GOOD ADVANCES
VISION
We embrace our mutuality, culture, and creative spirit to build lasting relationships with our customers, colleagues and communities in pursuit of a better, fairer, more sustainable world.

PURPOSE
We do good things to help people prosper.

VALUES
Integrity  Diversity & Inclusion  Innovation  Commitment  Teamwork

2017 RECOGNITIONS AND AFFILIATIONS

2017 GREENWICH EXCELLENCE AWARDS
CASH MANAGEMENT, OVERALL SATISFACTION LIKELIHOOD TO RECOMMEND / NET PROMOTER SCORE PROACTIVELY PROVIDES ADVICE
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*Pictured on the cover are Eastern senior leaders and several employees who were promoted in 2017*
On April 15, 2018, Eastern Bank will celebrate our bicentennial, not only as America’s oldest and largest mutual bank, but as the bank with the longest history of any headquartered in New England.

Since our founding in Salem, Massachusetts, we have grown to serve individuals and families, nonprofit organizations, municipalities, and businesses small and large throughout Massachusetts, New Hampshire, Rhode Island and beyond, with a growing commitment to support and advocate for the many communities that comprise our market area.

While this unique and special anniversary is an opportunity to celebrate our esteemed past and the many who came before us to help ensure our success over such a long period, we believe it is much more important to use this moment to establish a strong foundation for the next two centuries ahead.

That is why, in the spring of 2017, we launched our Join Us For Good campaign in conjunction with the onset of our 200th year. Join Us For Good has renewed and strengthened our commitment to our purpose, to “do good things to help people prosper,” and highlights the community service, philanthropy and advocacy that are part of our DNA.

We also used this bold campaign to serve as a catalyst for communicating “Our Next 200 Years Agenda,” emphasizing critically important development areas in better serving our customers, colleagues, and communities, while tackling the increasingly complex challenges we are facing amidst a rapidly changing industry and social environment. As outlined in the pages that follow, we have continued to make substantial progress in Innovation, data Analytics, client Delivery, Talent development, and outspoken Advocacy – building blocks that form the foundation of our continued success.

2017 marked a change in our leadership as well, with the ascension of longtime President and Chief Operating Officer Bob Rivers to Chair and CEO, and the appointment of Quincy Miller as President. As a result, we spent the year reinforcing our continued fidelity to the commitments that have made us who we are today: Mutuality; Our Vision, Culture & Values; Growth; Safe, Ethical Business Practices; and Community.

We embrace the things that will change, that need to change, for Eastern to continue to be successful and relevant, including our leadership – which must become more diverse; our sources of growth – which can no longer be just from the ways we’ve achieved it in the past; our client delivery – which must become easier, simpler, and more transparent; our risk appetite – developing
a collective mindset more open to new ideas and approaches; and the actualization of our brand, which must fully reflect our commitments and aspirations.

As we embark upon 2018, we also acknowledge and express our greatest thanks to our over 500,000 customers, our over 1,900 employees, and our many partners and friends throughout our communities for their numerous contributions and support in making 2017 such an outstanding year.

We also express our deepest appreciation to our Boards of Corporators, Trustees, and Directors for their wisdom, guidance, and advocacy. We remember two Honorary Directors who have passed away in the past year, Frederick J. England, Jr. and Martin C. Goldman. We thank retiring Corporator Jeffrey B. Kilgore and retiring Director George E. Massaro. Joining Eastern in 2003, George has served as chair of our Risk Management and Compensation Committees, while serving on several others. In addition to his superior insights and expertise with respect to financial services, few before him on our Board have served with such credibility on such a broad range of subjects, including more recently on innovation. George’s invaluable advice and perspective will be greatly missed.

Our outgoing Lead Director, Wendell Knox, is also deserving of a special acknowledgement. Wendell has served in this role since 2009 and as a Director of Eastern Bank Corporation since 1995. On behalf of all those who have served with him at Eastern, on other boards, and at Abt Associates where he served as President and CEO for 17 years, we thank Wendell for his strong leadership, characterized by his thoughtful insights and steady demeanor.

Accordingly, we celebrate the appointment of Deborah Jackson, President of Cambridge College, as our new Lead Director, the first woman and second person of color to lead Eastern’s Board of Directors. Deborah has served as a Director since 2000 and we are excited to continue to benefit from her business acumen, keen perspective, experience leading some of our area’s most prominent organizations, and deep and extensive connections throughout Greater Boston.

Coincidentally, Deborah is also the personification of the focus of our advocacy work for the coming year, which we have entitled “Advancing Women,” selected in honor of our very first customer, Rebecca Sutton. In 2018, we will advocate for, serve, and donate to causes that address issues related to gender equality, and eliminate the impediments that hold women back from contributing their full potential.

From equity in the workplace and representation among leadership, to equity through education, health care and child care; or even more tragically in terms of combating sexual assault and human trafficking, we will further increase our community service efforts, charitable giving, and outspoken advocacy. It is our hope that by putting a much bigger spotlight on these areas, we can engage partners and achieve greater positive change.

As always, thank you for joining us for GOOD.

ROBERT F. RIVERS  
Chair and Chief Executive Officer

DEBORAH C. JACKSON  
Lead Director

QUINCY L. MILLER  
Vice Chair and President
Business Line Review
Eastern Bank’s Commercial Banking Group is comprised of seasoned and knowledgeable professionals recognized for their ability to offer sound advice and innovative solutions. The talents and dedication of this team have led to industry-leading retention rates and, for each of the past six years, significant growth in our loan portfolio.

In 2017, we experienced 8 percent growth across our Commercial Banking division, originating approximately $1.6 billion in new commercial loans, and generating over $600 million in deposit growth. By aiding businesses, we support the economic growth that creates jobs and economic activity throughout the region.

**COMMERCIAL & INDUSTRIAL LENDING**

Our marketplace, from southeastern Massachusetts to central New Hampshire, remains competitive for commercial and industrial loans. Dedicated to building and deepening relationships across our footprint, we’re fortunate to work with companies like Edelweiss Patisserie of Medford for over 20 years, and to have built a new $28 million relationship with Brady Enterprises in Weymouth.

New customers have contributed to an 8 percent growth in our Commercial & Industrial portfolio, which now totals over $2 billion.

**A FEW OF THE MANY CUSTOMERS WE’RE PROUD TO SERVE**

**Brady Sullivan Properties**

Brady Sullivan Properties specializes in the acquisition, rehabilitation and releasing of distressed properties, and successfully manages a diverse portfolio of 5 million square feet of mill, office, and industrial space, nearly 3,000 residential units, and more than 5,000 condominium conversions throughout New England and Florida. Eastern has been a partner to the company since 2004, providing commercial real estate construction and development financing, and tax credit financing to preserve historic buildings. Brady Sullivan’s deep community involvement and history of charitable giving make them a natural partner for Eastern.

**Morgan Memorial Goodwill Industries**

Since 2010, Eastern has provided New Market Tax Credit financing, working capital, and cash management services to Morgan Memorial Goodwill Industries, a prominent Boston-based nonprofit organization with a mission to help individuals with barriers to self-sufficiency achieve independence and dignity through work. Goodwill annually serves nearly 8,000 low-income, unemployed and underemployed adults in its job training and career services programs, and more than 100 young people in its youth services programs. Morgan Memorial Goodwill Industries has been named one of the Top 100 Women-Led Businesses in Massachusetts by *The Boston Globe Magazine* and The Commonwealth Institute for four consecutive years.

**Wayne Alarm Systems**

Now in its 50th year of operations as a multigenerational, family-owned security systems company, Wayne Alarm has built a reputation for responsiveness and top-quality services. In early 2018, Wayne Alarm became the first customer in our newly formed Security Alarm Lending Group, providing acquisition and working capital financing to help the company’s acquisition of Lexington Alarm Systems. “Eastern’s team of industry sector specialists were true partners in making this happen and I can honestly say that without Eastern’s full understanding of our industry and assistance, the process would have been significantly more difficult,” said Ralph W. Sevinor, President of Wayne Alarm Systems.

*Pictured on page 6: Arthur Sullivan, Partner, Brady Sullivan Properties*
COMMERCIAL REAL ESTATE
The largest component of our commercial loan portfolio is Commercial Real Estate. This team is powered by bankers who are experts in loans to acquire new real estate, refinance properties or start new construction. We have significant experience financing a broad range of real estate developments, including multi-family housing and all types of commercial, industrial and retail development. In 2017, our Commercial Real Estate portfolio increased by 8 percent.

COMMUNITY DEVELOPMENT LENDING
Our Community Development Lending Group’s lenders are well-known and respected throughout the nonprofit community. When it comes to providing construction and real estate financing, underwriting working capital lines of credit, and creating multi-layered leverage loans for both new markets and low-income housing tax credit projects—we have the experts to help. In 2017, our Community Development Lending portfolio increased by 6 percent.

FORESTDALE PARK ASSISTED LIVING
The most gratifying part of our work is helping those who need it most. In July, Volunteers of America Massachusetts (VOAMA) and the city of Malden, Massachusetts held a groundbreaking ceremony for the Forestdale Park Assisted Living & Memory Care Support program. With senior care needs on the rise, Forestdale Park will offer 80 units of high-quality senior housing complemented by innovative and caring programs. Included in the new facility will be an enclosed 18-bed Memory Care Support unit with specialized 24-hour care to individuals struggling with memory disorders. Eastern Bank, along with others, helped fund Forestdale Park, which will open in early 2018.

TREASURY SERVICES
Treasury Services offers a wide variety of products and services that help our business customers efficiently manage their cash flow and protect themselves from fraud. Our product suite includes Remote Check Deposit, Lockbox, Online Banking, Automated Clearing House, and Sweep accounts. Eastern’s Treasury Services are appropriate for most organizations with revenues between $5 million and $100 million. Our cash management experts are available to visit any prospect and help them design an optimum cash management system.

INTERNATIONAL BANKING
International Banking complements our commercial banking services by providing products that help our customers, both retail and corporate, better manage their international needs. Extensive foreign exchange capabilities allow us to assist customers with virtually any need related to the exchange and management of foreign currency. This includes wire transfers, checks, hedging, physical currency, and trading advisory services. We also offer a series of products, such as letters of credit and documentary collections, that ease the process of importing or exporting goods.

GOVERNMENT BANKING
Eastern has the most extensive range of municipal banking products and services among Massachusetts-based banks, offering Depository Services (Coin and Currency), Disbursement Services (Vendor/Payroll), Collection/Concentration Services (Lockbox), Account Reconciliation Services (Positive Pay), and Investment Services (Money Market/Escrow Accounts). Our clients include Massachusetts cities, towns, school districts, and housing authorities, among other government entities.

CAPITAL MARKETS
Eastern’s dealer desk offers a selection of taxable and tax-exempt fixed-income products ranging in duration from seven days to 30 years, providing our clients with unique investment opportunities and expertise typically found in much larger banks. These products include bank liabilities, money market instruments, U.S. government securities and municipal securities.

FINANCIAL INSTITUTIONS GROUP
Behind our Financial Institutions Group is a highly experienced team of professionals committed to serving the needs of community banks, insurance companies and financial service companies across New England. Representative products include image cash letter, coin and currency services, Fed Funds investments, fixed-income investments, reconciliation services and international banking. In total, we provide these services to two-thirds of all community banks throughout New England.
Eastern understands and values the critically vital role small businesses play in strengthening our communities. They are key drivers of job creation and local economic growth. We take small business needs seriously and work to develop and offer products and services that help small businesses grow and thrive.

For the eighth consecutive year, Eastern was the #1 U.S. Small Business Administration (SBA) lender in New England, placing us among the top 12 SBA lenders nationally. Eastern made 942 SBA 7(a) loans in New England totaling more than $63.5 million. These loans created 2,029 jobs and retained 2,733 jobs. In addition, Eastern ranked #1 in the origination of 504 SBA first mortgage loans in New England for the fifth consecutive year with 47 loans totaling $19.5 million.

Shining a Spotlight on Our Business Banking Customers

When Deedee Zgonis’ husband, Yianni, died unexpectedly, she was left with extreme heartache and a restaurant she didn’t know how to run. Thanks to her family, dedicated staff, and her own determination and passion, she was able to continue to build Pizza Bella, a local favorite in Bedford, New Hampshire for more than 25 years.

Though Deedee had learned the business, there remained needs, including a restaurant remodel. As someone who has always been a giving person, regularly sponsoring events and donating food for schools, churches and organizations, Deedee’s friends here at Eastern thought she deserved assistance, and in 2014 we surprised her with a remodeled Pizza Bella.

As a result, Deedee was able to purchase a much-needed pizza oven so she can continue dishing out her family’s pizza to her family of customers. In 2017, Deedee became a familiar face in our advertising.
PRODUCTS AND SERVICES THAT ENABLE DREAMS

At Eastern, we understand people have goals and dreams; we’re those people, too. To address varying circumstances, we offer a wide spectrum of consumer products from deposit accounts of all types to personal loans that include equity and mortgage products—all delivered with high-touch customer service. A successful day for us is helping individuals and families make the most of their money, and their lives.

In 2017, we made significant investments in new locations in Revere, Falmouth and Quincy. We also invested over $1 million in improving our convenience with an “instant issue” debit card program, which allows customers to obtain new or replacement cards at any branch immediately upon request. As a result, our retail checking account balances increased more than 7 percent in 2017.

Our Residential Mortgage team, which introduced a streamlined 30-day application to closing process for home purchase transactions, ended 2017 with a total volume of $460 million. Consumer Lending annual sales experienced a 7 percent increase to $580 million in 2017 and our Home Equity portfolio grew by $32 million, a 4 percent increase.

In 2017, we continued efforts to improve our customer experience, including digitizing our debit card fraud reporting, which reduced the time to resolution for our clients. We also upgraded our loan process to be more efficient by successfully migrating direct lending to a new loan origination platform. This enabled us to eliminate paper loan files by year-end.

Big-Time Innovation with a Smaller Footprint

Increasing our commitment to innovation and serving Gateway Cities, in 2017 we converted a former Fotomat location into Eastern’s smallest-ever standalone branch—a 556-square-foot location in Revere, Massachusetts that rests in the parking lot of one of the state’s busiest shopping plazas. Despite its small footprint, our 93rd branch provides all of the services we have to offer.

At our Revere branch, all teller transactions are handled by virtual bankers using the Talk2Teller machine and the branch’s three staff members who speak a combined six languages. Additional branch technology features include an “instant issue” debit card machine, allowing customers to use their driver’s license to conduct bank transactions without their ATM card, drive-up ATM, free Wi-Fi, and extended hours via Talk2Teller, enabling customers to speak with virtual tellers beyond the bank’s normal business hours.
AMONG THE BIGGEST AND THE BEST

Eastern Insurance is one of the largest insurance agencies headquartered in Massachusetts and the 35th largest property and casualty (P&C) agency in the United States. We offer personal and commercial insurance and employee benefit plans, and represent more than 50 national and regional insurance carriers. Since 1997, Eastern Insurance has completed 41 acquisitions, including two agencies in 2017 and one in early 2018: Chase & Lunt Insurance of Newburyport, Beaulieu Insurance of Amesbury, and Southeastern Insurance Agency of North Dartmouth and Hyannis. These acquisitions brought talented new employees to Eastern Insurance, growing our team of professionals to over 400 people.

In 2017, our year-end premiums exceeded $1 billion, with total revenue of approximately $83 million, a 12 percent increase. We made consistent investments and efforts to further develop our talent in 2017. We trained sales executives to sell both commercial insurance and employee benefits, and trained personal line sales representatives in small business needs.

Banker & Tradesman readers gave Eastern Insurance the Bronze award for Best Insurance Agency in 2017, and The Commonwealth Institute and The Boston Globe Magazine recognized Eastern Insurance President and CEO Hope Aldrich among the Top 100 Women-Led Businesses in Massachusetts. Of the top 35 P&C insurance agencies in the country, Eastern Insurance is the only one that is led by a woman.

PREMIER SOLUTIONS WITH COMMUNITY BANK PERSONAL SERVICE

Eastern’s Wealth Management Team helps high net-worth individuals and business owners maximize and preserve their wealth. Steeped in more than a century of wealth management experience and with $2 billion in assets under management, we are well positioned to offer high-end financial advice and investment solutions with remarkable personal attention.

In 2017, our expert, ethical and credentialed wealth management team provided premier financial planning, portfolio management and fiduciary services through over 1,800 relationships and realized record-high revenue at nearly $18 million, a 9 percent increase over 2016. Also in 2017 we achieved our highest level of new business due to the outstanding teamwork of the entire division in serving our clients, and referral and business partners.

In response to increased interest in indexing solutions, in 2017 we introduced a smart beta solution through our partnership with Dimensional Fund Advisors. This investing solution, which blends active and passive styles of investment management, parallels our own offering. We continue to explore innovative solutions and systems to bring our customers comprehensive, relevant and effective financial opportunities.

Aligning Investments with Values

We recognize that clients increasingly want to align their investments with their values. We provide a comprehensive and customized “impact” solution, grading companies based on measurable performance related to our clients’ values, and divesting companies that fail the screen. We also use the proxy voting process to encourage better corporate behavior, teaming up with Institutional Shareholder Services to leverage our influence over a wider group of shareholders. Finally, we actively seek companies that are making positive change in the world. This three-part strategy – divest harmful companies, engage with companies that can improve their behavior, and invest in positive change – enables our clients to use their investment portfolios for good, without sacrificing their overall financial performance.
Join Us For Good
In 1818, when our country lacked a national banking system and currency, and at a time when very few people had access to a safe place to save and borrow money, our founders joined together because they didn’t think this was right—or smart. In order to grow our then-young country, they understood the need for a greater flow of capital for people to buy homes and start businesses.

These individuals pooled their money and opened the Institution for Savings, which was the third mutual bank in the country and is today known as Eastern Bank, contributing to a healthier economy. It was an early lesson of how doing good is good for business—and an acknowledgment that businesses can do good things for our communities.

While the name has changed, the basic principle of "right and smart" remains at the core of Eastern’s mission today. Not only by offering all people access to fairly priced financial products and services, but more importantly by championing the spirit of social and economic justice and the pursuit of opportunity for all.

We have a 200-year commitment to community service, a three-decade commitment to philanthropy, and an outstanding and diverse group of supportive colleagues.

Our bicentennial is not only an opportunity to honor our unique and esteemed past and the many who have come before us to help make Eastern who we are today, but also to rededicate ourselves to our purpose, our reason for being, the very essence of who we are, what we do, and why we do it—to do good things to help people prosper.

To mark this occasion, in 2017 we launched our new Join Us For Good campaign, which aims to build our brand and our business, highlight our partnership with our customers, colleagues and communities, and to encourage others to join us in doing good throughout Greater Boston and southern and coastal New Hampshire. Instead of steering clear of issues some may consider controversial, we pushed them forward, using a variety of media channels to express our values and spur change.

Through our website, TV ads, billboards, social media initiatives and charitable giving, we spotlight stories of real people doing good and provide opportunities for others to do the same. Our goal is to create a movement that brings together our customers, colleagues and communities as a self-sustaining force for good.

We do this because it is both the “right” and the “smart” thing to do, knowing that a community bank like Eastern can only be as strong as the communities and customers we serve.

Acts of Incorporation document, Essex Register ad, and deposit slip acknowledging Nathan Robinson’s deposit on behalf of Rebecca Sutton. By the end of that first year, the Institution for Savings had 184 customers with total deposits of just over $26,000.
One of the most effective ways we’ve found to elevate the Join Us For Good campaign is through collaboration. Eastern partners with nonprofits, community and business leaders, elected officials, and customers to more strategically contribute to our communities. Our partners guide and connect us to efforts that provide financial assistance to “unbankable” businesses, bolster transitional shelter support, ensure children in need have essential supplies, economically empower women, and positively influence other critical challenges members of our communities encounter.

In 2017, we announced a new Partner For Good: New England icon David Ortiz. Eastern and the baseball hero share a passion for assisting underserved communities, immigrant populations and children in need. To kick off the partnership, Eastern donated $10,000 to the David Ortiz Children’s Fund to provide critical aid to communities impacted by Hurricane Irma. For the partnership announcement, “Big Papi” surprised unsuspecting Eastern customers by coming out of retirement to test his skills as our designated “good teller” as part of a social media video series. Eastern is now the official New England Bank of Big Papi, and David Ortiz will appear at special events and in advertising, community advocacy efforts, social media and more, in both English and Spanish.
BACKING A FATHER’S LOVE AND MISSION TO HELP OTHERS

When Tim Grover’s daughter, Megan, died of a heroin overdose at 26, she had been waiting for an opening at a drug treatment facility. While Megan was waiting, Tim grew frustrated and signed a purchase and sale agreement to buy the vacant Riverside School and adjacent land in Lowell, Massachusetts. He wanted Megan and others struggling with addiction to always have a place to go when needed. Sadly, Megan overdosed just days before he closed on the property.

Heartbroken, Tim continued with his plans to open a residential treatment home for women. Megan’s House opened in September 2015 and by the end of 2017, 36 residents had graduated from the long-term, comprehensive, multifaceted and holistic treatment program.

Tim Grover’s relationship with Eastern began in 2015 with a Heat Loan to Megan’s House. Eastern has also provided lending and treasury services to Tim’s business, Madison Security Group, since 2016. Eastern Bank Charitable Foundation granted Megan’s House $10,000 in 2016 to support its fight against opioid addiction.

Vice President and Branch Manager Thomas “Doc” Doherty has given financial training to residents at the home, teaching them the ins and outs of managing money and balancing a checkbook. He’s even provided assistance in opening bank accounts.

INNOVATIVE SOLUTIONS TO HELP PEOPLE PROSPER

We believe one of the reasons we have the privilege of serving so many small businesses is because we understand them. For example, a major obstacle for early stage businesses is securing capital. In 2016, we introduced the Express Business Loan, which provides working capital of up to $100,000 to small business owners within five minutes. In 2017, more than 1,000 business owners took advantage of this differentiating service, with loans totaling nearly $48 million. One of those business owners was Kevin Hennessey, President of Brabo Payroll.

For about six months, Kevin had been promised he would be granted a loan by another bank. The day he left the security of a job to start a business of his own, he was officially denied a loan. That’s when Kevin contacted Eastern, which approved him for a $100,000 Express Business Loan within minutes, all without him having to enter a branch. Credit scores and business cash flow are considerations in the loan process. And, the funds don’t have to be taken out completely as a loan. Rather, a solution can be built to meet customer needs, such as combining a loan with a line of credit.

“It had been an arduous journey getting from point A to B without any money,” shares Kevin. “The process for getting a loan with Eastern Bank was the easiest thing I have ever done. I didn’t have to send any paperwork, there was no back and forth, everything was handled over the phone and online. I got an email from my accountant saying click here to accept. After three clicks the loan is done. Having working capital allows us to continue to hire, expand, and open new offices.’’
Corporate Social Responsibility
WE SERVE. WE DONATE. WE ADVOCATE.

Being a good corporate partner has become a popular business strategy in recent years. At Eastern, it’s something we’ve done for the last two centuries. Since our inception in 1818, we’ve been about giving back. Philanthropists founded our company—the third mutual bank in the country—to provide people with equal access to a safe place to save and borrow money. They knew it was the “right and smart” thing to do for people and to help the community and country progress.

“Right and smart” remains at the core of our corporate social responsibility mission today, not only by offering all people access to fairly priced financial products and services, but more importantly through the spirit of social justice and the pursuit of opportunity for all. Since 1999, on average, we have given 10 percent of our net income—seven times the national average—to charity each year, which now totals over $110 million. In 2017, the Boston Business Journal named Eastern the 5th most charitable company in Massachusetts.

With a culture rooted in community service, our community involvement extends beyond grant-making. Eastern employees volunteer more time than any other company in the Greater Boston region. That’s not because we mandate that employees serve our communities; we attract employees who want to. When you come to Eastern, you’ll be impressed not only by our customer service, but by our service to community as well.

OUR GIVING EMPLOYEES

The dedication of time and talent by our employee volunteers is inspiring. Though busy with work, family and other obligations, they give countless hours of volunteer service to the communities where they live and work. In 2017, our 1,900+ Eastern employees collectively donated more than 60,000 hours to organizations and causes important to them.

Eastern volunteers giving back during the fifth-annual Celebration of Service, which resulted in more than 2,000 service hours in 2017

Hundreds of Eastern employees and their families volunteered during our fifth-annual Celebration of Service, which runs from the National Day of Service and Remembrance on September 11 through Veterans Day on November 11. Through 58 events and 40 participating organizations, we provided hundreds of volunteers with a variety of dates, times and causes to fit schedules, ages and interests. Our Celebration totaled more than 2,000 service hours—more than doubling our 2016 total. Benefiting organizations included Cradles to Crayons, East End House Pantry, Family Promise of Greater Nashua, Habitat for Humanity, Massachusetts Coalition for the Homeless, Project Citizenship, Rosie’s Place, and Women’s Lunch Place.

EASTERN BANK CHARITABLE FOUNDATION

The Eastern Bank Charitable Foundation serves as the charitable arm of Eastern Bank, contributing to the health and vitality of the communities we serve. In 2017, the Foundation provided over $8 million in more than 2,000 grants. These funds are directed at local efforts to ensure equal access to employment, education, health care, housing, child care, healthy meals and other basic human services.

The largest portion of the Foundation’s funding, over $5 million, is donated via Community Grants to support ongoing grassroots organizations’ programming. We also select a special area of focus each year, one of specific interest to our communities, which we fund through our Targeted Grant program. In deciding upon a Targeted Grant category each year, we consider many factors, such as alignment with our mission, the breadth of work being done within our geographic footprint, and relevance within current public discourse.

Supporting immigrants in our communities was a priority for us in 2017. We granted more than $1.7 million in 178 grants to organizations addressing immigration across Massachusetts, New Hampshire and Rhode Island.
ADVOCATING FOR GOOD

SUPPORTING IMMIGRANTS IN OUR COMMUNITIES

For Eastern, being a business leader is about more than financial achievement. It’s about identifying with our community, bringing people together to address issues we all face, and advocating for change, even when the issues can be politically unpopular.

As fear and confusion escalated in immigrant communities in 2017, Eastern reaffirmed our commitment to helping immigrants succeed and took action—through our grant program and with our voice. Our region depends on New Americans. Without them, the populations of both Massachusetts and New Hampshire would have contracted, instead of grown. New entrants to our country are the engine for our economic and cultural growth—and have been since the earliest days of our country.

Here in New England, many New Americans are our neighbors, our colleagues, our families, and our friends. At Eastern, over half of our employees are the children or grandchildren of immigrants, or are immigrants themselves. In fact, one-in-seven of Eastern colleagues is a New American. Together, we speak 56 languages and dialects.

Targeted Grants weren’t the only way we expressed our advocacy for immigrants in 2017. We partnered with The Boston Foundation, Harvard Pilgrim Health Care and Arbella Insurance to provide financial assistance to local Deferred Action for Childhood Arrivals (DACA) beneficiaries. We also lent our voice when Eastern CEO Bob Rivers joined other business leaders to ask President Trump to preserve the DACA program and called on Congress to pass legislation beneficial to Dreamers.

Recipients of this year’s Targeted Grants were recognized and celebrated at Eastern’s annual Celebration of Social Justice. In addition to recognizing nonprofits for exceptional success in addressing social issues, Eastern posthumously honored Chau-ming Lee for his dedication to serving the immigrant community through his leadership at the Asian American Civic Association.

Community Advocacy Awards

Eastern Bank honored eight regional community leaders with Community Advocacy Awards in 2017. These awards celebrate leaders who have given their time and talent to address vital needs within their communities. Recipients included:

**Jitka Borowick**, Founder of Cleangreen, for personifying the American dream and for her dedication to supporting the Cape Cod community through her volunteer activities and environmental sustainability efforts.

**Jacqueline “Jacqui” Budd**, philanthropist and current Board Chair of Dress for Success Boston, for her tireless work to ensure equal opportunity for all women of Boston.

**Wayne Budd**, former U.S. Attorney for the District of Massachusetts and currently Senior Counsel at Goodwin Proctor LLP, for his lifelong commitment to civil rights, justice and equality for the African-American community.

**Jim Doremus**, Chief Executive Officer of the Concord Family YMCA, for implementing critical support in response to the growing refugee population in Concord, which has the highest immigrant population in the state of New Hampshire.

**Sue Joss**, Chief Executive Officer of Brockton Neighborhood Health Center (BNHC), for her unwavering endeavor to provide healthcare and wellness services to low-income and underserved communities, which include local immigrant populations.

**Jay McManus**, Executive Director of the Children’s Law Center of Massachusetts, for focusing his professional career on advocating for the rights of children, particularly immigrant minors, in the Bay State.

**Sovanna Pou**, Executive Director of the Cambodian Mutual Assistance Association, for his commitment to civic engagement and for being a social justice advocate for the Asian American community in the Lowell area.

**Maria Vertkin**, Executive Director of Found in Translation, for her career-long dedication to social work and launching a nonprofit focused on training and job placement for low-income and homeless bilingual women.
PAYING IT FORWARD ON CITIZENSHIP DAY

Abby Nguyen-Burke’s parents left Vietnam with their family when she was three years old. She lived in a refugee camp for two years in Indonesia and the Philippines before immigrating to the United States, and her parents became U.S. citizens before she turned 16. Today, Abby is a business banker with Eastern, and on a warm and bright Saturday in September, she sat in the center of the Reggie Lewis Center track in Roxbury, assisting strangers with their U.S. Citizenship applications.

“It’s just paying it back, by paying it forward for other immigrants,” said Abby.

Abby joined her Eastern colleagues to volunteer at Citizenship Day, the biggest event of the year for nonprofit partner Project Citizenship, and one event in Eastern’s two-month-long Celebration of Service. Project Citizenship’s mission is to educate immigrants about the benefits of citizenship, and to help eligible, legal permanent residents overcome barriers to naturalization. Since 2011, the organization has assisted more than 18,000 immigrants from 152 countries of origin.

Project Citizenship’s mission resonates with many Eastern employees, including Marina Kryskina, who immigrated to the United States from Russia six years ago and volunteered on Citizenship Day.

“I completed my citizenship application four years ago, and I didn’t know what to do or ask. This is something that I’m very proud of doing. I’m helping people who are where I was four years ago,” said Marina.

In preparation for volunteering with Project Citizenship, Eastern volunteers completed training to learn how to help clients through the rigorous application process. On Citizenship Day, they sat with clients for an hour or more to review answers to each application question. From there, clients received legal review of their application from a volunteer attorney, before stamping and mailing it to the Department of Homeland Security’s United States Citizenship and Immigration Services.

In addition to volunteering and sponsoring Citizenship Day, in 2017 Eastern held citizenship events at our Lynn headquarters and at partner Cambridge College in Lawrence, Massachusetts. Across five events, 35 Eastern volunteers have assisted 75 people from 25 countries, and the Eastern Bank Charitable Foundation has provided $20,000 to Project Citizenship.
STANDING WITH OUR
COMMUNITIES IS THE RIGHT
AND SMART THING WE DO

At Eastern, we believe in breaking down the barriers that stand between people and prosperity. We are long-time advocates of diversity and inclusion. For us, that means embracing people without regard to their race, color, religion, national origin, ancestry, genetic information, gender, marital or family status, sexual orientation, gender identity or expression, age, citizenship, veteran status or disability.

Creating an inclusive environment improves our ability to be innovative, enhances our ability to serve a broader group of customers, supports efforts in building strong ties to our communities and builds strength within our company.

ADVANCING WOMEN

When everyone is treated equally, we can all contribute our best, and we all prosper as a result. That’s why Eastern is a strong advocate for the advancement of women in the workplace. We are committed to eliminating the professional barriers women face, supporting women on boards, and closing the wage gap. Our leadership on women’s equity is visible through our own progressive corporate practices, business community leadership and staunch advocacy.

In 2017, we continued work to increase the number of women on our boards and in leadership positions. Women comprise 66 percent of our total workforce, 48 percent of our officer corps, and 33 percent of our management committee. Our largest subsidiary, Eastern Insurance Group, is run by a woman.

Eastern is committed to and takes action in support of gender pay equity. We’ve testified before the Joint Committee on Labor and Workforce Development on two bills to encourage pay equity and more women on boards of directors in Massachusetts. Our CEO Bob Rivers is a founding member of the Boston Women’s Workforce Council, and Eastern is a leader on behalf of the Center for Women in Business and 2020 Women on Boards, supporting each group to gather and report data as the basis for establishing greater representation of women in leadership in the private sector.

In addition, Eastern was an early signatory to the City of Boston’s 100% Talent Compact, and continues to actively participate each year, pledging to take measurable steps toward eliminating the gender pay gap.

Advertisements in 2017 highlighted Eastern’s longstanding commitment to social justice for all.
In January 2017, when millions of Americans gathered to march in cities across the country to advocate for issues of equality and human rights, Eastern joined the effort. About 75 Eastern employees took to the streets for the Boston Women’s March with an Eastern banner to promote women’s rights and gender equity.

In early 2018, we announced we will commit over $1.5 million to community-based organizations focused on Advancing Women, as part of our annual Targeted Grants program.

**WE STAND WITH THE LGBTQ COMMUNITY, AT WORK AND IN THE WORLD**

An important focus point within our diversity and inclusion efforts is our support and advocacy for the LGBTQ community—here at Eastern and beyond our walls. Seven years ago, we expanded our health insurance to include coverage for gender-related care, including transition-related surgery and supporting services. Our “Equality Under the Blue” employee network meets regularly with senior leadership on issues of importance to our employees and the LGBTQ community and is a visible presence at Pride and other events throughout the region.

Outside of Eastern, we make it known where we stand on LGBTQ issues. We regularly testify at the State Houses in Massachusetts and New Hampshire in support of civil rights protections for people who are transgender. We were the first company in the country to sign GLAD’s amicus brief that asked the U.S. Supreme Court to strike down the Defense of Marriage Act (DOMA). And, when President Donald Trump signed a directive banning transgender military recruits, we launched a billboard stating, “Good salutes all those who serve our country. All.” The letters in “All” represented the colors of the transgender pride flag.

For the fifth consecutive year, we earned a perfect score of 100 percent on the Human Rights Campaign (HRC) Foundation’s 2018 Corporate Equality Index, a nod to our corporate policies and practices related to LGBTQ workplace equality. In 2017, Nancy Stager, our Director of Human Resources and Charitable Giving, co-chaired the HRC New England Gala.

Along with leaders from Google and Harvard Pilgrim, Stager is also a co-chair of the Massachusetts Business for Freedom Coalition in support of Freedom for All Massachusetts’ work to preserve non-discrimination protections for transgender people in public places.

In addition, Eastern is a founding member of the Massachusetts LGBT Chamber of Commerce, working to promote opportunities for LGBT-owned and allied businesses, corporations and professionals.

**REIGNITING GATEWAY CITIES AND UNDERSERVED COMMUNITIES**

Ten years ago, we stopped opening branches in places that didn’t need us, and started opening branches in places that did. In 2008, we were the first bank to open a new branch in Chelsea in over a decade. In 2011, we were the first bank to open a new branch in Lawrence in 23 years. In 2017, we opened a branch in Revere and invested in a new branch location in Quincy. In 2018, we’ll open a branch in Roxbury as part of a coordinated effort to help the neighborhood and local businesses prosper, making Eastern the first bank to open a new branch in that community in more than 20 years.

As a community bank, our success depends upon a vibrant and prosperous community. We are committed to opening our doors and investing in underserved communities that are hungry for growth. Today, Eastern has locations in 12 of the 26 “Gateway Cities” throughout the Commonwealth. Gateway Cities are midsize urban centers that were once home to industries that offered residents good jobs and a “gateway” to the American Dream. Though manufacturing jobs slowly disappeared from these communities, changing social and economic forces have positioned Gateway Cities to once again serve as growth engines in regional economies across the Commonwealth.¹

Our commitment to Gateway Cities goes beyond opening new branches. Across Massachusetts, we’ve helped create public-private partnerships with local governments, nonprofits and other companies to help local businesses and residents prosper. As a founding member of The Lawrence Partnership, in 2014 we joined three other financial institutions to establish the Lawrence Venture Fund, a $1 million loan pool to serve “unbankable” businesses in Lawrence on their pathway to bankability. That $1 million is now $2.5 million and the loan pool alone has helped create more than 100 jobs.

Leadership on Gateway Cities earned CEO Bob Rivers a 2017 Gateway Cities Champion Award, presented by MassINC.

DOING OUR PART FOR THE ENVIRONMENT

Living in a world with a rapidly growing population that challenges our natural resources, Eastern is working to improve our sustainability policies, procedures and performance to ultimately maintain an energy-sustainable business. Our Sustainability Network was organically launched in 2009 by employees concerned about environmental health and sustainability.

In 2017, Eastern’s Sustainability Network introduced a commuter subsidy pilot program when there became a shortage of parking spaces at our Lynn headquarters. The pilot increased the transit benefit by $90 per month with the requirement that participating employees relinquish their parking passes. The increased benefit doubled the number of employees taking public transit to work and reduced the number of parking spaces required. According to partner North Shore Transit Management Association, it is very difficult to change individual behavior regarding commuting, and anything over a 5-10 percent increase in the number of public transit commuters is a superior result.

VALUING OUR VETERANS

Eastern deeply values and respects the sacrifices of our veterans and their families. We also believe that veterans—shaped by the service and sacrifice they make while serving our country—make great employees and great citizens. Our Military Veterans and Families Network, which leads our contribution to the veteran community, is made up of 25 Eastern employees. We are passionate about supporting veterans and their families as they return to civilian life. In addition to our commitment to hiring and training military veterans, Eastern supports veterans through both philanthropic investments and advocacy. We proudly partner with Massachusetts Fallen Heroes, Veterans Legal Services and the New England Center for Homeless Veterans to advance their work on behalf of veterans.

In 2016, we donated $50,000 to UMass Lowell’s Office of Veterans Services for The Veterans Fund, which provides zero-percent loans to student-veterans facing financial crises. UMass Lowell has the largest population of student-veterans among colleges and universities in Massachusetts. We also gave $25,000 to UMass Boston for the Veterans Center of Excellence to fund space renovation, furnishings, supplies and equipment, and donated $10,000 to Middlesex Community College to help veterans transition from military service to higher education.

Beyond our financial contributions, Eastern representatives testified at a public hearing advocating for improved training and certification for Veterans Service Officers across Massachusetts. At a recent management meeting, Giselle Sterling, the first woman and Latina to serve as Commissioner of Veterans Services for the City of Boston, shared her firsthand experiences with us.

For our strong commitment to veterans and their families, in 2017 Eastern CEO Bob Rivers was recognized with the Navy SEAL Special Warfare Operation Chief Petty Officer Kevin A. Houston Award at the Massachusetts Fallen Heroes’ 7th Annual Memorial Dinner. And, Eastern President Quincy Miller received the Corporate Champion award from the Veterans Legal Services (VLS), which promotes self-sufficiency and financial security for homeless and low-income veterans through free and accessible legal services.
In Boston, where wealth and income inequality are greater than any other U.S. city, the Eastern Bank Charitable Foundation launched the Business Equity Initiative (BEI) to help accelerate the growth of local enterprises of color and increase job opportunities and wealth creation in our neighborhoods. The envisioned outcomes are stronger balance sheets, expanded and deeper supplier relationships, job creation for residents of color, and the potential for greater civic engagement by owners of color and their workforce.

BEI supports minority-owned businesses by leveraging Eastern’s networks and philanthropic dollars and by providing enterprises with trusted strategic advisors, operational support, growth capital and market access. Initially, BEI is focused on Black and Latino businesses as research identifies these communities are where inequities and the wealth gap are greatest. Inaugural BEI participating enterprises, which joined July 2017, are Advoqt, The Bay State Banner, Catalyst Ventures, Comfort Care Transportation, Done Right Building Services, KT&T Distributors, Lancaster Packaging, RTD Logistics, Taino Consulting Group and United Housing Management. Business owners are putting into action the strategic growth plans developed in partnership with their strategic advisors, and experiencing immediate impact. We welcomed our second cohort of participating enterprises in February 2018.

In an effort to significantly expand corporate procurement opportunities, BEI has partnered with the Greater Boston Chamber of Commerce (GBCC). Eastern is an inaugural member of the GBCC’s Pacesetter Initiative, which works to advance economic inclusion through expanded access to corporate procurement opportunities for minority business enterprises. Comprised of large and midsize corporations and anchor institutions (e.g., colleges and hospitals), Pacesetters champion local supplier diversity by committing to increasing their supplier diversity spends in number of contracts and dollars. Eastern has committed to doubling our supplier diversity spend by the end of 2018.

The three “C’s” of Capacity, Capital and Contracts, combined with two other important “C’s” - Commitment and Collaboration - are what we believe make this initiative different and positioned for success. We are seeking partners to build on our initial commitment of $10 million.

BEI continues to seek Black and Latino business owners positioned for and desiring extraordinary growth. Eligibility requirements and application can be accessed at easternbank.com/BEI.
Our Next 200 Years Agenda
2018 is a celebratory year at Eastern—we’re turning 200! It’s a remarkable achievement when you consider that only a handful of New England companies have reached this milestone. We strongly attribute this endurance to our unique ability to continuously adapt to the times and to our customers’ needs.

Looking ahead to what we call “Our Next 200 Years Agenda,” we’re concentrating on steps that will enable us to serve more people, businesses and communities for many more generations. At the heart of these efforts is a focus on Innovation, Analytics, Delivery, Advocacy and Talent. By embracing these five elements we hope to continue to earn our customers’ business and to keep advancing positive change in the communities we call home.

LEADING INNOVATION FOR INDUSTRY

Technology has made our world a fast-paced place to live with increasing customer expectations to match. Three years ago we created Eastern Labs to develop financial technology solutions people seek. One of our first products was the Express Business Loan. Forget waiting days or weeks for capital as this loan platform provides up to $100,000 to small business owners within five minutes of starting the application process.

In May 2017, Numerated Growth Technologies, Inc. (Numerated) launched as a spinoff from Eastern Labs. Numerated provides a platform for banks that enables loans to be made in real-time by digitizing the entire application process. This saves customers and banks time and reduces loan transaction costs. Several partners and investors, including Eastern, support the growth of Numerated, enabling our industry-leading solution to reach more businesses and help banks grow by making more loans.

APPLYING ANALYTICS TO DECISION MAKING

At Eastern, we are constantly challenging ourselves to be better, faster and smarter as an organization. This rigorous and dynamic mindset and subsequent actions are beneficial to us and to our customers. Driving our decisions around products, services, risks and opportunities are analytics, which are augmented by our in-depth financial experience and market knowledge.

When our data talks we listen. We’ve used analytics to prevent debit card fraud, identify and rectify glitches in our mobile and online platforms, learn more about our customers so we can build the products they need, and more. Analytics also provide us with real-time insights into our performance, which guides our planning for the next week, month and quarter.

NUMERATED

In May 2017, Numerated Growth Technologies, Inc. (Numerated) launched as a spinoff from Eastern Labs. Numerated provides a platform for banks that enables loans to be made in real-time by digitizing the entire application process. This saves customers and banks time and reduces loan transaction costs. Several partners and investors, including Eastern, support the growth of Numerated, enabling our industry-leading solution to reach more businesses and help banks grow by making more loans.
One of the Best Places to Work
Because of the People
Who Work Here

At Eastern, we believe embracing the similarities and differences of people, cultures and ideas makes us stronger. The more experiences, points of view and insights we include within our company, the better and more innovative service we can extend to our diverse customers and communities.

Over the past 15 years we’ve placed great importance on diversity and inclusion, maturing from a Board comprised of 92 percent white males to a Board now consisting of over 40 percent women, people of color and members of the LGBTQ community. Today 66 percent of our total workforce is women, 20 percent of the employee population is minorities, and over 50 languages and dialects can be heard across our branches and offices.

We have been publicly recognized for our diverse and inclusive work environment. In 2017, Eastern was honored by Get Konnected as one of Greater Boston’s 15 companies with the most gender and racially diverse boards. And, we received the Leadership for Diversity and Inclusion Award from the Commonwealth of Massachusetts Asian American Commission.

While proud of our progress and recognition, and appreciative of the honors, we know we have more work to do and will continue to push hard to further expand our diversity and inclusion initiatives.

IMPROVING DELIVERY TO CUSTOMERS

Continuously improving the customer experience is a priority at Eastern, where exceptional customer service has always been a differentiator. In 2017, we accelerated financial training for our service teams, guiding them to better understand customer needs and equipping them to recommend the best products to meet individual requirements. For us, it’s about more than just one product or service. It’s also about analyzing situations and delivering advice that leads to successful outcomes for our customers.

As customer needs advance and change, so do we. In 2017, we initiated a Customer Experience (CX) Council, comprised of a cross-functional team that works to improve the customer experience. We’ve aimed to make banking simple, convenient, fast and transparent. This includes a unified, centralized loan origination platform to further speed loan processing, redesigned and digitized branches, voice biometrics, and a new online and mobile banking platform.

BUILDING OUR ADVOCACY PLATFORM

While we offer innovative products and services our customers desire, we’ve heard they choose to bank with us for much more. Over the years, we’ve strived to be relied upon as a community bank with a conscience—one that is willing to advocate for solutions to social issues facing our neighbors and ourselves.

In 2017, we renewed our advocacy for legal protection for transgender people, pay equity for women in the workplace, making zero-percent loans available to student veterans facing crisis, and more. Reaffirming our commitment to help immigrants prosper, in 2017 Eastern granted more than $1.7 million in 178 grants to organizations addressing immigration across Massachusetts, New Hampshire and Rhode Island.

DEVELOPING THE BEST TALENT

Good talent means being smart and having insights gained from diverse life experiences. This combination helps us better understand how to best serve our communities. We think our employees are the best—and we know they like working here, too. For the 10th year in a row, in 2017 Eastern was named one of the “Top Places to Work” in Massachusetts by The Boston Globe.

In 2017, we celebrated 173 employees with 25 or more years of service at Eastern. We have a total of 303 employees with 20 or more years of service, and our average tenure is 11 years.

The Boston Globe
TOP PLACES TO WORK
2017
2017 was a record year for Eastern in many respects. Our net income reached an all-time high of $86.7 million, almost 40 percent higher than that generated in 2016, exceeding our previous record in 2011. Total assets vaulted past the $10 billion mark and ended the year just shy of $11 billion.

Loans, deposits and capital levels also all set record highs with loans ending the year at $8.2 billion or 7 percent above 2016; deposits were $8.8 billion, up 8 percent from 2016; and capital exceeded $1.3 billion, or 6 percent above 2016 levels. Our loan credit quality remained stellar with very low loan losses of .02 percent and non-performing assets below $20 million, leading measures among both national and local banks.

Eastern took advantage of rising interest rates and a very strong local economy to generate these record results. The company’s net interest income (the difference between interest earned on loans and investments less interest paid on deposits and other funding sources) was $338.5 million, or $44.9 million above 2016, as higher interest rates on loans and investments exceeded higher costs on deposits and other funding. Our net interest margin improved to 3.65 percent from 3.33 percent in 2016 and was in the top 15 percent of our selected peer group.

Although we had strong lending volumes in all our businesses, our Commercial Banking Group had an exceptional year as commercial loans increased from $5.0 billion to $5.4 billion, or 8 percent. Our commitment to Small Business remains as strong as ever, with loan growth of 13 percent, and we were once again ranked the #1 SBA lender in New England.

Many of our other businesses had very successful years as well. Total premiums written by Eastern Insurance Group exceeded $1 billion for the first time, resulting in record revenues of over $80 million, up 12 percent from 2016, supported by two insurance agency acquisitions completed during 2017, with a third deal completed in January 2018. Eastern Wealth Management saw investment management fees increase 8 percent to $17.6 million. Our retail businesses, both consumer lending and our branch-based deposit groups, had outstanding years as well.

We leveraged our existing platforms to generate these great results with expenses of $389.4 million, which was up 6 percent from 2016. We are starting to experience benefits from many of our investments in technology and people over the last few years. We had a successful roll out of new online mobile products, new commercial and consumer lending origination systems, and more sophisticated data analytics that will allow us to comply with stress testing and regulatory requirements now that we exceed $10 billion in assets.

These record results were in spite of a higher tax charge of approximately $7.2 million to comply with the Tax Reform Act enacted in December 2017. We expect the Tax Reform Act to lower our future tax rate and add to earnings in 2018 and beyond.

As a mutual institution, our capital base is critical to our health and future success. We added $75.6 million through retained earnings in 2017 and ended the year with over $1.3 billion in capital. Our capital ratios far exceed the bank regulatory minimums and we meet the “well-capitalized” standards set by our regulators. In addition, our balance sheet is extremely strong with excellent loan quality, ample liquidity and robust capital levels.

We were very pleased with these record results in 2017 and would like to thank our over 1,900 Eastern colleagues for making them happen. We believe we are well positioned for continued success and look forward to achieving new highs in 2018.

JAMES B. FITZGERALD
Vice Chair
Chief Financial Officer &
Chief Administrative Officer
## EASTERN BANK CORPORATION

### CONSOLIDATED BALANCE SHEETS

**FOR THE YEARS ENDED DECEMBER 31**

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>$96,541</td>
<td>$79,929</td>
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<tr>
<td>Other short-term investments</td>
<td>214,612</td>
<td>24,821</td>
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<tr>
<td>Cash and cash equivalents</td>
<td>311,153</td>
<td>104,750</td>
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<tr>
<td>Trading securities</td>
<td>46,791</td>
<td>51,663</td>
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<tr>
<td>Securities available for sale</td>
<td>1,504,810</td>
<td>1,207,596</td>
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<tr>
<td>Loans held for sale</td>
<td>2,354</td>
<td>2,038</td>
</tr>
<tr>
<td>Loans and leases, net of allowance for credit losses of $74,111 in 2017 and $70,188 in 2016</td>
<td>8,153,986</td>
<td>7,635,838</td>
</tr>
<tr>
<td>Federal Home Loan Bank stock, at cost</td>
<td>24,270</td>
<td>15,342</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>73,725</td>
<td>75,125</td>
</tr>
<tr>
<td>Bank-owned life insurance</td>
<td>76,161</td>
<td>73,834</td>
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<tr>
<td>Goodwill and other intangibles, net</td>
<td>373,042</td>
<td>362,980</td>
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<tr>
<td>Deferred income taxes, net</td>
<td>28,205</td>
<td>69,757</td>
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<tr>
<td>Rabbi trust assets</td>
<td>70,924</td>
<td>70,930</td>
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<tr>
<td>Other assets</td>
<td>207,652</td>
<td>131,256</td>
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<tr>
<td>Total assets</td>
<td>$10,873,073</td>
<td>$9,801,109</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES AND RETAINED EARNINGS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demand</td>
<td>$358,817</td>
<td>$376,686</td>
</tr>
<tr>
<td>Savings</td>
<td>1,033,520</td>
<td>978,947</td>
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<td>Interest checking</td>
<td>270,030</td>
<td>133,274</td>
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<tr>
<td>Money market investment</td>
<td>6,777,091</td>
<td>6,326,432</td>
</tr>
<tr>
<td>Time</td>
<td>294,713</td>
<td>339,666</td>
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<tr>
<td>Time - $250,000 and over</td>
<td>81,281</td>
<td>33,945</td>
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<tr>
<td>Total deposits</td>
<td>8,815,452</td>
<td>8,188,950</td>
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<tr>
<td>Borrowed funds</td>
<td>526,505</td>
<td>154,331</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>200,602</td>
<td>202,901</td>
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<tr>
<td>Total liabilities</td>
<td>9,542,559</td>
<td>8,546,182</td>
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<tr>
<td><strong>Retained earnings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accumulated other comprehensive income, net of tax:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrealized appreciation on securities available for sale</td>
<td>9,212</td>
<td>4,971</td>
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<tr>
<td>Funded status of defined benefit post-retirement plans</td>
<td>(57,704)</td>
<td>(42,353)</td>
</tr>
<tr>
<td>Total retained earnings</td>
<td>1,330,514</td>
<td>1,254,927</td>
</tr>
<tr>
<td>Total liabilities and retained earnings</td>
<td>$10,873,073</td>
<td>$9,801,109</td>
</tr>
</tbody>
</table>

Eastern Bank Corporation’s audited financial statements are available at easternbank.com.
### EASTERN BANK CORPORATION
#### CONSOLIDATED STATEMENTS OF INCOME

#### FOR THE YEARS ENDED DECEMBER 31

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST AND DIVIDEND INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, including fees</td>
<td>$304,601</td>
<td>$266,895</td>
</tr>
<tr>
<td>Trading securities</td>
<td>$748</td>
<td>$853</td>
</tr>
<tr>
<td>Taxable securities available for sale</td>
<td>$28,157</td>
<td>$21,718</td>
</tr>
<tr>
<td>Tax-exempt securities available for sale</td>
<td>$9,100</td>
<td>$6,265</td>
</tr>
<tr>
<td>Federal funds sold and other short-term investments</td>
<td>$2,800</td>
<td>$3,463</td>
</tr>
<tr>
<td><strong>Total interest and dividend income</strong></td>
<td>$345,406</td>
<td>$299,194</td>
</tr>
</tbody>
</table>

| **INTEREST EXPENSE:** |               |               |
| Deposits              | $4,236        | $5,086        |
| Borrowed funds        | $2,656        | $534          |
| **Total interest expense** | $6,892       | $5,620        |

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net interest income</strong></td>
<td>$338,514</td>
<td>$293,574</td>
</tr>
<tr>
<td>Provision for allowance for credit losses</td>
<td>$5,800</td>
<td>$7,900</td>
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<tr>
<td><strong>Net interest income after provision for credit losses</strong></td>
<td>$332,714</td>
<td>$285,674</td>
</tr>
</tbody>
</table>

| **NONINTEREST INCOME:** |               |               |
| Insurance commissions   | $83,147       | $74,369       |
| Service charges on deposit accounts | $26,677     | $24,456       |
| Debit card processing fees | $20,173     | $19,282       |
| Trust and investment advisory fees | $17,642    | $16,262       |
| Interest rate swap income | $4,380       | $7,734        |
| Income from investments held in rabbi trusts | $6,587     | $2,161        |
| Trading securities gains, net | $2,235     | $2,085        |
| Net gain on sales of mortgage loans held for sale | $822       | $1,771        |
| Gains on sales of securities available for sale, net | $11,356    | $261          |
| Gains on sales of other assets | $6,075       | $2,698        |
| Other                   | $18,633       | $18,049       |
| **Total noninterest income** | $197,727   | $169,128      |

| **NONINTEREST EXPENSE:** |               |               |
| Salaries and employee benefits | $229,315   | $222,323      |
| Office occupancy and equipment | $35,773    | $35,893       |
| Data processing             | $44,475      | $37,730       |
| Professional services       | $13,253      | $13,956       |
| Charitable contributions    | $8,701       | $7,012        |
| Marketing                  | $10,922      | $7,983        |
| FDIC insurance              | $3,295       | $4,121        |
| Amortization of intangible assets | $3,488     | $2,908        |
| Other                      | $40,191      | $35,717       |
| **Total noninterest expense** | $389,413     | $367,643      |

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income before income tax expense</td>
<td>$141,028</td>
<td>$87,159</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>$54,331</td>
<td>$24,445</td>
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<tr>
<td><strong>Net income</strong></td>
<td>$86,697</td>
<td>$62,714</td>
</tr>
</tbody>
</table>
**FINANCIAL HIGHLIGHTS**

**FISCAL YEAR ENDED DECEMBER 2017**

**DEPOSIT LEVELS ($BILLIONS)**

- **2015:** 8.1
- **2016:** 8.2
- **2017:** 8.8

**LOAN OUTSTANDINGS ($BILLIONS)**

- **2015:** 7.1
- **2016:** 7.7
- **2017:** 8.2

Deposits ended 2017 at a record level of $8.8 billion. We continue to experience record levels in our checking accounts for Consumers, Businesses and Municipalities, which comprise an industry leading 58 percent of total deposits.

2017 was another very strong year with over $500 million of loan growth. Commercial loan growth was particularly strong.

**CAPITAL LEVELS ($BILLIONS)**

- **2015:** 1.21
- **2016:** 1.25
- **2017:** 1.33

**NET CREDIT LOSSES (% OF LOANS)**

- **2015:** -0.03
- **2016:** 0.04
- **2017:** 0.02

Our capital ended the year over $1.33 billion and is significantly above bank regulatory minimums.

Loan quality has long been a strength at Eastern and 2017 was another outstanding year. Our negligible amount of credit loss continues to be one of the best measures of any bank in the United States.
EASTERN BANK CORPORATION

Chair and Chief Executive Officer
Robert F. Rivers

President
Jan A. Miller

Secretary
Kathleen C. Henry

Vice Chair
Quincy L. Miller

Chief Financial Officer and Treasurer
James B. Fitzgerald

Assistant Secretaries and Assistant Clerks
Mary E. Conway
Susan L. Martin
Norah A. Sullivan

EXECUTIVE COMMITTEE – EASTERN BANK CORPORATION

BOARD OF DIRECTORS – EASTERN BANK

Richard C. Bane
President
Bane Care Management, LLC

Luis Borgen
Senior Vice President
Chief Financial Officer
Vistaprint

Joseph T. Chung
Managing Director and
Co-Founder
Redstar Ventures

Paul M. Connolly
Retired First Vice President
and Chief Operating Officer
Federal Reserve Bank of Boston

William "Mo" Cowan
U.S. Senator (retired)
Vice President, Litigation
and Legal Policy
General Electric Company

Bari A. Harlam
Consultant and Adjunct Professor
The Wharton School,
University of Pennsylvania

Diane Hessan
Founder and Chairman
C Space

Richard E. Holbrook
Chair Emeritus
Eastern Bank

Deborah C. Jackson
President
Cambridge College

Wendell J. Knox
Director and Retired CEO
Abt Associates Inc.

Peter K. Markell
Executive Vice-President of
Administration and Finance,
Chief Financial Officer and
Treasurer
Partners HealthCare System, Inc.

Barry R. Nearhos
Retired Partner
PwC LLP

Robert F. Rivers
Chair and Chief
Executive Officer
Eastern Bank

Paul D. Spiess
Former Chair of the Board
Centrix Bank and Trust,
Chair, Share Outreach, Inc.

TRUSTEES

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Del A. Berrada
Frederick E. Berry
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Robert L. Bradley
Gerard H. Brandi
K. Douglas Briggs
Robert J. Brown
Vanessa Calderón-Rosado
Peter K. Chan
Elyse D. Cherry
Mary C. Chin

Alexander G. Clark
Brenda L. Cole
Christopher B. Cooney
Catherine D'Amato
William H. Darling
Suzanne Fay Glynn
James B. Fitzgerald
Carol N. Fulp
Michael W. Gallagher
Peter H. Gamage
Robert E. Griffin
Rebecca L. Haag
Katherine A. Hesse

George N. Keches
C. Henry Kezer
Antonio Lopez
William E. Lucey
Thomas A. Maddigan
Patricia M. Meservey
Jan A. Miller
Quincy L. Miller
Richard F. Moore
J. Keith Motley
Therese Murray
Judith Nitsch
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Colette A.M. Phillips
Thomas Piantedosi
Joseph B. Reilly
Michael E. Rubin
James L. Rudolph
Michael H. Shanahan
Michael J. Simchik
Scott E. Squillace
Inez Stewart
Kirk A. Sykes
Clayton H.W. Turnbull
Leverett L. Wing
Sherilyn Burnett Young
CORPORATORS

The Corporation consists of the Directors, Trustees and the following Corporators:

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Jessica Andors  Kasey Corendini  Josiane Martinez  Greg A. Sheil
Lincoln D. Andrews  Gregg Croteau  Juliette C. Mayers  Jeffrey N. Shribman
Zamawa Arenas  Yasmin Cruz  Raul Medina  Charles W. Soucy
Evelyn Barahona  Brian T. Dacey  James Meniates, Jr.  Nancy H. Stager
Michael J. Barry  Susan Lee DaSilva  Kenneth R. Michaels, Jr.  Sarah S. Stiles
Leonard M. Bello  Marilyn B. Durkin  Salvatore Migliaccio, Jr.  Daniel J. Sullivan
Scott M. Blagden  Betty Francisco  James B. Miller  Stephen C. Upton
Josefina Bonilla  Louis R. Gallo  Michael J. Miller  Donald P. Uvanitte
Edward M. Breed  Raymond J. Gosselin  Eva Miliona  Warren V. Valente
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Susan J. Byrne  David C. Howse  Kenneth R. Newbegin  Donald M. Westermann
Thomas P. Callaghan  Thomas P. Jaeger  Stephen Rima  Damian W. Wilmot
Nurya Z. Camargo  Mark Jaffe  Enedia M. Roman  Stephen M. Wishoski
Dennis R. Cataldo  Michael E. Kiernan  Betsy G. Rooks  David Zorn
Harry Clark  Richard F. LaCamera  Leslie Saltzberg  Harry Clark

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James C. Callahan, Jr.  Thomas P. Callaghan  Nils P. Peterson  Michael B. Sherman
William F. Collins, Jr.  Laurence B. Leonard, Jr.  Franco J. Peterson
Robert A. Glassman  Stanley J. Lukowski  John A. Plukas  Ira A. Savas
Clark A. Griffith  George E. Massaro  Myechia Minter-Jordan, M.D.

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Daryl A. Hellman  Thomas P. Jaeger  John A. Plukas
Diana M. Cataldo  Stanley J. Lukowski  Ira A. Savas
Leonard H. Chace, Jr.  John A. Plukas  Nils P. Peterson
## EASTERN BANK MANAGEMENT

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chair and Chief Executive Officer</td>
<td>Robert F. Rivers</td>
</tr>
<tr>
<td>Vice Chair</td>
<td>Chief Commercial Banking Officer</td>
</tr>
<tr>
<td>President</td>
<td>Quincy L. Miller</td>
</tr>
<tr>
<td>Vice Chair</td>
<td>Chief Administrative Officer and Chief Financial Officer</td>
</tr>
</tbody>
</table>

### CONSUMER BANKING

**Executive Vice President**
*Barbara J. Heinemann*

**Senior Vice Presidents**
- Ruth P. Bitchell
- Roxann C. Cooke
- Christine L. Danjou
- Laurie A. Hannigan
- Thomas J. Mercuro
- Rana H. Murphy
- Elizabeth J. O’Hara
- Scott D. Stephenson

**Mortgage Lending**
- Senior Vice Presidents
  - John P. Brodrick
  - Paul F. Coveney

**Corporate Call Center**
- Senior Vice President
  - Heather A. Allen

**Consumer Lending**
- Senior Vice President
  *Sujata Yadav*

**Consumer Product Management**
- Senior Vice President
  - Jeremy K. Rabson

**Business Banking**
- Senior Vice Presidents
  - Kristopher Puskar
  - Anna Clune
  - Thomas M. Conaton
  - Ashley A. Irez
  - Charles M. Smith

**INSTITUTIONAL BANKING**

**Corporate, Treasury & Institutional Services**
- Senior Vice Presidents
  - Lisa E. Carbone
  - Karen M. Carbone
  - Melissa S. Skomurski

**Commercial Banking**

**Commercial Banking—Metro South**
- *Brendan P. O’Neill*

**Commercial Banking—Boston South**
- *Thomas J. King
  - Youssef Abdouh
  - Catherine S. Adams*

**New Hampshire Division**
- Senior Vice Presidents
  - *David H. Cassidy
  - Deborah T. Blondin
  - Brian A. Lavoie
  - Matthew J. Sylvia
  - James L. Thompson III
  - Stephen H. Witt*

**Financial Institutions**
- Senior Vice President
  *Mary Ann Jordan*

**Government Banking**
- Senior Vice President
  *Heather L. Tittmann*

**International Banking**
- Senior Vice President
  *Jonathan G. Marcus*

**Private Banking**
- Senior Vice President
  *Carolyn E. Crowley*

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- Senior Vice Presidents
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  - Patricia A. Capalbo
  - Yongmei A. Chen
  - Pamela M. Feingold
  - John E. Marston
  - Christopher W. Scoville

**Commercial Real Estate**
- Senior Vice Presidents
  - Nicholas K. Moise
  - Richard A. Donald
  - Susan A. Feig
  - David B. MacManus

**Capital Markets**
- Senior Vice Presidents
  - James N. Fox
  - John D. Mullin
  - Managing Director
  - Edward M. Stabler

**Community Development**
- Senior Vice Presidents
  - David H. Cassidy
  - Deborah T. Blondin
  - Brian A. Lavoie
  - Matthew J. Sylvia
  - James L. Thompson III
  - Stephen H. Witt

**Commercial & Industrial Lending**
- Senior Vice Presidents
  - Joseph P. Holland
  - Robert A. Barnhard
  - Daniel C. Field

**Managing Director**
- Edward M. Stabler

**EASTERN WEALTH MANAGEMENT**

**Senior Vice Presidents**
- *William J. Walsh
  - Lori B. Evans
  - Julianne S. Lindsay
  - James E. Rich
  - David R. Sawyer
  - Susan K. Syversen
  - Maureen M. Trefry*

**Senior Vice President & Chief Investment Officer**
- Michael A. Tyler

**Managing Director**
- Rose M. Brooks

*Denotes Business Line Leader*
EASTERN INSURANCE GROUP (EIG)

**President and CEO**
Hope A. Aldrich

**EIG–Commercial Lines**
*Executive Vice Presidents*
William F. Gross
James J. Howlett
Frank J. Smith

**Senior Vice Presidents**
Robert C. Alm
Mark D. Bailey
John M. Berksza
Mark J. Bossé
Peter K. Brockway
Joseph T. Carroll, Jr.
David H. Chase, Jr.
William Danielewski
Ann L. DeBiasio
Mikaela DeYoung-Asebrook
Thomas E. Donovan
Timothy P. Doran
Richard E. Eagan, Jr.
John P. Fallon
Lora L. Fitzgerald
Dennis P. Gilligan
Roy T. Graton
Sharon L. Gritzuk
Mark L. Kingston
Jon E. Lien
Timothy J. Lodge
Michelle A. Lord
Deane Morreale
Paul-Michael Quintin
Donald J. Rielly, Jr.
George R. Samoluk
Susan Seifert
Christopher S. Sheppard
James S. Smith
William J. Surette
Donald P. Uvanitte

**EIG–Personal Lines**
*Executive Vice President*
John F. Koegel

**Senior Vice Presidents**
Julie E. DiMeo
Francis R. Doran
Gregory L. Grintchenko
Bruce M. Shapiro

**Eastern Benefits Group**
*Executive Vice President*
Matthew F. Shadrick

**Senior Vice Presidents**
Brian F. Charon
Frederick W. Colman, Jr.
Paul Coleman, Jr.
Charles R. Diamond
Colleen Doherty
Timothy J. Harrington, Jr.
Michael S. Kapnis
Joan A. Marasco
Anthony J. Murphy
Michael B. Uretsky

**Operations**
*Senior Vice President & Operations Director*
Marguerite L. Hartley

CORPORATE SERVICES

**Executive Credit**
*Executive Vice President & Chief Credit Officer*
Daniel J. Sullivan

**Senior Vice Presidents**
Michael Avin
Wendy L. de Villiers
Philip S. Dunn
John P. Farmer
Pete J. Kaznoski
Thomas G. Kinchla
Katerina Papp
Amy M. Tsokanis
Katherine C. Wheeler

**Enterprise Risk Management**
*Executive Vice President & Senior Vice President*
Steven L. Antonakes

**Human Resources & Charitable Giving**
*Executive Vice President*
Nancy Huntington Stager

**Senior Vice Presidents**
Tyrone F. Graham
Paula Murphy-Roux
Edward J. Saras

**Eastern Bank Charitable Foundation**
*Executive Director*
Laura B. Kurzrok

**Foundation for Business Equity**
*Executive Director*
Glenn T. Lloyd

**Legal**
*Executive Vice President & General Counsel*
Kathleen C. Henry

**Marketing & Communications**
*Executive Vice President & Chief Marketing & Communications Officer*
Paul G. Alexander

**Senior Vice President**
Tracy J. Stokes

**Technology**
*Executive Vice President & Chief Information Officer*
Donald M. Westermann

**Senior Vice Presidents**
Julie A. Colarusso
Virginia Daniels
Ashley A. N. Enkana
Craig P. Gardner
Mark T. Leonard
Brian G. Plourde

**Finance**
*Treasurer*
Jillian A. Belliveau

**Senior Vice President & Controller**
David A. Ahlquist

**Senior Vice Presidents**
Mark P. Coryea
John F. Ray

**Operations**
*Senior Vice Presidents*
Kelly S. Bressette
Lorraine M. Benoit
Lynnette L. Lopez

**Audit**
*Senior Vice President & Chief Internal Auditor*
Cheryle J. Leonard

**General Services**
*Senior Vice President*
Thomas E. Dunn

*Denotes Business Line Leader*
EASTERN BANK
BRANCH LOCATIONS

Andover
60 Main Street
Dover, NH
338 Central Avenue
Dracut
431 Central Street
Duxbury
45 Railroad Avenue
Hyannis, MA
375 Iyannough Road
Hyannis, MA
641 Main Street
Keene, NH
372 West Street, Ste. 201
Leominster, MA
285 Central Street, Ste. 216
Manchester, NH
41 Hooksett Road
Marblehead
118 Washington Street
Marion
340 Front Street
Marshfield
1932 Ocean Street
Mashpee
6 Shellback Way
Mattapoisett
29 County Road
Medford
123 Locust Street
Melrose
441 Main Street
Middleborough
175 Campanelli Drive
Nahua, NH
11 Trafalgar Square, Suite 105
Natick
2 South Avenue
Newburyport
17 Storey Avenue
Newton
1255 Centre Street
188 Needham Street
2060 Commonwealth Avenue
Norwell
80 Washington Street
Peabody
Essex Center Drive (Shaw’s)
100 Brooksby Village Drive
300 Brooksby Village Drive
37 Foster Street
Plymouth
36 Main Street
Portsmouth, NH
163 Deer Street
Quincy
63 Franklin Street
731 Hancock Street
Randolph
35 Memorial Parkway
Reading
123 Haven Street
Revere
339 Squire Road
Salem
159 Washington Street
72 Loring Avenue
19 Congress Street
6 Traders Way
Sandwich
6SC Route 6A
Saugus
605 Broadway
466 Lincoln Avenue
Sharon
7 South Main Street
Somerville
250 Elm Street
South Boston
470 West Broadway
Stoneham
163 Main Street
Stoughton
397 Washington Street
Swampscott
405 Paradise Road
Taunton
742 County Street
Tewksbury
1800 Main Street
Wakefield
445 Main Street
Wareham
226 Main Street
Watertown
One Church Street
West Plymouth
71 Carver Road
Westford
203 Littleton Road
Weymouth
1150 Washington Street
Wilmington
370 Main Street
Corporate Headquarters
265 Franklin Street
Boston
(617) 897-1008

EASTERN INSURANCE GROUP LLC LOCATIONS

Acton, MA
153 Great Road
Duxbury, MA
33 Enterprise Street, Ste. 1
Gloucester, MA
4 Railroad Avenue
Hyannis, MA
375 Iyannough Road
Hyannis, MA
641 Main Street
Keene, NH
372 West Street, Ste. 201
Leominster, MA
285 Central Street, Ste. 216
Marshfield, MA
933 Webster Street
Natick, MA
(Headquarters)
235 West Central Street
Newburyport, MA
65 Parker Street
Newton, MA
130 Rumford Ave. Ste. 209
Northborough, MA
155 B Otis Street
Norwell, MA
77 Accord Park Drive, Unit B1
West Plymout, MA
71 Carver Road
Providence, RI
42 Weybosset Street, Ste. 500
Quincy, MA
382 Quincy Avenue
Sturbridge, MA
139 Main Street
Wakefield, MA
100 Quannapowitt Blvd., Ste. 104 & 400

Westwood, MA
291 Washington Street
Wrentham, MA
78 South Street
(800) 333-7234

ANNUAL REVIEW 35
GOOD INVESTS. GOOD ADVISES. GOOD LENDS. GOOD HELPS FEED HUNGRY KIDS. GOOD FUELS THE HUNGRY STARTUP. GOOD HELPS KIDS LEARN TO PAINT AND DANCE. AND REALIZE HOW SPECIAL THEY ARE. GOOD BUILDS BUSINESS. GOOD BUILDS PLAYGROUNDS AND REBUILDS LIVES. GOOD INSURES. GOOD ENDURES. GOOD FIGHTS DISCRIMINATION. GOOD STANDS UP FOR EQUAL OPPORTUNITY. GOOD INNOVATES. GOOD EDUCATES. GOOD ADVOCATES. GOOD HELPS PEOPLE BEAT ADDICTIONS. GOOD PAYS CLOSE ATTENTION. GOOD PAYS IT FORWARD.

THIS IS WHERE I DO

GOOD

Eastern Bank
JOIN US FOR GOOD