

**Thacher
Proffitt**

U.S. DEPARTMENT OF LABOR
ERISA/EMPLOYEE BENEFIT DISCLOSURE

02 MAR 26 PM 2:16

Thacher Proffitt & Wood
1700 Pennsylvania Avenue, NW
Suite 800
Washington, DC 20006
202.347.8400

Fax: 202.626.1930
www.tpwlaw.com

2520040761821

March 14, 2002

CERTIFIED MAIL NO. 7000 1670 0007 8340 5220
RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

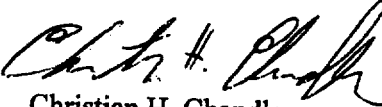
Re: Benefit Restoration Plan

Ladies and Gentlemen:

On behalf of our client, Westfield Financial, Inc., we are providing the information in the enclosed statement pursuant to section 2520.104-23(b) of the Department of Labor Regulations, in order to comply with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended, for unfunded or insured pension plans maintained by an employer for a select group of management or highly compensated employees.

Please call the undersigned at (202) 347-8400 with any questions on this letter or the enclosure.

Sincerely,


Christian H. Chandler

Enclosure

New York

Washington

White Plains

Jersey City

Mexico City

**STATEMENT FILED ACCORDING TO SECTION 2520.104-23(b) OF THE
DEPARTMENT OF LABOR REGULATIONS**

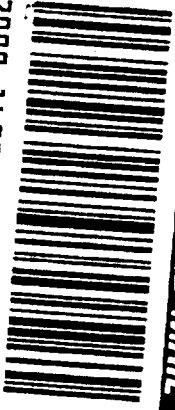
Name of Plan: Benefit Restoration Plan

Address of Employer: Westfield Financial, Inc.
141 Elm Street
Westfield, MA 01085

**Employer Identification
Number ("EIN"):** 73-1627673

Westfield Financial, Inc. (the "Company") maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. At the time of this filing, the number of employees covered by this plan is three (3) in the Benefit Restoration Plan. The Company maintains the Benefit Restoration Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

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