.02%	1.06%

WAINWRIGHT BANK & TRUST COMPANY AND SUBSIDIARIES

Consolidated Balance Sheets

As of December 31,
(Dollars in Thousands)

	2007	2006
Assets:		
Cash and due from banks	\$ 8,783	\$ 11,140
Federal funds sold and money market funds	14,140	11,053
Investment securities (Notes 2 and 6):		
Trading, at fair value	1,113	2,212
Available for sale, at fair value	134,340	110,941
Federal Home Loan Bank (FHLB) stock	9,859	8,458
Other securities, at cost	1,680	1,680
Total investments	<u>146,992</u>	<u>123,291</u>
Loans (Notes 3, 6, 7, and 9)	713,279	636,499
Reserve for credit losses (Note 3)	(7,638)	(6,984)
Net Loans	<u>705,641</u>	<u>629,515</u>
Accrued interest receivable	4,321	3,431
Fixed assets, net (Note 4)	13,301	13,257
Bank owned life insurance (Note 1)	11,048	10,545
Investments in affordable housing (Note 1)	886	1,376
Real estate held for sale (Note 1)	-	293
Other assets (Notes 1, 10 and 17)	8,583	7,789
TOTAL ASSETS	<u>\$ 913,695</u>	<u>\$ 811,690</u>
Liabilities and Stockholders' Equity:		
Deposits (Note 5)	\$ 617,287	\$ 581,812
Borrowed funds (Note 6)	221,346	158,194
Accrued interest payable	1,411	1,126
Other liabilities	2,837	2,587
Total Liabilities	<u>842,881</u>	<u>743,719</u>
Commitments and contingencies (Notes 7 and 9)		
Stockholders' Equity (Notes 1 and 8):		
Preferred stock, Series A-1 convertible, \$1.00 par value, 190,000 shares authorized, issued and outstanding. Liquidation preference aggregating \$3,800,000 at December 31, 2007 and 2006.	190	190
Preferred stock, Series A-2 convertible, \$1.00 par value, 10,000 shares authorized, issued and outstanding. Liquidation preference aggregating \$200,000 at December 31, 2007 and 2006.	10	10
Common stock, \$1.00 par value, 10,000,000 shares authorized; 7,525,437 and 7,229,661 shares issued at December 31, 2007 and 2006, respectively.	7,525	7,230
Additional paid-in capital	53,897	50,807
Retained earnings	11,004	11,651
Accumulated other comprehensive loss	(1,812)	(1,917)
Total Stockholders' Equity	<u>70,814</u>	<u>67,971</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$ 913,695</u>	<u>\$ 811,690</u>

The consolidated financial statements should be read in conjunction with the Annual Report on Form 10-K, the Accountant's Report, and notes contained therein, which are an integral part of the consolidated financial statements.

WAINWRIGHT BANK & TRUST COMPANY AND SUBSIDIARIES

Consolidated Statements of Operations

For the Years Ended December 31,
(Dollars in Thousands, Except Share and Per Share Amounts)

	2007	2006	2005
Interest and dividend income:			
Loans (Notes 3 and 9)	\$ 44,302	\$ 38,473	\$ 32,168
Investment securities	7,174	6,125	6,238
Federal funds sold and money market funds	1,103	1,269	525
Total interest and dividend income	<u>52,579</u>	<u>45,867</u>	<u>38,931</u>
Interest expense (Note 9):			
Deposits (Note 5)	17,381	11,412	6,638
Borrowed funds (Note 6)	8,951	6,867	5,356
Total interest expense	<u>26,332</u>	<u>18,279</u>	<u>11,994</u>
Net interest income	26,247	27,588	26,937
Provision for credit losses (Note 3)	700	875	650
Net interest income after provision for credit losses	<u>25,547</u>	<u>26,713</u>	<u>26,287</u>
Noninterest income:			
Deposit service charges	2,374	2,459	2,715
Investment management fees (Note 14)	1,363	1,289	1,208
Gain on sale of real estate (Note 1)	850	–	–
Bank owned life insurance income (Note 1)	503	449	97
Loan fees (Note 1)	372	311	394
Net security gains (losses) (Note 2)	(307)	206	233
Gain on sale of credit card portfolio (Note 3)	–	6	57
Other	272	985	615
Total noninterest income	<u>5,427</u>	<u>5,705</u>	<u>5,319</u>
Noninterest expense:			
Salaries and employee benefits (Note 12)	13,468	12,890	12,014
Occupancy and equipment	4,000	4,270	3,714
Professional fees	826	801	773
Advertising and marketing	634	549	874
Debit and ATM card expenses	602	601	586
Affordable housing partnership loss (Note 1)	491	699	1,097
Gain on sale of OREO (Note 1)	–	(659)	–
Other (Note 11)	3,364	3,661	3,439
Total noninterest expense	<u>23,385</u>	<u>22,812</u>	<u>22,497</u>
Income before taxes	7,589	9,606	9,109
Income tax provision (Note 10)	1,553	2,632	2,297
Net income	<u>\$ 6,036</u>	<u>\$ 6,974</u>	<u>\$ 6,812</u>
Net income applicable to common shares	<u>\$ 5,736</u>	<u>\$ 6,674</u>	<u>\$ 6,512</u>
Earnings per share (Note 13):			
Basic	\$ 0.76	\$ 0.87	\$ 0.82
Diluted	\$ 0.71	\$ 0.80	\$ 0.76
Weighted average common shares outstanding – basic	7,559,938	7,672,895	7,966,473
Weighted average common shares outstanding – diluted	8,560,691	8,693,895	9,008,034

The consolidated financial statements should be read in conjunction with the Annual Report on Form 10-K, the Accountant's Report, and notes contained therein, which are an integral part of the consolidated financial statements.

At www.wainwrightbank.com you can:

Access personal, business or nonprofit online banking

Pay your bills online

Compare accounts, services and rates

Apply for the best Home Equity Line deal in the Greater Boston area

Visit CommunityRoom.net and make a donation to your favorite charity

Check out The Green Loan™ which provides discounted rates for energy efficient home improvements

This year's upgrades include improved navigation, more detailed product information, real-time online banking transfers and new financial calculators.



Find out what others are saying about Wainwright's social justice initiatives

...and much more!

Board of Directors and Officers

2007 ANNUAL REPORT

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RETAIL BANKING

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CHIEF FINANCIAL OFFICER

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DEVELOPMENT LENDING

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DEVELOPMENT LENDING

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PRIVATE BANKING

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PRIVATE BANKING

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ESTATE LENDING

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CREDIT

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DIRECTOR*

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CREDIT

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VICE PRESIDENT,
INFORMATION TECHNOLOGY

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PROPERTY MANAGEMENT

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BUSINESS DEVELOPMENT

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CONSUMER LENDING

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DIRECTOR

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DEVELOPMENT LENDING

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MARKETING

Mei See Law-Sandson
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CREDIT

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RETAIL BANKING

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COMMERCIAL LENDING

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RETAIL BANKING

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DEPOSIT SERVICES

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RETAIL BANKING

Ramon Marrero
ASSISTANT VICE PRESIDENT,
RETAIL BANKING

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RESOURCES

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RETAIL BANKING

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DIRECTOR

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TECHNOLOGY

Darrell E. Morrill
OFFICER,
INFORMATION TECHNOLOGY

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RESIDENTIAL &
CONSUMER LENDING

Aimé O'Donovan
SENIOR VICE PRESIDENT,
HUMAN RESOURCES

Ethelbert N. Onyeokoro
ASSISTANT VICE PRESIDENT,
RETAIL BANKING

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DIRECTOR

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VICE PRESIDENT,
LOAN OPERATIONS

David C. Pennybaker, Jr.
ASSISTANT VICE PRESIDENT,
COMMERCIAL LENDING

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DIRECTOR

John M. Plukas
CO-CHAIRMAN,
DIRECTOR*

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VICE PRESIDENT,
CONTROLLER

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VICE PRESIDENT,
COMMUNITY DEVELOPMENT
LENDING

John E. Reed
DIRECTOR*

Anthony C. Rizzo
SENIOR VICE PRESIDENT,
RESIDENTIAL & CONSUMER
LENDING

Liliana P. Sanchez
SENIOR VICE PRESIDENT,
RETAIL BANKING

Elliott D. Sclar
DIRECTOR

Christopher W. Scoville
ASSISTANT VICE PRESIDENT,
COMMUNITY DEVELOPMENT
LENDING

Brian J. Slater
VICE PRESIDENT,
COMMERCIAL LENDING

Karen K. Slote
VICE PRESIDENT,
CREDIT

Henri A. Soucy
SENIOR VICE PRESIDENT,
COMMERCIAL REAL
ESTATE LENDING

Mark C. Stevens
OFFICER,
RETAIL BANKING

Edward M. Sugrue
VICE PRESIDENT,
RETAIL BANKING

Sarah K. Temkow
OFFICER,
FINANCE

Timothy W. Tracey
VICE PRESIDENT,
RETAIL BANKING

Steven J. Tromp
SENIOR VICE PRESIDENT,
CHIEF RISK OFFICER

Julie A. Walker
ASSISTANT VICE PRESIDENT,
DEPOSIT SERVICES

Thomas P. Walsh
ASSISTANT VICE PRESIDENT,
RETAIL BANKING

Ranne P. Warner
DIRECTOR

Steven F. Young
SENIOR VICE PRESIDENT,
CONSUMER BANKING

Officers of Heritage Capital Management, Inc.


George Rooks
PRESIDENT

Marybeth R. Breed
VICE PRESIDENT

Richard K. Cloutier, Jr.
VICE PRESIDENT

*MEMBER, EXECUTIVE COMMITTEE

Shareholder Information

SHAREHOLDER & INVESTOR INQUIRIES: All shareholders and investors should direct inquiries to: James J. Barrett, Senior Vice President, Wainwright Bank & Trust Company • STOCK LISTING: Wainwright Bank & Trust Company's common stock is listed on the Nasdaq National Market (Nasdaq) under the symbol "WAIN". • ANNUAL MEETING: Wainwright Bank & Trust Company's Annual Meeting will be at 10 am on Wednesday, May 14, 2008, on the Lower Level of the Wainwright Bank Building at 63 Franklin Street in Boston, Massachusetts. • LEGAL COUNSEL: WilmerHale, 60 State Street, Boston, Massachusetts 02109 • AUDITOR: Vitale, Caturano & Company, Ltd., 80 City Square, Boston, MA 02129-3742 • TRANSFER AGENT: American Stock Transfer & Trust Company, 59 Maiden Lane, New York, New York 10007 • FORM 10-K: Wainwright Bank & Trust Company files an Annual Report on Form 10-K and other quarterly reports with the Federal Deposit Insurance Corporation. These reports are available upon request. • WAINWRIGHT BANK & TRUST COMPANY is a member of the FDIC and an Equal Opportunity Lender. 



newton centre

ashmont station



coolidge corner

harvard square

watertown square

CORPORATE OFFICES

63 Franklin Street
Boston, MA
02110
617-478-4000

DOWNTOWN
CROSSING

63 Franklin Street
Boston, MA
02110
617-526-0170
MON.-FRI. 8:30 AM-4:30 PM

BACK BAY/SOUTH END
STATION

155 Dartmouth Street
Boston, MA
02116
617-927-2200
MON.-THU. 8:30 AM-4:30 PM
FRI. 8:30 AM-6:00 PM
SAT. 9:00 AM-1:00 PM

COOLIDGE CORNER

301 Harvard Street
Brookline, MA
02446
617-739-2010
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-6:00 PM
SAT. 9:00 AM-1:00 PM

JAMAICA PLAIN

687 Centre Street
Jamaica Plain, MA
02130
617-971-9550
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

KENDALL SQUARE

One Broadway
Cambridge, MA
02142
617-498-2500
MON.-FRI. 8:30 AM-4:30 PM

CENTRAL SQUARE

647 Massachusetts
Avenue
Cambridge, MA
02139
617-354-2445
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

HARVARD SQUARE

One Brattle Square
Cambridge, MA
02138
617-354-3616
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

DAVIS SQUARE

250 Elm Street
Somerville, MA
02145
617-628-9700
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

FRESH POND MALL

176 Alewife Brook
Parkway
Cambridge, MA
02138
617-234-2255
MON.-THU. 8:30 AM-4:30 PM
FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

WATERTOWN SQUARE

One Church Street
Watertown, MA
02472
617-926-7588
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

NEWTON CENTRE

1255 Centre Street
Newton Centre, MA
02459
617-969-6330
MON.-WED. 8:30 AM-4:30 PM
THU.-FRI. 8:30 AM-5:00 PM
SAT. 9:00 AM-1:00 PM

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