

Institutional Overview

Wainwright Bank and Trust Company (NASDAQ:WAIN) is a state-chartered, publicly-traded institution headquartered at 63 Franklin Street in Boston, Massachusetts. Founded in 1987, with \$1 billion in assets and 12 branches serving Greater Boston, is widely recognized as the country’s leading socially progressive bank. It has committed over \$700 million in loans to socially responsible development projects including affordable housing, environmental protection, homeless shelters and immigration services. In 2008, Wainwright was awarded an allocation of Federal New Market Tax Credits providing critical capital to lower income neighborhoods. In 2009 Wainwright received its tenth Bank Enterprise Award from the CDFI Fund of the U.S. Treasury in recognition of its community development lending activities; awards received by the bank have totaled nearly \$2 million.

Details

ID/CERT: 27009
 Deposits: \$696,768,000
 Lending Territory: Greater Boston Massachusetts
 Average LTD Ratio*: 107% of assets of \$913,695.000
 Current CRA Rating: Outstanding
 Previous CRA Rating: Outstanding
 CRA Related Complaints: None
 Management in Support of TBL: Outstanding
 Customer Service Access: Outstanding

Commentary

Wainwright has exhibited a superior condition characterized by an exceptional commitment to social responsibility, a very high measure of asset quality, very strong capitalization and a genuine commitment to the community through various initiatives. Wainwright exemplifies inclusion, diversity and equality in the banking community.

The bank’s theme ‘banking on Values’ and their genuine follow-through in support of this theme, has made Wainwright a corporate leader in societal justice.

On the environmental front, the bank has shown commitment in the areas of internal efficiencies including recycling, energy and paperless options for customers, and participates in LEED® and Energy Star® Programs. The bank has certified two (2) branches. The bank has shown interest in participating in programs that measures the efficiency and improvement of its constituents.

The bank exemplifies eco-intelligent leadership by understanding its connection to the community and the critical role it plays facilitating a successful society. The bank is one of the few in its asset class that is participating in self analysis benchmarking regarding measuring its environmental footprint.

Wainwright is one of the first designated eco-intelligent banks because of its longstanding history of societal stewardship and a ‘commitment to community’ that is unique among its peers.

Eco-Intelligence Matrix

Internal	External
<p>Processes, Policies & Operations Designated triple bottom line (TBL) advisory team</p> <p>Technology communityroom.net™ bank sponsored web access service</p> <p>Products Green Loan™ for energy-efficient home improvements Equal exchange CD program Hybrid vehicle loan program</p> <p>News Wainwright Bank reports strong Q4 Wainwright Bank Receives \$477,474 Award From CDFI Fund</p> <p>Disclosure Global Reporting Initiative (GRI)</p> <p>Recognition SIF Top 10 Green Banking Firms</p> <p>Community Outreach \$9M bridge and a \$1.4M permanent loan for 73 Affordable/ market Jamaica Plain neighborhood \$8,385,000 loan to a Boston based charter school. \$4.2 million commitment to purchase low-income Tax credits that financed the conversion of a vacant school. \$22.2 Million In Financing To The Boston Conservatory \$10.6 Million to Harbor Health Services, Inc.</p> <p>Efficiency LEED® branches (2) Energy Star® Green Lights Program</p>	<p>Special Interests American Civil Liberties Union Oxfam America Gay & Lesbian Advocates & Defenders Union of Concerned Scientists Earthwatch, Inc. Amnesty International AIDS Action Committee Silent Spring Institute</p> <p>Community Engagement Jamaica Plain Neighborhood Development Corporation Massachusetts Housing Partnership Massachusetts Housing and Shelter Alliance Child Care Capital Investment Fund Operation HOPE’s Banking on Our Future Program’s Citizen’s Housing and Planning Association (CHAPA) Greater Boston YMCA’s Partners Council for Training Inc.</p> <p>Education First Time Homebuyer Seminars</p> <p>Innovation & Initiatives</p> <p>External Impact Performance</p>

DISCLOSURE: This evaluation is intended for informational purposes only. This analysis is an overview of the products, services and initiatives provided by the bank or credit union that support its triple bottom line (TBL) perspective of people, planet and profit. Eco-intelligent banks and credit unions are unique in that they facilitate improved practices toward sustainable management through customers and suppliers for the benefit of all. Eco-intelligent banks consider both internal and external TBL impact. ONLY QUALIFIED ECO INTELLIGENT BANKS AND CREDIT UNIONS ARE PROFILED. THIS IS NOT INVESTMENT ADVICE.

*LTD Ratio: This performance criterion assesses the proportion of the Bank’s deposit base that is invested in loans and evaluates its appropriateness determined as an average over a defined period of time.