

Boston Private Bank & Trust Company

COMMITMENT IS EVERYTHING

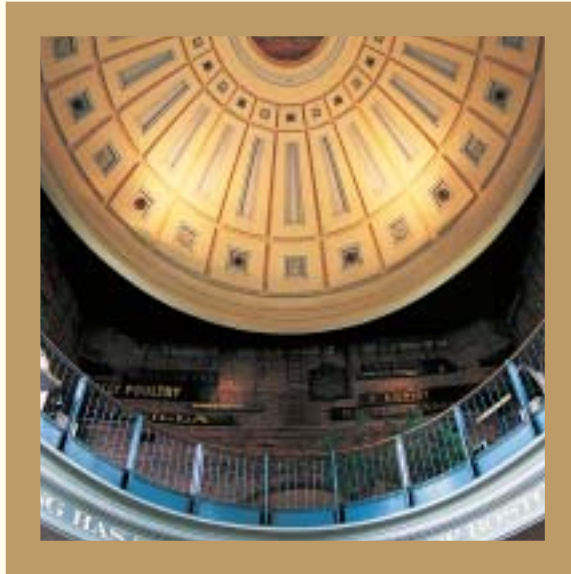
Since Boston Private Bank & Trust Company opened its doors in 1987, our guiding principle has been our commitment to clients. Today, we credit our ability to forge lasting relationships with individuals, businesses and the community to our unwavering dedication to providing exceptional service and support.

No matter what the financial objective may be, Boston Private Bank & Trust Company offers an array of resources and services that can be customized to meet clients' evolving banking needs—whether personal or business related. Highly experienced professionals serve as trusted advisors, providing clients with an exceptional level of personal attention and confidentiality.

Our success is deeply rooted in a long-standing commitment to the quality and tenure of our team. We leverage the talents of seasoned industry professionals who deliver valuable expertise and customized solutions based on each client's specific goals. Our culture of trust, teamwork and empowerment provides our clients with a highly rewarding banking experience.

At Boston Private Bank & Trust Company, our focus has always been—and will always be—our clients' financial strength and security. Our ongoing community investment program is an extension of this commitment. We offer innovative and flexible financing options to support community development initiatives, and actively participate in numerous charitable and philanthropic endeavors designed to improve the quality of life for local individuals, neighborhoods and businesses.

Our reputation for high client satisfaction can be attributed to service excellence across four core offerings: deposit and cash management, residential mortgage, investment management and commercial banking. The following pages demonstrate how the depth and quality of our capabilities and commitment can provide valuable opportunities for each of our clients.



Quincy Market

D E P O S I T A N D C A S H M A N A G E M E N T

Boston Private Bank & Trust Company offers a full array of deposit and cash management services to meet the most sophisticated banking needs, whether personal or business. We ensure that each client benefits from our expertise, accessibility, ongoing personal attention and discretion.

With Boston Private Bank & Trust Company, clients have the flexibility to access their accounts one-on-one with a dedicated relationship manager, by telephone with a client service professional, or through our online banking service. In addition, we provide clients with access to a network of ATMs worldwide.

Deposit management is a comprehensive service that addresses the complex financial needs of individuals and small- to medium-sized businesses, including partnerships, professional service firms

and not-for-profit organizations. Based on an in-depth understanding of each client's specific financial situation, we develop a customized solution that maximizes our clients' cash positions, using the appropriate combination of checking and money market accounts and short-term investments.

For corporate clients, we offer a sophisticated array of commercial banking services combined with a high level of personalized support. Cash management services are tailored to meet specific cash flow cycles and include escrow services, lockbox services, funds transfer services, foreign exchange services and online cash management services.



Beacon Hill

R E S I D E N T I A L M O R T G A G E

For many individuals, a home is one of the most valuable personal assets. Therefore, we believe that a mortgage plays an important role in one's overall financial plan. At Boston Private Bank & Trust Company, we specialize in residential mortgage lending, offering customized solutions to meet a wide variety of financing needs. Whether purchasing a primary residence or vacation home, or refinancing, our clients benefit from an unwavering commitment to personalized service and support. We are dedicated to helping our clients explore appropriate refinancing options and to working carefully to select the terms and features that best meet individual needs.

Our clients benefit from the expertise and one-on-one guidance of a senior lender who carefully assesses each financing option. This relationship enables our mortgage professionals to help select appropriate loan terms and features based on an individual's financial profile. Our innovative mortgage programs and flexible financing options are structured to minimize monthly payments and leverage tax benefits.

Throughout our history, we have viewed mortgage financing as an important way to forge long-term client relationships. We adhere to this principle by delivering an exceptional level of service and a full array of lending options, including jumbo mortgage financing, first-time homebuyer loans, mortgages secured with additional collateral, bridge financing, blanket mortgages and home equity lines at highly competitive fixed and variable rates. At Boston Private Bank & Trust Company, most loans are serviced locally, providing clients with exceptional personal service even after the loan has closed.

Our dedication to first-time homebuyers is an integral part of our commitment to fostering community growth and progress. We provide clients with access to an experienced team of bilingual loan officers who work closely with clients to address their concerns and recommend the most suitable mortgage financing option. Our approach has made us one of the community's leading providers of residential mortgages for low- and moderate-income families.



Leonard P. Zakim Bunker Hill Bridge

I N V E S T M E N T M A N A G E M E N T

We believe that no matter what the market climate is, even the most experienced investor can benefit from the support and guidance of a seasoned investment team.

Our investment management team maintains a steadfast commitment to delivering exceptional service and aligning investment returns with client objectives. Helping our individual and institutional clients grow and manage their wealth is at the heart of what we do.

Our investment management business is structured to enable portfolio managers to work one-on-one with clients while conducting hands-on research. We believe this approach offers our clients a powerful combination of services.

Investment Philosophy

We are committed to investing for the long term. Our experience managing portfolios spans many economic and market cycles. While financial markets change constantly, we adhere to a consistent investment philosophy. As a result, preserving capital and providing individually tailored portfolios remain fundamental to our money management approach.

Portfolio Management

One of the most important components of any investment approach is its asset allocation strategy. We believe that equities should be the primary driver of any portfolio with an allocation

to fixed income based on specific needs, time frames and risk tolerance. Our highly disciplined, active management approach supports this process by individually evaluating potential equity and fixed-income investment candidates, leveraging both internal and external research.

Commitment to the Not-for-Profit Sector

Our investment team manages assets for numerous not-for-profit institutions, and our investment professionals have years of experience helping investment committees and boards achieve their philanthropic missions. Churches, educational institutions, health care agencies, human service organizations and community foundations have all found our experience and focus on specific client needs to be extremely beneficial. Managing assets for not-for-profit organizations is an integral part of our investment management business and serves our individual and corporate interest in philanthropic endeavors.

Trust Services

We provide a full range of trust services for our clients. We understand the numerous benefits a trust can bring to our clients in the areas of privacy and confidentiality.



USS Constitution

C O M M E R C I A L B A N K I N G

Boston Private Bank & Trust Company fully understands that growing and managing a business requires time, energy and a significant amount of capital. For this reason, our commercial banking experts are committed to cultivating long-term relationships with professional service firms, small- and middle-market companies and real estate clients who want a financial partner that will meet their evolving needs. We believe that the foundation of a solid relationship is based on a comprehensive understanding of the needs and long-term vision of our clients. Through an ongoing relationship with a highly experienced banker, clients are connected to the right resources at the right time.

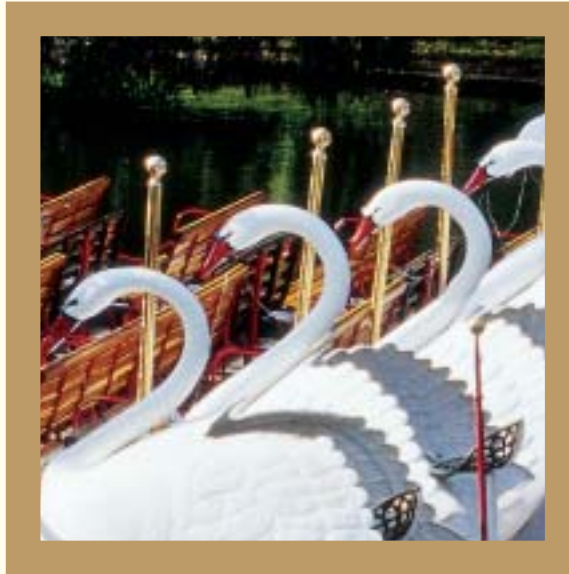
Commercial Loans and Financing

Our commercial clients remain primarily family-owned enterprises, partnerships, professional service firms, not-for-profit organizations and real estate firms. Whether a young, evolving organization looking to finance growth or an established

enterprise seeking experienced financial advice, we offer a full array of loans to meet a variety of needs. The terms and conditions of our loans are not “one size fits all” but are customized to the client’s specific financial situation. We know that time is of the essence when opportunities present themselves. Therefore, we ensure an efficient and competitively priced solution, with complete confidentiality.

Cash Management Services

Based upon our understanding of each client’s cash flow requirements and collection procedures, our cash management services can be tailored to meet a range of business banking needs. In addition, all deposit accounts are insured to the maximum extent permitted by the FDIC. Our cash management services include liquidity management, escrow services, lockbox services, funds transfer services, foreign exchange services and online cash management services.



Swan Boats

COMMUNITY INVESTMENT

Boston Private Bank & Trust Company believes that a strong community and a strong bank go hand in hand. This is why we have a deep commitment to serving the needs of our entire community, including low- and moderate-income people and neighborhoods. Investing in the community is an integral part of our business strategy.

Our community investment program spans a wide range of needs. It has a highly successful track record financing affordable housing, transitional housing for survivors of domestic violence, childcare facilities, schools, and retail and office space. Boston Private Bank & Trust Company offers small business loan programs focusing on job creation, and has built an excellent reputation for providing home mortgages to lower income families. Products and services are designed to be flexible and innovative, allowing us to respond effectively to community investment opportunities.

Boston Private Bank & Trust Company board members and staff are actively involved in the community, helping to promote community development and meet credit needs. They serve on boards and loan committees of not-for-profit organizations, and participate in a wide range of community betterment efforts and philanthropic causes.

We have developed close partnerships with many groups involved in community development. These include community-based organizations, public and not-for-profit funding sources, and governmental agencies. These partnerships help us respond more effectively to the community.

We attribute our achievements in community investment to the strength of our commitment to addressing the needs of our entire community. Our commitment, combined with our expertise and ability to form enduring partnerships within the community, are the keys to our success.



Boston Private Bank & Trust Company

E X P E R I E N C E T H E D I F F E R E N C E

At Boston Private Bank & Trust Company, we believe that a private banking partner should provide an uncompromising commitment to its clients. Our history of offering our clients ongoing access to key decision-makers, customized financial solutions and highly responsive service has earned us the trust of our devoted clients.

We encourage individuals and businesses to discuss their concerns and goals with a member of our team and experience the difference that Boston Private Bank & Trust Company can make.

BOSTON PRIVATE BANK
& TRUST COMPANY

A Boston Private Wealth Management Company



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