

# **BANKING STRUCTURE IN NEW ENGLAND 2001 - 2004**

December 2004

Marcella Vencil

# TABLE OF CONTENTS

## ACKNOWLEDGMENTS

INTRODUCTION	7
I. ELEMENTS OF ANTITRUST ANALYSIS	9
Present Competition	
Mitigating Factors	
II. CHANGES IN NEW ENGLAND BANKING STRUCTURE	13
SUMMARY OF CHANGES	
Bank Formations and Mergers	
Changes in Deposits	
Bank Failures	
BANKING STRUCTURE CHANGE TABLES	21
Mergers and Acquisitions	
Holding Company Formations	
New Banks and Thrifts	
Name Changes	
Bank Failures	
III. NEW ENGLAND DEPOSITORY INSTITUTIONS	33
NEW ENGLAND BANKING TABLE	35
STATE BANKING TABLES	48
Connecticut	49
Maine	53
Massachusetts	56
New Hampshire	65
Rhode Island	68
Vermont	70
IV. NEW ENGLAND BANKING MARKET MAPS AND DEFINITIONS	72

BANKING MARKET MAPS	74
CONNECTICUT MAPS	75
MAINE MAPS	76
MASSACHUSETTS MAPS	77
NEW HAMPSHIRE MAPS	78
RHODE ISLAND MAPS	79
VERMONT MAPS	80
BANKING MARKET DEFINITIONS	81
Connecticut	82
Maine	83
Massachusetts	87
New Hampshire	88
Rhode Island	90
Vermont	91
V. NEW ENGLAND BANKING MARKET TABLES	93
CONNECTICUT TABLES	94
Hartford	95
New Haven	97
New London	99
Torrington	101
Waterbury	102
MAINE TABLES	103
Augusta	104
Bangor	105
Bar Harbor	106
Bath	107
Belfast	108
Blue Hill	109
Boothbay Harbor	110
Calais	111
Damariscotta	112
Ellsworth	113
Farmington	114
Fort Kent	115

Guilford	116
Houlton	117
Lewiston	118
Lincoln	119
Machias	120
Madawaska	121
Millinocket	122
Paris-Norway	123
Pittsfield (ME)	124
Portland	125
Presque Isle-Caribou	126
Rangeley	128
Rockland	129
Rumford	130
Waterville	131
MASSACHUSETTS TABLES	132
Boston	133
Cape Cod	142
Fall River	143
Martha's Vineyard	144
Nantucket	145
New Bedford	146
Pittsfield	147
Springfield	148
Worcester	150
NEW HAMPSHIRE TABLES	152
Berlin	153
Claremont	154
Colebrook	155
Concord	156
Conway	157
Hanover-Lebanon	158
Haverhill	159
Keene	160
Laconia	161
Littleton	162
Manchester	163
Plymouth	164
Portsmouth	165
RHODE ISLAND TABLES	166
Newport	167

Providence	168
VERMONT TABLES	170
Barre-Montpelier	171
Bennington	172
Brattleboro	173
Burlington	174
Manchester (VT)	175
Middlebury	176
Morristown	177
Newport	178
Randolph	179
Rutland	180
St. Johnsbury	181
Springfield	182
Waitsfield	183
VI. CROSS-REFERENCE INDEX OF BANKING ORGANIZATIONS AND MARKETS	184

# ACKNOWLEDGEMENTS

The author is grateful to those who helped produce this report. First, the author would like to thank Ann Eggleston and Joanna Stavins for their valuable comments and suggestions. Fabienne Madsen and Julie Weinstein were responsible for the graphic design of the maps of New England's banking markets. Tom DeCoff assisted in publishing the report on the Web.

Parts of this report are based upon material found in the *Banking Structure in New England 1999-2001* research report.

Any opinions expressed are those of the author and do not necessarily represent the views of the Federal Reserve System or the Federal Reserve Bank of Boston. Any errors not introduced by original sources are the sole responsibility of the author.

December 2004

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# INTRODUCTION

This report, an update of Research Report 76, *Banking Structure in New England 1999-2001*, provides information on the structure of New England's banking industry. The report is divided into six sections:

Section I briefly discusses key elements of antitrust analysis as applied to the banking industry, including the definition of local banking markets and the U.S. Department of Justice's guidelines for evaluating the anticompetitive effects of horizontal mergers.

Section II summarizes changes in the structure of New England banking that occurred between May 10, 2001, and April 30, 2004. (The *1999-2001* Report summarized changes occurring between May 1, 1999, and May 9, 2001.) This section includes five banking structure change tables that list in detail all mergers and acquisitions, formations of bank holding companies, bank openings, name and type changes, and bank closings and failures.

Section III presents tables ranking New England's commercial banking and thrift organizations by total consolidated New England deposits. The first table indicates each institution's deposits, ranking, and share of total New England deposits. This table also provides the total number and combined aggregate deposits of all commercial banking and thrift organizations in New England.<sup>1</sup> The second table provides the same statistics as those provided in the New England table, organized by state.

Section IV describes New England's local banking markets with maps and definitions.

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<sup>1</sup>The term "commercial bank" as used in this report includes national commercial banks and state-chartered commercial banks. The term "thrift institution" refers to state-chartered and federally chartered savings banks, savings and loan associations, mutual savings banks, and cooperative banks.

A "commercial banking organization" is either an independent commercial bank or a bank holding company having one or more commercial bank subsidiaries. A "thrift organization" is either a thrift holding company having one or more thrift subsidiaries (and no commercial bank subsidiaries) or an independent thrift.

State maps show the banking markets in that state as defined by the Federal Reserve Bank of Boston, color-coded for the degree of concentration.<sup>2</sup>

Section V contains New England's local banking market tables. The tables in this section list the commercial banking and thrift organizations operating in each local banking market, and together with their deposits and their share of deposits in the local market. At the bottom of each table, two measures of the Herfindahl-Hirschman Index (HHI) are provided: (1) the HHI with 100 percent thrift deposit inclusion, and (2) the HHI with 50 percent thrift deposit inclusion. The HHI is a statistical measure of market concentration. It is currently used by the Department of Justice and by the Federal Reserve in evaluating the competitive impact of a merger. At the Federal Reserve, the HHI is calculated by including 100 percent of the deposits of commercial banks in a market and at least 50 percent of the deposits of thrift institutions.

Several banking markets have been added, redelineated, or deleted since the publication of *Banking Structure in New England 1999-2001*. These changes are based on the 2000 definition of Ranally Metro Areas and Census 2000 data.

Section VI lists the New England local banking markets in which each banking or thrift organization operates.

The tables provided in this report are updated periodically by the Research Department of the Federal Reserve Bank of Boston and are available on the Bank's web site at <http://www.bos.frb.org/bankinfo/struct/index.htm>.

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<sup>2</sup> Some markets include banks operating from more than one state. Each market is assigned to the state that contains the market's core (see Section I).



# I. ELEMENTS OF ANTITRUST ANALYSIS

## A. PRESENT COMPETITION

The fundamental guideline for evaluating the impact on present competition of any change in market structure is the Clayton Antitrust Act of 1914. Section 7 of the Act prohibits the acquisition of any firm when "in any line of commerce in any section of the country the effect of such acquisition may be to substantially lessen competition."<sup>3</sup> Thus, for each proposed merger or acquisition, the relevant product market ("line of commerce") and the relevant geographic market ("section of the country") must first be established to determine whether the proposed structural change would substantially lessen competition in that market.

**THE RELEVANT PRODUCT MARKET** In order for firms to be direct competitors, they must be in the same market. The U.S. Supreme Court has ruled in the past that the relevant product market for affiliations of commercial banking organizations is limited to commercial banking.<sup>4</sup> Consequently, regulators have assumed that the only direct competitors of commercial banks are other commercial banks. However, as a result of legislation in the 1980s that expanded the powers of thrift institutions, thrifts are now assumed to compete with commercial banks to some degree.

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<sup>3</sup>See Clayton Act, Section 7, 15 U.S.C. 18.

<sup>4</sup>The U.S. Supreme Court defined the relevant product market for commercial banks for the first time in United States v. Philadelphia National Bank, 374 U.S. 321 (1963), and most recently reaffirmed its earlier definition in United States v. Connecticut National Bank, 418 U.S. 656 (1974).

**THE RELEVANT GEOGRAPHIC MARKET** The Federal Reserve Bank of Boston considers a local, economically integrated area to be a banking market. It assumes that the boundaries of these markets coincide with the boundaries of mutually exclusive, predefined, economically integrated regions. A banking organization in a region is assumed to compete directly with all of the other banking organizations within that region, but not with banking organizations outside the region.

In specifying geographic boundaries of the markets, the Reserve Bank relies heavily on the geographic delineations of other organizations. Specifically, Ranally Metro Areas (RMAs) form the basis of market definitions in New England, although Metropolitan Statistical Areas (MSAs) and Labor Market Areas (LMAs) are also considered.<sup>5</sup> An RMA represents the developed areas around each major U.S. city, as defined by Rand McNally & Company, a geographic research and mapping company based in Skokie, Illinois. RMAs include one or more central cities, satellite communities, and suburbs, but unlike MSAs, they are not restricted to following county boundaries. As a first step in the delineation of each market, a “core area” is chosen. In urban areas, the RMA is the core area. In nonurban areas, the largest town or the town with the highest employment is chosen as the core area.

Next, town-to-town commuting data from the Census Bureau are examined for surrounding towns. Towns or townships contiguous to the core area (first-tier towns) are included in the same market if 15 percent (20 percent for nonurban areas like Maine) of their residents commute to the core area for work. Next, towns contiguous to the first-tier towns (second-tier towns) are included in the market if at least 18 percent (or 23 percent) of their residents commute to the first-tier or core area for work. Likewise, towns in the next tier are included in the market if at least 21 percent (or 26 percent) of their residents commute into towns already included in the market. This process continues as long as the increase in commutation from the outlying tier to inner tiers is at least 3 percentage points for each successive tier. Additional economic and geographic factors considered relevant for market definitions include shopping and entertainment patterns, advertising patterns of financial institutions, perceptions of area bankers regarding competitors, special characteristics or services of an area, telephone surveys of area consumers and/or small businesses, and natural geographic barriers.

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<sup>5</sup>MSAs are defined by the U.S. Office of Management and Budget, using standards developed by the Federal Committee on Standard Metropolitan Statistical Areas. When two or more areas that would otherwise be classified as independent MSAs show close economic and social ties, they are designated PMSAs, or "Primary Metropolitan Statistical Areas," and the larger area of which they are component parts is then called a CMSA, or "Consolidated Metropolitan Statistical Area." LMAs are defined by the Labor Department of each individual New England state.

The geographic boundaries of the banking markets have been affected by technological changes, such as the growth of automated teller machine networks and remote banking services, and by financial innovations, such as money market funds and deposit brokerage. Such technological and financial changes can create difficulty in establishing geographic boundaries that accurately separate groups of banking competitors into distinct geographic markets. In a 2001 study of the Federal Reserve Board's 1998 Survey of Consumer Finances, Amel and Starr-McCluer conclude that although financial institutions face increasing competition from distant and/or non-depository institutions, consumers still rely predominantly on local depository institutions for many key banking products. Consequently, they argue, current market definitions still accurately reflect competitive conditions for these products.<sup>6</sup>

**WHEN IS COMPETITION SUBSTANTIALLY LESSENE?** A document, "U.S. Department of Justice Merger Guidelines,"<sup>7</sup> (the Guidelines) has provided regulators with a consistent standard by which to measure the anti-competitive effects of specific horizontal bank mergers and acquisitions. Recognizing that these horizontal affiliations generally result in the elimination of some degree of "present" competition in each market in which both of the affiliating banks are located, the Department of Justice, in forming its guidelines, considered both the increase in concentration resulting from the merger and the level of concentration in the market after the merger. In order to measure these values, the Department of Justice uses the Herfindahl-Hirschman Index (HHI), defined as the sum of the squares of the individual market shares of all the firms operating in a particular market.<sup>8</sup>

According to the Guidelines, a bank merger will adversely affect competition if it increases the HHI by 200 points or more and results in a highly concentrated market. A highly concentrated market is defined as one for which the total HHI equals 1800 or more. The 200-point threshold is more lenient than the 50-point threshold applied to other nonbanking firms, reflecting the impact of competition from thrifts and non-depository financial institutions. The Guidelines also state that a merger is considered to have an anticompetitive effect if the merged

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<sup>6</sup> Dean F. Amel and Martha Starr-McCluer, *Market Definition in Banking: Recent Evidence* (Federal Reserve Board Finance and Economics Discussion Series, April 2001).

<sup>7</sup> "U.S. Department of Justice Merger Guidelines," June 14, 1984. The sections on horizontal mergers have been superseded by the "Horizontal Merger Guidelines" ([http://www.usdoj.gov/atr/public/guidelines/horiz\\_book/hmg1.html](http://www.usdoj.gov/atr/public/guidelines/horiz_book/hmg1.html)) issued April 2, 1992, and revised April 8, 1997, by the U.S. Department of Justice and the Federal Trade Commission.

<sup>8</sup> For the purposes of computing a market's HHI, an organization's market share is expressed in percentage terms. Thus, an organization whose deposits constitute 10 percent of the market's total deposits contributes 100 points to the overall HHI level for the market.

institution controls more than 35 percent of all deposits in a market.

## **B. OTHER FACTORS, INCLUDING THRIFT COMPETITION**

In analyzing the effect of a merger on competition, the federal banking supervisory agencies and the Justice Department take into account competition from thrift institutions, which are now allowed to offer many banking services. However, since thrift competition with banks is still limited, especially in the area of commercial and industrial lending, deposits of thrift institutions are counted at 50 percent in computing market concentration. In practice, thrift deposits may be counted at more or less than 50 percent, depending on how active they are in commercial and industrial lending.

The regulators do not automatically deny a merger if it results in concentration that is above the threshold. Instead, each potential merger is analyzed further to consider the presence of possible mitigating factors, such as especially active competition from thrifts and credit unions, ease of entry into the market, attractiveness of the market for entry, out-of-market competition, improvements in efficiency that the merger would achieve, a large number of firms remaining in the market, and other factors that make coordinated interaction and exercise of market power more difficult.

If the increase in concentration is too large to be justified by the mitigating factors, the agencies or the Department of Justice may require divestitures of competing branches and offices as a condition of approval. Such divestitures would usually bring the concentration under or very close to the threshold and allow the merger to be approved. The federal banking supervisory agencies publish orders on specific mergers and acquisitions and provide guidance from the staff to provide a reasonably clear indication as to which mergers are likely to raise anticompetitive issues. As a result, while very few mergers are actually denied on competitive grounds, the process is effective in discouraging many applications that would be judged anticompetitive.

## II. CHANGES IN NEW ENGLAND BANKING STRUCTURE

### SUMMARY OF CHANGES

#### A. BANK FORMATIONS AND MERGERS

As many banking organizations were formed between May 10, 2001, and April 30, 2004 as were formed during the entire 1999 through 2001 period.<sup>9</sup> Nine new commercial banks and two new thrift institutions began banking operations between May 10, 2001, and April 30, 2004 (Table A), compared with five new commercial banks and six new thrift between May 1, 1999, and May 9, 2001.

Merger activity over the past two years was higher than during the 1999-2001 period. Thirty-nine mergers and acquisitions took place in New England between May 10, 2001, and April 30, 2004 (Table B). By comparison, twenty-six mergers and acquisitions were consummated during the 1999-2001 period. When considering merger and acquisition activity excluding consolidations of subsidiaries of the same bank holding company, and excluding bank and thrift mergers which were part of transactions involving bank holding company mergers, Connecticut and Massachusetts had the most activity, as a percentage of the initial number of banking organizations, between May 10, 2001, and April 30, 2004.

Overall, there were 23, or five percent, fewer banking organizations in the six New

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<sup>9</sup>Comparisons are made to the period covered in *Banking Structure in New England 1999-2001*: May 1, 1999, to May 9, 2001.

England states as of June 30, 2004, than as of June 30, 2001. The largest decline was in New Hampshire, which had 12 percent fewer banking organizations on June 30, 2004, than on June 30, 2001 (Chart 1).

## **B. CHANGES IN DEPOSITS**

Total commercial bank and thrift deposits in New England increased by 18 percent, from \$263.1 billion to \$321.5 billion between, June 30, 2001, and June 30, 2004. All six of the New England states experienced positive total banking deposit growth over this period (Chart 2).

During the period June 30, 2001, to June 30, 2004, total deposits at New England's commercial banks increased by 26 percent, from \$151.2 billion to \$203.8 billion (Chart 3). Among the New England states, Connecticut experienced the largest increase in commercial deposits, 40 percent (from \$25.6 billion to \$42.7 billion), while New Hampshire saw the only decline in commercial deposits, 13 percent (from \$21.1 billion to \$18.8 billion). During the same period, deposits in New England's thrift institutions increased by five percent, from \$111.9 billion to \$117.8 billion. Among the New England states, New Hampshire experienced the largest increase in thrift deposits, 25 percent (from \$7.9 billion to \$10.6 billion), while Vermont saw the largest decline in thrift deposits, 55 percent (from \$1.8 billion to \$1.2 billion).

Deposits at the ten largest banking organizations in New England increased by 21.5 percent between June 30, 2001, and June 30, 2004, from \$150.4 billion to \$191.6 billion. Over the same period, deposits in the rest of New England's banking organizations rose 13 percent, from \$112.0 billion to \$129.9 billion. As of June 30, 2004, the ten largest institutions accounted for 59.6 percent of total New England deposits, compared with 57.1 percent on June 30, 2001 (Chart 4).

## **C. BANK FAILURES**

Between May 10, 2001, and April 30, 2004, one commercial bank and one thrift institution (both based in Connecticut) failed in New England. Comparatively, one commercial bank failed during the 1999 – 2001 period, and three commercial banks failed between 1996 and 1999.

## TABLE A

### New Banks and Thrift Institutions Opened May 10, 2001 – April 30, 2004

	<u>New Banks and Thrifts</u>	<u>New Thrifts</u>	<u>New Commercial Banks</u>
Connecticut	5	1	4
Maine	2	0	2
Massachusetts	1	0	1
New Hampshire	0	0	0
Rhode Island	3	1	2
Vermont	<u>0</u>	<u>0</u>	<u>0</u>
<b>TOTAL</b>	<b>11</b>	<b>2</b>	<b>9</b>
New England			

## TABLE B

### Merger and Acquisition Activity by State\* May 10, 2001 – April 30, 2004

	<u>Number of Mergers and Acquisitions**</u>	<u>Initial Number of Bank and Thrift Organizations***</u>	<u>Mergers as a % of Number of Organizations</u>
Connecticut	11	78	14.1%
Maine	3	40	7.5%
Massachusetts	21	227	9.3%
New Hampshire	3	42	7.1%
Rhode Island	1	17	5.9%
Vermont	<u>0</u>	<u>23</u>	<u>0.0%</u>
<b>TOTAL</b>	<b>39</b>	<b>427</b>	<b>9.1%</b>
New England			

\* Interstate acquisitions are recorded as occurring in the state of the bank being acquired.

\*\* Excludes mergers between subsidiaries of the same bank holding company and bank and thrift mergers that were part of transactions involving bank holding company mergers.

\*\*\* Organizations with a presence in the state, not organizations headquartered in the state.

Chart 1

### Number of Banking Institutions in New England

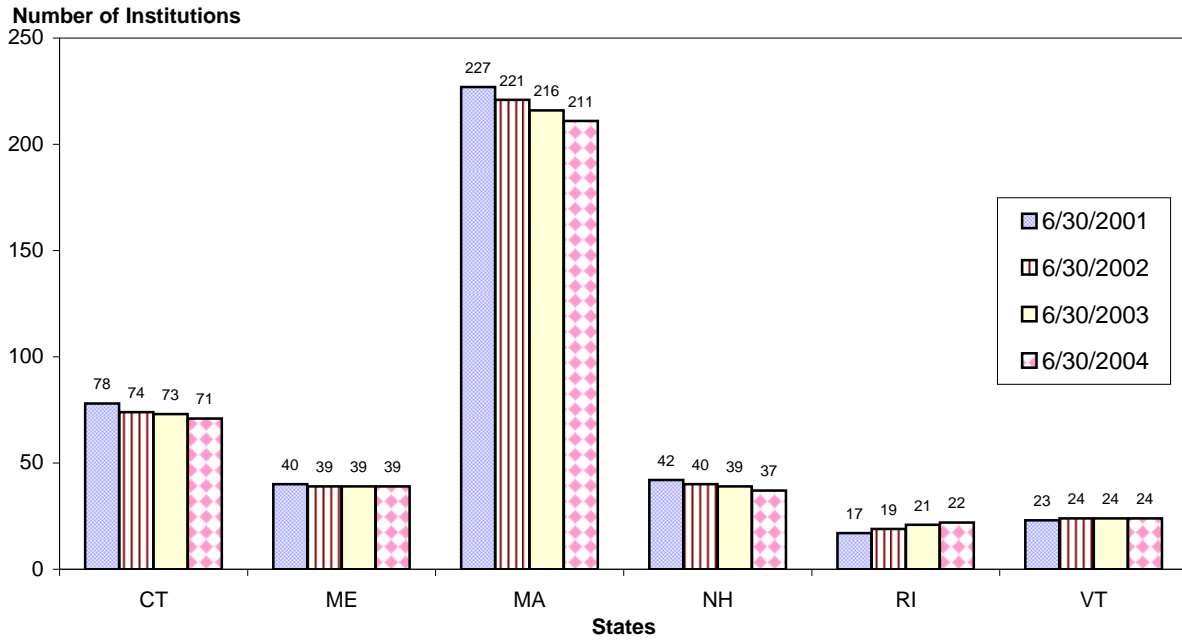


Chart 2

### Banking Deposits in New England

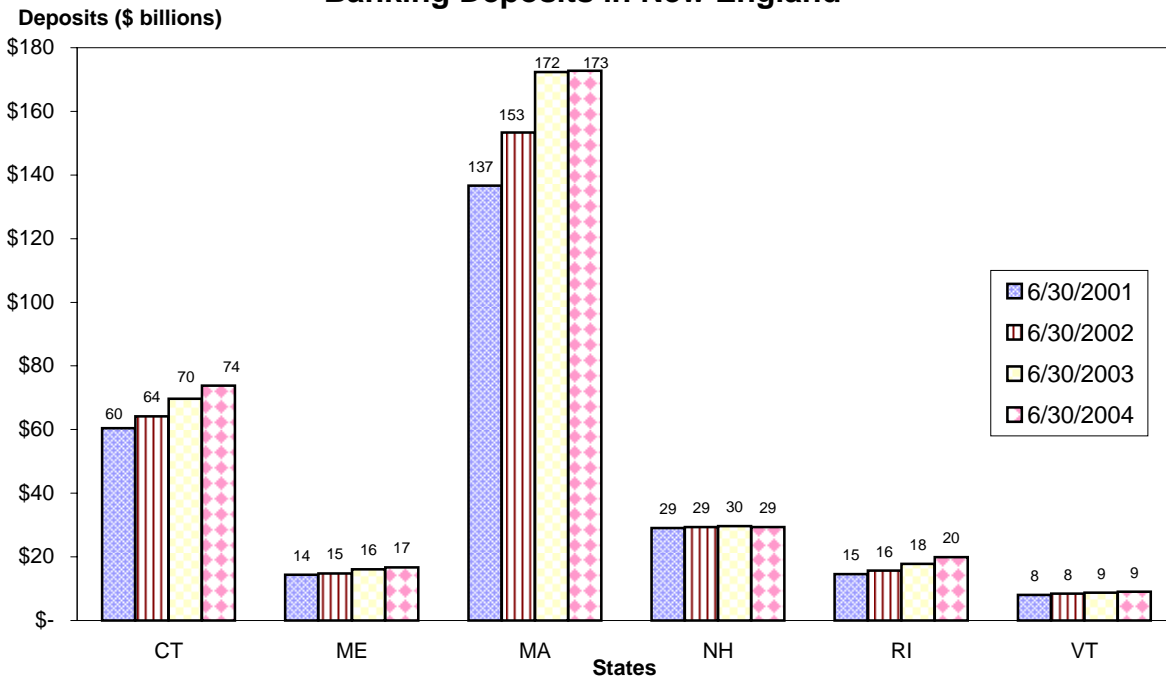




Chart 3

### New England Commercial Bank and Thrift Deposits

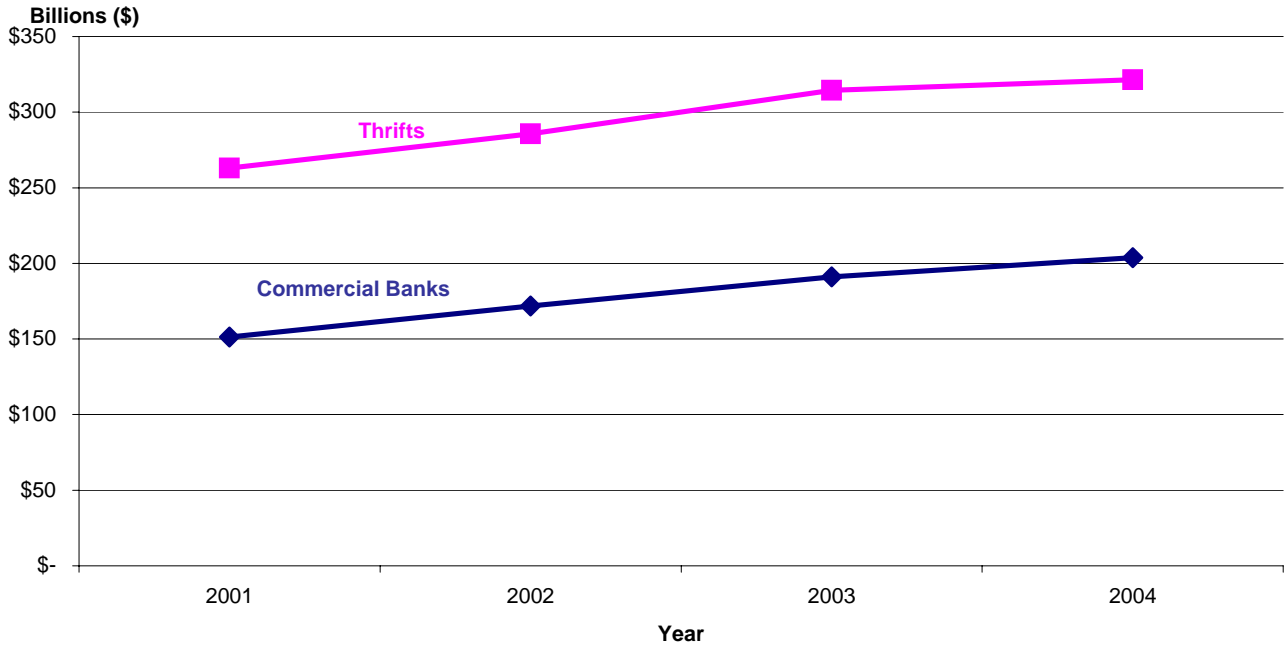


Chart 4a

### Market Share of Top Ten Banking Institutions in New England June 30, 2001

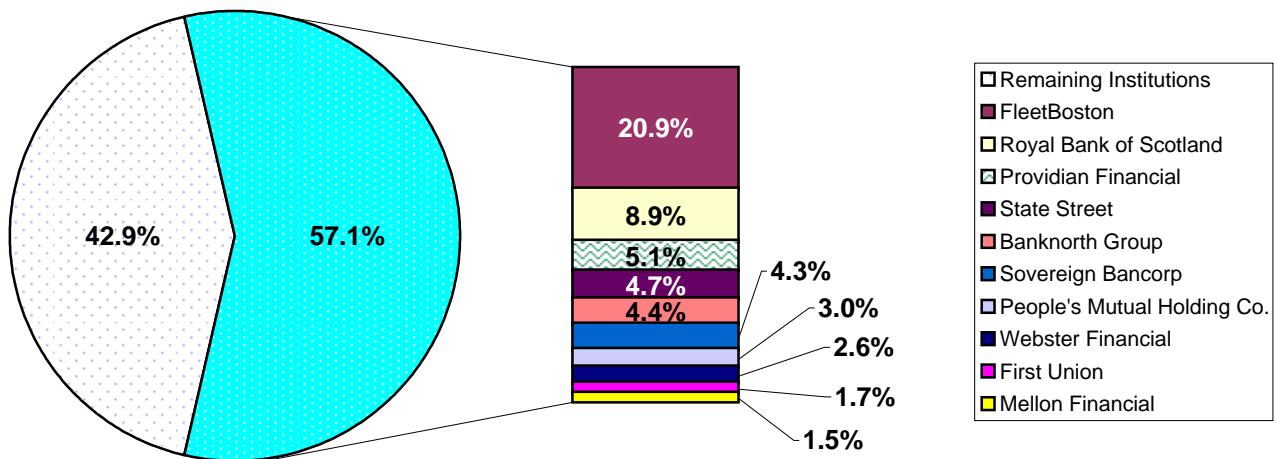


Chart 4b

**Market Share of Top Ten Banking Institutions in New England  
June 30, 2002**

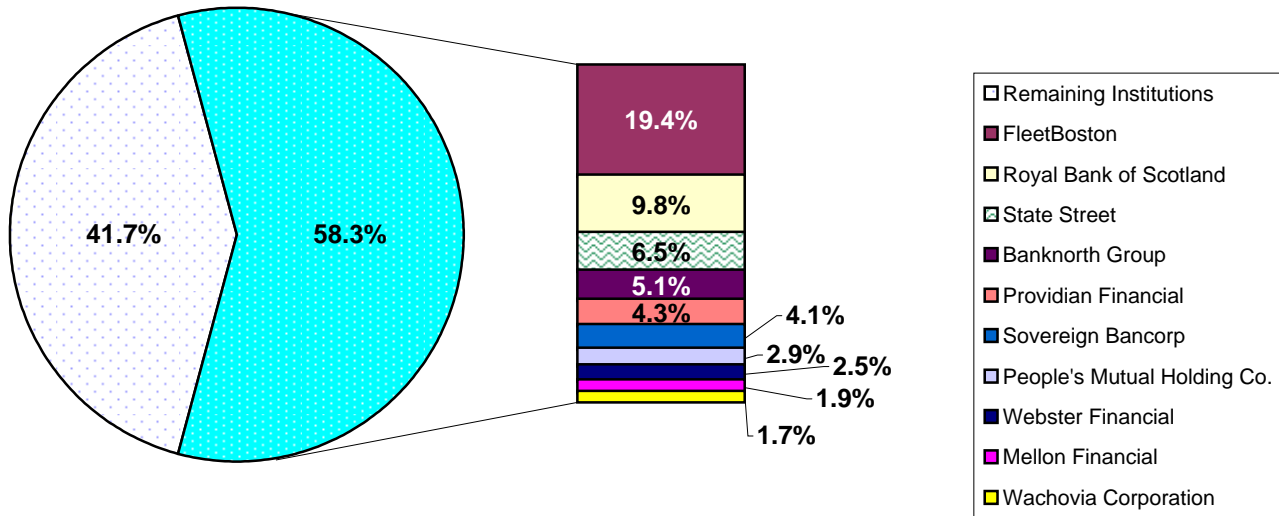


Chart 4c

**Market Share of Top Ten Banking Institutions in New England  
June 30, 2003**

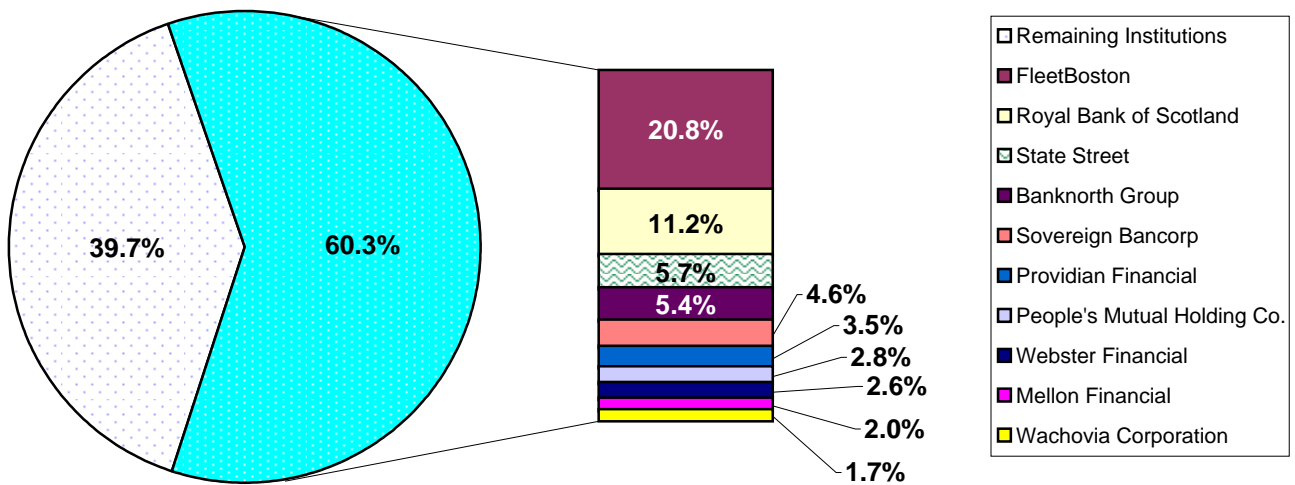
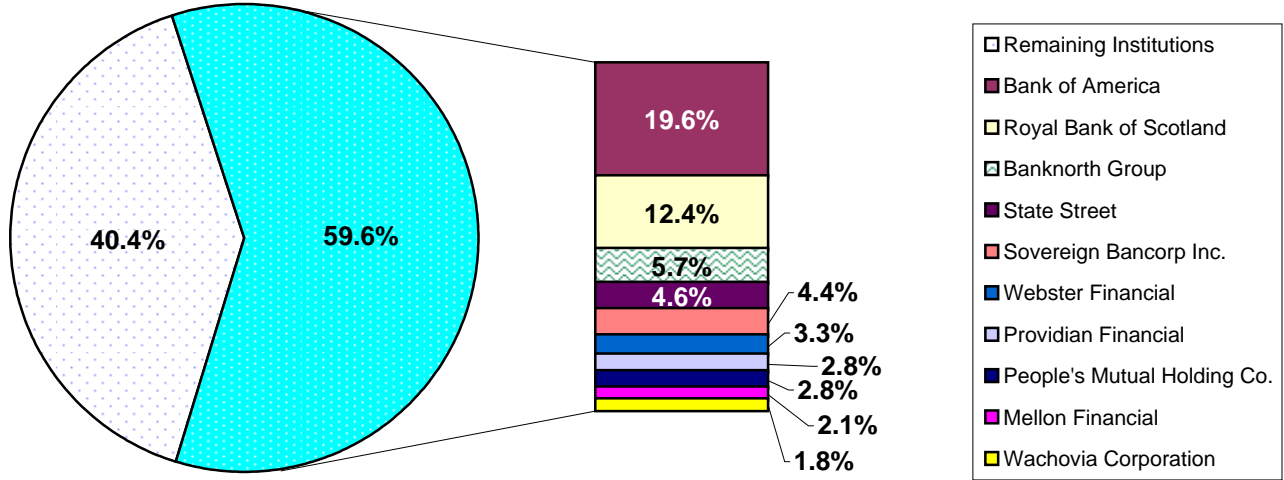


Chart 4d

### Market Share of Top Ten Banking Institutions in New England June 30, 2004



# BANKING STRUCTURE CHANGE TABLES

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/10/01-4/30/04

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
<u>CONNECTICUT</u>		
The New Haven Savings Bank The Savings Bank of Manchester	04/01/04	Effective April 1, 2004, The Savings Bank of Manchester, Manchester, CT, merged with The New Haven Savings Bank, New Haven, CT, under the new title and charter of NewAlliance Bank.
The New Haven Savings Bank Tolland Bank	04/01/04	Effective April 1, 2004, Tolland Bank, Vernon, CT, merged with The New Haven Savings Bank, New Haven, CT, under the title and charter of NewAlliance Bank.
The Prudential Savings Bank, FSB CIGNA Bank and Trust Company	04/01/04	Effective April 1, 2004, CIGNA Bank and Trust, Hartford, CT, merged with The Prudential Savings Bank, Atlanta, GA, under the new title and charter of Prudential Bank and Trust, FSB.
Fairfield County Bank Ridgefield Bank	01/01/04	Effective January 1, 2004, Ridgefield Bank, Ridgefield, CT, merged with Fairfield County Savings Bank under the title and charter of Fairfield County Bank.
Enfield Federal Savings & Loan Association, Enfield Windsor Locks community Bank, Windsor Locks	12/13/03	Effective at the opening of business December 13, 2003, Windsor Locks Community Bank, Windsor Locks, merged with Enfield Federal Savings & Loan Association, Enfield, under the charter and title of Enfield Federal Savings & Loan Association.
Webster Bank, Waterbury The North American Bank & Trust Company, Waterbury	11/07/03	Effective at the close of business November 7, 2003, The North American Bank & Trust Company, Waterbury, merged with Webster Bank, Waterbury under the charter and title of Webster Bank.
Banknorth Group, Inc., Portland, ME American Savings Bank, New Britain	02/14/03	Effective close of business February 14, 2003, American

		Savings Bank, New Britain, CT, merged with Banknorth, NA, Portland, ME, under the charter and title of Banknorth, NA.
Banknorth Group, Inc., Portland, ME Bancorp Connecticut, Southington	09/03/02	On September 3, 2002, Banknorth Group, Inc., Portland, ME, acquired Bancorp Connecticut, Southington, CT.
American Savings Bank, New Britain American Bank of Connecticut, Waterbury	01/22/02	Effective opening of business, January 22, 2002, American Bank of Connecticut, Waterbury, CT, merged with American Savings Bank, New Britain, CT, under the charter and title of American Savings Bank.
Park West Bank & Trust Company, West Springfield, MA Cargill Bank, Putnam	09/07/01	Merger of subsidiaries of Westbank Corporation, West Springfield, MA. Effective close of business September 7, 2001, Cargill Bank, Putnam, CT, merged with Park West Bank & Trust Company, West Springfield, MA, under the charter of Park West Bank & Trust Company. The new title of the surviving bank is WestBank.
Savings Bank of Manchester, The, Manchester First Federal S & LA of East Hartford, East Hartford	09/01/01	Effective opening of business September 1, 2001, First Federal S & L A of East Hartford, East Hartford, CT, merged with The Savings Bank of Manchester, Manchester, CT, under the charter and title of The Savings Bank of Manchester.
Hudson United Bank, Mahwah, NJ First International Bank, Hartford	08/08/01	Effective opening of business August 8, 2001, Hudson United Bank, Mahwah, NJ, purchased only the deposits (not the office space) from First International Bank, Hartford, CT.
Liberty Bank, Middletown Hometown Bank, Moodus	06/30/01	Effective opening of business June 30, 2001, Hometown Bank, Moodus, CT, merged with Liberty Bank, Middletown, CT, under the charter and title of Liberty Bank.
<u>MAINE</u>		
Chittenden Corporation, Burlington, VT Ocean National Corp, Kennebunk	02/28/02	On February 28, 2002, Chittenden Corporation, Burlington, VT, acquired Ocean National Corporation, Kennebunk, ME.
Banknorth, NA, Portland Bank of New Hampshire, NA, Portland	01/01/02	Effective opening of business January 1, 2002, Bank of New Hampshire, NA, Portland, ME, merged with Banknorth, NA, Portland, ME, under the charter and title of Banknorth, NA. The transaction represents a merger of subsidiaries of Banknorth Group, Inc., Portland, ME.

Norway Savings Bank, Norway Coastal Bank, Portland	09/01/01	Effective opening of business September 1, 2001, Coastal Bank, Portland, ME, merged with Norway Savings Bank, Norway, ME, under the charter and title of Norway Savings Bank.
Gardiner Savings Institution, FSB, Gardiner Augusta Federal Savings Bank, Augusta	05/19/01	Effective opening of business, May 19, 2001, Augusta Federal Savings Bank, Augusta, ME merged with Gardiner Savings Institution FSB, Gardiner, ME, under the charter and title of Gardiner Savings Institution, FSB.
<u>MASSACHUSETTS</u>		
Banknorth, National Association Cape Cod Bank & Trust, National Association	04/30/04	Effective April 30, 2004, Cape Cod Bank & Trust, NA, Hyannis, MA, merged with Banknorth, NA, Portland, ME, under the title and charter of Banknorth, NA.
Banknorth, National Association Foxborough Savings Bank	04/30/04	Effective April 30, 2004, Foxborough Savings Bank, Foxborough, MA, merged with Banknorth, NA, Portland, ME, under the title and charter of Banknorth, NA.
Seacoast Financial Abington Bancorp, Inc.	04/29/04	Effective April 29, 2004, Abington Bancorp, Weymouth, MA, merged with Seacoast Financial, New Bedford, MA, under the title and charter of Seacoast Financial.
Bank of America Corporation FleetBoston Financial Corporation	04/01/04	Effective April 1, 2004, FleetBoston Financial, Boston, MA, merged with Bank of America, Charlotte, NC, under the title and charter of Bank of America.
South Shore Savings Bank Horizon Bank and Trust Company	02/19/04	Effective close of business February 19, 2004, Horizon Bank and Trust Company, Braintree, MA, merged with South Shore Savings Bank, Weymouth, MA, under the title and charter of South Shore Savings Bank.
Sovereign Bancorp First Essex Bank, Lawrence, MA	02/06/04	Effective close of business February 6, 2004, First Essex Bank, Lawrence, MA, merged with Sovereign Bank, Wyomissing, PA, under the title and charter of Sovereign Bank.

Boston Federal Savings Bank, Burlington Broadway National Bank of Chelsea, Chelsea	12/31/03	Effective at the opening of business December 31, 2003, Broadway National Bank of Chelsea, Chelsea, merges with Boston Federal Savings Bank, Burlington, under the charter and title of Boston Federal Savings Bank. The transaction represents the merger of the subsidiaries of BostonFed Bancorp, Inc, Burlington.
Citizens Bank of Massachusetts, Boston Community National Bank, Hudson	11/01/03	Effective at the opening of business November 1, 2003, Community National Bank, Hudson, merged with Citizens Bank of Massachusetts, Boston, under the charter and title of Citizens Bank of Massachusetts.
Auburndale Co-operative Bank, Newton Newton South Co-operative Bank, Newton	09/22/03	Effective at the opening of business September 22, 2003, Newton South Co-operative Bank, Newton, merged with Auburndale Co-operative Bank, Newton, under the charter of Auburndale Co-operative Bank. The new title of the bank is The Village Bank.
Citizens Bank of Massachusetts, Boston Cambridgeport Bank, Cambridge	08/01/03	Effective at the opening of business August 1, 2003, Cambridgeport Bank, Cambridge, merged with Citizens Bank of Massachusetts, Boston, under the charter and title of Citizens Bank of Massachusetts.
Compass Bank for Savings, New Bedford Bay State Federal Savings Bank, Brookline	05/31/03	Effective close of business May 31, 2003, Bay State Federal Savings Bank, Brookline, merged with Compass Bank for Savings, New Bedford, under the charter and title of Compass Bank for Savings.
Banknorth Group, Inc., Portland, ME Warren Five Cents Savings Bank, Peabody	12/31/02	Effective close of business December 31, 2002, Warren Five Cents Savings Bank, Peabody, MA, merged with Banknorth, NA, Portland, ME, under the charter and title of Banknorth, NA.
Eastern Bank, Boston Eastern Bank & Trust Company, Salem	11/22/02	Effective close of business November 22, 2002 Eastern Bank & Trust Company, Salem, MA, merged with Eastern Bank, Boston, MA, under the charter and title of Eastern Bank. The transaction represents a merger of subsidiaries of Eastern Bank Corporation, Lynn, MA.
Citizens Bank of Massachusetts, Boston Medford Savings Bank, Medford	10/15/02	Effective close of business October 15, 2002, Medford Savings Bank, Medford, MA, merged with Citizens Bank of Massachusetts, Boston, MA.



Abington Savings Bank, Abington Massachusetts Co-operative Bank, Quincy	09/13/02	Effective close of business September 13, 2002, Massachusetts Co-operative Bank, Quincy, MA, merged with Abington Savings Bank, Abington, MA, under the charter and title of Abington Savings Bank.
Banknorth Group, Inc., Portland, ME Ipswich Bancshares, Ipswich	07/27/02	On July 27, 2002, Banknorth Group, Inc., Portland, ME, acquired Ipswich Bancshares, Ipswich, MA.
Hoosac Financial Services, North Adams Williamstown Mutual Holding Company, Williamstown	05/02/02	On May 2, 2002, Hoosac Financial Services Inc, North Adams, MA, acquired Williamstown MHC, Williamstown, MA. The new name will be MountainOne Financial Partners, MHC.
Firstfed America Bancorp, Swansea People's Bancshares, Inc., New Bedford	03/01/02	On March 1, 2002, Firstfed America Bancorp, Inc., Swansea, MA, acquired People's Bancshares, Inc., New Bedford, MA.
First Federal Savings Bank of America, Swansea People's Savings Bank of Brockton, South Easton	03/01/02	Effective at the opening of business on March 1, 2002, People's Savings Bank of Brockton, South Easton, MA, merged with First Federal Savings Bank of America, Swansea, MA, under the charter and title of First Federal Savings Bank of America.
General Bank, Los Angeles, CA Liberty Bank & Trust Company, Boston, MA	03/01/02	Effective at the opening of business on March 1, 2002, Liberty Bank & Trust Company, Boston, MA, merged with General Bank, Los Angeles, CA, under the charter and title of General Bank.
Banknorth, NA, Portland, ME Andover Bank, Andover First Massachusetts Bank, NA, Worcester Gloucester Bank & Trust Company, Gloucester	01/01/02	Effective opening of business January 1, 2002, Andover Bank Andover, MA; First Massachusetts Bank, NA, Worcester, MA; and Gloucester Bank & Trust Company, Gloucester, MA, merged with Banknorth, NA, Portland, ME, under the charter and title of Banknorth, NA. The transaction represents a merger of subsidiaries of Banknorth Group, Inc., Portland, ME.
City Savings Bank, Pittsfield Lenox Savings Bank, Lenox	01/01/02	Effective opening of business January 1, 2002, Lenox Savings Bank, Lenox, MA, merged with City Savings Bank, Pittsfield, MA, under the charter and title of City Savings Bank. The new name will be Legacy Banks. The

		transaction represents a merger of subsidiaries of Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA.
First Massachusetts Bank, NA, Worcester MetroWest Bank, Framingham	11/01/01	Effective opening of business November 1, 2001, MetroWest Bank, Framingham, MA, merged with First Massachusetts Bank, NA, Worcester, MA, under the charter and title of First Massachusetts Bank, NA. The transaction represents a merger of subsidiaries of Banknorth Group, Inc., Portland, ME.
Banknorth Group, Inc., Portland, ME Andover Bancorp, Andover	10/31/01	On October 31, 2001, Banknorth Group, Inc., Portland, ME, acquired Andover Bancorp, Inc., Andover, MA.
Danvers Savings Bank, Danvers Revere Federal S & LA, Revere	09/26/01	Effective close of business September 26, 2001, Revere Federal S & LA, Revere, MA, merged with Danvers Savings Bank, Danvers, MA, under the charter and title of Danvers Savings Bank.
Brookline Savings Bank, Brookline Lighthouse Bank, Waltham	07/17/01	Effective opening of business July 17, 2001, Lighthouse Bank, Waltham, MA, merged with Brookline Savings Bank, Brookline, MA, under the charter and title of Brookline Savings Bank.
<u>NEW HAMPSHIRE</u>		
Banknorth, National Association, Portland, ME First and Ocean National Bank, Seabrook	12/31/03	Effective at the close of business December 31, 2003, First and Ocean National Bank, Seabrook, merged with Banknorth, National Association, Portland, ME, under the charter and title of Banknorth, National Association.
Providian National Bank, Tilton Providian Bank, Salt Lake City, UT	12/31/03	Effective at the opening of business December 31, 2003, Providian Bank, Salt Lake City, UT, merged with Providian National Bank, Tilton, under the charter and title of Providian National Bank. The transaction represents a merger of the subsidiaries of Providian Corporation, Louisville, KY.
Chittenden Corporation, Burlington, VT Granite State Bankshares, Keene	02/28/03	On February 28, 2003, Chittenden Corporation, Burlington, VT, acquired Granite State Bankshares, Keene, and its subsidiary Granite Bank.
Passumpsic Savings Bank, St. Johnsbury, VT Passumpsic Bank, FSB, Littleton, NH	01/01/02	Effective opening of business January 1, 2002, Passumpsic Bank, FSB, Littleton, NH, merged with Passumpsic Savings Bank, St. Johnsbury, VT, under the charter and title of

Passumpsic Savings Bank.

RHODE ISLAND

The Washington Trust Company of Westerly, Westerly First Bank and Trust Company, Providence	04/17/02	Merger of subsidiaries of Washington Trust Bancorp Inc, effective opening of business April 17, 2002, First Bank & Trust Company, Providence, RI merged with The Washington Trust Company of Westerly, Westerly, RI under the charter and title of The Washington Trust Company of Westerly.
Washington Trust Bancorp Inc, Westerly First Financial Corp, Providence	04/16/02	On April 16, 2002, Washington Trust Bancorp Inc, Westerly, RI, acquired First Financial Corp, Providence, RI and its subsidiary First Bank and Trust Company.

VERMONT

Union Bankshares, Morrisville Union Bank, Morrisville Citizens Savings Bank & Trust, St. Johnsbury	05/17/03	Effective opening of business May 17, 2003, Citizens Savings Bank & Trust Company, St. Johnsbury, merged with Union Bank, Morrisville, under the charter and title of Union Bank. The transaction represents a merger of the subsidiaries of Union Bankshares, Morrisville
Banknorth, NA, Portland, ME First Vermont Bank, NA, Brattleboro Franklin-Lamoille Bank, NA, St. Albans Howard Bank, NA, Burlington	01/01/02	Effective opening of business January 1, 2002, First Vermont Bank, NA, Brattleboro; Franklin-Lamoille Bank, NA, St. Albans; and Howard Bank, NA, Burlington, merged with Banknorth, NA, Portland, ME, under the charter and title of Banknorth, NA. The transaction represents a merger of subsidiaries of Banknorth Group, Inc., Portland, ME.

New England Banking Structure Changes, Table 2

NEW ENGLAND BANK AND THRIFT HOLDING COMPANY FORMATIONS, 5/10/01-4/30/04

<u>Name of Newly Formed Bank Holding Company</u>	<u>Name of Subsidiary Bank</u>	<u>Completion Date</u>
<u>CONNECTICUT</u>		
Putnam Bancorp MHC, Inc., Putnam	Putnam Savings Bank, Putnam	05/27/03
Southern Connecticut Bancorp, New Haven	Bank of Southern Connecticut, The, New Haven	10/01/01
<u>MAINE</u>		
None.		
<u>MASSACHUSETTS</u>		
NewAlliance Bancshares, Inc.	NewAlliance Bank	04/01/04
Hampden Bancorp, MHC	Hampden Bank	03/23/04
Ponkapoag/Massapoag MHC	The Bank of Canton	03/19/04
South Shore Bancorp, MHC	South Shore Savings Bank	02/19/04
Siwooganock Holding Company, Inc.	Siwooganock Bank	12/31/03
Clinton Financial Services, MHC, Clinton	Clinton Savings Bank, Clinton	11/01/03
Beverly Financial, MHC, Beverly	Beverly Co-operative Bank, Beverly	10/24/03
Peoples Bancorp, MHC, Holyoke	PeoplesBank (Peoples Savings Bank), Holyoke	10/01/03
Bridgewater Financial, MHC, Raynham	Bridgewater Savings Bank, Raynham	05/06/03
Randolph Bancorp, Randolph	Randolph Savings Bank, Randolph	11/01/02
South Coastal Holdings MHC, Rockland	South Coastal Bank, Rockland	06/06/02
Williamstown MHC, Williamstown	Williamstown Savings Bank, Williamstown	05/01/02
LSB Corporation, North Andover	Lawrence Savings Bank, North Andover	07/01/01
<u>NEW HAMPSHIRE</u>		
Monadnock Community Bancorp, MHC	Monadnock Community Bank	04/01/04
<u>RHODE ISLAND</u>		
None.		
<u>VERMONT</u>		
None.		

New England Banking Structure Changes, Table 3

NEW FULL-SERVICE COMMERCIAL BANKS AND THRIFTS ESTABLISHED IN NEW ENGLAND, 5/10/01-4/30/04

Name of New Institution	Type of Institution	Comments
<u>CONNECTICUT</u>		
Connecticut Bank and Trust Company	State chartered, commercial bank, Fed member	03/12/04
Connecticut River Community Bank	State-chartered, nonmember, commercial bank	11/18/02
Bank of New Canaan, The, New Canaan	State-chartered, nonmember, commercial bank	04/22/02
Bank of Southern Connecticut, The, New Haven	State-chartered, nonmember, commercial bank	10/01/01
Cigna Bank & Trust Company, FSB, Hartford	Federally chartered savings bank	07/25/01
<u>MAINE</u>		
Rivergreen Bank	State-chartered, nonmember, commercial bank	03/13/03
<u>MASSACHUSETTS</u>		
Leader Bank, Arlington	Full service, nationally chartered, member bank	05/08/02
Commonwealth National Bank, Worcester	Full service, independent, member bank	11/19/01
<u>NEW HAMPSHIRE</u>		
None.		
<u>RHODE ISLAND</u>		
Independence Bank, East Greenwich	State-chartered, nonmember, commercial bank	03/25/03
Freedom National Bank, Greenville	Nationally chartered member bank	11/29/01
Union Federal Savings Bank, North Providence	Federally chartered savings bank	11/12/01
<u>VERMONT</u>		
None.		

New England Banking Structure Changes, Table 4

NAME AND CHARTER CHANGES OF NEW ENGLAND BANKS, THRIFTS, AND BANK AND THRIFT HOLDING COMPANIES, 5/10/01-4/30/04

Former Name of Institution Former charter, if changed	New Name of Institution, if changed New charter, if changed	Effective Date
<u>CONNECTICUT</u>		
The New Haven Savings Bank federal charter, stock ownership	NewAlliance Bank state charter, stock ownership	04/01/04
Fairfield County Savings Bank	Fairfield County Bank	01/01/04
Westport National Bank, Westport	Connecticut Community Bank, National Association	12/01/03
Naugatuck Valley Savings and Loan Association Mutual S&L Association	Naugatuck Valley Savings and Loan, S.B. Mutual savings bank	01/27/03
Windsor Locks S & L Association, Inc., Windsor Locks State-chartered mutual S & L Association	Windsor Locks Community Bank, FSL, Windsor Locks Federally chartered mutual S & L Association	04/01/02
Eastern Savings and Loan, Norwich State-chartered mutual S&L Association	Eastern Federal Bank Federally chartered mutual savings bank	01/02/02
First International Bank, Hartford State-chartered depository bank	State-chartered, non-depository, uninsured bank	08/08/01
<u>MAINE</u>		
Peoples Heritage Bank, NA	Banknorth, NA	01/01/02
Ocean National Bank of Kennebunk, The, Kennebunk	Ocean National Bank	09/01/01
<u>MASSACHUSETTS</u>		
Webster Bank federal charter, stock, savings bank	Webster Bank National Association	04/21/04
Hampden Savings Bank	Hampden Bank	04/01/04
The Canton Institution for Savings	The Bank of Canton	03/19/04

United Co-operative Bank state, regulated by OTS	United Bank federal, regulated by OTS	02/20/04
U.S. Trust Company of Boston, Boston	Boston Trust & Investment Management Company	10/29/03
Boston Safe & Deposit Trust Co., Boston State chartered member bank	Mellon Trust of New England, N.A. Nationally chartered member bank	09/15/03
Brookline Savings Bank, Brookline	Brookline Bank	01/17/03
Easton Co-Operative Bank, North Easton	Bank of Easton, A Cooperative Bank	07/15/02
Brookline Savings Bank, Brookline State-chartered savings bank	Federally chartered savings bank	07/17/01

NEW HAMPSHIRE

None.

RHODE ISLAND

None.

VERMONT

None.

New England Banking Structure Changes, Table 5

NEW ENGLAND BANK AND THRIFT FAILURES AND CLOSINGS, 5/10/01 – 4/30/04

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Name of Institution	Type of Institution	Comments
<u>CONNECTICUT</u>		
The Hartford Bank, Hartford	Savings Bank	Effective opening of business July, 22, 2002, The Hartford Bank, Hartford, CT, voluntarily liquidated.
Connecticut Bank of Commerce, Stamford	Commercial Bank	Effective June 26, 2002, Connecticut Bank of Commerce was placed in receivership of the FDIC. Hudson United Bank, Mahwah, NJ, purchased certain assets and assumed the insured deposits.
<u>MAINE</u>		
None.		
<u>MASSACHUSETTS</u>		
None.		
<u>NEW HAMPSHIRE</u>		
None.		
<u>RHODE ISLAND</u>		
None.		
<u>VERMONT</u>		
None.		



## III. NEW ENGLAND DEPOSITORY INSTITUTIONS

# NEW ENGLAND BANKING TABLE

# Commercial Banking and Thrift Organizations Operating In New England

## Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$63,159.94</b>	<b>19.64</b>
	Fleet National Bank	Providence	RI	\$63,078.46	
	Fleet Bank (RI), Nationa	Providence	RI	\$80.44	
	Fleet Maine, National As	South Portland	ME	\$1.05	
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$40,022.85</b>	<b>12.45</b>
	Citizens Bank of Massach	Boston	MA	\$22,224.16	
	Cambridge Trust Company	Cambridge	MA	\$652.45	
	Boston Trust & Investmen	Boston	MA	\$1.50	
	Citizens Bank of Rhode I	Providence	RI	\$8,246.05	
	Citizens Bank New Hampsh	Manchester	NH	\$5,942.81	
	Citizens Bank of Connect	New London	CT	\$2,955.89	
3	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$18,432.59</b>	<b>5.73</b>
	BankNorth, National Asso	Portland	ME	\$18,432.59	
4	<b>STATE STREET CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$14,881.96</b>	<b>4.63</b>
	State Street Bank and Tr	Boston	MA	\$14,881.96	
5	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$14,028.20</b>	<b>4.36</b>
	Sovereign Bank	Wyomissing	PA	\$1,564.42	
	Sovereign Bank	Wyomissing	PA	\$9,640.17	
	Sovereign Bank	Wyomissing	PA	\$950.40	
	Sovereign Bank	Wyomissing	PA	\$1,873.20	
6	<b>WEBSTER FINANCIAL CORPORATION</b>	<b>WATERBURY</b>	<b>CT</b>	<b>\$10,588.69</b>	<b>3.29</b>
	Webster Bank, National A	Waterbury	CT	\$10,588.69	
7	<b>PROVIDIAN NATIONAL BANK</b>	<b>TILTON</b>	<b>NH</b>	<b>\$9,117.57</b>	<b>2.84</b>
8	<b>PEOPLE'S MUTUAL HOLDINGS</b>	<b>BRIDGEPORT</b>	<b>CT</b>	<b>\$8,955.71</b>	<b>2.79</b>
	People's Bank	Bridgeport	CT	\$8,955.71	
9	<b>MELLON FINANCIAL CORPORATION</b>	<b>PITTSBURGH</b>	<b>PA</b>	<b>\$6,658.04</b>	<b>2.07</b>
	Mellon Trust of New Engl	Boston	MA	\$6,658.04	
10	<b>WACHOVIA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$5,758.23</b>	<b>1.79</b>
	Wachovia Bank, National	Charlotte	NC	\$5,758.23	
11	<b>INVESTORS FINANCIAL SERVICES CORP.</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$5,017.92</b>	<b>1.56</b>
	Investors Bank & Trust C	Boston	MA	\$5,017.92	
12	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$4,996.31</b>	<b>1.55</b>
	Chittenden Trust Company	Burlington	VT	\$2,551.16	
	Ocean National Bank	Kennebunk	ME	\$1,243.16	
	The Bank of Western Mass	Springfield	MA	\$496.30	
	Flagship Bank and Trust	Worcester	MA	\$446.64	
	Maine Bank & Trust Compa	Portland	ME	\$259.05	
13	<b>NEWALLIANCE BANCSHARES, INC.</b>	<b>NEW HAVEN</b>	<b>CT</b>	<b>\$4,124.80</b>	<b>1.28</b>
	NewAlliance Bank	New Haven	CT	\$4,124.80	
14	<b>EASTERN BANK CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$3,781.07</b>	<b>1.18</b>
	Eastern Bank	Boston	MA	\$3,781.07	
15	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b>	<b>NEW BEDFORD</b>	<b>MA</b>	<b>\$3,673.90</b>	<b>1.14</b>
	Compass Bank for Savings	New Bedford	MA	\$3,326.71	
	Nantucket Bank	Nantucket	MA	\$347.18	
16	<b>MIDDLESEX SAVINGS BANK</b>	<b>NATICK</b>	<b>MA</b>	<b>\$2,732.52</b>	<b>0.85</b>
17	<b>J.P. MORGAN CHASE &amp; CO.</b>	<b>NEW YORK</b>	<b>NY</b>	<b>\$2,630.09</b>	<b>0.82</b>
	J. P. Morgan Trust Compa	Los Angeles	CA	\$0.00	
	JPMorgan Chase Bank	New York City	NY	\$2,630.09	
18	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$2,402.24</b>	<b>0.75</b>
	Keybank National Associa	Cleveland	OH	\$2,402.24	
19	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$1,999.57</b>	<b>0.62</b>
	Rockland Trust Company	Rockland	MA	\$1,999.57	
20	<b>LIBERTY BANK</b>	<b>MIDDLETOWN</b>	<b>CT</b>	<b>\$1,794.21</b>	<b>0.56</b>
21	<b>CAMBRIDGE FINANCIAL GROUP, INC.</b>	<b>CAMBRIDGE</b>	<b>MA</b>	<b>\$1,644.55</b>	<b>0.51</b>

**Commercial Banking and Thrift Organizations Operating In New England  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	Cambridge Savings Bank	Cambridge	MA	\$1,644.55	
22	<b>HUDSON UNITED BANCORP</b> Hudson United Bank	<b>MAHWAH</b> Mahwah	<b>NJ</b> NJ	<b>\$1,615.58</b> \$1,615.58	<b>0.50</b>
23	<b>CHARTER ONE FINANCIAL, INC.</b> Charter One Bank, Nation	<b>CLEVELAND</b> Cleveland	<b>OH</b> OH	<b>\$1,384.84</b> \$1,384.84	<b>0.43</b>
24	<b>BOSTON PRIVATE FINANCIAL HOLDINGS, INC.</b> Boston Private Bank & Tr	<b>BOSTON</b> Boston	<b>MA</b> MA	<b>\$1,371.20</b> \$1,371.20	<b>0.43</b>
25	<b>WASHINGTON TRUST BANCORP, INC.</b> The Washington Trust Com	<b>WESTERLY</b> Westerly	<b>RI</b> RI	<b>\$1,343.57</b> \$1,343.57	<b>0.42</b>
26	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$1,273.14</b>	<b>0.40</b>
27	<b>CENTURY BANCORP, INC.</b> Century Bank and Trust C	<b>MEDFORD</b> Somerville	<b>MA</b> MA	<b>\$1,268.16</b> \$1,268.16	<b>0.39</b>
28	<b>SALEM FIVE CENTS SAVINGS BANK</b>	<b>SALEM</b>	<b>MA</b>	<b>\$1,219.42</b>	<b>0.38</b>
29	<b>BOSTONFED BANCORP, INC.</b> Boston Federal Savings B	<b>BURLINGTON</b> Burlington	<b>MA</b> MA	<b>\$1,212.77</b> \$1,212.77	<b>0.38</b>
30	<b>THE CAPE COD FIVE CENTS SAVINGS BANK</b>	<b>HARWICH PORT</b>	<b>MA</b>	<b>\$1,150.95</b>	<b>0.36</b>
31	<b>PLYMOUTH BANCORP, INC.</b> Plymouth Savings Bank	<b>WAREHAM</b> Wareham	<b>MA</b> MA	<b>\$1,054.86</b> \$1,054.86	<b>0.33</b>
32	<b>METLIFE, INC.</b> Metlife Bank, National A	<b>NEW YORK</b> Bridgewater	<b>NY</b> NJ	<b>\$1,022.04</b> \$1,022.04	<b>0.32</b>
33	<b>CITIGROUP INC.</b> Citibank, Federal Saving	<b>NEW YORK</b> Reston	<b>NY</b> VA	<b>\$1,009.88</b> \$1,009.88	<b>0.31</b>
34	<b>CAMDEN NATIONAL CORPORATION</b> The Camden National Bank UnitedKingfield Bank	<b>CAMDEN</b> Camden Bangor	<b>ME</b> ME ME	<b>\$970.73</b> \$683.95 \$286.78	<b>0.30</b>
35	<b>WATERTOWN SAVINGS BANK</b>	<b>WATERTOWN</b>	<b>MA</b>	<b>\$934.28</b>	<b>0.29</b>
36	<b>UNION SAVINGS BANK</b>	<b>DANBURY</b>	<b>CT</b>	<b>\$932.20</b>	<b>0.29</b>
37	<b>FAIRFIELD COUNTY BANK CORP.</b>	<b>RIDGEFIELD</b>	<b>CT</b>	<b>\$890.18</b>	<b>0.28</b>
38	<b>BANCORP RHODE ISLAND, INC.</b> Bank Rhode Island	<b>PROVIDENCE</b> Providence	<b>RI</b> RI	<b>\$888.24</b> \$888.24	<b>0.28</b>
39	<b>MASSBANK CORP.</b> MassBank	<b>READING</b> Reading	<b>MA</b> MA	<b>\$865.65</b> \$865.65	<b>0.27</b>
40	<b>BERKSHIRE HILLS BANCORP</b> Berkshire Bank	<b>PITTSFIELD</b> Pittsfield	<b>MA</b> MA	<b>\$854.90</b> \$854.90	<b>0.27</b>
41	<b>MERCHANTS BANCSHARES INC.</b> The Merchants Bank	<b>BURLINGTON</b> Burlington	<b>VT</b> VT	<b>\$818.04</b> \$818.04	<b>0.25</b>
42	<b>CAPITAL CROSSING BANK</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$798.58</b>	<b>0.25</b>
43	<b>DEDHAM INSTITUTION FOR SAVINGS</b>	<b>DEDHAM</b>	<b>MA</b>	<b>\$762.31</b>	<b>0.24</b>
44	<b>DANVERS BANCORP, INC.</b> Danvers Savings Bank	<b>DANVERS</b> Danvers	<b>MA</b> MA	<b>\$755.71</b> \$755.71	<b>0.24</b>
45	<b>ENTERPRISE BANCORP, INC.</b> Enterprise Bank and Trus	<b>LOWELL</b> Lowell	<b>MA</b> MA	<b>\$736.01</b> \$736.01	<b>0.23</b>
46	<b>BROOKLINE BANCORP, MHC</b> Brookline Bank	<b>BROOKLINE</b> Brookline	<b>MA</b> MA	<b>\$732.88</b> \$732.88	<b>0.23</b>
47	<b>FIRST COUNTY BANK</b>	<b>STAMFORD</b>	<b>CT</b>	<b>\$731.81</b>	<b>0.23</b>
48	<b>BANK OF NEWPORT</b>	<b>NEWPORT</b>	<b>RI</b>	<b>\$676.23</b>	<b>0.21</b>

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
49	COUNTRY BANK FOR SAVINGS	WARE	MA	\$673.96	0.21
50	BEACON BANCORP	TAUNTON	MA	\$659.17	0.21
	Bristol County Savings B	Taunton	MA	\$640.95	
	Bristol County Savings B	Taunton	MA	\$18.22	
51	MERIDIAN FINANCIAL SERVICES, INC	EAST BOSTON	MA	\$649.31	0.20
	East Boston Savings Bank	Boston	MA	\$649.31	
52	HYDE PARK SAVINGS BANK	BOSTON	MA	\$647.96	0.20
53	CHARTER OAK COMMUNITY BANK CORP.	ROCKVILLE	CT	\$631.93	0.20
	Rockville Bank	Vernon Rockville	CT	\$631.93	
54	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH	MA	\$629.11	0.20
	South Shore Savings Bank	Weymouth	MA	\$629.11	
55	FARMINGTON SAVINGS BANK	FARMINGTON	CT	\$626.45	0.19
56	WESTFIELD MUTUAL HOLDING COMPANY	WESTFIELD	MA	\$620.97	0.19
	Westfield Bank	Westfield	MA	\$620.97	
57	LSB FINANCIAL	LACONIA	NH	\$607.65	0.19
	Laconia Savings Bank	Laconia	NH	\$607.65	
58	UNITED BANK	WEST SPRINGFIELD	MA	\$604.12	0.19
59	BANK OF NEW YORK COMPANY, INC., THE	NEW YORK	NY	\$602.14	0.19
	The Bank of New York	New York City	NY	\$602.14	
60	FLORENCE SAVINGS BANK	FLORENCE	MA	\$594.37	0.18
61	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$586.92	0.18
	NewMil Bank	New Milford	CT	\$586.92	
62	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$584.53	0.18
	Westbank	West Springfield	MA	\$584.53	
63	PEOPLESBANCORP, MHC	HOLYOKE	MA	\$584.50	0.18
	PeoplesBank	Holyoke	MA	\$584.50	
64	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	\$583.52	0.18
65	UFS BANCORP	WHITINSVILLE	MA	\$582.37	0.18
	UniBank for Savings	Whitinsville	MA	\$582.37	
66	COMMERCE BANCSHARES CORP.	WORCESTER	MA	\$578.76	0.18
	Commerce Bank & Trust Co	Worcester	MA	\$578.76	
67	CENTREVILLE SAVINGS BANK	WEST WARWICK	RI	\$546.95	0.17
68	EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$543.16	0.17
69	MASCOMA MUTUAL HOLDING COMPANY	LEBANON	NH	\$541.41	0.17
	Mascoma Savings Bank	Lebanon	NH	\$363.86	
	Mascoma Savings Bank	Lebanon	NH	\$177.55	
70	THE CHELSEA GROTON SAVINGS BANK	NORWICH	CT	\$540.77	0.17
71	KENNEBUNK SAVINGS BANK	KENNEBUNK	ME	\$533.20	0.17
72	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$530.63	0.17
73	NORWAY BANCORP, MHC	NORWAY	ME	\$515.09	0.16
	Norway Savings Bank	Norway	ME	\$515.09	
74	NAUGATUCK SAVINGS BANK	NAUGATUCK	CT	\$496.27	0.15
75	EASTHAMPTON SAVINGS BANK	EASTHAMPTON	MA	\$490.27	0.15
76	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$479.25	0.15

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	The Berlin City Bank	Berlin	NH	\$297.32	
	The Pemigewasset Nationa	Plymouth	NH	\$181.93	
77	<b>NEWTOWN SAVINGS BANK</b>	<b>NEWTOWN</b>	<b>CT</b>	<b>\$472.13</b>	<b>0.15</b>
78	<b>WAINWRIGHT BANK &amp; TRUST COMPANY</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$464.97</b>	<b>0.14</b>
79	<b>GARDINER SAVINGS INSTITUTION, FSB</b>	<b>GARDINER</b>	<b>ME</b>	<b>\$462.48</b>	<b>0.14</b>
80	<b>NEW HAMPSHIRE THRIFT BANCSHARES</b>	<b>NEWPORT</b>	<b>NH</b>	<b>\$458.18</b>	<b>0.14</b>
	Lake Sunapee Bank, FSB	Newport	NH	\$458.18	
81	<b>WORONOCO BANCORP, INC.</b>	<b>WESTFIELD</b>	<b>MA</b>	<b>\$456.09</b>	<b>0.14</b>
	Woronoco Savings Bank	Westfield	MA	\$456.09	
82	<b>PONKAPOAG BANCORP, MHC</b>	<b>CANTON</b>	<b>MA</b>	<b>\$453.48</b>	<b>0.14</b>
	The Bank of Canton	Canton	MA	\$453.48	
83	<b>SI BANCORP, INC.</b>	<b>WILLIMANTIC</b>	<b>CT</b>	<b>\$444.65</b>	<b>0.14</b>
	Savings Institute	Willimantic	CT	\$444.65	
84	<b>MUTUAL BANCORP OF THE BERKSHIRES, INC.</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$439.48</b>	<b>0.14</b>
	Legacy Banks	Pittsfield	MA	\$439.48	
85	<b>THE VILLAGE BANK</b>	<b>AUBURNDALE</b>	<b>MA</b>	<b>\$430.83</b>	<b>0.13</b>
86	<b>NARRAGANSETT FINANCIAL CORP</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$416.72</b>	<b>0.13</b>
	Citizens-Union Savings B	Fall River	MA	\$416.72	
87	<b>SLADE'S FERRY BANCORP</b>	<b>SOMERSET</b>	<b>MA</b>	<b>\$413.22</b>	<b>0.13</b>
	Slade's Ferry Trust Comp	Somerset	MA	\$413.22	
88	<b>BENJAMIN FRANKLIN BANCORP, MHC</b>	<b>FRANKLIN</b>	<b>MA</b>	<b>\$412.72</b>	<b>0.13</b>
	Benjamin Franklin Saving	Franklin	MA	\$412.72	
89	<b>ASSABET VALLEY BANCORP</b>	<b>HUDSON</b>	<b>MA</b>	<b>\$402.07</b>	<b>0.13</b>
	Hudson Savings Bank	Hudson	MA	\$402.07	
90	<b>FALL RIVER FIVE CENTS SAVINGS BANK</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$393.98</b>	<b>0.12</b>
91	<b>FIRST NATIONAL LINCOLN CORPORATION</b>	<b>DAMARISCOTTA</b>	<b>ME</b>	<b>\$387.73</b>	<b>0.12</b>
	The First National Bank	Damariscotta	ME	\$387.73	
92	<b>NORTHEAST BANCORP</b>	<b>AUBURN</b>	<b>ME</b>	<b>\$385.42</b>	<b>0.12</b>
	Northeast Bank, F.S.B.	Auburn	ME	\$385.42	
93	<b>SACO &amp; BIDDEFORD SAVINGS INSTITUTION</b>	<b>SACO</b>	<b>ME</b>	<b>\$385.24</b>	<b>0.12</b>
94	<b>MANULIFE FINANCIAL CORPORATION</b>	<b>TORONTO</b>		<b>\$382.02</b>	<b>0.12</b>
	First Signature Bank and	Portsmouth	NH	\$382.02	
95	<b>EAGLE BANK</b>	<b>EVERETT</b>	<b>MA</b>	<b>\$378.99</b>	<b>0.12</b>
96	<b>NORTHFIELD MHC</b>	<b>NORTHFIELD</b>	<b>VT</b>	<b>\$378.07</b>	<b>0.12</b>
	Northfield Savings Bank	Northfield	VT	\$378.07	
97	<b>GREENFIELD SAVINGS BANK</b>	<b>GREENFIELD</b>	<b>MA</b>	<b>\$377.91</b>	<b>0.12</b>
98	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$376.88</b>	<b>0.12</b>
	Bar Harbor Banking and T	Bar Harbor	ME	\$376.88	
99	<b>SAVINGS BANK OF DANBURY</b>	<b>DANBURY</b>	<b>CT</b>	<b>\$372.42</b>	<b>0.12</b>
100	<b>WINCHESTER SAVINGS BANK</b>	<b>WINCHESTER</b>	<b>MA</b>	<b>\$370.79</b>	<b>0.12</b>
101	<b>COMMUNITY BANK AND TRUST COMPANY</b>	<b>WOLFEBORO</b>	<b>NH</b>	<b>\$369.17</b>	<b>0.11</b>
102	<b>NORTH FORK BANCORPORATION, INC.</b>	<b>MELVILLE</b>	<b>NY</b>	<b>\$368.05</b>	<b>0.11</b>
	Superior Savings of New	Branford	CT	\$368.05	
103	<b>NORTH EASTON SAVINGS BANK</b>	<b>NORTH EASTON</b>	<b>MA</b>	<b>\$360.88</b>	<b>0.11</b>
104	<b>CHARLES SCHWAB CORPORATION, THE</b>	<b>SAN FRANCISCO</b>	<b>CA</b>	<b>\$352.92</b>	<b>0.11</b>

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<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	U.S. Trust Company, Nati	Greenwich	CT	\$352.92	
105	KENNEBEC SAVINGS BANK	AUGUSTA	ME	\$352.92	0.11
106	THOMASTON SAVINGS BANK	THOMASTON	CT	\$352.89	0.11
107	MYSTIC FINANCIAL, INC. Medford Co-operative Ban	MEDFORD Medford	MA MA	\$352.56 \$352.56	0.11
108	INSTITUTION FOR SAVINGS IN NEWBURYPORT A	NEWBURYPORT	MA	\$342.19	0.11
109	THE SAVINGS BANK	WAKEFIELD	MA	\$340.56	0.11
110	MACHIAS BANCORP, MHC Machias Savings Bank	MACHIAS Machias	ME ME	\$338.51 \$338.51	0.11
111	GORHAM SAVINGS BANK	GORHAM	ME	\$338.23	0.11
112	MEREDITH VILLAGE SAVINGS BANK	MEREDITH	NH	\$337.89	0.11
113	PENTUCKET BANK	HAVERHILL	MA	\$336.64	0.10
114	HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	\$332.44	0.10
115	CONNECTICUT MUTUAL HOLDING COMPANY Northwest Community Bank Litchfield Bancorp	WINSTED Winsted Litchfield	CT CT CT	\$331.12 \$201.56 \$129.57	0.10
116	THE DIME SAVINGS BANK OF NORWICH	NORWICH	CT	\$330.33	0.10
117	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	\$330.33	0.10
118	THE GUILFORD SAVINGS BANK	GUILFORD	CT	\$327.70	0.10
119	WEBSTER FIVE CENTS SAVINGS BANK	WEBSTER	MA	\$320.27	0.10
120	HAMPDEN BANCORP, MHC Hampden Bank	SPRINGFIELD Springfield	MA MA	\$317.34 \$317.34	0.10
121	FIRST LITCHFIELD FINANCIAL CORPORATION The First National Bank	LITCHFIELD Litchfield	CT CT	\$316.02 \$316.02	0.10
122	CENTRAL BANCORP, INC. Central Co-operative Ban	SOMERVILLE Somerville	MA MA	\$315.66 \$315.66	0.10
123	ANDROSCOGGIN BANCORP, MHC Androscoggin Savings Ban	LEWISTON Lewiston	ME ME	\$315.03 \$315.03	0.10
124	CAPE COD CO-OPERATIVE BANK	YARMOUTH PORT	MA	\$314.22	0.10
125	BEVERLY NATIONAL CORPORATION The Beverly National Ban	BEVERLY Beverly	MA MA	\$312.94 \$312.94	0.10
126	MOUNTAINONE FINANCIAL PARTNERS, MHC Hoosac Bank Williamstown Savings Ban	NORTH ADAMS North Adams Williamstown	MA MA MA	\$312.52 \$191.23 \$121.28	0.10
127	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$312.30	0.10
128	WINCHESTER CO-OPERATIVE BANK	WINCHESTER	MA	\$308.61	0.10
129	PATRIOT NATIONAL BANCORP, INC. Patriot National Bank	STAMFORD Stamford	CT CT	\$305.81 \$305.81	0.10
130	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$304.91	0.09
131	NORTH SHORE BANCORP North Shore Bank, a Co-o	PEABODY Peabody	MA MA	\$302.73 \$302.73	0.09
132	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$300.68	0.09

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133	<b>RANDOLPH BANCORP</b> Randolph Savings Bank	<b>STOUGHTON</b> Randolph	<b>MA</b> MA	<b>\$300.47</b> \$300.47	<b>0.09</b>
134	<b>BELMONT SAVINGS BANK</b>	<b>BELMONT</b>	<b>MA</b>	<b>\$297.54</b>	<b>0.09</b>
135	<b>LSB CORPORATION</b> Lawrence Savings Bank Lawrence Savings Bank	<b>NORTH ANDOVER</b> North Andover North Andover	<b>MA</b> MA MA	<b>\$291.24</b> \$290.57 \$0.67	<b>0.09</b>
136	<b>UNION BANKSHARES, INC.</b> Union Bank	<b>MORRISVILLE</b> Morrisville	<b>VT</b> VT	<b>\$288.28</b> \$288.28	<b>0.09</b>
137	<b>MERRILL MERCHANTS BANCSHARES, INC.</b> Merrill Merchants Bank	<b>BANGOR</b> Bangor	<b>ME</b> ME	<b>\$287.66</b> \$287.66	<b>0.09</b>
138	<b>PASSUMPSIC BANCORP</b> Passumpsic Savings Bank Passumpsic Savings Bank	<b>SAINT JOHNSBURY</b> St. Johnsbury St. Johnsbury	<b>VT</b> VT VT	<b>\$287.63</b> \$18.58 \$269.04	<b>0.09</b>
139	<b>MASSACHUSETTS STATE CARPENTERS</b> First Trade Union Bank First Trade Union Bank	<b>BOSTON</b> Boston Boston	<b>MA</b> MA MA	<b>\$287.52</b> \$277.09 \$10.44	<b>0.09</b>
140	<b>CHICOPEE SAVINGS BANK</b>	<b>CHICOPEE</b>	<b>MA</b>	<b>\$284.91</b>	<b>0.09</b>
141	<b>UNION BANKSHARES COMPANY</b> Union Trust Company	<b>ELLSWORTH</b> Ellsworth	<b>ME</b> ME	<b>\$284.67</b> \$284.67	<b>0.09</b>
142	<b>NORWOOD CO-OPERATIVE BANK</b>	<b>NORWOOD</b>	<b>MA</b>	<b>\$284.24</b>	<b>0.09</b>
143	<b>MIDDLESEX FEDERAL SAVINGS AND LOAN ASSOC</b>	<b>SOMERVILLE</b>	<b>MA</b>	<b>\$279.64</b>	<b>0.09</b>
144	<b>BATH SAVINGS INSTITUTION</b>	<b>BATH</b>	<b>ME</b>	<b>\$274.75</b>	<b>0.09</b>
145	<b>THE NEEDHAM CO-OPERATIVE BANK</b>	<b>NEEDHAM</b>	<b>MA</b>	<b>\$274.48</b>	<b>0.09</b>
146	<b>CLINTON FINANCIAL SERVICES, MHC</b> Clinton Savings Bank	<b>CLINTON</b> Clinton	<b>MA</b> MA	<b>\$274.24</b> \$274.24	<b>0.09</b>
147	<b>SOUTHBRIDGE SAVINGS BANK</b>	<b>SOUTHBRIDGE</b>	<b>MA</b>	<b>\$269.02</b>	<b>0.08</b>
148	<b>NORTHERN BANCORP, INC.</b> Northern Bank & Trust Co	<b>WOBURN</b> Woburn	<b>MA</b> MA	<b>\$267.19</b> \$267.19	<b>0.08</b>
149	<b>CAPE ANN SAVINGS BANK</b>	<b>GLOUCESTER</b>	<b>MA</b>	<b>\$262.68</b>	<b>0.08</b>
150	<b>MT. WASHINGTON CO-OPERATIVE BANK</b>	<b>SOUTH BOSTON</b>	<b>MA</b>	<b>\$261.99</b>	<b>0.08</b>
151	<b>THE MILFORD BANK</b>	<b>MILFORD</b>	<b>CT</b>	<b>\$256.63</b>	<b>0.08</b>
152	<b>FACTORY POINT BANCORP, INC.</b> The Factory Point Nation	<b>MANCHESTER CENTER</b> Manchester Cente	<b>VT</b> VT	<b>\$255.89</b> \$255.89	<b>0.08</b>
153	<b>MERRIMACK COUNTY SAVINGS BANK</b>	<b>CONCORD</b>	<b>NH</b>	<b>\$253.54</b>	<b>0.08</b>
154	<b>COMMUNITY BANCORP.</b> Community National Bank	<b>DERBY</b> Derby	<b>VT</b> VT	<b>\$253.05</b> \$253.05	<b>0.08</b>
155	<b>STONEHAMBANK, A CO-OPERATIVE BANK</b>	<b>STONEHAM</b>	<b>MA</b>	<b>\$251.60</b>	<b>0.08</b>
156	<b>FIRST IPSWICH BANCORP</b> The First National Bank	<b>IPSWICH</b> Ipswich	<b>MA</b> MA	<b>\$248.55</b> \$248.55	<b>0.08</b>
157	<b>MNB BANCORP</b> The Milford National Ban	<b>MILFORD</b> Milford	<b>MA</b> MA	<b>\$245.73</b> \$245.73	<b>0.08</b>
158	<b>STONEHAM SAVINGS BANK</b>	<b>STONEHAM</b>	<b>MA</b>	<b>\$244.20</b>	<b>0.08</b>
159	<b>SERVICE BANCORP, MHC</b> Strata Bank	<b>MEDWAY</b> Medway	<b>MA</b> MA	<b>\$243.04</b> \$243.04	<b>0.08</b>



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160	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$237.38	0.07
161	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$237.25	0.07
162	SAVERS CO-OPERATIVE BANK	SOUTHBIDGE	MA	\$236.69	0.07
163	NORTH MIDDLESEX SAVINGS BANK	AYER	MA	\$234.22	0.07
164	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$233.46	0.07
165	FRAMINGHAM CO-OPERATIVE BANK	FRAMINGHAM	MA	\$232.13	0.07
166	WALPOLE CO-OPERATIVE BANK	WALPOLE	MA	\$231.64	0.07
167	KATAHDIN BANKSHARES CORPORATION Katahdin Trust Company	PATTEN Patten	ME ME	\$231.27 \$231.27	0.07
168	PEOPLES FEDERAL SAVINGS BANK	BOSTON	MA	\$226.78	0.07
169	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$226.41	0.07
170	ATHOL SAVINGS BANK	ATHOL	MA	\$224.36	0.07
171	CAMPELLO BANCORP The Community Bank, A Ma	BROCKTON Brockton	MA MA	\$224.16 \$224.16	0.07
172	DUKES COUNTY SAVINGS BANK	EDGARTOWN	MA	\$221.28	0.07
173	HERITAGE CO-OPERATIVE BANK	SALEM	MA	\$221.03	0.07
174	SALISBURY BANCORP, INC. Salisbury Bank and Trust	LAKEVILLE Lakeville	CT CT	\$219.77 \$219.77	0.07
175	LEDYARD NATIONAL BANK	NORWICH	VT	\$219.22	0.07
176	SPENCER SAVINGS BANK	SPENCER	MA	\$217.59	0.07
177	FSB BANCORP, MHC Franklin Savings Bank	FARMINGTON Farmington	ME ME	\$216.82 \$216.82	0.07
178	WESTBOROUGH BANCORP, M.H.C. Westborough Savings Bank	WESTBOROUGH Westborough	MA MA	\$215.02 \$215.02	0.07
179	BAY STATE SAVINGS BANK	WORCESTER	MA	\$214.78	0.07
180	NORTHMARK BANK	NORTH ANDOVER	MA	\$214.72	0.07
181	ASSOCIATED COMMUNITY BANCORP, INC. Connecticut Community Ba	GREENWICH Westport	CT CT	\$213.85 \$213.85	0.07
182	BRIDGEWATER FINANCIAL, MHC Bridgewater Savings Bank	RAYNHAM Raynham	MA MA	\$213.37 \$213.37	0.07
183	GUARANTY BANCORP, INC. Woodsville Guaranty Savi	WOODSVILLE Woodsville	NH NH	\$213.04 \$213.04	0.07
184	THE COOPERATIVE BANK	BOSTON	MA	\$209.35	0.07
185	SAVINGS BANK OF WALPOLE	WALPOLE	NH	\$206.69	0.06
186	PROVIDENT BANCORP The Provident Bank	AMESBURY Amesbury	MA MA	\$205.55 \$205.55	0.06
187	PUTNAM BANCORP MHC, INC. Putnam Savings Bank	PUTNAM Putnam	CT CT	\$204.30 \$204.30	0.06
188	SANFORD INSTITUTION FOR SAVINGS	SANFORD	ME	\$202.66	0.06
189	NAUGATUCK VALLEY SAVINGS AND LOAN, S.B.	NAUGATUCK	CT	\$202.42	0.06
190	SEAMEN'S BANK	PROVINCETOWN	MA	\$201.04	0.06

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191	CHART BANK, A COOPERATIVE BANK	WALTHAM	MA	\$200.36	0.06
192	MANSFIELD CO-OPERATIVE BANK	MANSFIELD	MA	\$199.94	0.06
193	BERKSHIRE FINANCIAL SERVICES, INC.	LEE	MA	\$197.10	0.06
	Freedom National Bank	Greenville	RI	\$38.08	
	Lee Bank	Lee	MA	\$159.02	
194	CORNERSTONE BANCORP, INC.	STAMFORD	CT	\$196.54	0.06
	Cornerstone Bank	Stamford	CT	\$196.54	
195	HOME LOAN FINANCIAL CORP.	WARWICK	RI	\$194.57	0.06
	Home Loan and Investment	Warwick	RI	\$194.57	
196	WINDSOR FEDERAL, MHC	WINDSOR	CT	\$193.08	0.06
	Windsor Federal Savings	Windsor	CT	\$193.08	
197	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$192.80	0.06
198	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$191.79	0.06
	Connecticut River Bank,	Springfield	VT	\$191.79	
199	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$189.02	0.06
200	FEDERAL SAVINGS BANK	DOVER	NH	\$186.66	0.06
201	FRANKLIN SAVINGS BANK	FRANKLIN	NH	\$186.34	0.06
202	FNB BANKSHARES	BAR HARBOR	ME	\$185.93	0.06
	The First National Bank	Bar Harbor	ME	\$185.93	
203	GRAND BANK CORPORATION	MARBLEHEAD	MA	\$185.86	0.06
	The National Grand Bank	Marblehead	MA	\$185.86	
204	READING CO-OPERATIVE BANK	READING	MA	\$183.75	0.06
205	EVERETT CO-OPERATIVE BANK	EVERETT	MA	\$183.19	0.06
206	JEWETT CITY SAVINGS BANK	JEWETT CITY	CT	\$180.31	0.06
207	THE SIMSBURY BANK & TRUST COMPANY	SIMSBURY	CT	\$179.68	0.06
208	GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	\$178.10	0.06
209	MECHANICS' SAVINGS BANK	AUBURN	ME	\$176.45	0.05
210	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$175.90	0.05
211	SOUTH COASTAL HOLDINGS MHC, INC	ROCKLAND	MA	\$174.85	0.05
	South Coastal Bank	Rockland	MA	\$174.85	
212	PEOPLES TRUST COMPANY OF ST. ALBANS	SAINT ALBANS	VT	\$174.74	0.05
213	NEW ENGLAND BANCSHARES	ENFIELD	CT	\$172.24	0.05
	Enfield Federal Savings	Enfield	CT	\$172.24	
214	PRUDENTIAL FINANCIAL	NEWARK	NJ	\$172.08	0.05
	Prudential Bank & Trust,	Hartford	CT	\$172.08	
215	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$171.58	0.05
216	THE PITTSFIELD CO-OPERATIVE BANK	PITTSFIELD	MA	\$171.51	0.05
217	ESSEX SAVINGS BANK	ESSEX	CT	\$169.65	0.05
218	BIDDEFORD SAVINGS BANK	BIDDEFORD	ME	\$169.45	0.05
219	THE BRAINTREE CO-OPERATIVE BANK	BRAINTREE	MA	\$168.63	0.05
220	FIRST CITY BANK	NEW BRITAIN	CT	\$168.28	0.05
221	CENTRIX BANK & TRUST	BEDFORD42	NH	\$160.87	0.05

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
222	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$158.02	0.05
223	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$157.36	0.05
224	SOUTH ADAMS SAVINGS BANK	ADAMS	MA	\$155.96	0.05
225	CITIZENS NATIONAL BANCORP, INC. The Citizens National Ba	PUTNAM Putnam	CT CT	\$153.45 \$153.45	0.05
226	MIDDLEBURY NATIONAL CORPORATION The National Bank of Mid	MIDDLEBURY Middlebury	VT VT	\$152.18 \$152.18	0.05
227	SARGENT INVESTORS INC. Domestic Bank Domestic Bank	CRANSTON Cranston Cranston	RI RI RI	\$151.83 \$1.55 \$150.28	0.05
228	THE FIRST NATIONAL BANK OF SUFFIELD	SUFFIELD	CT	\$150.51	0.05
229	STAFFORD SAVINGS BANK	STAFFORD SPRINGS	CT	\$146.45	0.05
230	PISCATAQUA SAVINGS BANK	PORTSMOUTH	NH	\$143.38	0.04
231	EASTERN FEDERAL BANK	NORWICH	CT	\$142.24	0.04
232	DEAN CO-OPERATIVE BANK	FRANKLIN	MA	\$142.22	0.04
233	SALEM CO-OPERATIVE BANK	SALEM	NH	\$141.16	0.04
234	COMMONWEALTH NATIONAL BANK	WORCESTER	MA	\$140.24	0.04
235	NORTH BROOKFIELD SAVINGS BANK	NORTH BROOKFIELD	MA	\$138.13	0.04
236	HAVERHILL CO-OPERATIVE BANK	HAVERHILL	MA	\$137.24	0.04
237	FALMOUTH BANCORP, INC. Falmouth Co-operative Ba	FALMOUTH Falmouth	MA MA	\$135.74 \$135.74	0.04
238	MONSON SAVINGS BANK	MONSON	MA	\$135.30	0.04
239	WEYMOUTH BANK	EAST WEYMOUTH	MA	\$133.60	0.04
240	SAUGUSBANK, A CO-OPERATIVE BANK	SAUGUS	MA	\$131.53	0.04
241	MILLBURY SAVINGS BANK	MILLBURY	MA	\$130.84	0.04
242	IPSWICH CO-OPERATIVE BANK	IPSWICH	MA	\$128.84	0.04
243	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$124.11	0.04
244	BEVERLY FINANCIAL, MHC Beverly Co-operative Ban	BEVERLY Beverly	MA MA	\$122.46 \$122.46	0.04
245	THE NORTHAMPTON CO-OPERATIVE BANK	NORTHAMPTON	MA	\$122.29	0.04
246	SOUND FEDERAL BANCORP Sound Federal Savings	WHITE PLAINS White Plains	NY NY	\$122.15 \$122.15	0.04
247	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$121.21	0.04
248	WELLESLEY CO-OPERATIVE BANK	WELLESLEY	MA	\$121.15	0.04
249	ADAMS CO-OPERATIVE BANK	ADAMS	MA	\$120.91	0.04
250	WASHINGTON SAVINGS BANK	LOWELL	MA	\$120.90	0.04
251	LYNDONVILLE SAVINGS BANK AND TRUST	LYNDONVILLE	VT	\$120.80	0.04
252	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$119.29	0.04

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	The Bank of Bennington	Bennington	VT	\$119.29	
253	<b>BANK OF FALL RIVER, A CO-OPERATIVE BANK</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$119.24</b>	<b>0.04</b>
254	<b>SIWOOGANOCK HOLDING COMPANY, INC., THE</b>	<b>LANCASTER</b>	<b>NH</b>	<b>\$117.46</b>	<b>0.04</b>
	The Lancaster National B	Lancaster	NH	\$51.02	
	The Siwooganock Bank	Lancaster	NH	\$66.44	
255	<b>THE BRATTLEBORO SLA, F.A.</b>	<b>BRATTLEBORO</b>	<b>VT</b>	<b>\$116.30</b>	<b>0.04</b>
256	<b>HOMETOWN BANK, A COOPERATIVE BANK</b>	<b>WEBSTER</b>	<b>MA</b>	<b>\$115.57</b>	<b>0.04</b>
257	<b>FIRST COLEBROOK BANCORP, INC.</b>	<b>COLEBROOK</b>	<b>NH</b>	<b>\$113.88</b>	<b>0.04</b>
	The First Colebrook Bank	Colebrook	NH	\$113.88	
258	<b>DAMARISCOTTA BANKSHARES, INC.</b>	<b>DAMARISCOTTA</b>	<b>ME</b>	<b>\$111.95</b>	<b>0.03</b>
	Damariscotta Bank & Trus	Damariscotta	ME	\$111.95	
259	<b>BOW MILLS BANK AND TRUST</b>	<b>BOW</b>	<b>NH</b>	<b>\$110.60</b>	<b>0.03</b>
260	<b>PILGRIM CO-OPERATIVE BANK</b>	<b>COHASSET</b>	<b>MA</b>	<b>\$109.48</b>	<b>0.03</b>
261	<b>MARBLEHEAD SAVINGS BANK</b>	<b>MARBLEHEAD</b>	<b>MA</b>	<b>\$108.97</b>	<b>0.03</b>
262	<b>CENTRAL FINANCIAL CORPORATION</b>	<b>RANDOLPH</b>	<b>VT</b>	<b>\$107.08</b>	<b>0.03</b>
	The Randolph National Ba	Randolph	VT	\$107.08	
263	<b>BARRE SAVINGS BANK</b>	<b>BARRE</b>	<b>MA</b>	<b>\$106.47</b>	<b>0.03</b>
264	<b>MECHANICS' CO-OPERATIVE BANK</b>	<b>TAUNTON</b>	<b>MA</b>	<b>\$106.44</b>	<b>0.03</b>
265	<b>ASIAN AMERICAN BANK AND TRUST COMPA</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$105.23</b>	<b>0.03</b>
266	<b>MELROSE CO-OPERATIVE BANK</b>	<b>MELROSE</b>	<b>MA</b>	<b>\$103.98</b>	<b>0.03</b>
267	<b>THE MARTHA'S VINEYARD CO-OPERATIVE BANK</b>	<b>VINEYARD HAVEN</b>	<b>MA</b>	<b>\$99.52</b>	<b>0.03</b>
268	<b>PROFILE BANK, FSB</b>	<b>ROCHESTER</b>	<b>NH</b>	<b>\$99.48</b>	<b>0.03</b>
269	<b>BUTLER BANK--A CO-OPERATIVE BANK</b>	<b>LOWELL</b>	<b>MA</b>	<b>\$99.34</b>	<b>0.03</b>
270	<b>FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI</b>	<b>BATH</b>	<b>ME</b>	<b>\$99.20</b>	<b>0.03</b>
271	<b>MEDWAY CO-OPERATIVE BANK</b>	<b>MEDWAY</b>	<b>MA</b>	<b>\$99.13</b>	<b>0.03</b>
272	<b>FOXBORO FEDERAL SAVINGS</b>	<b>FOXBORO</b>	<b>MA</b>	<b>\$98.23</b>	<b>0.03</b>
273	<b>VALLEY BANK</b>	<b>BRISTOL</b>	<b>CT</b>	<b>\$97.59</b>	<b>0.03</b>
274	<b>LOWELL CO-OPERATIVE BANK</b>	<b>LOWELL</b>	<b>MA</b>	<b>\$97.15</b>	<b>0.03</b>
275	<b>WAKEFIELD CO-OPERATIVE BANK</b>	<b>WAKEFIELD</b>	<b>MA</b>	<b>\$97.14</b>	<b>0.03</b>
276	<b>GLOUCESTER CO-OPERATIVE BANK</b>	<b>GLOUCESTER</b>	<b>MA</b>	<b>\$95.13</b>	<b>0.03</b>
277	<b>ISLAND BANCORP, INC.</b>	<b>EDGARTOWN</b>	<b>MA</b>	<b>\$95.05</b>	<b>0.03</b>
	The Edgartown National B	Edgartown	MA	\$95.05	
278	<b>WELLS RIVER SAVINGS BANK</b>	<b>WELLS RIVER</b>	<b>VT</b>	<b>\$94.90</b>	<b>0.03</b>
279	<b>MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH</b>	<b>WHITMAN</b>	<b>MA</b>	<b>\$92.74</b>	<b>0.03</b>
280	<b>MERCANTILE CAPITAL CORP</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$92.73</b>	<b>0.03</b>
	Mercantile Bank and Trus	Boston	MA	\$92.73	
281	<b>ROCKPORT NATIONAL BANCORP, INC.</b>	<b>ROCKPORT</b>	<b>MA</b>	<b>\$92.52</b>	<b>0.03</b>
	The Rockport National Ba	Rockport 44	MA	\$92.52	

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
282	EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	\$92.23	0.03
283	LAFAYETTE FEDERAL SAVINGS BANK	FALL RIVER	MA	\$91.97	0.03
284	HYDE PARK CO-OPERATIVE BANK	HYDE PARK	MA	\$90.47	0.03
285	LEADER BANK, NATIONAL ASSOCIATION	ARLINGTON	MA	\$89.83	0.03
286	THE WILTON BANK	WILTON	CT	\$88.85	0.03
287	GEORGETOWN SAVINGS BANK	GEORGETOWN	MA	\$88.20	0.03
288	SOUTH SHORE MUTUAL HOLDING COMPANY South Shore Co-operative	WEYMOUTH Weymouth	MA MA	\$86.36 \$86.36	0.03
289	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$86.15	0.03
290	IRON BANCSHARES, INC. The National Iron Bank	SALISBURY Salisbury	CT CT	\$86.07 \$86.07	0.03
291	U.S.B. HOLDING CO., INC. Union State Bank	ORANGEBURG Nanuet	NY NY	\$81.78 \$81.78	0.03
292	WRENTHAM CO-OPERATIVE BANK	WRENTHAM	MA	\$81.56	0.03
293	COLLINSVILLE SAVINGS SOCIETY	CANTON	CT	\$81.38	0.03
294	PEPPERELL BANCSHARES FINANCIAL GROUP, IN Pepperell Bank & Trust	BIDDEFORD Biddeford	ME ME	\$77.86 \$77.86	0.02
295	FIRST BRANDON NATIONAL BANK	BRANDON	VT	\$76.02	0.02
296	CANAAN NATIONAL BANCORP, INC. The Canaan National Bank	CANAAN Canaan	CT CT	\$75.06 \$75.06	0.02
297	ONEUNITED BANK	BOSTON	MA	\$74.26	0.02
298	NORTH CAMBRIDGE CO-OPERATIVE BANK	CAMBRIDGE	MA	\$72.96	0.02
299	BANK OF EASTON, A CO-OPERATIVE BANK	NORTH EASTON	MA	\$70.84	0.02
300	VILLAGE FINANCIAL CORPORATION Village Bank & Trust Com	GILFORD Gilford	NH NH	\$70.20 \$70.20	0.02
301	THE BANK OF NEW CANAAN	NEW CANAAN	CT	\$69.23	0.02
302	STOUGHTON CO-OPERATIVE BANK	STOUGHTON	MA	\$69.02	0.02
303	HOLBROOK CO-OPERATIVE BANK	HOLBROOK	MA	\$68.83	0.02
304	MARLBOROUGH BANCORP Marlborough Co-operative	MARLBOROUGH Marlborough	MA MA	\$68.14 \$68.14	0.02
305	METHUEN CO-OPERATIVE BANK	METHUEN	MA	\$67.44	0.02
306	NEW BEDFORD COMMUNITY BANCORP Luzo Community Bank	NEW BEDFORD New Bedford	MA MA	\$66.93 \$66.93	0.02
307	NORTH ABINGTON CO-OPERATIVE BANK	ABINGTON	MA	\$65.65	0.02
308	CANTON CO-OPERATIVE BANK	CANTON	MA	\$65.15	0.02
309	FAMILY FEDERAL SAVINGS AND LOAN ASSOCIAT	FITCHBURG	MA	\$64.61	0.02
310	COLONIAL CO-OPERATIVE BANK	GARDNER	MA	\$64.43	0.02
311	ATHOL-CLINTON CO-OPERATIVE BANK	ATHOL	MA	\$62.45	0.02

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
312	EQUITABLE CO-OPERATIVE BANK	LYNN	MA	\$62.23	0.02
313	COMMUNITY GUARANTY CORPORATION Community Guaranty Savin	PLYMOUTH Plymouth	NH NH	\$61.18 \$61.18	0.02
314	SHARON CO-OPERATIVE BANK	SHARON	MA	\$59.99	0.02
315	AROOSTOOK COUNTY FEDERAL SAVINGS AND LOA	CARIBOU	ME	\$59.40	0.02
316	MILLBURY NATIONAL BANK	MILLBURY	MA	\$57.32	0.02
317	BORDER BANCSHARES, INC. Border Trust Company	SOUTH CHINA South China	ME ME	\$57.18 \$57.18	0.02
318	FIRST EASTERN BANKSHARES First Federal Savings Ba	ANDOVER Boston	MA MA	\$55.61 \$55.61	0.02
319	ROCKLAND SAVINGS AND LOAN ASSOCIATION	ROCKLAND	ME	\$54.61	0.02
320	BROOKLINE CO-OPERATIVE BANK	BROOKLINE	MA	\$54.20	0.02
321	DEDHAM CO-OPERATIVE BANK	DEDHAM	MA	\$54.17	0.02
322	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$53.36	0.02
323	SOUTHERN CONNECTICUT BANCORP, INC The Bank of Southern Con	NEW HAVEN New Haven	CT CT	\$52.95 \$52.95	0.02
324	WESTERLY SAVINGS BANK	WESTERLY	RI	\$52.54	0.02
325	AVON CO-OPERATIVE BANK	AVON	MA	\$51.48	0.02
326	WARE CO-OPERATIVE BANK	WARE	MA	\$49.77	0.02
327	BANKERS' BANK, NORTHEAST	GLASTONBURY	CT	\$47.02	0.01
328	GRANITE SAVINGS BANK	ROCKPORT	MA	\$44.08	0.01
329	COMMONWEALTH CO-OPERATIVE BANK	BOSTON	MA	\$43.15	0.01
330	URBAN FINANCIAL GROUP, INC. The Community's Bank	BRIDGEPORT Bridgeport	CT CT	\$41.91 \$41.91	0.01
331	THE LENOX NATIONAL BANK	LENOX	MA	\$41.48	0.01
332	CASTLE BANK & TRUST COMPANY	MERIDEN	CT	\$41.32	0.01
333	AUBURN SAVINGS AND LOAN ASSOCIATION	AUBURN	ME	\$39.40	0.01
334	CONNECTICUT RIVER COMMUNITY BANK	WETHERSFIELD	CT	\$37.35	0.01
335	CHELSEA-PROVIDENT CO-OPERATIVE BANK	CHELSEA	MA	\$36.81	0.01
336	THE APPLE VALLEY BANK & TRUST COMPA	CHESHIRE	CT	\$36.76	0.01
337	MEETINGHOUSE CO-OPERATIVE BANK	BOSTON	MA	\$35.96	0.01
338	PEYTON STREET FINANCIAL SERVICES CORP. InsurBanc	FARMINGTON Farmington	CT CT	\$35.38 \$35.38	0.01
339	INDEPENDENCE BANK	EAST GREENWICH	RI	\$34.59	0.01
340	RIVERGREEN BANK	KENNEBUNK	ME	\$34.57	0.01
341	KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCI	WATERVILLE	ME	\$34.42	0.01
342	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$34.32	0.01

**Commercial Banking and Thrift Organizations Operating In New England**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
343	MERRIMAC SAVINGS BANK	MERRIMAC	MA	\$34.14	0.01
344	PRIME BANK	ORANGE	CT	\$33.58	0.01
345	BANKMALDEN, A CO-OPERATIVE BANK	MALDEN	MA	\$33.02	0.01
346	CALAIS FEDERAL SAVINGS AND LOAN ASSOCIAT	CALAIS	ME	\$30.84	0.01
347	UNION FEDERAL SAVINGS BANK	NORTH PROVIDENCE	RI	\$30.43	0.01
348	NATIONAL BANK OF GREECE S.A. Atlantic Bank of New Yor	ATHENS New York	 NY	\$25.29 \$25.29	0.01
349	ROXBURY-HIGHLAND CO-OPERATIVE BANK	BOSTON	MA	\$23.89	0.01
350	BANCO COMERCIAL PORTUGUES, S.A. BCPBank, National Associ	OPORTO Newark	 NJ	\$23.72 \$23.72	0.01
351	ECONOMY CO-OPERATIVE BANK	MERRIMAC	MA	\$23.69	0.01
352	THE FIRST NATIONAL BANK OF ORWELL	ORWELL	VT	\$22.50	0.01
353	NORTHERN TRUST CORPORATION Northern Trust Bank, Fe	CHICAGO Bloomfield Hills	IL MI	\$19.04 \$19.04	0.01
354	BEACON FEDERAL	EAST SYRACUSE	NY	\$18.54	0.01
355	BAR HARBOR SAVINGS AND LOAN ASSOCIATION	BAR HARBOR	ME	\$18.29	0.01
356	CATHAY GENERAL BANCORP Cathay Bank	LOS ANGELES Los Angeles	CA CA	\$17.86 \$17.86	0.01
357	BRIDGEWATER CO-OPERATIVE BANK	BRIDGEWATER	MA	\$16.51	0.01
358	THE CONNECTICUT BANK AND TRUST COMP	HARTFORD	CT	\$8.77	0.00
359	TRUSTCO BANK CORP. TrustCo Bank	GLENVILLE Glenville	NY NY	\$6.78 \$6.78	0.00
360	TALBOTS CLASSICS NATIONAL BANK	LINCOLN	RI	\$5.99	0.00
361	FMR CORP. Fidelity Management Trus	BOSTON Boston	MA MA	\$0.52 \$0.52	0.00
362	BANK OF MONTREAL Harris Bank (NH), Nation	MONTREAL Nashua	 NH	\$0.50 \$0.50	0.00
363	MARSH MCLENNAN INC. Putnam Fiduciary Trust C	NEW YORK Boston	NY MA	\$0.50 \$0.50	0.00
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$321,527.34</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.

# STATE BANKING TABLES



# CONNECTICUT

**Commercial Banking and Thrift Organizations Operating In Connecticut**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	<b>BANK OF AMERICA CORPORATION</b> Fleet National Bank	<b>CHARLOTTE</b> Providence	<b>NC</b> RI	<b>\$16,971.36</b> \$16,971.36	<b>22.98</b>
2	<b>WEBSTER FINANCIAL CORPORATION</b> Webster Bank, National A	<b>WATERBURY</b> Waterbury	<b>CT</b> CT	<b>\$9,119.92</b> \$9,119.92	<b>12.35</b>
3	<b>PEOPLE'S MUTUAL HOLDINGS</b> People's Bank	<b>BRIDGEPORT</b> Bridgeport	<b>CT</b> CT	<b>\$8,955.71</b> \$8,955.71	<b>12.13</b>
4	<b>WACHOVIA CORPORATION</b> Wachovia Bank, National	<b>CHARLOTTE</b> Charlotte	<b>NC</b> NC	<b>\$5,758.23</b> \$5,758.23	<b>7.80</b>
5	<b>NEWALLIANCE BANCSHARES, INC.</b> NewAlliance Bank	<b>NEW HAVEN</b> New Haven	<b>CT</b> CT	<b>\$4,124.80</b> \$4,124.80	<b>5.59</b>
6	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> Citizens Bank of Connect	<b>EDINBURGH</b> New London	<b>CT</b>	<b>\$2,955.89</b>	<b>4.00</b>
7	<b>J.P. MORGAN CHASE &amp; CO.</b> JPMorgan Chase Bank	<b>NEW YORK</b> New York City	<b>NY</b> NY	<b>\$2,630.09</b> \$2,630.09	<b>3.56</b>
8	<b>BANKNORTH GROUP, INC.</b> BankNorth, National Asso	<b>PORTLAND</b> Portland	<b>ME</b> ME	<b>\$2,460.41</b> \$2,460.41	<b>3.33</b>
9	<b>LIBERTY BANK</b>	<b>MIDDLETOWN</b>	<b>CT</b>	<b>\$1,794.21</b>	<b>2.43</b>
10	<b>HUDSON UNITED BANCORP</b> Hudson United Bank	<b>MAHWAH</b> Mahwah	<b>NJ</b> NJ	<b>\$1,615.58</b> \$1,615.58	<b>2.19</b>
11	<b>SOVEREIGN BANCORP, INC.</b> Sovereign Bank	<b>WYOMISSING</b> Wyomissing	<b>PA</b> PA	<b>\$1,564.42</b> \$1,564.42	<b>2.12</b>
12	<b>CITIGROUP INC.</b> Citibank, Federal Saving	<b>NEW YORK</b> Reston	<b>NY</b> VA	<b>\$1,009.88</b> \$1,009.88	<b>1.37</b>
13	<b>UNION SAVINGS BANK</b>	<b>DANBURY</b>	<b>CT</b>	<b>\$932.20</b>	<b>1.26</b>
14	<b>FAIRFIELD COUNTY BANK CORP.</b>	<b>RIDGEFIELD</b>	<b>CT</b>	<b>\$890.18</b>	<b>1.21</b>
15	<b>FIRST COUNTY BANK</b>	<b>STAMFORD</b>	<b>CT</b>	<b>\$731.81</b>	<b>0.99</b>
16	<b>CHARTER OAK COMMUNITY BANK CORP.</b> Rockville Bank	<b>ROCKVILLE</b> Vernon Rockville	<b>CT</b> CT	<b>\$631.93</b> \$631.93	<b>0.86</b>
17	<b>FARMINGTON SAVINGS BANK</b>	<b>FARMINGTON</b>	<b>CT</b>	<b>\$626.45</b>	<b>0.85</b>
18	<b>BANK OF NEW YORK COMPANY, INC., THE</b> The Bank of New York	<b>NEW YORK</b> New York City	<b>NY</b> NY	<b>\$602.14</b> \$602.14	<b>0.82</b>
19	<b>NEWMIL BANCORP, INC.</b> NewMil Bank	<b>NEW MILFORD</b> New Milford	<b>CT</b> CT	<b>\$586.92</b> \$586.92	<b>0.79</b>
20	<b>THE CHELSEA GROTON SAVINGS BANK</b>	<b>NORWICH</b>	<b>CT</b>	<b>\$540.77</b>	<b>0.73</b>
21	<b>THE TORRINGTON SAVINGS BANK</b>	<b>TORRINGTON</b>	<b>CT</b>	<b>\$530.63</b>	<b>0.72</b>
22	<b>NAUGATUCK SAVINGS BANK</b>	<b>NAUGATUCK</b>	<b>CT</b>	<b>\$496.27</b>	<b>0.67</b>
23	<b>NEWTOWN SAVINGS BANK</b>	<b>NEWTOWN</b>	<b>CT</b>	<b>\$472.13</b>	<b>0.64</b>
24	<b>SI BANCORP, INC.</b> Savings Institute	<b>WILLIMANTIC</b> Willimantic	<b>CT</b> CT	<b>\$444.65</b> \$444.65	<b>0.60</b>
25	<b>SAVINGS BANK OF DANBURY</b>	<b>DANBURY</b>	<b>CT</b>	<b>\$372.42</b>	<b>0.50</b>
26	<b>NORTH FORK BANCORPORATION, INC.</b> Superior Savings of New	<b>MELVILLE</b> Branford	<b>NY</b> CT	<b>\$368.05</b> \$368.05	<b>0.50</b>
27	<b>THOMASTON SAVINGS BANK</b>	<b>THOMASTON</b>	<b>CT</b>	<b>\$352.89</b>	<b>0.48</b>
28	<b>CONNECTICUT MUTUAL HOLDING COMPANY</b> Northwest Community Bank Litchfield Bancorp	<b>WINSTED</b> Winsted Litchfield	<b>CT</b> CT CT	<b>\$331.12</b> \$201.56 \$129.57	<b>0.45</b>

**Commercial Banking and Thrift Organizations Operating In Connecticut  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
29	THE GUILFORD SAVINGS BANK	GUILFORD	CT	\$327.70	0.44
30	THE DIME SAVINGS BANK OF NORWICH	NORWICH	CT	\$326.25	0.44
31	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$316.02	0.43
	The First National Bank	Litchfield	CT	\$316.02	
32	PATRIOT NATIONAL BANCORP, INC.	STAMFORD	CT	\$305.81	0.41
	Patriot National Bank	Stamford	CT	\$305.81	
33	THE MILFORD BANK	MILFORD	CT	\$256.63	0.35
34	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$238.53	0.32
	U.S. Trust Company, Nati	Greenwich	CT	\$238.53	
35	SALISBURY BANCORP, INC.	LAKEVILLE	CT	\$219.77	0.30
	Salisbury Bank and Trust	Lakeville	CT	\$219.77	
36	ASSOCIATED COMMUNITY BANCORP, INC.	GREENWICH	CT	\$213.85	0.29
	Connecticut Community Ba	Westport	CT	\$213.85	
37	PUTNAM BANCORP MHC, INC.	PUTNAM	CT	\$204.30	0.28
	Putnam Savings Bank	Putnam	CT	\$204.30	
38	NAUGATUCK VALLEY SAVINGS AND LOAN, S.B.	NAUGATUCK	CT	\$202.42	0.27
39	CORNERSTONE BANCORP, INC.	STAMFORD	CT	\$196.54	0.27
	Cornerstone Bank	Stamford	CT	\$196.54	
40	WINDSOR FEDERAL, MHC	WINDSOR	CT	\$193.08	0.26
	Windsor Federal Savings	Windsor	CT	\$193.08	
41	JEWETT CITY SAVINGS BANK	JEWETT CITY	CT	\$180.31	0.24
42	THE SIMSBURY BANK & TRUST COMPANY	SIMSBURY	CT	\$179.68	0.24
43	NEW ENGLAND BANCSHARES	ENFIELD	CT	\$172.24	0.23
	Enfield Federal Savings	Enfield	CT	\$172.24	
44	PRUDENTIAL FINANCIAL	NEWARK	NJ	\$172.08	0.23
	Prudential Bank & Trust,	Hartford	CT	\$172.08	
45	ESSEX SAVINGS BANK	ESSEX	CT	\$169.65	0.23
46	FIRST CITY BANK	NEW BRITAIN	CT	\$168.28	0.23
47	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$153.45	0.21
	The Citizens National Ba	Putnam	CT	\$153.45	
48	THE FIRST NATIONAL BANK OF SUFFIELD	SUFFIELD	CT	\$150.51	0.20
49	STAFFORD SAVINGS BANK	STAFFORD SPRINGS	CT	\$146.45	0.20
50	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$144.20	0.20
	Westbank	West Springfield	MA	\$144.20	
51	EASTERN FEDERAL BANK	NORWICH	CT	\$142.24	0.19
52	SOUND FEDERAL BANCORP	WHITE PLAINS	NY	\$122.15	0.17
	Sound Federal Savings	White Plains	NY	\$122.15	
53	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$97.82	0.13
	Charter One Bank, Nation	Cleveland	OH	\$97.82	
54	VALLEY BANK	BRISTOL	CT	\$97.59	0.13
55	THE WILTON BANK	WILTON	CT	\$88.85	0.12
56	IRON BANCSHARES, INC.	SALISBURY	CT	\$86.07	0.12
	The National Iron Bank	Salisbury	CT	\$86.07	

**Commercial Banking and Thrift Organizations Operating In Connecticut  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
57	U.S.B. HOLDING CO., INC. Union State Bank	ORANGEBURG Nanuet	NY NY	\$81.78 \$81.78	0.11
58	COLLINSVILLE SAVINGS SOCIETY	CANTON	CT	\$81.38	0.11
59	THE BANK OF NEW CANAAN	NEW CANAAN	CT	\$69.23	0.09
60	WASHINGTON TRUST BANCORP, INC. The Washington Trust Com	WESTERLY Westerly	RI RI	\$55.81 \$55.81	0.08
61	CANAAN NATIONAL BANCORP, INC. The Canaan National Bank	CANAAN Canaan	CT CT	\$55.58 \$55.58	0.08
62	SOUTHERN CONNECTICUT BANCORP, INC The Bank of Southern Con	NEW HAVEN New Haven	CT CT	\$52.95 \$52.95	0.07
63	BANKERS' BANK, NORTHEAST	GLASTONBURY	CT	\$47.02	0.06
64	URBAN FINANCIAL GROUP, INC. The Community's Bank	BRIDGEPORT Bridgeport	CT CT	\$41.91 \$41.91	0.06
65	CASTLE BANK & TRUST COMPANY	MERIDEN	CT	\$41.32	0.06
66	CONNECTICUT RIVER COMMUNITY BANK	WETHERSFIELD	CT	\$37.35	0.05
67	THE APPLE VALLEY BANK & TRUST COMPA	CHESHIRE	CT	\$36.76	0.05
68	PEYTON STREET FINANCIAL SERVICES CORP. InsurBanc	FARMINGTON Farmington	CT CT	\$35.38 \$35.38	0.05
69	PRIME BANK	ORANGE	CT	\$33.58	0.05
70	NORTHERN TRUST CORPORATION Northern Trust Bank, Fe	CHICAGO Bloomfield Hills	IL MI	\$19.04 \$19.04	0.03
71	THE CONNECTICUT BANK AND TRUST COMP	HARTFORD	CT	\$8.77	0.01
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$73,841.39</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.

**MAINE**

# Commercial Banking and Thrift Organizations Operating In Maine

## Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	<b>BANKNORTH GROUP, INC.</b> BankNorth, National Asso	<b>PORTLAND</b> Portland	<b>ME</b> ME	<b>\$3,179.68</b> \$3,179.68	<b>19.03</b>
2	<b>KEYCORP</b> Keybank National Associa	<b>CLEVELAND</b> Cleveland	<b>OH</b> OH	<b>\$1,952.67</b> \$1,952.67	<b>11.69</b>
3	<b>BANK OF AMERICA CORPORATION</b> Fleet National Bank Fleet Maine, National As	<b>CHARLOTTE</b> Providence South Portland	<b>NC</b> RI ME	<b>\$1,374.39</b> \$1,373.34 \$1.05	<b>8.23</b>
4	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$1,273.14</b>	<b>7.62</b>
5	<b>CAMDEN NATIONAL CORPORATION</b> The Camden National Bank UnitedKingfield Bank	<b>CAMDEN</b> Camden Bangor	<b>ME</b> ME ME	<b>\$970.73</b> \$683.95 \$286.78	<b>5.81</b>
6	<b>KENNEBUNK SAVINGS BANK</b>	<b>KENNEBUNK</b>	<b>ME</b>	<b>\$533.20</b>	<b>3.19</b>
7	<b>NORWAY BANCORP, MHC</b> Norway Savings Bank	<b>NORWAY</b> Norway	<b>ME</b> ME	<b>\$515.09</b> \$515.09	<b>3.08</b>
8	<b>CHITTENDEN CORPORATION</b> Ocean National Bank Maine Bank & Trust Compa	<b>BURLINGTON</b> Kennebunk Portland	<b>VT</b> ME ME	<b>\$491.47</b> \$232.42 \$259.05	<b>2.94</b>
9	<b>GARDINER SAVINGS INSTITUTION, FSB</b>	<b>GARDINER</b>	<b>ME</b>	<b>\$462.48</b>	<b>2.77</b>
10	<b>FIRST NATIONAL LINCOLN CORPORATION</b> The First National Bank	<b>DAMARISCOTTA</b> Damariscotta	<b>ME</b> ME	<b>\$387.73</b> \$387.73	<b>2.32</b>
11	<b>NORTHEAST BANCORP</b> Northeast Bank, F.S.B.	<b>AUBURN</b> Auburn	<b>ME</b> ME	<b>\$385.42</b> \$385.42	<b>2.31</b>
12	<b>SACO &amp; BIDDEFORD SAVINGS INSTITUTION</b>	<b>SACO</b>	<b>ME</b>	<b>\$385.24</b>	<b>2.31</b>
13	<b>BAR HARBOR BANKSHARES</b> Bar Harbor Banking and T	<b>BAR HARBOR</b> Bar Harbor	<b>ME</b> ME	<b>\$376.88</b> \$376.88	<b>2.26</b>
14	<b>KENNEBEC SAVINGS BANK</b>	<b>AUGUSTA</b>	<b>ME</b>	<b>\$352.92</b>	<b>2.11</b>
15	<b>MACHIAS BANCORP, MHC</b> Machias Savings Bank	<b>MACHIAS</b> Machias	<b>ME</b> ME	<b>\$338.51</b> \$338.51	<b>2.03</b>
16	<b>GORHAM SAVINGS BANK</b>	<b>GORHAM</b>	<b>ME</b>	<b>\$338.23</b>	<b>2.02</b>
17	<b>ANDROSCOGGIN BANCORP, MHC</b> Androscoggin Savings Ban	<b>LEWISTON</b> Lewiston	<b>ME</b> ME	<b>\$315.03</b> \$315.03	<b>1.89</b>
18	<b>SKOWHEGAN SAVINGS BANK</b>	<b>SKOWHEGAN</b>	<b>ME</b>	<b>\$300.68</b>	<b>1.80</b>
19	<b>MERRILL MERCHANTS BANCSHARES, INC.</b> Merrill Merchants Bank	<b>BANGOR</b> Bangor	<b>ME</b> ME	<b>\$287.66</b> \$287.66	<b>1.72</b>
20	<b>UNION BANKSHARES COMPANY</b> Union Trust Company	<b>ELLSWORTH</b> Ellsworth	<b>ME</b> ME	<b>\$284.67</b> \$284.67	<b>1.70</b>
21	<b>BATH SAVINGS INSTITUTION</b>	<b>BATH</b>	<b>ME</b>	<b>\$274.75</b>	<b>1.64</b>
22	<b>KATAHDIN BANKSHARES CORPORATION</b> Katahdin Trust Company	<b>PATTEN</b> Patten	<b>ME</b> ME	<b>\$231.27</b> \$231.27	<b>1.38</b>
23	<b>FSB BANCORP, MHC</b> Franklin Savings Bank	<b>FARMINGTON</b> Farmington	<b>ME</b> ME	<b>\$216.82</b> \$216.82	<b>1.30</b>
24	<b>SANFORD INSTITUTION FOR SAVINGS</b>	<b>SANFORD</b>	<b>ME</b>	<b>\$202.66</b>	<b>1.21</b>
25	<b>FNB BANKSHARES</b> The First National Bank	<b>BAR HARBOR</b> Bar Harbor	<b>ME</b> ME	<b>\$185.93</b> \$185.93	<b>1.11</b>
26	<b>MECHANICS' SAVINGS BANK</b>	<b>AUBURN</b>	<b>ME</b>	<b>\$176.45</b>	<b>1.06</b>
27	<b>BIDDEFORD SAVINGS BANK</b>	<b>BIDDEFORD</b>	<b>ME</b>	<b>\$169.45</b>	<b>1.01</b>
28	<b>FIRST CITIZENS BANK</b>	<b>PRESQUE ISLE</b>	<b>ME</b>	<b>\$124.11</b>	<b>0.74</b>

**Commercial Banking and Thrift Organizations Operating In Maine**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
29	DAMARISCOTTA BANKSHARES, INC. Damariscotta Bank & Trus	DAMARISCOTTA Damariscotta	ME ME	\$111.95 \$111.95	0.67
30	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$99.20	0.59
31	PEPPERELL BANCSHARES FINANCIAL GROUP, IN Pepperell Bank & Trust	BIDDEFORD Biddeford	ME ME	\$77.86 \$77.86	0.47
32	AROOSTOOK COUNTY FEDERAL SAVINGS AND LOA	CARIBOU	ME	\$59.40	0.36
33	BORDER BANCSHARES, INC. Border Trust Company	SOUTH CHINA South China	ME ME	\$57.18 \$57.18	0.34
34	ROCKLAND SAVINGS AND LOAN ASSOCIATION	ROCKLAND	ME	\$54.61	0.33
35	AUBURN SAVINGS AND LOAN ASSOCIATION	AUBURN	ME	\$39.40	0.24
36	RIVERGREEN BANK	KENNEBUNK	ME	\$34.57	0.21
37	KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCI	WATERVILLE	ME	\$34.42	0.21
38	CALAIS FEDERAL SAVINGS AND LOAN ASSOCIAT	CALAIS	ME	\$30.84	0.18
39	BAR HARBOR SAVINGS AND LOAN ASSOCIATION	BAR HARBOR	ME	\$18.29	0.11
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$16,704.96</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.

# MASSACHUSETTS



# Commercial Banking and Thrift Organizations Operating In Massachusetts

## Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	<b>BANK OF AMERICA CORPORATION</b> Fleet National Bank	CHARLOTTE Providence	NC RI	\$38,336.30 \$38,336.30	22.20
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> Citizens Bank of Massach Cambridge Trust Company Boston Trust & Investmen	EDINBURGH Boston Cambridge Boston	MA MA MA	\$22,878.11 \$22,224.16 \$652.45 \$1.50	13.25
3	<b>STATE STREET CORPORATION</b> State Street Bank and Tr	BOSTON Boston	MA MA	\$14,881.96 \$14,881.96	8.62
4	<b>SOVEREIGN BANCORP, INC.</b> Sovereign Bank	WYOMISSING Wyomissing	PA PA	\$9,640.17 \$9,640.17	5.58
5	<b>BANKNORTH GROUP, INC.</b> BankNorth, National Asso	PORTLAND Portland	ME ME	\$7,063.58 \$7,063.58	4.09
6	<b>MELLON FINANCIAL CORPORATION</b> Mellon Trust of New Engl	PITTSBURGH Boston	PA MA	\$6,658.04 \$6,658.04	3.85
7	<b>INVESTORS FINANCIAL SERVICES CORP.</b> Investors Bank & Trust C	BOSTON Boston	MA MA	\$5,017.92 \$5,017.92	2.91
8	<b>EASTERN BANK CORPORATION</b> Eastern Bank	BOSTON Boston	MA MA	\$3,781.07 \$3,781.07	2.19
9	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b> Compass Bank for Savings Nantucket Bank	NEW BEDFORD New Bedford Nantucket	MA MA MA	\$3,673.90 \$3,326.71 \$347.18	2.13
10	<b>MIDDLESEX SAVINGS BANK</b>	NATICK	MA	\$2,732.52	1.58
11	<b>INDEPENDENT BANK CORP.</b> Rockland Trust Company	ROCKLAND Rockland	MA MA	\$1,999.57 \$1,999.57	1.16
12	<b>CAMBRIDGE FINANCIAL GROUP, INC.</b> Cambridge Savings Bank	CAMBRIDGE Cambridge	MA MA	\$1,644.55 \$1,644.55	0.95
13	<b>BOSTON PRIVATE FINANCIAL HOLDINGS, INC.</b> Boston Private Bank & Tr	BOSTON Boston	MA MA	\$1,371.20 \$1,371.20	0.79
14	<b>CENTURY BANCORP, INC.</b> Century Bank and Trust C	MEDFORD Somerville	MA MA	\$1,268.16 \$1,268.16	0.73
15	<b>WEBSTER FINANCIAL CORPORATION</b> Webster Bank, National A	WATERBURY Waterbury	CT CT	\$1,255.80 \$1,255.80	0.73
16	<b>SALEM FIVE CENTS SAVINGS BANK</b>	SALEM	MA	\$1,219.42	0.71
17	<b>BOSTONFED BANCORP, INC.</b> Boston Federal Savings B	BURLINGTON Burlington	MA MA	\$1,212.77 \$1,212.77	0.70
18	<b>THE CAPE COD FIVE CENTS SAVINGS BANK</b>	HARWICH PORT	MA	\$1,150.95	0.67
19	<b>PLYMOUTH BANCORP, INC.</b> Plymouth Savings Bank	WAREHAM Wareham	MA MA	\$1,054.86 \$1,054.86	0.61
20	<b>CHITTENDEN CORPORATION</b> The Bank of Western Mass Flagship Bank and Trust	BURLINGTON Springfield Worcester	VT MA MA	\$942.95 \$496.30 \$446.64	0.55
21	<b>WATERTOWN SAVINGS BANK</b>	WATERTOWN	MA	\$934.28	0.54
22	<b>MASSBANK CORP.</b> MassBank	READING Reading	MA MA	\$865.65 \$865.65	0.50
23	<b>BERKSHIRE HILLS BANCORP</b> Berkshire Bank	PITTSFIELD Pittsfield	MA MA	\$854.90 \$854.90	0.49
24	<b>CAPITAL CROSSING BANK</b>	BOSTON	MA	\$798.58	0.46
25	<b>DEDHAM INSTITUTION FOR SAVINGS</b>	DEDHAM	MA	\$762.31	0.44

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
26	DANVERS BANCORP, INC. Danvers Savings Bank	DANVERS Danvers	MA MA	\$755.71 \$755.71	0.44
27	ENTERPRISE BANCORP, INC. Enterprise Bank and Trus	LOWELL Lowell	MA MA	\$736.01 \$736.01	0.43
28	BROOKLINE BANCORP, MHC Brookline Bank	BROOKLINE Brookline	MA MA	\$732.88 \$732.88	0.42
29	COUNTRY BANK FOR SAVINGS	WARE	MA	\$673.96	0.39
30	MERIDIAN FINANCIAL SERVICES, INC East Boston Savings Bank	EAST BOSTON Boston	MA MA	\$649.31 \$649.31	0.38
31	HYDE PARK SAVINGS BANK	BOSTON	MA	\$647.96	0.38
32	BEACON BANCORP Bristol County Savings B	TAUNTON Taunton	MA MA	\$640.95 \$640.95	0.37
33	SOUTH SHORE BANCORP MHC South Shore Savings Bank	SOUTH WEYMOUTH Weymouth	MA MA	\$629.11 \$629.11	0.36
34	WESTFIELD MUTUAL HOLDING COMPANY Westfield Bank	WESTFIELD Westfield	MA MA	\$620.97 \$620.97	0.36
35	UNITED BANK	WEST SPRINGFIELD	MA	\$604.12	0.35
36	FLORENCE SAVINGS BANK	FLORENCE	MA	\$594.37	0.34
37	PEOPLESBANCORP, MHC PeoplesBank	HOLYOKE Holyoke	MA MA	\$584.50 \$584.50	0.34
38	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	\$583.52	0.34
39	UFS BANCORP UniBank for Savings	WHITINSVILLE Whitinsville	MA MA	\$582.37 \$582.37	0.34
40	COMMERCE BANCSHARES CORP. Commerce Bank & Trust Co	WORCESTER Worcester	MA MA	\$578.76 \$578.76	0.34
41	EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$543.16	0.31
42	EASTHAMPTON SAVINGS BANK	EASTHAMPTON	MA	\$490.27	0.28
43	WAINWRIGHT BANK & TRUST COMPANY	BOSTON	MA	\$464.97	0.27
44	WORONOCO BANCORP, INC. Woronoco Savings Bank	WESTFIELD Westfield	MA MA	\$456.09 \$456.09	0.26
45	PONKAPOAG BANCORP, MHC The Bank of Canton	CANTON Canton	MA MA	\$453.48 \$453.48	0.26
46	WESTBANK CORPORATION Westbank	WEST SPRINGFIELD West Springfield	MA MA	\$440.34 \$440.34	0.25
47	MUTUAL BANCORP OF THE BERKSHIRES, INC. Legacy Banks	PITTSFIELD Pittsfield	MA MA	\$439.48 \$439.48	0.25
48	THE VILLAGE BANK	AUBURNDALE	MA	\$430.83	0.25
49	CHARTER ONE FINANCIAL, INC. Charter One Bank, Nation	CLEVELAND Cleveland	OH OH	\$419.21 \$419.21	0.24
50	NARRAGANSETT FINANCIAL CORP Citizens-Union Savings B	FALL RIVER Fall River	MA MA	\$416.72 \$416.72	0.24
51	SLADE'S FERRY BANCORP Slade's Ferry Trust Comp	SOMERSET Somerset	MA MA	\$413.22 \$413.22	0.24
52	BENJAMIN FRANKLIN BANCORP, MHC Benjamin Franklin Saving	FRANKLIN Franklin	MA MA	\$412.72 \$412.72	0.24
53	ASSABET VALLEY BANCORP	HUDSON 58	MA	\$402.07	0.23

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	Hudson Savings Bank	Hudson	MA	\$402.07	
54	FALL RIVER FIVE CENTS SAVINGS BANK	FALL RIVER	MA	\$393.98	0.23
55	EAGLE BANK	EVERETT	MA	\$378.99	0.22
56	GREENFIELD SAVINGS BANK	GREENFIELD	MA	\$377.91	0.22
57	WINCHESTER SAVINGS BANK	WINCHESTER	MA	\$370.79	0.21
58	NORTH EASTON SAVINGS BANK	NORTH EASTON	MA	\$360.88	0.21
59	MYSTIC FINANCIAL, INC.	MEDFORD	MA	\$352.56	0.20
	Medford Co-operative Ban	Medford	MA	\$352.56	
60	INSTITUTION FOR SAVINGS IN NEWBURYPORT A	NEWBURYPORT	MA	\$342.19	0.20
61	THE SAVINGS BANK	WAKEFIELD	MA	\$340.56	0.20
62	PENTUCKET BANK	HAVERHILL	MA	\$336.64	0.19
63	HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	\$332.44	0.19
64	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	\$330.33	0.19
65	WEBSTER FIVE CENTS SAVINGS BANK	WEBSTER	MA	\$320.27	0.19
66	HAMPDEN BANCORP, MHC	SPRINGFIELD	MA	\$317.34	0.18
	Hampden Bank	Springfield	MA	\$317.34	
67	CENTRAL BANCORP, INC.	SOMERVILLE	MA	\$315.66	0.18
	Central Co-operative Ban	Somerville	MA	\$315.66	
68	CAPE COD CO-OPERATIVE BANK	YARMOUTH PORT	MA	\$314.22	0.18
69	BEVERLY NATIONAL CORPORATION	BEVERLY	MA	\$312.94	0.18
	The Beverly National Ban	Beverly	MA	\$312.94	
70	MOUNTAINONE FINANCIAL PARTNERS, MHC	NORTH ADAMS	MA	\$312.52	0.18
	Hoosac Bank	North Adams	MA	\$191.23	
	Williamstown Savings Ban	Williamstown	MA	\$121.28	
71	WINCHESTER CO-OPERATIVE BANK	WINCHESTER	MA	\$308.61	0.18
72	NORTH SHORE BANCORP	PEABODY	MA	\$302.73	0.18
	North Shore Bank, a Co-o	Peabody	MA	\$302.73	
73	RANDOLPH BANCORP	STOUGHTON	MA	\$300.47	0.17
	Randolph Savings Bank	Randolph	MA	\$300.47	
74	BELMONT SAVINGS BANK	BELMONT	MA	\$297.54	0.17
75	LSB CORPORATION	NORTH ANDOVER	MA	\$290.57	0.17
	Lawrence Savings Bank	North Andover	MA	\$290.57	
76	CHICOPEE SAVINGS BANK	CHICOPEE	MA	\$284.91	0.16
77	NORWOOD CO-OPERATIVE BANK	NORWOOD	MA	\$284.24	0.16
78	MIDDLESEX FEDERAL SAVINGS AND LOAN ASSOC	SOMERVILLE	MA	\$279.64	0.16
79	MASSACHUSETTS STATE CARPENTERS	BOSTON	MA	\$277.09	0.16
	First Trade Union Bank	Boston	MA	\$277.09	
80	THE NEEDHAM CO-OPERATIVE BANK	NEEDHAM	MA	\$274.48	0.16
81	CLINTON FINANCIAL SERVICES, MHC	CLINTON	MA	\$274.24	0.16
	Clinton Savings Bank	Clinton	MA	\$274.24	
82	SOUTHBRIDGE SAVINGS BANK	SOUTHBRIDGE	MA	\$269.02	0.16

**Commercial Banking and Thrift Organizations Operating In Massachusetts**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
83	NORTHERN BANCORP, INC. Northern Bank & Trust Co	WOBURN Woburn	MA MA	\$267.19 \$267.19	0.15
84	CAPE ANN SAVINGS BANK	GLOUCESTER	MA	\$262.68	0.15
85	MT. WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	\$261.99	0.15
86	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$261.50	0.15
87	STONEHAMBANK, A CO-OPERATIVE BANK	STONEHAM	MA	\$251.60	0.15
88	MNB BANCORP The Milford National Ban	MILFORD Milford	MA MA	\$245.73 \$245.73	0.14
89	STONEHAM SAVINGS BANK	STONEHAM	MA	\$244.20	0.14
90	SERVICE BANCORP, MHC Strata Bank	MEDWAY Medway	MA MA	\$243.04 \$243.04	0.14
91	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$237.38	0.14
92	SAVERS CO-OPERATIVE BANK	SOUTHBRIDGE	MA	\$236.69	0.14
93	NORTH MIDDLESEX SAVINGS BANK	AYER	MA	\$234.22	0.14
94	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$233.46	0.14
95	FRAMINGHAM CO-OPERATIVE BANK	FRAMINGHAM	MA	\$232.13	0.13
96	WALPOLE CO-OPERATIVE BANK	WALPOLE	MA	\$231.64	0.13
97	PEOPLES FEDERAL SAVINGS BANK	BOSTON	MA	\$226.78	0.13
98	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$226.41	0.13
99	ATHOL SAVINGS BANK	ATHOL	MA	\$224.36	0.13
100	CAMPELLO BANCORP The Community Bank, A Ma	BROCKTON Brockton	MA MA	\$224.16 \$224.16	0.13
101	FIRST IPSWICH BANCORP The First National Bank	IPSWICH Ipswich	MA MA	\$223.89 \$223.89	0.13
102	DUKES COUNTY SAVINGS BANK	EDGARTOWN	MA	\$221.28	0.13
103	HERITAGE CO-OPERATIVE BANK	SALEM	MA	\$221.03	0.13
104	SPENCER SAVINGS BANK	SPENCER	MA	\$217.59	0.13
105	WESTBOROUGH BANCORP, M.H.C. Westborough Savings Bank	WESTBOROUGH Westborough	MA MA	\$215.02 \$215.02	0.12
106	BAY STATE SAVINGS BANK	WORCESTER	MA	\$214.78	0.12
107	NORTHMARK BANK	NORTH ANDOVER	MA	\$214.72	0.12
108	BRIDGEWATER FINANCIAL, MHC Bridgewater Savings Bank	RAYNHAM Raynham	MA MA	\$213.37 \$213.37	0.12
109	THE COOPERATIVE BANK	BOSTON	MA	\$209.35	0.12
110	PROVIDENT BANCORP The Provident Bank	AMESBURY Amesbury	MA MA	\$205.55 \$205.55	0.12
111	SEAMEN'S BANK	PROVINCETOWN	MA	\$201.04	0.12
112	CHART BANK, A COOPERATIVE BANK	WALTHAM	MA	\$200.36	0.12
113	MANSFIELD CO-OPERATIVE BANK	MANSFIELD	MA	\$199.94	0.12

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
114	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$192.80	0.11
115	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$189.02	0.11
116	GRAND BANK CORPORATION The National Grand Bank	MARBLEHEAD Marblehead	MA MA	\$185.86 \$185.86	0.11
117	READING CO-OPERATIVE BANK	READING	MA	\$183.75	0.11
118	EVERETT CO-OPERATIVE BANK	EVERETT	MA	\$183.19	0.11
119	GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	\$178.10	0.10
120	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$175.90	0.10
121	SOUTH COASTAL HOLDINGS MHC, INC South Coastal Bank	ROCKLAND Rockland	MA MA	\$174.85 \$174.85	0.10
122	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$171.58	0.10
123	THE PITTSFIELD CO-OPERATIVE BANK	PITTSFIELD	MA	\$171.51	0.10
124	THE BRAINTREE CO-OPERATIVE BANK	BRAINTREE	MA	\$168.63	0.10
125	BERKSHIRE FINANCIAL SERVICES, INC. Lee Bank	LEE Lee	MA MA	\$159.02 \$159.02	0.09
126	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$157.36	0.09
127	SOUTH ADAMS SAVINGS BANK	ADAMS	MA	\$155.96	0.09
128	DEAN CO-OPERATIVE BANK	FRANKLIN	MA	\$142.22	0.08
129	COMMONWEALTH NATIONAL BANK	WORCESTER	MA	\$140.24	0.08
130	NORTH BROOKFIELD SAVINGS BANK	NORTH BROOKFIELD	MA	\$138.13	0.08
131	HAVERHILL CO-OPERATIVE BANK	HAVERHILL	MA	\$137.24	0.08
132	FALMOUTH BANCORP, INC. Falmouth Co-operative Ba	FALMOUTH Falmouth	MA MA	\$135.74 \$135.74	0.08
133	MONSON SAVINGS BANK	MONSON	MA	\$135.30	0.08
134	WEYMOUTH BANK	EAST WEYMOUTH	MA	\$133.60	0.08
135	SAUGUSBANK, A CO-OPERATIVE BANK	SAUGUS	MA	\$131.53	0.08
136	MILLBURY SAVINGS BANK	MILLBURY	MA	\$130.84	0.08
137	IPSWICH CO-OPERATIVE BANK	IPSWICH	MA	\$128.84	0.07
138	BEVERLY FINANCIAL, MHC Beverly Co-operative Ban	BEVERLY Beverly	MA MA	\$122.46 \$122.46	0.07
139	THE NORTHAMPTON CO-OPERATIVE BANK	NORTHAMPTON	MA	\$122.29	0.07
140	WELLESLEY CO-OPERATIVE BANK	WELLESLEY	MA	\$121.15	0.07
141	ADAMS CO-OPERATIVE BANK	ADAMS	MA	\$120.91	0.07
142	WASHINGTON SAVINGS BANK	LOWELL	MA	\$120.90	0.07
143	BANK OF FALL RIVER, A CO-OPERATIVE BANK	FALL RIVER	MA	\$119.24	0.07
144	HOMETOWN BANK, A COOPERATIVE BANK	WEBSTER	MA	\$115.57	0.07
145	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$114.40	0.07

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	U.S. Trust Company, Nati	Greenwich	CT	\$114.40	
146	PILGRIM CO-OPERATIVE BANK	COHASSET	MA	\$109.48	0.06
147	MARBLEHEAD SAVINGS BANK	MARBLEHEAD	MA	\$108.97	0.06
148	BARRE SAVINGS BANK	BARRE	MA	\$106.47	0.06
149	MECHANICS' CO-OPERATIVE BANK	TAUNTON	MA	\$106.44	0.06
150	ASIAN AMERICAN BANK AND TRUST COMPA	BOSTON	MA	\$105.23	0.06
151	MELROSE CO-OPERATIVE BANK	MELROSE	MA	\$103.98	0.06
152	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	\$99.52	0.06
153	BUTLER BANK--A CO-OPERATIVE BANK	LOWELL	MA	\$99.34	0.06
154	MEDWAY CO-OPERATIVE BANK	MEDWAY	MA	\$99.13	0.06
155	FOXBORO FEDERAL SAVINGS	FOXBORO	MA	\$98.23	0.06
156	LOWELL CO-OPERATIVE BANK	LOWELL	MA	\$97.15	0.06
157	WAKEFIELD CO-OPERATIVE BANK	WAKEFIELD	MA	\$97.14	0.06
158	GLOUCESTER CO-OPERATIVE BANK	GLOUCESTER	MA	\$95.13	0.06
159	ISLAND BANCORP, INC. The Edgartown National B	EDGARTOWN Edgartown	MA MA	\$95.05 \$95.05	0.06
160	MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH	WHITMAN	MA	\$92.74	0.05
161	MERCANTILE CAPITAL CORP Mercantile Bank and Trus	BOSTON Boston	MA MA	\$92.73 \$92.73	0.05
162	ROCKPORT NATIONAL BANCORP, INC. The Rockport National Ba	ROCKPORT Rockport	MA MA	\$92.52 \$92.52	0.05
163	EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	\$92.23	0.05
164	LAFAYETTE FEDERAL SAVINGS BANK	FALL RIVER	MA	\$91.97	0.05
165	HYDE PARK CO-OPERATIVE BANK	HYDE PARK	MA	\$90.47	0.05
166	LEADER BANK, NATIONAL ASSOCIATION	ARLINGTON	MA	\$89.83	0.05
167	GEORGETOWN SAVINGS BANK	GEORGETOWN	MA	\$88.20	0.05
168	SOUTH SHORE MUTUAL HOLDING COMPANY South Shore Co-operative	WEYMOUTH Weymouth	MA MA	\$86.36 \$86.36	0.05
169	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$86.15	0.05
170	WRENTHAM CO-OPERATIVE BANK	WRENTHAM	MA	\$81.56	0.05
171	ONEUNITED BANK	BOSTON	MA	\$74.26	0.04
172	NORTH CAMBRIDGE CO-OPERATIVE BANK	CAMBRIDGE	MA	\$72.96	0.04
173	BANK OF EASTON, A CO-OPERATIVE BANK	NORTH EASTON	MA	\$70.84	0.04
174	STOUGHTON CO-OPERATIVE BANK	STOUGHTON	MA	\$69.02	0.04
175	HOLBROOK CO-OPERATIVE BANK	HOLBROOK	MA	\$68.83	0.04
176	MARLBOROUGH BANCORP	MARLBOROUGH	MA	\$68.14	0.04

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	Marlborough Co-operative	Marlborough	MA	\$68.14	
177	METHUEN CO-OPERATIVE BANK	METHUEN	MA	\$67.44	0.04
178	NEW BEDFORD COMMUNITY BANCORP	NEW BEDFORD	MA	\$66.93	0.04
	Luzo Community Bank	New Bedford	MA	\$66.93	
179	NORTH ABINGTON CO-OPERATIVE BANK	ABINGTON	MA	\$65.65	0.04
180	CANTON CO-OPERATIVE BANK	CANTON	MA	\$65.15	0.04
181	FAMILY FEDERAL SAVINGS AND LOAN ASSOCIAT	FITCHBURG	MA	\$64.61	0.04
182	COLONIAL CO-OPERATIVE BANK	GARDNER	MA	\$64.43	0.04
183	ATHOL-CLINTON CO-OPERATIVE BANK	ATHOL	MA	\$62.45	0.04
184	EQUITABLE CO-OPERATIVE BANK	LYNN	MA	\$62.23	0.04
185	SHARON CO-OPERATIVE BANK	SHARON	MA	\$59.99	0.03
186	MILLBURY NATIONAL BANK	MILLBURY	MA	\$57.32	0.03
187	FIRST EASTERN BANKSHARES	ANDOVER	MA	\$55.61	0.03
	First Federal Savings Ba	Boston	MA	\$55.61	
188	BROOKLINE CO-OPERATIVE BANK	BROOKLINE	MA	\$54.20	0.03
189	DEDHAM CO-OPERATIVE BANK	DEDHAM	MA	\$54.17	0.03
190	AVON CO-OPERATIVE BANK	AVON	MA	\$51.48	0.03
191	WARE CO-OPERATIVE BANK	WARE	MA	\$49.77	0.03
192	GRANITE SAVINGS BANK	ROCKPORT	MA	\$44.08	0.03
193	COMMONWEALTH CO-OPERATIVE BANK	BOSTON	MA	\$43.15	0.02
194	THE LENOX NATIONAL BANK	LENOX	MA	\$41.48	0.02
195	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$38.20	0.02
196	CHELSEA-PROVIDENT CO-OPERATIVE BANK	CHELSEA	MA	\$36.81	0.02
197	MEETINGHOUSE CO-OPERATIVE BANK	BOSTON	MA	\$35.96	0.02
198	MERRIMAC SAVINGS BANK	MERRIMAC	MA	\$34.14	0.02
199	BANKMALDEN, A CO-OPERATIVE BANK	MALDEN	MA	\$33.02	0.02
200	NATIONAL BANK OF GREECE S.A.	ATHENS		\$25.29	0.01
	Atlantic Bank of New Yor	New York	NY	\$25.29	
201	ROXBURY-HIGHLAND CO-OPERATIVE BANK	BOSTON	MA	\$23.89	0.01
202	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$23.72	0.01
	BCPBank, National Associ	Newark	NJ	\$23.72	
203	ECONOMY CO-OPERATIVE BANK	MERRIMAC	MA	\$23.69	0.01
204	CANAAN NATIONAL BANCORP, INC.	CANAAN	CT	\$19.48	0.01
	The Canaan National Bank	Canaan	CT	\$19.48	
205	BEACON FEDERAL	EAST SYRACUSE	NY	\$18.54	0.01
206	CATHAY GENERAL BANCORP	LOS ANGELES	CA	\$17.86	0.01
	Cathay Bank	Los Angeles	CA	\$17.86	
207	BRIDGEWATER CO-OPERATIVE BANK	BRIDGEWATER	MA	\$16.51	0.01

**Commercial Banking and Thrift Organizations Operating In Massachusetts  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
208	<b>SARGENT INVESTORS INC.</b> Domestic Bank	<b>CRANSTON</b> Cranston	<b>RI</b> RI	<b>\$1.55</b> \$1.55	<b>0.00</b>
209	<b>FMR CORP.</b> Fidelity Management Trus	<b>BOSTON</b> Boston	<b>MA</b> MA	<b>\$0.52</b> \$0.52	<b>0.00</b>
210	<b>MARSH MCLENNAN INC.</b> Putnam Fiduciary Trust C	<b>NEW YORK</b> Boston	<b>NY</b> MA	<b>\$0.50</b> \$0.50	<b>0.00</b>
211	<b>J.P. MORGAN CHASE &amp; CO.</b> J. P. Morgan Trust Compa	<b>NEW YORK</b> Los Angeles	<b>NY</b> CA	<b>\$0.00</b> \$0.00	<b>0.00</b>
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$172,721.39</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.



# NEW HAMPSHIRE

# Commercial Banking and Thrift Organizations Operating In New Hampshire

## Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	PROVIDIAN NATIONAL BANK	TILTON	NH	\$9,117.57	31.05
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$5,942.81	20.24
	Cambridge Trust Company	Cambridge	MA	\$0.00	
	Citizens Bank New Hampsh	Manchester	NH	\$5,942.81	
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$4,121.31	14.03
	BankNorth, National Asso	Portland	ME	\$4,121.31	
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$2,053.94	6.99
	Fleet National Bank	Providence	RI	\$2,053.94	
5	CHITTENDEN CORPORATION	BURLINGTON	VT	\$1,010.74	3.44
	Ocean National Bank	Kennebunk	ME	\$1,010.74	
6	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$950.40	3.24
	Sovereign Bank	Wyomissing	PA	\$950.40	
7	LSB FINANCIAL	LACONIA	NH	\$607.65	2.07
	Laconia Savings Bank	Laconia	NH	\$607.65	
8	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$479.25	1.63
	The Berlin City Bank	Berlin	NH	\$297.32	
	The Pemigewasset Nationa	Plymouth	NH	\$181.93	
9	NEW HAMPSHIRE THRIFT BANCSHARES	NEWPORT	NH	\$458.18	1.56
	Lake Sunapee Bank, FSB	Newport	NH	\$458.18	
10	MANULIFE FINANCIAL CORPORATION	TORONTO		\$382.02	1.30
	First Signature Bank and	Portsmouth	NH	\$382.02	
11	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$369.17	1.26
12	MASCOMA MUTUAL HOLDING COMPANY	LEBANON	NH	\$363.86	1.24
	Mascoma Savings Bank	Lebanon	NH	\$363.86	
13	MEREDITH VILLAGE SAVINGS BANK	MEREDITH	NH	\$337.89	1.15
14	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$274.10	0.93
15	MERRIMACK COUNTY SAVINGS BANK	CONCORD	NH	\$253.54	0.86
16	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$237.25	0.81
17	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$213.04	0.73
	Woodsville Guaranty Savi	Woodsville	NH	\$213.04	
18	SAVINGS BANK OF WALPOLE	WALPOLE	NH	\$206.69	0.70
19	FEDERAL SAVINGS BANK	DOVER	NH	\$186.66	0.64
20	FRANKLIN SAVINGS BANK	FRANKLIN	NH	\$186.34	0.63
21	LEDYARD NATIONAL BANK	NORWICH	VT	\$183.84	0.63
22	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$173.52	0.59
	Connecticut River Bank,	Springfield	VT	\$173.52	
23	CENTRIX BANK & TRUST	BEDFORD	NH	\$160.87	0.55
24	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$158.02	0.54
25	PISCATAQUA SAVINGS BANK	PORTSMOUTH	NH	\$143.38	0.49
26	SALEM CO-OPERATIVE BANK	SALEM	NH	\$141.16	0.48
27	SIWOOGANOCK HOLDING COMPANY, INC., THE	LANCASTER	NH	\$117.46	0.40
	The Lancaster National B	Lancaster	NH	\$51.02	
	The Siwooganock Bank	Lancaster	NH	\$66.44	
28	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$113.88	0.39

**Commercial Banking and Thrift Organizations Operating In New Hampshire  
Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
	The First Colebrook Bank	Colebrook	NH	\$113.88	
29	<b>BOW MILLS BANK AND TRUST</b>	<b>BOW</b>	<b>NH</b>	<b>\$110.60</b>	<b>0.38</b>
30	<b>PROFILE BANK, FSB</b>	<b>ROCHESTER</b>	<b>NH</b>	<b>\$99.48</b>	<b>0.34</b>
31	<b>VILLAGE FINANCIAL CORPORATION</b>	<b>GILFORD</b>	<b>NH</b>	<b>\$70.20</b>	<b>0.24</b>
	Village Bank & Trust Com	Gilford	NH	\$70.20	
32	<b>COMMUNITY GUARANTY CORPORATION</b>	<b>PLYMOUTH</b>	<b>NH</b>	<b>\$61.18</b>	<b>0.21</b>
	Community Guaranty Savin	Plymouth	NH	\$61.18	
33	<b>MONADNOCK COMMUNITY BANK</b>	<b>PETERBOROUGH</b>	<b>NH</b>	<b>\$34.32</b>	<b>0.12</b>
34	<b>FIRST IPSWICH BANCORP</b>	<b>IPSWICH</b>	<b>MA</b>	<b>\$24.66</b>	<b>0.08</b>
	The First National Bank	Ipswich	MA	\$24.66	
35	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$18.58</b>	<b>0.06</b>
	Passumpsic Savings Bank	St. Johnsbury	VT	\$18.58	
36	<b>LSB CORPORATION</b>	<b>NORTH ANDOVER</b>	<b>MA</b>	<b>\$0.67</b>	<b>0.00</b>
	Lawrence Savings Bank	North Andover	MA	\$0.67	
37	<b>BANK OF MONTREAL</b>	<b>MONTREAL</b>		<b>\$0.50</b>	<b>0.00</b>
	Harris Bank (NH), Nation	Nashua	NH	\$0.50	
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$29,364.72</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.

# RHODE ISLAND

**Commercial Banking and Thrift Organizations Operating In Rhode Island**  
**Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04**

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE Citizens Bank of Rhode I	EDINBURGH Providence	RI	\$8,246.05 \$8,246.05	41.48
2	BANK OF AMERICA CORPORATION Fleet National Bank Fleet Bank (RI), Nationa	CHARLOTTE Providence Providence	NC RI RI	\$4,423.95 \$4,343.52 \$80.44	22.25
3	SOVEREIGN BANCORP, INC. Sovereign Bank	WYOMISSING Wyomissing	PA PA	\$1,873.20 \$1,873.20	9.42
4	WASHINGTON TRUST BANCORP, INC. The Washington Trust Com	WESTERLY Westerly	RI RI	\$1,287.76 \$1,287.76	6.48
5	METLIFE, INC. Metlife Bank, National A	NEW YORK Bridgewater	NY NJ	\$1,022.04 \$1,022.04	5.14
6	BANCORP RHODE ISLAND, INC. Bank Rhode Island	PROVIDENCE Providence	RI RI	\$888.24 \$888.24	4.47
7	BANK OF NEWPORT	NEWPORT	RI	\$676.23	3.40
8	CENTREVILLE SAVINGS BANK	WEST WARWICK	RI	\$546.95	2.75
9	WEBSTER FINANCIAL CORPORATION Webster Bank, National A	WATERBURY Waterbury	CT CT	\$212.97 \$212.97	1.07
10	HOME LOAN FINANCIAL CORP. Home Loan and Investment	WARWICK Warwick	RI RI	\$194.57 \$194.57	0.98
11	SARGENT INVESTORS INC. Domestic Bank	CRANSTON Cranston	RI RI	\$150.28 \$150.28	0.76
12	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$121.21	0.61
13	WESTERLY SAVINGS BANK	WESTERLY	RI	\$52.54	0.26
14	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$43.41	0.22
15	BERKSHIRE FINANCIAL SERVICES, INC. Freedom National Bank	LEE Greenville	MA RI	\$38.08 \$38.08	0.19
16	INDEPENDENCE BANK	EAST GREENWICH	RI	\$34.59	0.17
17	UNION FEDERAL SAVINGS BANK	NORTH PROVIDENCE	RI	\$30.43	0.15
18	BEACON BANCORP Bristol County Savings B	TAUNTON Taunton	MA MA	\$18.22 \$18.22	0.09
19	MASSACHUSETTS STATE CARPENTERS First Trade Union Bank	BOSTON Boston	MA MA	\$10.44 \$10.44	0.05
20	TALBOTS CLASSICS NATIONAL BANK	LINCOLN	RI	\$5.99	0.03
21	THE DIME SAVINGS BANK OF NORWICH	NORWICH	CT	\$4.08	0.02
22	J.P. MORGAN CHASE & CO. J. P. Morgan Trust Compa	NEW YORK Los Angeles	NY CA	\$0.00 \$0.00	0.00
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$19,881.22</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

**Sources:** FDIC and OTS Reports of Condition.

VERMONT

# Commercial Banking and Thrift Organizations Operating In Vermont

## Deposit Data as of 6/30/04 -- Mergers and Acquisitions through 6/30/04

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	CHITTENDEN CORPORATION Chittenden Trust Company	BURLINGTON Burlington	VT VT	\$2,551.16 \$2,551.16	28.30
2	BANKNORTH GROUP, INC. BankNorth, National Asso	PORTLAND Portland	ME ME	\$1,607.61 \$1,607.61	17.84
3	CHARTER ONE FINANCIAL, INC. Charter One Bank, Nation	CLEVELAND Cleveland	OH OH	\$867.81 \$867.81	9.63
4	MERCHANTS BANCSHARES INC. The Merchants Bank	BURLINGTON Burlington	VT VT	\$818.04 \$818.04	9.08
5	KEYCORP Keybank National Associa	CLEVELAND Cleveland	OH OH	\$449.57 \$449.57	4.99
6	NORTHFIELD MHC Northfield Savings Bank	NORTHFIELD Northfield	VT VT	\$378.07 \$378.07	4.19
7	UNION BANKSHARES, INC. Union Bank	MORRISVILLE Morrisville	VT VT	\$288.28 \$288.28	3.20
8	PASSUMPSIC BANCORP Passumpsic Savings Bank	SAINT JOHNSBURY St. Johnsbury	VT VT	\$269.04 \$269.04	2.98
9	FACTORY POINT BANCORP, INC. The Factory Point Nation	MANCHESTER CENTER Manchester Cente	VT VT	\$255.89 \$255.89	2.84
10	COMMUNITY BANCORP. Community National Bank	DERBY Derby	VT VT	\$253.05 \$253.05	2.81
11	MASCOMA MUTUAL HOLDING COMPANY Mascoma Savings Bank	LEBANON Lebanon	NH NH	\$177.55 \$177.55	1.97
12	PEOPLES TRUST COMPANY OF ST. ALBANS	SAINT ALBANS	VT	\$174.74	1.94
13	MIDDLEBURY NATIONAL CORPORATION The National Bank of Mid	MIDDLEBURY Middlebury	VT VT	\$152.18 \$152.18	1.69
14	LYNDONVILLE SAVINGS BANK AND TRUST	LYNDONVILLE	VT	\$120.80	1.34
15	COMMUNITY FINANCIAL, MHC The Bank of Bennington	BENNINGTON Bennington	VT VT	\$119.29 \$119.29	1.32
16	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$116.30	1.29
17	CENTRAL FINANCIAL CORPORATION The Randolph National Ba	RANDOLPH Randolph	VT VT	\$107.08 \$107.08	1.19
18	WELLS RIVER SAVINGS BANK	WELLS RIVER	VT	\$94.90	1.05
19	FIRST BRANDON NATIONAL BANK	BRANDON	VT	\$76.02	0.84
20	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$53.36	0.59
21	LEDYARD NATIONAL BANK	NORWICH	VT	\$35.38	0.39
22	THE FIRST NATIONAL BANK OF ORWELL	ORWELL	VT	\$22.50	0.25
23	CONNECTICUT RIVER BANCORP, INC. Connecticut River Bank,	CHARLESTOWN Springfield	NH VT	\$18.27 \$18.27	0.20
24	TRUSTCO BANK CORP. TrustCo Bank	GLENVILLE Glenville	NY NY	\$6.78 \$6.78	0.08
<b>ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:</b>				<b>\$9,013.66</b>	<b>100.00%</b>

**Note:** State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.  
The table is based on 6/30/04 deposit data. It reflects mergers and acquisitions completed by 6/30/04.

Sources: FDIC and OTS Reports of Condition.

# IV. NEW ENGLAND BANKING MARKET

## MAPS AND DEFINITIONS

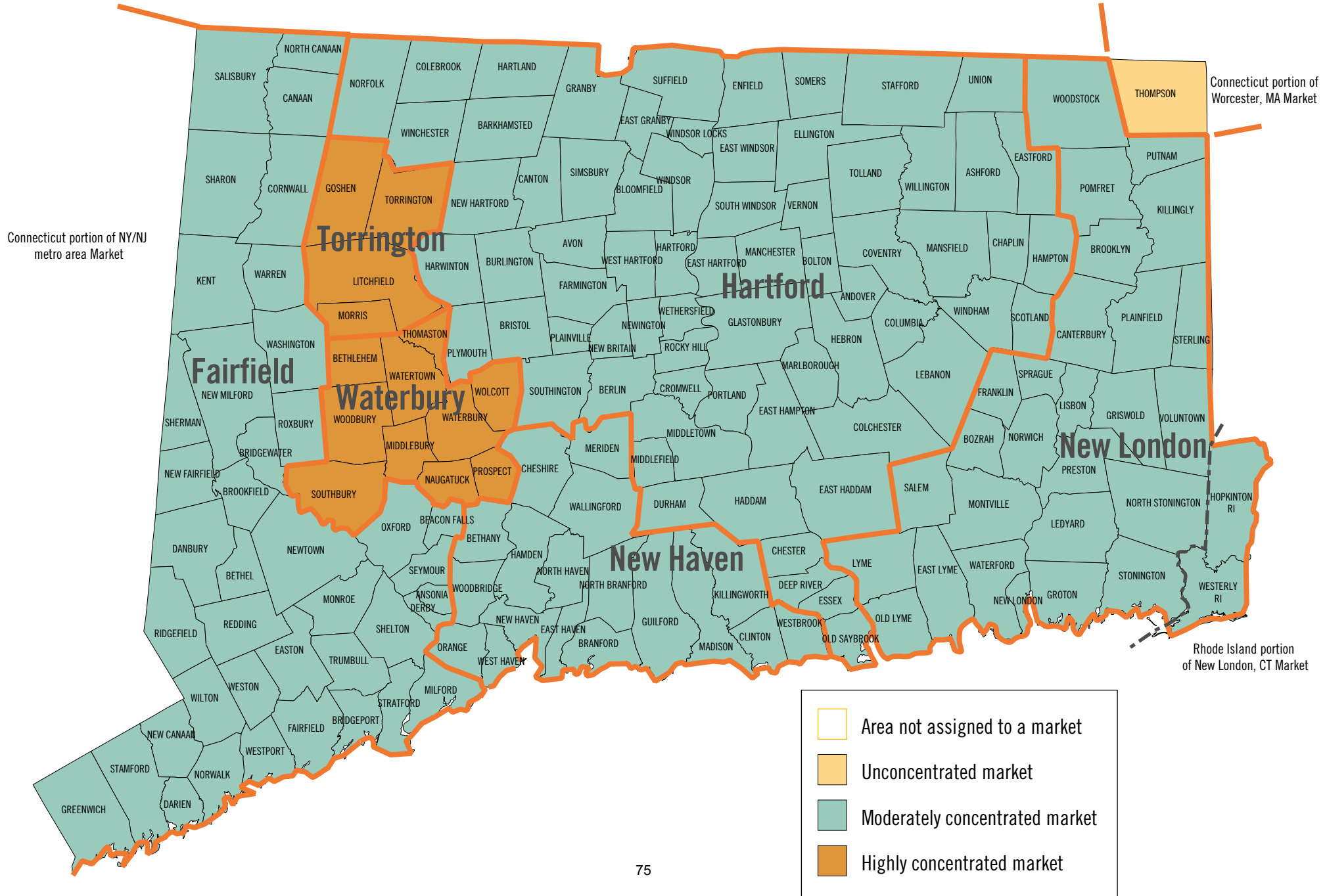


## **MARKET CONCENTRATION INFORMATION**

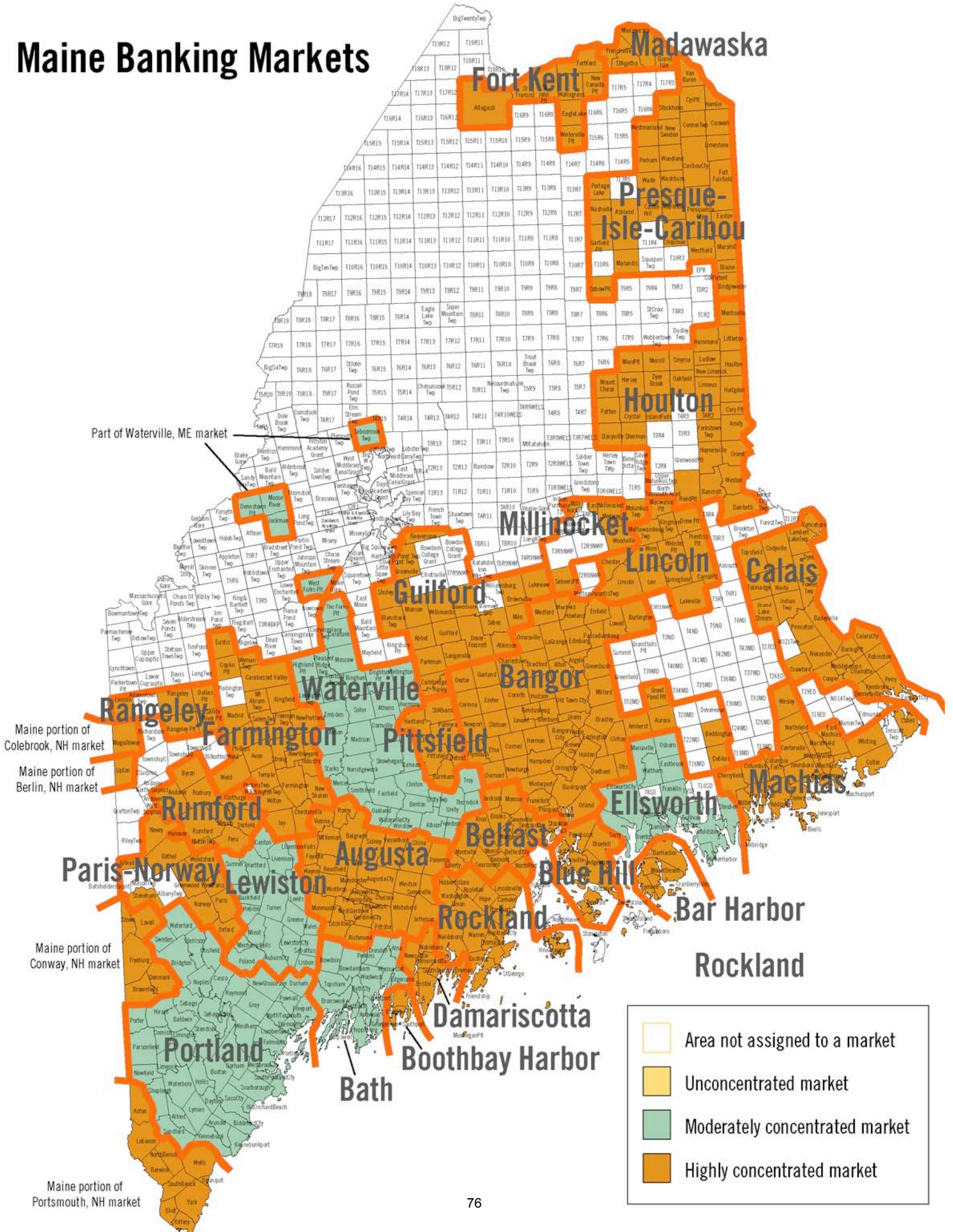
The New England banking market maps have been shaded according to their level of concentration under the assumption of 100 percent thrift weight inclusion. Market concentration is measured by the Herfindahl-Hirschman Index (HHI), which is computed as the sum of each institution's squared market share of deposits. The Department of Justice defines market concentration level as follows: an unconcentrated market is one with an HHI below 1,000 points; a moderately concentrated market has an HHI between 1,000 and 1,800 points; and a highly concentrated market has an HHI of more than 1,800 points.

# BANKING MARKET MAPS

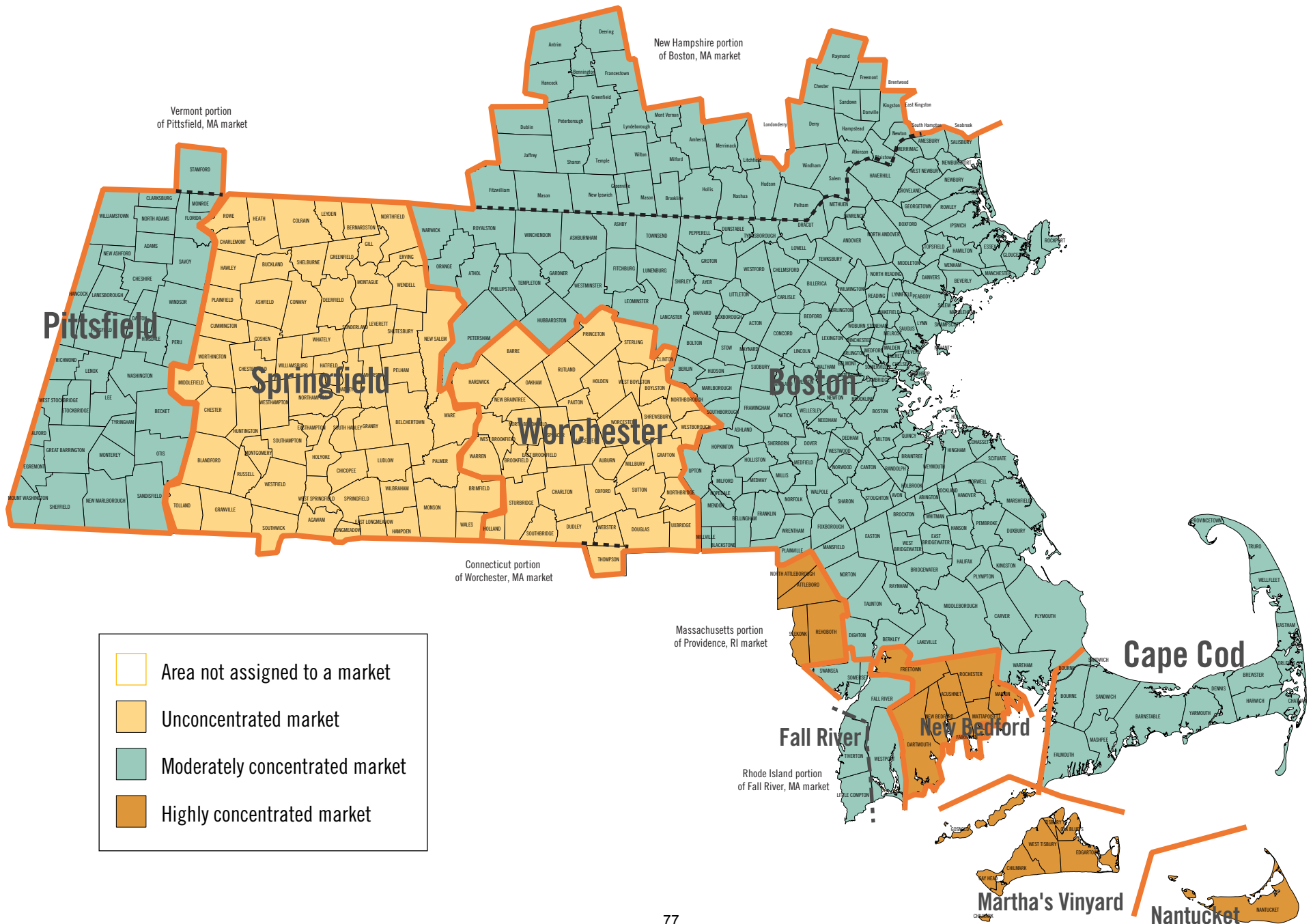
# Connecticut Banking Markets



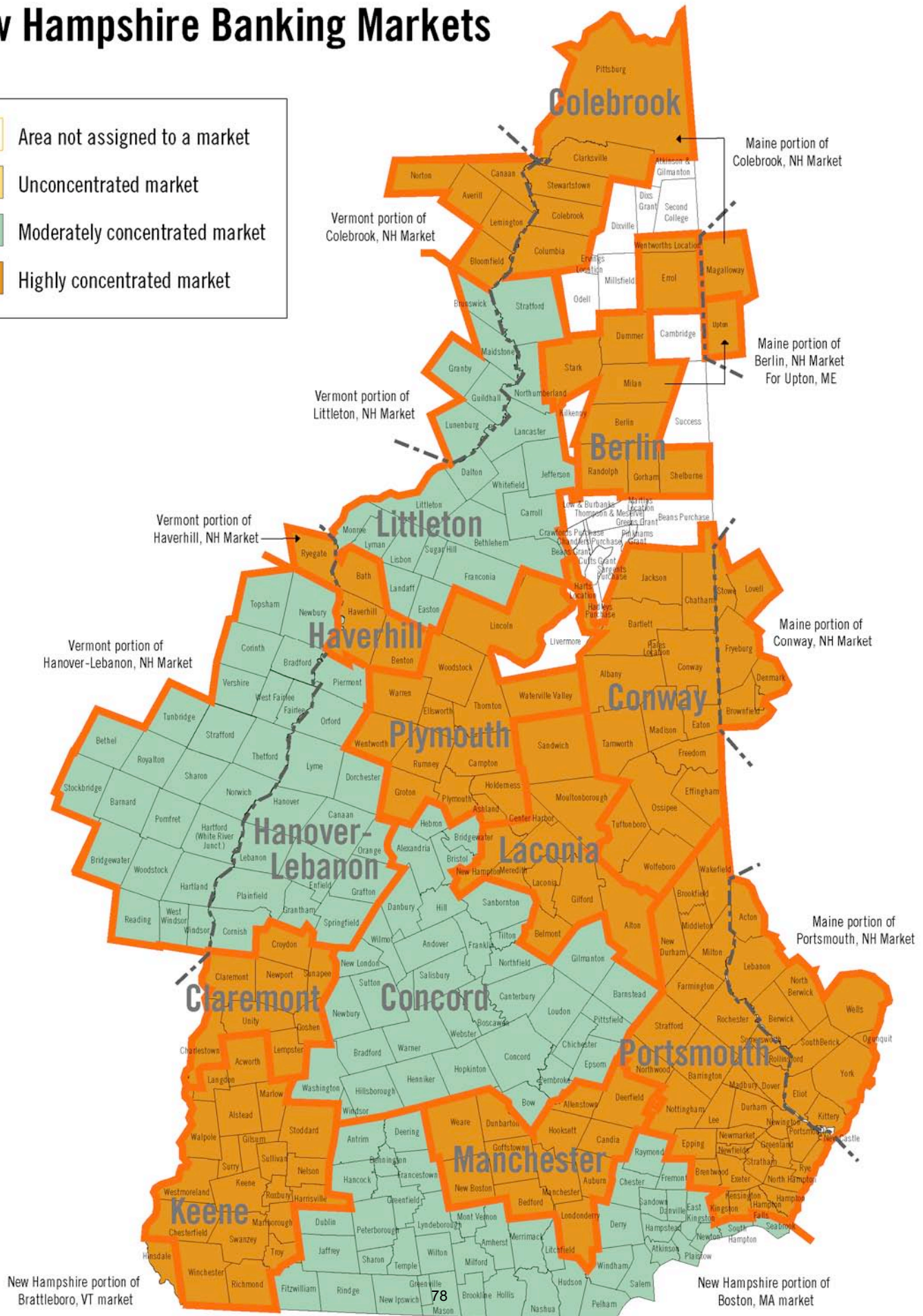
# Maine Banking Markets



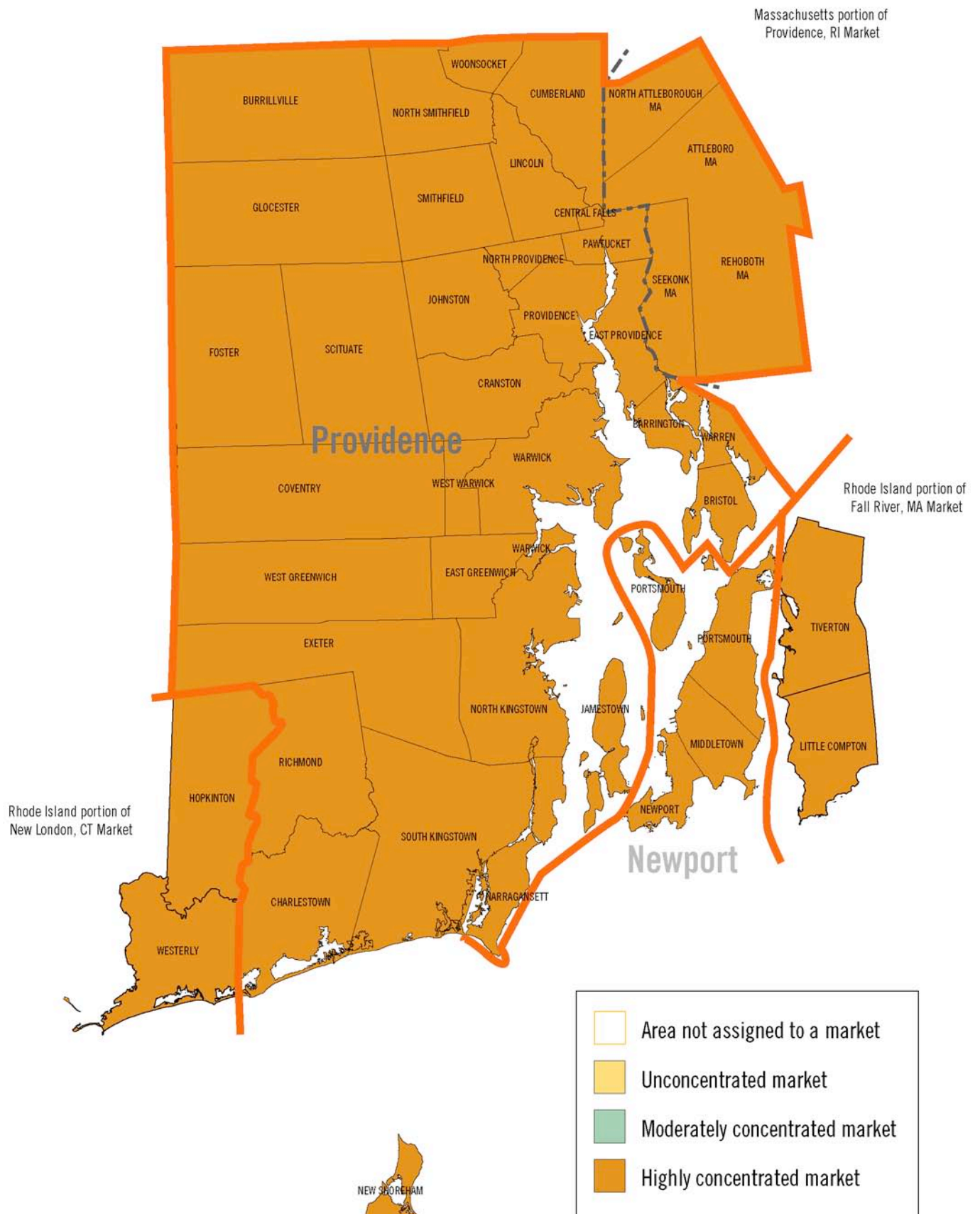
# Massachusetts Banking Markets



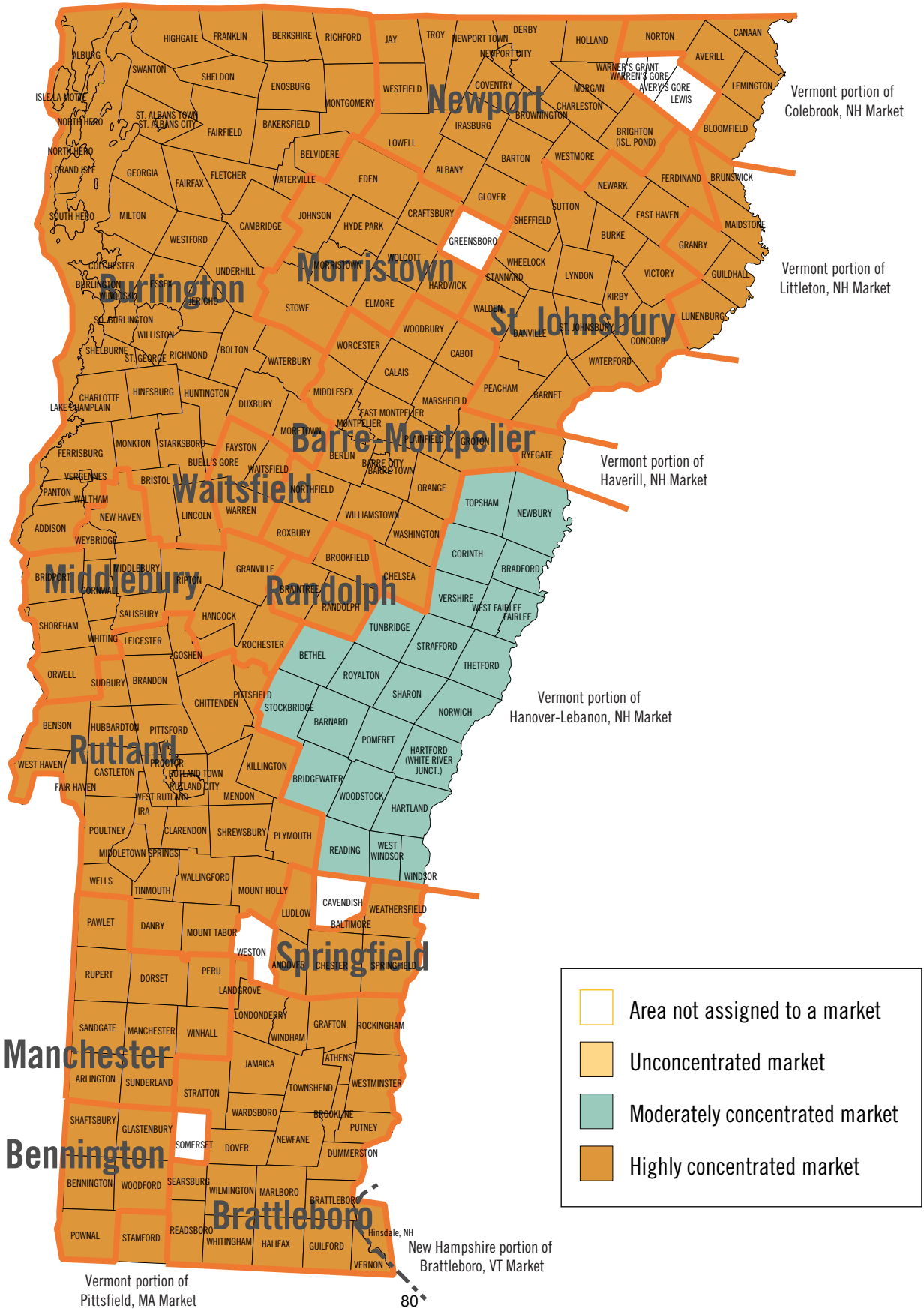
# New Hampshire Banking Markets



# Rhode Island Banking Markets



# Vermont Banking Markets





# BANKING MARKET DEFINITIONS

## CONNECTICUT BANKING MARKET DEFINITIONS:

Fairfield Area	This portion of Connecticut is included in the Second District's NY-NJ Metro Area banking Market.
Hartford	<p>This definition is based on the Hartford RMA.</p> <p>Andover, Ashford, Avon, Barkhamsled, Berlin, Bloomfield, Bolton, Bristol City, Broad Brook, Burlington, Canton, Centerbrook, Chaplin, Chester, Colchester, Colebrook, Collinsville, Columbia, Coventry, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Eastford, Ellington, Enfield, Essex, Farmington, Forestville, Glastonbury, Granby, Haddam, Hampton, Hartford City, Hartland, Hebron, Higganum, Kensington, Lebanon, Manchester, Mansfield, Marlborough, Middlefield, Middletown City, Moodus, New Britain City, New Hartford, Newington, North Windham, Old Saybrook, Plainville, Plantsville, Plymouth, Poquonock, Portland, Rockville City, Rocky Hill, Scotland, Simsbury, Somers, South Glastonbury, South Windsor, Southington, Southingtonboro, Stafford, Stafford Springs, Storrs, Storrs Mansfield, Suffield, Terryville, Thompsonville, Tolland, Union, Unionville, Vernon, Vernon-Rockville, Warehouse Point, Weatogue, West Hartford, West Suffield, West Willington, Wethersfield, Willimantic City, Willington, Winchester, Windham, Windsor, Windsor Locks, Winsted City</p>
New Haven	New Haven RMA, in addition the town of Westbrook.
New London	<p>This definition is based on the New London-Norwich RMA.</p> <p>CONNECTICUT PORTION: Baltic, Bozrah, Brooklyn, Canterbury, Central Village, Danielson, Dayville, East Lyme, Franklin, Gales Ferry, Griswold, Groton, Jewett City, Killingly, Ledyard, Lisbon, Lyme, Montville, Moosup, Mystic, New London City, Niantic, North Stonington, Norwich, Old Lyme, Old Mystic, Pawcatuck, Plainfield, Pomfret, Preston, Putnam, Salem, Sprague, Sterling, Stonington, Uncasville, Voluntown, Waterford, Woodstock RHODE ISLAND PORTION: Hopkinton and Westerly</p>
Torrington	<p>This definition is based on the Torrington RMA.</p> <p>Goshen, Harwinton, Litchfield, Morris, Torrington City</p>
Waterbury	Waterbury RMA.

## MAINE BANKING MARKET DEFINITIONS:

Augusta	<p>This definition is based on the Augusta RMA .</p> <p>Augusta City, Belgrade, Chelsea, China, Farmingdale, Fayette, Gardiner City, Hallowell, Hibberts Gore, Jefferson, Litchfield, Manchester, Monmouth, Mount Vernon, Palermo, Pittston, Randolph, Readfield, Richmond, Rome, Sidney, Somerville, Vassalboro, Vienna, Wayne, West Gardiner, Whitefield, Windsor, Winthrop</p>
Bangor	<p>This definition is based on the Bangor RMA.</p> <p>Alton, Amherst, Argyle, Aurora, Bangor City, Beddington, Bradford, Bradley, Brewer City, Bucksport, Burlington, Carmel, Charleston, Clifton, Corinna, Corinth/East Corinth, Deblois, Dedham, Dexter, Dixmont, East Central Penobscot UT, Eddington, Edinburg, Enfield, Etna, Exeter, Frankfort, Garland, Glenburn, Great Pond, Greenbush, Hampden, Hermon, Holden, Howland, Hudson, Kenduskeag, LaGrange, Levant, Lowell, Maxfield, Medford, Milford, Newburgh, Newport, Old Town, Orland, Orono, Orrington, Otis, Passadumkeag, Penobscot Indian Island Reservation, Plymouth, Prospect, Stetson, Veazie, Verona, Winterport</p>
Bar Harbor	<p>The Hancock County townships of Bar Harbor, Cranberry Isles, Mount Desert, Northeast Harbor, Southwest Harbor, and Tremont</p>
Bath	<p>This definition is based on the Brunswick-Bath RMA.</p> <p>Alna, Arrowsic, Bath City, Bowdoin, Bowdoinham, Brunswick, Dresden, Edgecomb, Georgetown, Harpswell, Phippsburg, Topsham, West Bath, Westport, Wiscasset, and Woolwich</p>
Belfast	<p>The city of Belfast and the Waldo County townships of Belmont, Brooks, Jackson, Knox, Liberty, Monroe, Montville, Morrill, Northport, Searsmont, Searsport, Stockton Springs, Swanville, and Waldo</p>
Blue Hill	<p>Hancock County townships of Blue Hill, Brooklin, Brooksville, Castine, Deer Isle, Penobscot, Sedgwick, and Stonington</p>
Boothbay Harbor	<p>The Lincoln County townships of Boothbay, Boothbay Harbor, and Southport</p>
Calais	<p>The Washington County cities of Calais and Eastport, and the townships of Alexander, Baileyville, Baring, Charlotte, Codyville Pl., Cooper, Crawford, Dennysville, Grand Lake Stream Pl., Meddybemps, North Washington UT, Passamaquoddy Indian Township Reservation, Passamaquoddy Pleasant Point Reservation, Pembroke, Perry, Princeton, Robbinston, Talmadge, Topsfield, Vanceboro, Waite</p>
Damariscotta	<p>Lincoln County townships of Bremen, Bristol, So. Bristol, Damariscotta, Newcastle, Nobleboro</p>

Ellsworth	Central Hancock UT, East Hancock UT, Ellsworth City, plus the Hancock County townships of Eastbrook, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Osborn, Sorrento, Sullivan, Surry, Trenton, Waltham, and Winter Harbor; and the Washington County town of Steuben
Farmington	Franklin County townships of Avon, Cararabassett Valley, Chesterville, Coplin, East Central Franklin UT, Eutis, Farmington, Industry, Jay, Kingfield, Madrid, New Sharon, New Vineyard, Phillips, South Franklin UT, Strong, Temple, Weld, Wilton, and Wyman; the Somerset County township of New Portland
Fort Kent	Aroostook County townships of Allagash, Eagle Lake, Fort Kent, New Canada, St. Francis, St. John Pl., Wallagrass, and Winterville Pl.
Guilford	Piscataquis County townships of Abbot, Atkinson, Beaver Cove, Blanchard, Bowerbank, Brownville, Dover-Foxcroft, Greenville, Guilford, Lake View Pl., Milo, Monson, Northeast Piscataquis UT, Northwest Piscataquis UT, Parkman, Sangerville, Sebec, Shirley, Southeast Piscataquis UT, and Willimantic; Somerset township of Cambridge and Ripley
Houlton	The Aroostook County townships of Amity, Bancroft, Cary Pl., Crystal, Dyer Brook, Hammond Pl., Haynesville, Hersey, Hodgdon, Houlton, Island Falls, Linneus, Littleton, Ludlow, Merrill, Monticello, Moro Pl., New Limerick, Oakfield, Orient, Reed, Sherman, Smyrna, and Weston; the Washington County township of Danforth; and the Penobscot County townships of Mount Chase, Patten, and Stacyville
Lewiston	This definition is based on the Lewiston-Auburn RMA.  Auburn City, Buckfield, Canton, Greene, Hartford, Hebron, Leeds, Lewiston City, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Sumner, Turner, and Wales
Lincoln	The Penobscot County townships of Carroll Pl., Chester, Drew Pl., Kingman UT, Lakeville Pl., Lee, Lincoln, Mattamiscontis, Prentiss UT, Springfield, Webster, and Winn; Aroostook County township of Macwahoc Pl.
Machias	The Washington County townships of Addison, Beals, Centerville, Cherryfield, Columbia, Columbia Falls, Cutler, East Central Washington UT, East Machias, Harrington, Jonesboro, Jonesport, Lupec, Machias, Machiasport, Marshfield, Milbridge, Northfield, Rogue Bluffs, Wesley, Whiting, and Whitneyville
Madawaska	Aroostook County townships of Frenchville, Grand Isle, Madawaska, and St. Agatha
Millinocket	Penobscot County townships of East Millinocket, Medway, Millinocket, North Penobscot UT, Seboeis Pl., South Aroostook UT, Woodville
Paris-Norway	Oxford County townships of Bethel, Gilead, Greenwood, Newry, Norway, Oxford, Paris, South Oxford UT, Stoneham, West Paris, and Woodstock

Pittsfield (ME)	The Waldo County township of Burnham; the Somerset County townships of Detroit, Hartland, Palmyra, Pittsfield, and St. Albans
Portland	This definition is based on the Portland RMA.  Alfred, Arundel, Baldwin, Biddeford, Bridgton, Buxton, Cape Elizabeth, Casco, Cornish, Cumberland, Dayton, Durham, Falmouth, Freeport, Gorham, Gray, Harrison, Hiram, Hollis, Kennebunk, Kennebunkport, Limerick, Limington, Long Island, Lyman, Naples, New Gloucester, Newfield, North Yarmouth, Old Orchard Beach, Otisfield, Parsonsfield, Porter, Portland City, Pownal, Raymond, Saco, Sanford, Scarborough, Sebago, Shapleigh, South Portland City, Standish, Sweden, Waterboro, Waterford, Westbrook City, Windham, and Yarmouth
Presque-Isle-Caribou	The Aroostook County townships of Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Pl., Central Aroostook UT, Chapman, Connor, Cyr Pl., Easton, Fort Fairfield, Garfield Pl., Hamlin, Limestone, Mapleton, Mars Hill, Masardis, Nashville Pl., New Sweden, Northwest Aroostook UT, Oxbow Pl., Perham, Portage Lake, Presque Isle, Square Lake UT, Stockholm, Van Buren, Wade, Washburn, Westfield, Westmanland Pl., and Woodland
Rangeley	Franklin County townships of Dallas Pl., North Franklin UT, Rangeley, Rangeley Pl., Sandy River Pl.; the Oxford County townships of Lincoln Pl. and North Oxford UT
Rockland	The city of Rockland and the Knox County townships of Appleton, Camden, Cushing, Friendship, Hope, Owls Head, Rockport, St. George, Thomaston, South Thomaston, Union, Vinalhaven, Warren, and Washington; the Lincoln County township of Waldoboro
Rumford	Oxford County townships of Andover, Dixfield, Hanover, Mexico, Milton, Peru, Roxbury, and Rumford, and the Franklin County townships of Byron and Carthage
Waterville	This definition is based on the Waterville RMA.  Albion, Anson, Athens, Benton, Bingham, Brighton, Canaan, Caratunk, Central Somerset UT, Clinton, Cornville, Dennistown, Embden, Fairfield, Freedom, Harmony, Highland, Jackman, Madison, Mercer, Moose River, Moscow, Norridgewock, Northeast Somerset UT, Northwest Somerset UT, Oakland, Pleasant Ridge Pl., Seboomook Lake UT, Skowhegan, Smithfield, Solon, Starks, The Forks Pl., Thorndike, Troy, Unity UT, Unity, Waterville City, Wellington, West Forks Pl., and Winslow

## MASSACHUSETTS MARKET DEFINITIONS:

Boston	This definition is based on the Boston RMA. MASSACHUSETTS PORTION: Abington, Acton, Allston, Amesbury, Andover, Arlington, Ashburnham, Ashby, Ashland, Athol, Auburndale, Avon, Ayer, Bedford, Bellingham, Belmont, Berkley, Berlin, Beverly City, Billerica, Blackstone, Bolton, Boston City, Boxboro, Boxford, Braintree, Bridgewater, Brighton, Brockton City, Brookline, Burlington, Cambridge, Canton, Carlisle, Carver, Charlestown, Chelmsford, Chelsea, Chester, Chestnut Hill, Cochituate, Cohasset, Concord, Danvers, Dedham, Dighton, Dorceshter, Dover, Dracut, Dunstable, Duxbury, East Bridgewater, Easton, Essex, Everett, Fitchburg City, Foxboro, Framingham, Franklin, Fremont, Gardner City, Georgetown, Gloucester City, Groton, Grove Hall, Groveland, Halifax, Hamilton, Hanover, Hanson, Harvard, Haverhill City, Hingham, Holbrook, Holliston, Hopedale, Hopkinton, Hubbardston, Hudson, Hull, Hyde Park, Ipswich, Jamaica Plain, Kingston, Lakeville, Lancaster, Lawrence City, Leominster City, Lexington, Lincoln, Littleton, Lowell City, Lunenburg, Lynn, Lynnfield, Malden, Manchester, Manomet, Mansfield, Marblehead, Marlborough City, Marshfield, Mattapan, Maynard, Medfield, Medford, Medway, Melrose, Mendon, Merrimac, Methuen, Middleboro, Middleton, Milford, Millis, Millville, Milton, Nahant, Natick, Needham, Newbury, Newburyport City, Newton City, Newtonville, Norfolk, North Abington, North Andover, North Reading, Norton, Norwell, Norwood, Orange, Peabody City, Pembroke, Pepperell, Petersham, Phillipston, Plainville, Plymouth, Plympton, Quincy, Randolph, Raynham, Reading, Readville, Revere, Rockland, Rockport, Rowley, Roxbury, Royalston, Salem City, Salisbury, Saugus, Scituate, Sharon, Sherborn, Shirely, Somerville, Southborough, Stoneham, Stoughton, Stow, Sudbury, Swampscott, Taunton City, Templeton, Tewksbury, Topsfield, Townsend, Tyngsboro, Upton, Waban, Wakefield, Walpole, Waltham City, Wareham, Warwick, Watertown, Wayland, Wellesley, Wentham, West Bridgewater, West Newbury, Westford, Westminster, Weston, Westwood, Weymouth, Whitman, Wilmington, Winchendon, Winchester, Winthrop, Woburn, Wollaston, Wrenthan; NEW HAMPSHIRE PORTION: Amherst, Antrim, Atkinson, Bennington, Brookline, Chester, Danville, Deering, Derry, Dublin, East Hamstead, Fitzwilliam, Francestown, Fremont, Greenfield, Greenville, Hampstead, Hancock, Hollis, Hudson, Jaffrey, Kingston, Litchfield, Lyndeboro, Mason, Merrimac, Milford, Mont Vernon, Nashua City, New Ipswich, Newton, Pelham, Peterborough, Plaistow, Raymond, Rindge, Salem, Sandown, Seabrook, Sharon, South Hampton, South Nashua, Temple, Wilton, Windham
Cape Cod	Barnstable County
Fall River	Fall River RMA (composed of towns in Massachusetts and Rhode Island).
Martha's Vineyard	Dukes County
Nantucket	Nantucket County
New Bedford	New Bedford RMA
Pittsfield (MA)	This definition is based on the Pittsfield RMA. MASSACHUSETTS PORTION: Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesboro, Lee, Lenox, Monroe, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield City, Richmond, Sandisfield, Savoy, Sheffield, South

	<p>Egremont, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor.  VERMONT PORTION: Stamford</p>
<p>Springfield (MA)</p>	<p>This definition is based on the Springfield RMA.</p> <p>Agawam, Amherst, Ashfield, Belchertown, Bernardston, Blanford, Brimfield, Buckland, Charlemont, Chester, Chesterfield, Chicopee City, Colrain, Conway, Cummington, Deerfield, Easthampton, East Longmeadow, East Springfield, Erving, Florence, Gill, Granby, Greenfield, Feeding Hills, Goshen, Granville, Hadley, Hampden, Hatfield, Hawley, Haydenville, Heath, Holland, Holyoke City, Huntington, Indian Orchard, Leverett, Leyden, Longmeadow, Ludlow, Middlefield, Monson, Montgomery, New Salem, Northampton City, Northfield, Palmer, Pelham, Plainfield, Rowe, Russell, Shelburne, Shelburne Falls, Shutesbury, Springfield City, South Deerfield, South Hadley, Southampton, Southwick, Sunderland, Three Rivers, Tolland, Turner Falls, Wales, Ware, Wendell, Westfield City, Westhampton, West Springfield, Whately, Wilbraham, Williamsburg, Worthington</p>
<p>Worcester</p>	<p>This definition is based on the Worcester RMA. MASSACHUSETTS PORTION: Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, East Douglas, Grafton, Hardwick, Holden, Leicester, Millbury, New Braintree, Northboro, North Brookfield, North Grafton, Northbridge, Oakham, Oxford, Paxton, Princeton, Rochdale, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Warren, Webster, Westboro, West Brookfield, West Boylston, Whitinsville, Worcester City.</p> <p>CONNECTICUT PORTION: Thompson</p>

## NEW HAMPSHIRE MARKET DEFINITIONS:

Berlin	The City of Berlin and the towns of Dummer, Gorham, Milan, Randolph, and Shelburne in Coos County MAINE PORTION: The town of Upton
Claremont	Sullivan County townships of Claremont, Charlestown, Croydon, Goshen, Lempster, Newport, Sunapee, and Unity
Colebrook	Coos County townships of Clarksville, Colebrook, Columbia, Pittsburg, Stewartston, and West Stewartston MAINE PORTION: Magalloway Pl. in Oxford County VERMONT PORTION: The towns of Averill, Bloomfield, Canaan, Lemington, and Norton
Concord	This definition is based on the Concord RMA.  Alexandria, Andover, Barnstead, Boscawen, Bow, Bradford, Bridgewater, Bristol, Canterbury, Chichester, Contoocook, Concord City, Danbury, Epsom, Franklin, Gilmanton, Hebron, Henniker, Hill, Hillsborough, Hopkinton, Loudon, New London, Newbury, Northfield, Pembroke, Penacook, Pittsfield, Salisbury, Sanbornton, Suncook, Sutton, Tilton, Warner, Washington, Webster, Windsor, and Wilmot
Conway	Carroll County townships of Albany, Bartlett, Center Conway, Chatham, Conway, Eaton, Effingham, Freedom, Glen, Hale's Location, Hart's Location, Jackson, Madison, Melvin Village, North Conway, Ossipee, Tamworth, Tuftonboro, Wolfeboro, and Wolfeboro Falls MAINE PORTION: The towns of Brownfield, Denmark, Fryeburg, Lovell, and Stow
Hanover-Lebanon	Grafton County towns of Canaan, Dorchester, Enfield, Grafton, Hanover, Lebanon, Lyme, Orange, Orford, Piermont, and West Lebanon; the Sullivan County towns of Cornish, Cornish Flat, Grantham, Plainfield, and Springfield VERMONT PORTION: The Orange County towns of Bradford, Corinth, East Thetford, Fairlee, Newbury, South Strafford, Strafford, Thetford, Topsham, Tunbridge, Vershire, Wells River, and West Fairlee; and the Windsor County towns of Barnard, Bethel, Bridgewater, Hartford, Hartland, Norwich, Pomfret, Quechee, Reading, Royalton, Sharon, South Royalton, Stockbridge, West Windsor, White River Junction, Windsor, and Woodstock
Haverhill	NEW HAMPSHIRE PORTION: The Grafton County towns of Bath, Benton, Haverhill, and Woodsville VERMONT PORTION: The town of Ryegate
Keene	The Cheshire County towns of Alstead, Chesterfield, Gilsum, Harrisville, Keene City, Marlborough, Marlow, Nelson, North Swanzey, Richmond, Roxbury, Stoddard, Sullivan, Surry, Swanzey, Troy, Walpole, West Chesterfield, Westmoreland, and Winchester; the Sullivan County towns of Acworth and Langdon
Laconia	The Belknap County towns of Alton, Belmont, Center Harbor, Gilford, Laconia, Meredith, New Hampton; the Carroll County towns of Moultonborough and Sandwich



Littleton	<p>NEW HAMPSHIRE PORTION: The towns of Bethlehem, Easton, Franconia, Landaff, Lisbon, Littleton, Lyman, Monroe, and Sugar Hill in Grafton County, and the towns of Carroll, Dalton, Groveton, Jefferson, Lancaster, Northumberland, Stratford, and Whitefield in Coos County</p> <p>VERMONT PORTION: The Essex County towns of Brunswick, Granby, Guildhall, Lunenburg, and Maidstone</p>
Manchester	<p>This definition is based on the Manchester RMA.</p> <p>Allenstown, Auburn, Bedford, Candia, Deerfield, Dunbarton, Goffstown, Hooksett, Londonderry, Manchester City, New Boston, and Weare</p>
Plymouth	<p>The Grafton County towns of Ashland, Campton, Ellsworth, Groton, Holderness, Lincoln, North Woodstock, Plymouth, Rumney, Thornton, Warren, Waterville Valley, Wentworth, and Woodstock</p>
Portsmouth	<p>This definition is based on the Portsmouth-Dover-Rochester RMA.</p> <p>NEW HAMPSHIRE PORTION: Barrington, Brentwood, Brookfield, Dover City, Durham, East Kingston, Epping, Exeter, Farmington, Greenland, Hampton, Hampton Falls, Kensington, Lee, Madbury, Middleton, Milton, New Castle, New Durham, Newington, Newmarket, Newfields, North Hampton, Northwood, Nottingham, Portsmouth City, Rochester City, Rollinsford, Rye, Sanbornville, Seabrook, Somersworth City, Strafford, Stratham, and Wakefield</p> <p>MAINE PORTION: Acton, Berwick, Eliot, Kennebunk, Kittery, Lebanon, North Berwick, Ogunquit, South Berwick, Wells, and York</p>

## **RHODE ISLAND MARKET DEFINITIONS:**

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Newport	Newport RMA
Providence	Providence – Warwick RMA (composed of towns in Rhode Island and Massachusetts)

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## VERMONT MARKET DEFINITIONS:

Barre-Montpelier	The town of Groton in Caledonia County; the towns of Chelsea, Orange, and Williamstown in Orange County; and the towns of Barre, Berlin, Cabot, Calais, East Montpelier, Marshfield, Middlesex, Montpelier, Northfield, Plainfield, Roxbury, South Barre, Washington, Woodbury, and Worcester in Washington County
Bennington	The Bennington County towns of Bennington, Glastenbury, North Bennington, Pownal, Shaftsbury, and Woodford
Brattleboro	VERMONT PORTION: The towns of Bellows Falls, Brattleboro, Brookline, Dummerston, Guilford, Halifax, Londonderry, Marlboro, Newfane, Putney, Rockingham, Townsend, Vernon and Wilmington in Windham County NEW HAMPSHIRE PORTION: The town of Hinsdale
Burlington	This definition is based on the Burlington RMA. Franklin County and Addison, Alburg, Belvidere, Bolton, Bristol, Buel's Gore, Burlington City, Cambridge, Charlotte, Colchester, Duxbury, Essex, Essex Junction, Ferrisburg, Grand Isle, Hinesburg, Huntington, Isle La Motte, Jeffersonville, Jericho, Lincoln, Milton, Monkton, Moretown, North Hero, Panton, Richmond, St. George, Shelburne, South Burlington, South Hero, Starksboro, Underhill, Vergennes, Waltham, Waterbury, Waterville, Westford, Williston, and Winooski City
Manchester (VT)	The Bennington County towns of Arlington, Bondville, Dorset, Manchester, Manchester Center, Peru, Rupert, Sandgate, Sunderland, and Winhall, plus the towns of Pawlet and West Pawlet of Rutland County
Middlebury	The Addison County townships of Bridport, Cornwall, Granville, Hancock, Middlebury, New Haven, Orwell, Ripton, Salisbury, Shoreham, Weybridge, and Whiting; the Windsor County township of Rochester
Morristown	The Caledonia County town of Hardwick; the Orleans County town of Craftsbury; and the Lamoille County towns of Eden, Elmore, Hyde Park, Johnson, Morristown, Morrisville, Stowe, and Wolcott
Newport	The Orleans County towns of Albany, Barton, Brighton, Brownington, Charleston, Coventry, Derby, Derby Line, Glover, Holland, Irasburg, Island Pond, Jay, Lowell, Morgan, Newport, Troy, Westfield, and Westmore
Randolph	The Orange County towns of Braintree, Brookfield, and Randolph
Rutland	The towns of Goshen and Leicester in Addison County; the towns of Benson, Brandon, Castleton, Chittenden, Clarendon, Danby, Fairhaven, Hubbardton, Ira, Killington, Mendon, Middletown Springs, Mount Holly, Mount Tabor, Pittsfield, Pittsford, Poultney, Proctor, Rutland, Shrewsbury, Sudbury, Tinmouth, Wallingford, Wells, West Haven, and West Rutland in Rutland County; and the town of Plymouth in Windsor County
St. Johnsbury	The Caledonia County towns of Barnet, Burke, Danville, Kirby, Lyndon, Lyndonville, Newark, Peacham, Sheffield, St. Johnsbury, Stannard, Sutton, Walden, Waterford, Wheelock, plus the Essex County towns of Concord, East Haven, Ferdinand, and Victory

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Springfield (VT)	The towns of Andover, Baltimore, Chester, Ludlow, Springfield, and Wethersfield in Windsor County
Waitsfield	The towns of Fayston, Waitsfield, and Warren in Washington County

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## V. NEW ENGLAND BANKING MARKET TABLES

# CONNECTICUT

# Hartford, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$9,661.12 \$9,661.12	36.10	1	\$9,661.12	41.56
2	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$4,243.90 \$4,243.90	15.86	2	\$4,243.90	18.25
3	<b>NEWALLIANCE BANCSHARES, INC.</b> NEWALLIANCE BANK	NEW HAVEN NEW HAVEN	CT CT	\$2,080.74 \$2,080.74	7.78	3	\$2,080.74	8.95
4	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,784.06 \$1,784.06	6.67	4	\$1,784.06	7.67
5	<b>PEOPLE'S MUTUAL HOLDINGS</b> PEOPLE'S BANK	BRIDGEPORT BRIDGEPORT	CT CT	\$1,697.23 \$1,697.23	6.34	5	\$848.62	3.65
6	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$1,311.60 \$1,311.60	4.90	7	\$655.80	2.82
7	<b>LIBERTY BANK</b>	MIDDLETOWN	CT	\$1,216.94	4.55	8	\$608.47	2.62
8	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF CONNECTICUT	EDINBURGH NEW LONDON		\$768.30 \$768.30	2.87	6	\$768.30	3.30
9	<b>CHARTER OAK COMMUNITY BANK CORP.</b> ROCKVILLE BANK	ROCKVILLE VERNON ROCKVILLE	CT CT	\$631.93 \$631.93	2.36	9	\$315.97	1.36
10	<b>FARMINGTON SAVINGS BANK</b>	FARMINGTON	CT	\$626.45	2.34	10	\$313.22	1.35
11	<b>WACHOVIA CORPORATION</b> WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE CHARLOTTE	NC NC	\$292.55 \$292.55	1.09	11	\$292.55	1.26
12	<b>SI BANCORP, INC.</b> SAVINGS INSTITUTE	WILLIMANTIC WILLIMANTIC	CT CT	\$257.43 \$257.43	0.96	16	\$128.72	0.55
13	<b>WINDSOR FEDERAL, MHC</b> WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIA	WINDSOR WINDSOR	CT CT	\$193.08 \$193.08	0.72	18	\$96.54	0.42
14	<b>THE SIMSBURY BANK &amp; TRUST COMPANY</b>	SIMSBURY	CT	\$179.68	0.67	12	\$179.68	0.77
15	<b>CONNECTICUT MUTUAL HOLDING COMPANY</b> NORTHWEST COMMUNITY BANK	WINSTED WINSTED	CT CT	\$179.01 \$179.01	0.67	19	\$89.51	0.39
16	<b>NEW ENGLAND BANCSHARES</b> ENFIELD FEDERAL SAVINGS AND LOAN ASSOCIA	ENFIELD ENFIELD	CT CT	\$172.24 \$172.24	0.64	20	\$86.12	0.37
17	<b>PRUDENTIAL FINANCIAL</b> PRUDENTIAL BANK & TRUST, FSB	NEWARK HARTFORD	NJ CT	\$172.08 \$172.08	0.64	21	\$86.04	0.37
18	<b>FIRST CITY BANK</b>	NEW BRITAIN	CT	\$168.28	0.63	13	\$168.28	0.72
19	<b>THE FIRST NATIONAL BANK OF SUFFIELD</b>	SUFFIELD	CT	\$150.51	0.56	14	\$150.51	0.65

**Hartford, CT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
20	STAFFORD SAVINGS BANK	STAFFORD SPRINGS	CT	\$146.45	0.55	23	\$73.22	0.31
21	HUDSON UNITED BANCORP	MAHWAH	NJ	\$138.84	0.52	15	\$138.84	0.60
	HUDSON UNITED BANK	MAHWAH	NJ	\$138.84				
22	ESSEX SAVINGS BANK	ESSEX	CT	\$125.70	0.47	24	\$62.85	0.27
23	THOMASTON SAVINGS BANK	THOMASTON	CT	\$101.25	0.38	25	\$50.63	0.22
24	VALLEY BANK	BRISTOL	CT	\$97.59	0.36	17	\$97.59	0.42
25	COLLINSVILLE SAVINGS SOCIETY	CANTON	CT	\$81.38	0.30	26	\$40.69	0.18
26	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$74.73	0.28	22	\$74.73	0.32
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$74.73				
27	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$54.70	0.20	28	\$27.35	0.12
28	CONNECTICUT RIVER COMMUNITY BANK	WETHERSFIELD	CT	\$37.35	0.14	27	\$37.35	0.16
29	PEYTON STREET FINANCIAL SERVICES CORP.	FARMINGTON	CT	\$35.38	0.13	31	\$17.69	0.08
	INSURBANC	FARMINGTON	CT	\$35.38				
30	URBAN FINANCIAL GROUP, INC.	BRIDGEPORT	CT	\$25.29	0.09	29	\$25.29	0.11
	THE COMMUNITY'S BANK	BRIDGEPORT	CT	\$25.29				
31	EASTERN FEDERAL BANK	NORWICH	CT	\$21.95	0.08	32	\$10.98	0.05
32	IRON BANCSHARES, INC.	SALISBURY	CT	\$21.12	0.08	30	\$21.12	0.09
	THE NATIONAL IRON BANK	SALISBURY	CT	\$21.12				
33	THE CONNECTICUT BANK AND TRUST COMP	HARTFORD	CT	\$8.77	0.03	33	\$8.77	0.04
34	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$3.24	0.01	34	\$3.24	0.01
	U.S. TRUST COMPANY, NATIONAL ASSOCI	GREENWICH	CT	\$3.24				
35	BANKERS' BANK, NORTHEAST	GLASTONBURY	CT	\$0.00	0.00	35	\$0.00	0.00
				<b>\$26,760.88</b>	<b>100.00%</b>		<b>\$23,248.48</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,770

2,247

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**New Haven, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	NEWALLIANCE BANCSHARES, INC. NEWALLIANCE BANK	NEW HAVEN NEW HAVEN	CT CT	\$1,925.42 \$1,925.42	18.64	1	\$1,925.42	20.33
2	WACHOVIA CORPORATION WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE CHARLOTTE	NC NC	\$1,726.75 \$1,726.75	16.71	2	\$1,726.75	18.23
3	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$1,546.12 \$1,546.12	14.96	3	\$1,546.12	16.32
4	WEBSTER FINANCIAL CORPORATION WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$1,036.45 \$1,036.45	10.03	4	\$1,036.45	10.94
5	PEOPLE'S MUTUAL HOLDINGS PEOPLE'S BANK	BRIDGEPORT BRIDGEPORT	CT CT	\$1,022.48 \$1,022.48	9.90	7	\$511.24	5.40
6	ROYAL BANK OF SCOTLAND GROUP PLC, THE CITIZENS BANK OF CONNECTICUT	EDINBURGH NEW LONDON		\$944.12 \$944.12	9.14	5	\$944.12	9.97
7	HUDSON UNITED BANCORP HUDSON UNITED BANK	MAHWAH MAHWAH	NJ NJ	\$719.81 \$719.81	6.97	6	\$719.81	7.60
8	NORTH FORK BANCORPORATION, INC. SUPERIOR SAVINGS OF NEW ENGLAND, NA	MELVILLE BRANFORD	NY CT	\$368.05 \$368.05	3.56	8	\$368.05	3.89
9	THE GUILFORD SAVINGS BANK	GUILFORD	CT	\$327.70	3.17	9	\$163.85	1.73
10	LIBERTY BANK	MIDDLETOWN	CT	\$268.10	2.59	10	\$134.05	1.42
11	J.P. MORGAN CHASE & CO. JPMORGAN CHASE BANK	NEW YORK NEW YORK CITY	NY NY	\$104.73 \$104.73	1.01	11	\$104.73	1.11
12	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$76.77 \$76.77	0.74	12	\$76.77	0.81
13	SOVEREIGN BANCORP, INC. SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$67.25 \$67.25	0.65	16	\$33.63	0.36
14	SOUTHERN CONNECTICUT BANCORP, INC THE BANK OF SOUTHERN CONNECTICUT	NEW HAVEN NEW HAVEN	CT CT	\$52.95 \$52.95	0.51	13	\$52.95	0.56
15	CASTLE BANK & TRUST COMPANY	MERIDEN	CT	\$41.32	0.40	14	\$41.32	0.44
16	THE APPLE VALLEY BANK & TRUST COMPA	CHESHIRE	CT	\$36.76	0.36	15	\$36.76	0.39
17	PRIME BANK	ORANGE	CT	\$33.58	0.33	17	\$33.58	0.35
18	NAUGATUCK SAVINGS BANK	NAUGATUCK	CT	\$33.44	0.32	18	\$16.72	0.18
				<b>\$10,331.80</b>	<b>100.00%</b>		<b>\$9,472.31</b>	<b>100.00%</b>

**New Haven, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
HERFINDAHL-HIRSCHMAN INDEX:				1,213		1,341		

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**New London, CT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$1,272.60	23.25	1	\$1,272.60	30.47
	CITIZENS BANK OF CONNECTICUT	NEW LONDON	CT	\$1,156.11				
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$116.49				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$651.37	11.90	2	\$651.37	15.60
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$651.37				
3	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$628.70	11.48	3	\$628.70	15.05
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$628.70				
4	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$626.59	11.45	4	\$313.30	7.50
	PEOPLE'S BANK	BRIDGEPORT	CT	\$626.59				
5	THE CHELSEA GROTON SAVINGS BANK	NORWICH	CT	\$540.77	9.88	5	\$270.39	6.47
6	THE DIME SAVINGS BANK OF NORWICH	NORWICH	CT	\$330.33	6.03	6	\$165.16	3.95
7	LIBERTY BANK	MIDDLETOWN	CT	\$309.18	5.65	7	\$154.59	3.70
8	PUTNAM BANCORP MHC, INC.	PUTNAM	CT	\$204.30	3.73	10	\$102.15	2.45
	PUTNAM SAVINGS BANK	PUTNAM	CT	\$204.30				
9	SI BANCORP, INC.	WILLIMANTIC	CT	\$187.22	3.42	11	\$93.61	2.24
	SAVINGS INSTITUTE	WILLIMANTIC	CT	\$187.22				
10	JEWETT CITY SAVINGS BANK	JEWETT CITY	CT	\$180.31	3.29	12	\$90.16	2.16
11	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$144.20	2.63	8	\$144.20	3.45
	WESTBANK	WEST SPRINGFIELD	MA	\$144.20				
12	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$131.47	2.40	9	\$131.47	3.15
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$131.47				
13	EASTERN FEDERAL BANK	NORWICH	CT	\$120.29	2.20	13	\$60.15	1.44
14	WESTERLY SAVINGS BANK	WESTERLY	RI	\$52.54	0.96	15	\$26.27	0.63
15	ESSEX SAVINGS BANK	ESSEX	CT	\$43.95	0.80	17	\$21.97	0.53
16	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$28.26	0.52	14	\$28.26	0.68
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$28.26				
17	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN	CT	\$22.36	0.41	16	\$22.36	0.54
	NEWALLIANCE BANK	NEW HAVEN	CT	\$22.36				
				<b>\$5,474.44</b>	<b>100.00%</b>		<b>\$4,176.70</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,167

1,567

**New London, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Torrington, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$447.30	36.01	1	\$223.65	25.47
2	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$220.73	17.77	2	\$220.73	25.14
	THE FIRST NATIONAL BANK OF LITCHFIE	LITCHFIELD	CT	\$220.73				
3	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$160.21	12.90	3	\$160.21	18.25
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$160.21				
4	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$111.24	8.96	5	\$55.62	6.33
	PEOPLE'S BANK	BRIDGEPORT	CT	\$111.24				
5	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$104.87	8.44	6	\$52.44	5.97
	LITCHFIELD BANCORP	LITCHFIELD	CT	\$82.33				
	NORTHWEST COMMUNITY BANK	WINSTED	CT	\$22.54				
6	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$95.57	7.69	4	\$95.57	10.88
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$95.57				
7	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$50.97	4.10	8	\$25.49	2.90
	SOVEREIGN BANK	WYOMISSING	PA	\$50.97				
8	BANKNORTH GROUP, INC.	PORTLAND	ME	\$37.41	3.01	7	\$37.41	4.26
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$37.41				
9	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$13.85	1.11	9	\$6.92	0.79
	NEWMIL BANK	NEW MILFORD	CT	\$13.85				
				<b>\$1,242.14</b>	<b>100.00%</b>		<b>\$878.03</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,017

1,835

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# Waterbury, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$2,053.73	43.48	1	\$2,053.73	50.45
2	<b>WACHOVIA CORPORATION</b> WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE	NC	\$539.51	11.42	2	\$539.51	13.25
3	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$522.74	11.07	3	\$522.74	12.84
4	<b>NAUGATUCK SAVINGS BANK</b>	NAUGATUCK	CT	\$367.35	7.78	5	\$183.68	4.51
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$279.68	5.92	4	\$279.68	6.87
6	<b>THOMASTON SAVINGS BANK</b>	THOMASTON	CT	\$251.64	5.33	6	\$125.82	3.09
7	<b>PEOPLE'S MUTUAL HOLDINGS</b> PEOPLE'S BANK	BRIDGEPORT	CT	\$226.37	4.79	7	\$113.19	2.78
8	<b>NAUGATUCK VALLEY SAVINGS AND LOAN, S.B.</b>	NAUGATUCK	CT	\$153.34	3.25	8	\$76.67	1.88
9	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING	PA	\$134.60	2.85	9	\$67.30	1.65
10	<b>NEWTOWN SAVINGS BANK</b>	NEWTOWN	CT	\$117.98	2.50	10	\$58.99	1.45
11	<b>NEWMIL BANCORP, INC.</b> NEWMIL BANK	NEW MILFORD	CT	\$32.44	0.69	12	\$16.22	0.40
12	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$23.09	0.49	11	\$23.09	0.57
13	<b>CONNECTICUT MUTUAL HOLDING COMPANY</b> LITCHFIELD BANCORP	WINSTED	CT	\$20.56	0.44	13	\$10.28	0.25
				<b>\$4,723.03</b>	<b>100.00%</b>		<b>\$4,070.89</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,316

2,979

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**MAINE**

**Augusta, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$300.51	30.46	1	\$150.25	22.72
2	KENNEBEC SAVINGS BANK	AUGUSTA	ME	\$286.97	29.09	2	\$143.49	21.70
3	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$118.54 \$118.54	12.02	3	\$118.54	17.93
4	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$102.93 \$102.93	10.43	4	\$102.93	15.57
5	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$82.97 \$82.97	8.41	5	\$82.97	12.55
6	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$34.63 \$34.63	3.51	7	\$17.32	2.62
7	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$31.52 \$31.52	3.20	6	\$31.52	4.77
8	BANGOR SAVINGS BANK	BANGOR	ME	\$14.45	1.46	8	\$7.23	1.09
9	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$11.52	1.17	9	\$5.76	0.87
10	NORWAY BANCORP, MHC NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$2.52 \$2.52	0.25	10	\$1.26	0.19
				<b>\$986.56</b>	<b>100.00%</b>		<b>\$661.26</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,124

1,740

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Bangor, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$593.18	42.04	1	\$296.59	26.70
2	MERRILL MERCHANTS BANCSHARES, INC.	BANGOR	ME	\$263.06	18.65	2	\$263.06	23.68
	MERRILL MERCHANTS BANK	BANGOR	ME	\$263.06				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$163.85	11.61	3	\$163.85	14.75
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$163.85				
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$138.72	9.83	4	\$138.72	12.49
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$138.72				
5	KEYCORP	CLEVELAND	OH	\$125.88	8.92	5	\$125.88	11.33
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$125.88				
6	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$119.46	8.47	6	\$119.46	10.75
	UNITEDKINGFIELD BANK	BANGOR	ME	\$95.53				
	THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$23.93				
7	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$6.72	0.48	7	\$3.36	0.30
				<b>\$1,410.87</b>	<b>100.00%</b>		<b>\$1,110.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,498

1,891

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Bar Harbor, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$164.06</b>	<b>51.96</b>	<b>1</b>	<b>\$164.06</b>	<b>55.06</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$164.06				
<b>2</b>	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$97.47</b>	<b>30.87</b>	<b>2</b>	<b>\$97.47</b>	<b>32.71</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$97.47				
<b>3</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$18.72</b>	<b>5.93</b>	<b>3</b>	<b>\$18.72</b>	<b>6.28</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$18.72				
<b>4</b>	<b>BAR HARBOR SAVINGS AND LOAN ASSOCIATION</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$18.29</b>	<b>5.79</b>	<b>4</b>	<b>\$9.15</b>	<b>3.07</b>
<b>5</b>	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$17.17</b>	<b>5.44</b>	<b>5</b>	<b>\$8.59</b>	<b>2.88</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$17.17				
				<b>\$315.72</b>	<b>100.00%</b>		<b>\$297.99</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,752

4,158

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Bath, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BATH SAVINGS INSTITUTION	BATH	ME	\$146.88	20.21	2	\$73.44	14.98
2	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$108.97	14.99	3	\$54.48	11.11
3	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$104.22 \$104.22	14.34	1	\$104.22	21.26
4	NORWAY BANCORP, MHC NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$68.07 \$68.07	9.36	6	\$34.03	6.94
5	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$56.70 \$56.70	7.80	8	\$28.35	5.78
6	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$52.74	7.26	10	\$26.37	5.38
7	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$50.82 \$50.82	6.99	4	\$50.82	10.37
8	ANDROSCOGGIN BANCORP, MHC ANDROSCOGGIN SAVINGS BANK	LEWISTON LEWISTON	ME ME	\$39.96 \$39.96	5.50	11	\$19.98	4.08
9	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$37.06 \$37.06	5.10	5	\$37.06	7.56
10	CHITTENDEN CORPORATION MAINE BANK & TRUST COMPANY	BURLINGTON PORTLAND	VT ME	\$32.62 \$32.62	4.49	7	\$32.62	6.65
11	FIRST NATIONAL LINCOLN CORPORATION THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA DAMARISCOTTA	ME ME	\$28.08 \$28.08	3.86	9	\$28.08	5.73
12	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$0.79 \$0.79	0.11	12	\$0.79	0.16
				<b>\$726.92</b>	<b>100.00%</b>		<b>\$490.25</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,180

1,169

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Belfast, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$112.99	45.86	1	\$56.49	29.76
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$51.76	21.01	2	\$51.76	27.26
	THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$51.76				
3	KEYCORP	CLEVELAND	OH	\$49.65	20.16	3	\$49.65	26.15
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$49.65				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$16.96	6.89	4	\$16.96	8.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$16.96				
5	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$8.59	3.49	5	\$8.59	4.52
	DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$8.59				
6	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$6.40	2.60	6	\$6.40	3.37
	UNION TRUST COMPANY	ELLSWORTH	ME	\$6.40				
				<b>\$246.35</b>	<b>100.00%</b>		<b>\$189.86</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,017

2,424

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Blue Hill, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$86.82</b>	<b>51.91</b>	<b>1</b>	<b>\$86.82</b>	<b>53.09</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$86.82				
<b>2</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$65.93</b>	<b>39.42</b>	<b>2</b>	<b>\$65.93</b>	<b>40.32</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$65.93				
<b>3</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$7.43</b>	<b>4.44</b>	<b>4</b>	<b>\$3.71</b>	<b>2.27</b>
<b>4</b>	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$7.06</b>	<b>4.22</b>	<b>3</b>	<b>\$7.06</b>	<b>4.32</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$7.06				
				<b>\$167.24</b>	<b>100.00%</b>		<b>\$163.52</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,287

4,468

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Boothbay Harbor, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$50.58	36.42	1	\$50.58	43.42
	THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$50.58				
2	KEYCORP	CLEVELAND	OH	\$43.51	31.33	2	\$43.51	37.35
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$43.51				
3	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$24.08	17.34	3	\$12.04	10.34
4	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$11.55	8.32	4	\$5.77	4.96
5	BATH SAVINGS INSTITUTION	BATH	ME	\$9.16	6.60	5	\$4.58	3.93
				\$138.88	100.00%			
						\$116.48	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,721

3,427

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Calais, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	MACHIAS BANCORP, MHC	MACHIAS	ME	\$55.13	32.52	2	\$27.56	25.43
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$55.13				
2	FNB BANKSHARES	BAR HARBOR	ME	\$47.27	27.88	1	\$47.27	43.61
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$47.27				
3	BANGOR SAVINGS BANK	BANGOR	ME	\$36.30	21.41	3	\$18.15	16.74
4	CALAIS FEDERAL SAVINGS AND LOAN ASSOCIAT	CALAIS	ME	\$30.84	18.19	4	\$15.42	14.22
				\$169.53	100.00%			
						\$108.40	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,624

3,031

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Damariscotta, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$232.91	59.87	1	\$232.91	64.36
	THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$232.91				
2	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$79.15	20.35	2	\$79.15	21.87
	DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$79.15				
3	BATH SAVINGS INSTITUTION	BATH	ME	\$27.32	7.02	4	\$13.66	3.77
4	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$22.72	5.84	3	\$22.72	6.28
	THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$22.72				
5	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$22.38	5.75	5	\$11.19	3.09
6	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$4.55	1.17	6	\$2.28	0.63
				\$389.02	100.00%			
						\$361.90	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

4,116

4,684

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Ellsworth, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$103.81</b>	<b>27.88</b>	<b>1</b>	<b>\$103.81</b>	<b>32.89</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$103.81				
2	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$69.82</b>	<b>18.75</b>	<b>4</b>	<b>\$34.91</b>	<b>11.06</b>
3	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$54.42</b>	<b>14.61</b>	<b>2</b>	<b>\$54.42</b>	<b>17.24</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$54.42				
4	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$43.72</b>	<b>11.74</b>	<b>7</b>	<b>\$21.86</b>	<b>6.93</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$43.72				
5	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$36.29</b>	<b>9.75</b>	<b>3</b>	<b>\$36.29</b>	<b>11.50</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$36.29				
6	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$34.13</b>	<b>9.17</b>	<b>5</b>	<b>\$34.13</b>	<b>10.81</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$34.13				
7	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$30.17</b>	<b>8.10</b>	<b>6</b>	<b>\$30.17</b>	<b>9.56</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$30.17				
				<b>\$372.36</b>	<b>100.00%</b>		<b>\$315.59</b>	<b>100.00%</b>

**HERFINDAHL-HIRSCHMAN INDEX:**

**1,725**

**1,890**

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Farmington, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>FSB BANCORP, MHC</b>	<b>FARMINGTON</b>	<b>ME</b>	<b>\$120.79</b>	<b>41.81</b>	<b>1</b>	<b>\$120.79</b>	<b>44.61</b>
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$120.79				
<b>2</b>	<b>CAMDEN NATIONAL CORPORATION</b>	<b>CAMDEN</b>	<b>ME</b>	<b>\$58.59</b>	<b>20.28</b>	<b>2</b>	<b>\$58.59</b>	<b>21.64</b>
	UNITEDKINGFIELD BANK	BANGOR	ME	\$58.59				
<b>3</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$55.33</b>	<b>19.15</b>	<b>3</b>	<b>\$55.33</b>	<b>20.43</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$55.33				
<b>4</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$35.01</b>	<b>12.12</b>	<b>5</b>	<b>\$17.50</b>	<b>6.46</b>
<b>5</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$17.95</b>	<b>6.21</b>	<b>4</b>	<b>\$17.95</b>	<b>6.63</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$17.95				
<b>6</b>	<b>ANDROSCOGGIN BANCORP, MHC</b>	<b>LEWISTON</b>	<b>ME</b>	<b>\$1.26</b>	<b>0.44</b>	<b>6</b>	<b>\$0.63</b>	<b>0.23</b>
	ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$1.26				
				<b>\$288.93</b>	<b>100.00%</b>		<b>\$270.79</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,711

2,961

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Fort Kent, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$34.63</b>	<b>47.17</b>	<b>1</b>	<b>\$34.63</b>	<b>47.17</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$34.63				
2	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$20.60</b>	<b>28.07</b>	<b>2</b>	<b>\$20.60</b>	<b>28.07</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$20.60				
3	<b>FIRST CITIZENS BANK</b>	<b>PRESQUE ISLE</b>	<b>ME</b>	<b>\$11.07</b>	<b>15.07</b>	<b>3</b>	<b>\$11.07</b>	<b>15.07</b>
4	<b>KATAHDIN BANKSHARES CORPORATION</b>	<b>PATTEN</b>	<b>ME</b>	<b>\$7.12</b>	<b>9.69</b>	<b>4</b>	<b>\$7.12</b>	<b>9.69</b>
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$7.12				
				<b>\$73.41</b>	<b>100.00%</b>		<b>\$73.41</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,334

3,334

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Guilford, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$86.80	41.75	2	\$43.40	29.70
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$56.31	27.08	1	\$56.31	38.53
	UNITEDKINGFIELD BANK	BANGOR	ME	\$56.31				
3	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$36.73	17.67	4	\$18.37	12.57
4	KEYCORP	CLEVELAND	OH	\$28.07	13.50	3	\$28.07	19.21
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$28.07				
				<b>\$207.92</b>	<b>100.00%</b>		<b>\$146.15</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,971

2,893

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Houlton, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$92.33	35.70	1	\$92.33	40.67
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$92.33				
2	KEYCORP	CLEVELAND	OH	\$43.39	16.78	2	\$43.39	19.11
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$43.39				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$42.98	16.62	3	\$42.98	18.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$42.98				
4	BANGOR SAVINGS BANK	BANGOR	ME	\$32.08	12.41	5	\$16.04	7.07
5	MACHIAS BANCORP, MHC	MACHIAS	ME	\$31.12	12.03	6	\$15.56	6.85
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$31.12				
6	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$16.72	6.46	4	\$16.72	7.36
				<b>\$258.62</b>	<b>100.00%</b>		<b>\$227.02</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,173

2,529

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Lewiston, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$294.70	25.76	1	\$294.70	35.72
2	<b>ANDROSCOGGIN BANCORP, MHC</b> ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$231.52	20.23	2	\$115.76	14.03
3	<b>NORTHEAST BANCORP</b> NORTHEAST BANK, F.S.B.	AUBURN	ME	\$195.04	17.05	3	\$97.52	11.82
4	<b>MECHANICS' SAVINGS BANK</b>	AUBURN	ME	\$155.74	13.61	5	\$77.87	9.44
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$95.78	8.37	4	\$95.78	11.61
6	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$75.81	6.63	6	\$75.81	9.19
7	<b>AUBURN SAVINGS AND LOAN ASSOCIATION</b>	AUBURN	ME	\$39.40	3.44	8	\$19.70	2.39
8	<b>CAMDEN NATIONAL CORPORATION</b> UNITEDKINGFIELD BANK	CAMDEN	ME	\$35.62	3.11	7	\$35.62	4.32
9	<b>SKOWHEGAN SAVINGS BANK</b>	SKOWHEGAN	ME	\$8.36	0.73	9	\$4.18	0.51
10	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$8.36	0.73	10	\$4.18	0.51
11	<b>CHITTENDEN CORPORATION</b> MAINE BANK & TRUST COMPANY	BURLINGTON	VT	\$3.89	0.34	11	\$3.89	0.47
				<b>\$1,144.22</b>	<b>100.00%</b>		<b>\$825.00</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,685

1,946

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Lincoln, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$43.85	43.08	2	\$21.93	28.42
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$26.39 \$26.39	25.93	1	\$26.39	34.21
3	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$14.86 \$14.86	14.59	3	\$14.86	19.25
4	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$11.26	11.06	4	\$11.26	14.59
5	MACHIAS BANCORP, MHC MACHIAS SAVINGS BANK	MACHIAS MACHIAS	ME ME	\$5.44 \$5.44	5.34	5	\$2.72	3.52
				<b>\$101.79</b>	<b>100.00%</b>		<b>\$77.15</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,892

2,574

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Machias, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$185.93</b>	<b>61.17</b>	<b>1</b>	<b>\$92.97</b>	<b>46.01</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$185.93				
<b>2</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$51.12</b>	<b>16.82</b>	<b>2</b>	<b>\$51.12</b>	<b>25.30</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$51.12				
<b>3</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$49.06</b>	<b>16.14</b>	<b>3</b>	<b>\$49.06</b>	<b>24.28</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$49.06				
<b>4</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$17.84</b>	<b>5.87</b>	<b>4</b>	<b>\$8.92</b>	<b>4.42</b>
				<b>\$303.96</b>	<b>100.00%</b>		<b>\$202.07</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,320

3,366

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Madawaska, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KEYCORP	CLEVELAND	OH	\$19.86	100.00	1	\$19.86	100.00
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$19.86				
				<b>\$19.86</b>	<b>100.00%</b>		<b>\$19.86</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

10,000

10,000

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Millinocket, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$35.06	75.79	1	\$17.53	61.02
2	KEYCORP	CLEVELAND	OH	\$11.20	24.21	2	\$11.20	38.98
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$11.20				
				<b>\$46.26</b>	<b>100.00%</b>		<b>\$28.73</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

6,330

5,243

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Paris-Norway, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>NORWAY BANCORP, MHC</b>	<b>NORWAY</b>	<b>ME</b>	<b>\$143.01</b>	<b>39.69</b>	<b>1</b>	<b>\$71.50</b>	<b>30.63</b>
	NORWAY SAVINGS BANK	NORWAY	ME	\$143.01				
<b>2</b>	<b>NORTHEAST BANCORP</b>	<b>AUBURN</b>	<b>ME</b>	<b>\$78.98</b>	<b>21.92</b>	<b>4</b>	<b>\$39.49</b>	<b>16.92</b>
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$78.98				
<b>3</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$56.74</b>	<b>15.75</b>	<b>2</b>	<b>\$56.74</b>	<b>24.31</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$56.74				
<b>4</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$49.79</b>	<b>13.82</b>	<b>3</b>	<b>\$49.79</b>	<b>21.33</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$49.79				
<b>5</b>	<b>ANDROSCOGGIN BANCORP, MHC</b>	<b>LEWISTON</b>	<b>ME</b>	<b>\$31.83</b>	<b>8.83</b>	<b>5</b>	<b>\$15.92</b>	<b>6.82</b>
	ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$31.83				
				<b>\$360.34</b>	<b>100.00%</b>		<b>\$233.43</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,572

2,317

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Pittsfield, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$26.92	35.19	1	\$26.92	43.00
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$26.92				
2	MERRILL MERCHANTS BANCSHARES, INC.	BANGOR	ME	\$21.78	28.47	2	\$21.78	34.79
	MERRILL MERCHANTS BANK	BANGOR	ME	\$21.78				
3	BANGOR SAVINGS BANK	BANGOR	ME	\$14.75	19.28	3	\$7.38	11.78
4	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$13.06	17.06	4	\$6.53	10.43
				\$76.51	100.00%			
						\$62.61	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,712

3,307

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Portland, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,840.83 \$1,840.83	32.18	1	\$1,840.83	37.89
2	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$845.07 \$845.07	14.77	2	\$845.07	17.40
3	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK FLEET MAINE, NATIONAL ASSOCIATION	CHARLOTTE PROVIDENCE SOUTH PORTLAND	NC RI ME	\$815.20 \$814.15 \$1.05	14.25	3	\$815.20	16.78
4	<b>SACO &amp; BIDDEFORD SAVINGS INSTITUTION</b>	SACO	ME	\$385.24	6.74	5	\$192.62	3.96
5	<b>GORHAM SAVINGS BANK</b>	GORHAM	ME	\$338.23	5.91	6	\$169.12	3.48
6	<b>CHITTENDEN CORPORATION</b> MAINE BANK & TRUST COMPANY OCEAN NATIONAL BANK	BURLINGTON PORTLAND KENNEBUNK	VT ME ME	\$315.89 \$222.54 \$93.35	5.52	4	\$315.89	6.50
7	<b>NORWAY BANCORP, MHC</b> NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$252.63 \$252.63	4.42	7	\$126.31	2.60
8	<b>KENNEBUNK SAVINGS BANK</b>	KENNEBUNK	ME	\$209.55	3.66	8	\$104.77	2.16
9	<b>SANFORD INSTITUTION FOR SAVINGS</b>	SANFORD	ME	\$198.27	3.47	9	\$99.14	2.04
10	<b>BIDDEFORD SAVINGS BANK</b>	BIDDEFORD	ME	\$169.45	2.96	10	\$84.72	1.74
11	<b>BATH SAVINGS INSTITUTION</b>	BATH	ME	\$91.38	1.60	13	\$45.69	0.94
12	<b>PEPPERELL BANCSHARES FINANCIAL GROUP, INC.</b> PEPPERELL BANK & TRUST	BIDDEFORD BIDDEFORD	ME ME	\$77.61 \$77.61	1.36	11	\$77.61	1.60
13	<b>CAMDEN NATIONAL CORPORATION</b> THE CAMDEN NATIONAL BANK	CAMDEN CAMDEN	ME ME	\$67.03 \$67.03	1.17	12	\$67.03	1.38
14	<b>RIVERGREEN BANK</b>	KENNEBUNK	ME	\$34.57	0.60	14	\$34.57	0.71
15	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$27.73	0.48	15	\$13.86	0.29
16	<b>MECHANICS' SAVINGS BANK</b>	AUBURN	ME	\$20.71	0.36	16	\$10.35	0.21
17	<b>NORTHEAST BANCORP</b> NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$20.07 \$20.07	0.35	17	\$10.03	0.21
18	<b>ANDROSCOGGIN BANCORP, MHC</b> ANDROSCOGGIN SAVINGS BANK	LEWISTON LEWISTON	ME ME	\$10.45 \$10.45	0.18	18	\$5.22	0.11
				<b>\$5,719.91</b>	<b>100.00%</b>		<b>\$4,858.06</b>	<b>100.00%</b>

**Portland, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
HERFINDAHL-HIRSCHMAN INDEX:				1,628		2,115		

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Presque-Isle-Caribou, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$131.83	28.09	1	\$131.83	29.99
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$131.83				
2	KEYCORP	CLEVELAND	OH	\$115.48	24.61	2	\$115.48	26.27
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$115.48				
3	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$85.07	18.13	3	\$85.07	19.35
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$77.54	16.52	4	\$77.54	17.64
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$77.54				
5	AROOSTOOK COUNTY FEDERAL SAVINGS AND LOA	CARIBOU	ME	\$59.40	12.66	5	\$29.70	6.76
				\$469.32	100.00%			
						\$439.62	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,156

2,320

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Rangley Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FSB BANCORP, MHC	FARMINGTON	ME	\$21.07	57.29	1	\$21.07	57.29
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$21.07				
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$15.71	42.71	2	\$15.71	42.71
	UNITEDKINGFIELD BANK	BANGOR	ME	\$15.71				
				<b>\$36.78</b>	<b>100.00%</b>			
<b>HERFINDAHL-HIRSCHMAN INDEX:</b>				<b>5,106</b>		<b>5,106</b>		

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Rockland, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>CAMDEN NATIONAL CORPORATION</b> THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$518.51	54.54	1	\$518.51	56.52
2	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$103.28	10.86	2	\$103.28	11.26
3	<b>FIRST NATIONAL LINCOLN CORPORATION</b> THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$76.17	8.01	3	\$76.17	8.30
4	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$67.45	7.10	4	\$67.45	7.35
5	<b>ROCKLAND SAVINGS AND LOAN ASSOCIATION</b>	ROCKLAND	ME	\$54.61	5.74	7	\$27.30	2.98
6	<b>UNION BANKSHARES COMPANY</b> UNION TRUST COMPANY	ELLSWORTH	ME	\$40.74	4.29	5	\$40.74	4.44
7	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$33.40	3.51	6	\$33.40	3.64
8	<b>DAMARISCOTTA BANKSHARES, INC.</b> DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$24.21	2.55	8	\$24.21	2.64
9	<b>BAR HARBOR BANKSHARES</b> BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$20.47	2.15	9	\$20.47	2.23
10	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$11.87	1.25	10	\$5.93	0.65
				<b>\$950.70</b>	<b>100.00%</b>			
						<b>\$917.46</b>	<b>100.00%</b>	

HERFINDAHL-HIRSCHMAN INDEX:

3,284

3,498

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Rumford, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FSB BANCORP, MHC	FARMINGTON	ME	\$58.39	51.99	1	\$58.39	60.65
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$58.39				
2	BANGOR SAVINGS BANK	BANGOR	ME	\$32.08	28.56	3	\$16.04	16.66
3	KEYCORP	CLEVELAND	OH	\$21.84	19.45	2	\$21.84	22.69
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$21.84				
				<b>\$112.31</b>	<b>100.00%</b>		<b>\$96.27</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,897

4,471

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Waterville, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$224.28	26.94	2	\$112.14	18.53
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$179.89 \$179.89	21.61	1	\$179.89	29.73
3	BANGOR SAVINGS BANK	BANGOR	ME	\$93.54	11.24	4	\$46.77	7.73
4	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$82.82 \$82.82	9.95	3	\$82.82	13.69
5	KENNEBEC SAVINGS BANK	AUGUSTA	ME	\$65.95	7.92	6	\$32.97	5.45
6	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$45.48 \$45.48	5.46	5	\$45.48	7.52
7	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$36.90	4.43	9	\$18.45	3.05
8	KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCI	WATERVILLE	ME	\$34.42	4.13	10	\$17.21	2.84
9	CAMDEN NATIONAL CORPORATION UNITEDKINGFIELD BANK	CAMDEN BANGOR	ME ME	\$25.04 \$25.04	3.01	7	\$25.04	4.14
10	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$24.87 \$24.87	2.99	8	\$24.87	4.11
11	FSB BANCORP, MHC FRANKLIN SAVINGS BANK	FARMINGTON FARMINGTON	ME ME	\$16.57 \$16.57	1.99	11	\$16.57	2.74
12	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MERCHANTS BANK	BANGOR BANGOR	ME ME	\$2.82 \$2.82	0.34	12	\$2.82	0.47
				<b>\$832.58</b>	<b>100.00%</b>		<b>\$605.04</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,569

1,620

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# MASSACHUSETTS

**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$34,127.65</b>	<b>24.36</b>	1	<b>\$34,127.65</b>	<b>29.31</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$34,127.65				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$22,554.21</b>	<b>16.10</b>	2	<b>\$22,554.21</b>	<b>19.37</b>
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$20,608.42				
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$1,291.83				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$652.45				
	BOSTON TRUST & INVESTMENT MANAGEMEN	BOSTON	MA	\$1.50				
3	<b>STATE STREET CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$14,881.96</b>	<b>10.62</b>	3	<b>\$14,881.96</b>	<b>12.78</b>
	STATE STREET BANK AND TRUST COMPANY	BOSTON	MA	\$14,881.96				
4	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$8,861.48</b>	<b>6.33</b>	6	<b>\$4,430.74</b>	<b>3.81</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$8,861.48				
5	<b>MELLON FINANCIAL CORPORATION</b>	<b>PITTSBURGH</b>	<b>PA</b>	<b>\$6,658.04</b>	<b>4.75</b>	4	<b>\$6,658.04</b>	<b>5.72</b>
	MELLON TRUST OF NEW ENGLAND, NATION	BOSTON	MA	\$6,658.04				
6	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$5,210.20</b>	<b>3.72</b>	5	<b>\$5,210.20</b>	<b>4.47</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$5,210.20				
7	<b>EASTERN BANK CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$3,781.07</b>	<b>2.70</b>	7	<b>\$1,890.53</b>	<b>1.62</b>
	EASTERN BANK	BOSTON	MA	\$3,781.07				
8	<b>MIDDLESEX SAVINGS BANK</b>	<b>NATICK</b>	<b>MA</b>	<b>\$2,732.52</b>	<b>1.95</b>	10	<b>\$1,366.26</b>	<b>1.17</b>
9	<b>CAMBRIDGE FINANCIAL GROUP, INC.</b>	<b>CAMBRIDGE</b>	<b>MA</b>	<b>\$1,644.55</b>	<b>1.17</b>	12	<b>\$822.28</b>	<b>0.71</b>
	CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$1,644.55				
10	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$1,530.45</b>	<b>1.09</b>	8	<b>\$1,530.45</b>	<b>1.31</b>
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$1,530.45				
11	<b>BOSTON PRIVATE FINANCIAL HOLDINGS, INC.</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$1,371.20</b>	<b>0.98</b>	9	<b>\$1,371.20</b>	<b>1.18</b>
	BOSTON PRIVATE BANK & TRUST COMPANY	BOSTON	MA	\$1,371.20				
12	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b>	<b>NEW BEDFORD</b>	<b>MA</b>	<b>\$1,270.10</b>	<b>0.91</b>	15	<b>\$635.05</b>	<b>0.55</b>
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$1,270.10				
13	<b>CENTURY BANCORP, INC.</b>	<b>MEDFORD</b>	<b>MA</b>	<b>\$1,268.16</b>	<b>0.91</b>	11	<b>\$1,268.16</b>	<b>1.09</b>
	CENTURY BANK AND TRUST COMPANY	SOMERVILLE	MA	\$1,268.16				
14	<b>SALEM FIVE CENTS SAVINGS BANK</b>	<b>SALEM</b>	<b>MA</b>	<b>\$1,219.42</b>	<b>0.87</b>	16	<b>\$609.71</b>	<b>0.52</b>
15	<b>BOSTONFED BANCORP, INC.</b>	<b>BURLINGTON</b>	<b>MA</b>	<b>\$1,212.77</b>	<b>0.87</b>	17	<b>\$606.39</b>	<b>0.52</b>
	BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	\$1,212.77				
16	<b>WATERTOWN SAVINGS BANK</b>	<b>WATERTOWN</b>	<b>MA</b>	<b>\$934.28</b>	<b>0.67</b>	18	<b>\$467.14</b>	<b>0.40</b>
17	<b>MASSBANK CORP.</b>	<b>READING</b>	<b>MA</b>	<b>\$865.65</b>	<b>0.62</b>	21	<b>\$432.83</b>	<b>0.37</b>
	MASSBANK	READING	MA	\$865.65				
18	<b>CAPITAL CROSSING BANK</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$798.58</b>	<b>0.57</b>	13	<b>\$798.58</b>	<b>0.69</b>

**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
19	DEDHAM INSTITUTION FOR SAVINGS	DEDHAM	MA	\$762.31	0.54	22	\$381.15	0.33
20	DANVERS BANCORP, INC. DANVERS SAVINGS BANK	DANVERS DANVERS	MA MA	\$755.71 \$755.71	0.54	23	\$377.85	0.32
21	ENTERPRISE BANCORP, INC. ENTERPRISE BANK AND TRUST COMPANY	LOWELL LOWELL	MA MA	\$736.01 \$736.01	0.53	14	\$736.01	0.63
22	BROOKLINE BANCORP, MHC BROOKLINE BANK	BROOKLINE BROOKLINE	MA MA	\$732.88 \$732.88	0.52	24	\$366.44	0.31
23	MERIDIAN FINANCIAL SERVICES, INC EAST BOSTON SAVINGS BANK	EAST BOSTON BOSTON	MA MA	\$649.31 \$649.31	0.46	25	\$324.66	0.28
24	HYDE PARK SAVINGS BANK	BOSTON	MA	\$647.96	0.46	27	\$323.98	0.28
25	SOUTH SHORE BANCORP MHC SOUTH SHORE SAVINGS BANK	SOUTH WEYMOUTH WEYMOUTH	MA MA	\$629.11 \$629.11	0.45	28	\$314.55	0.27
26	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	\$583.52	0.42	30	\$291.76	0.25
27	PLYMOUTH BANCORP, INC. PLYMOUTH SAVINGS BANK	WAREHAM WAREHAM	MA MA	\$583.47 \$583.47	0.42	31	\$291.74	0.25
28	EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$543.16	0.39	32	\$271.58	0.23
29	WAINWRIGHT BANK & TRUST COMPANY	BOSTON	MA	\$464.97	0.33	19	\$464.97	0.40
30	PONKAPOAG BANCORP, MHC THE BANK OF CANTON	CANTON CANTON	MA MA	\$453.48 \$453.48	0.32	37	\$226.74	0.19
31	CHITTENDEN CORPORATION OCEAN NATIONAL BANK FLAGSHIP BANK AND TRUST COMPANY	BURLINGTON KENNEBUNK WORCESTER	VT ME MA	\$444.46 \$425.23 \$19.24	0.32	20	\$444.46	0.38
32	THE VILLAGE BANK	AUBURNDALE	MA	\$430.83	0.31	38	\$215.41	0.19
33	BENJAMIN FRANKLIN BANCORP, MHC BENJAMIN FRANKLIN SAVINGS BANK	FRANKLIN FRANKLIN	MA MA	\$412.72 \$412.72	0.29	40	\$206.36	0.18
34	BEACON BANCORP BRISTOL COUNTY SAVINGS BANK	TAUNTON TAUNTON	MA MA	\$398.25 \$398.25	0.28	41	\$199.12	0.17
35	EAGLE BANK	EVERETT	MA	\$378.99	0.27	42	\$189.50	0.16
36	WINCHESTER SAVINGS BANK	WINCHESTER	MA	\$370.79	0.26	44	\$185.40	0.16
37	ASSABET VALLEY BANCORP HUDSON SAVINGS BANK	HUDSON HUDSON	MA MA	\$367.99 \$367.99	0.26	45	\$184.00	0.16

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
38	NORTH EASTON SAVINGS BANK	NORTH EASTON	MA	\$360.88	0.26	46	\$180.44	0.15
39	MYSTIC FINANCIAL, INC. MEDFORD CO-OPERATIVE BANK	MEDFORD MEDFORD	MA MA	\$352.56 \$352.56	0.25	47	\$176.28	0.15
40	INSTITUTION FOR SAVINGS IN NEWBURYPORT A	NEWBURYPORT	MA	\$342.19	0.24	48	\$171.09	0.15
41	THE SAVINGS BANK	WAKEFIELD	MA	\$340.56	0.24	49	\$170.28	0.15
42	PENTUCKET BANK	HAVERHILL	MA	\$336.64	0.24	50	\$168.32	0.14
43	HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	\$332.44	0.24	51	\$166.22	0.14
44	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	\$330.33	0.24	52	\$165.16	0.14
45	WEBSTER FINANCIAL CORPORATION WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$324.65 \$324.65	0.23	26	\$324.65	0.28
46	CENTRAL BANCORP, INC. CENTRAL CO-OPERATIVE BANK	SOMERVILLE SOMERVILLE	MA MA	\$315.66 \$315.66	0.23	53	\$157.83	0.14
47	BEVERLY NATIONAL CORPORATION THE BEVERLY NATIONAL BANK	BEVERLY BEVERLY	MA MA	\$312.94 \$312.94	0.22	29	\$312.94	0.27
48	WINCHESTER CO-OPERATIVE BANK	WINCHESTER	MA	\$308.61	0.22	54	\$154.30	0.13
49	NORTH SHORE BANCORP NORTH SHORE BANK, A CO-OPERATIVE BANK	PEABODY PEABODY	MA MA	\$302.73 \$302.73	0.22	55	\$151.37	0.13
50	RANDOLPH BANCORP RANDOLPH SAVINGS BANK	STOUGHTON RANDOLPH	MA MA	\$300.47 \$300.47	0.21	56	\$150.23	0.13
51	BELMONT SAVINGS BANK	BELMONT	MA	\$297.54	0.21	57	\$148.77	0.13
52	LSB CORPORATION LAWRENCE SAVINGS BANK	NORTH ANDOVER NORTH ANDOVER	MA MA	\$291.24 \$291.24	0.21	58	\$145.62	0.13
53	NORWOOD CO-OPERATIVE BANK	NORWOOD	MA	\$284.24	0.20	59	\$142.12	0.12
54	MIDDLESEX FEDERAL SAVINGS AND LOAN ASSOC	SOMERVILLE	MA	\$279.64	0.20	60	\$139.82	0.12
55	MASSACHUSETTS STATE CARPENTERS FIRST TRADE UNION BANK	BOSTON BOSTON	MA MA	\$277.09 \$277.09	0.20	61	\$138.54	0.12
56	THE NEEDHAM CO-OPERATIVE BANK	NEEDHAM	MA	\$274.48	0.20	62	\$137.24	0.12
57	NORTHERN BANCORP, INC.	WOBURN	MA	\$267.19	0.19	33	\$267.19	0.23

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	NORTHERN BANK & TRUST COMPANY	WOBURN	MA	\$267.19				
58	CAPE ANN SAVINGS BANK	GLOUCESTER	MA	\$262.68	0.19	63	\$131.34	0.11
59	MT. WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	\$261.99	0.19	64	\$131.00	0.11
60	STONEHAMBANK, A CO-OPERATIVE BANK	STONEHAM	MA	\$251.60	0.18	65	\$125.80	0.11
61	MNB BANCORP	MILFORD	MA	\$245.73	0.18	34	\$245.73	0.21
	THE MILFORD NATIONAL BANK AND TRUST	MILFORD	MA	\$245.73				
62	STONEHAM SAVINGS BANK	STONEHAM	MA	\$244.20	0.17	66	\$122.10	0.10
63	SERVICE BANCORP, MHC	MEDWAY	MA	\$243.04	0.17	67	\$121.52	0.10
	STRATA BANK	MEDWAY	MA	\$243.04				
64	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$241.64	0.17	68	\$120.82	0.10
65	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$237.38	0.17	69	\$118.69	0.10
66	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$235.44	0.17	35	\$235.44	0.20
67	NORTH MIDDLESEX SAVINGS BANK	AYER	MA	\$234.22	0.17	70	\$117.11	0.10
68	FRAMINGHAM CO-OPERATIVE BANK	FRAMINGHAM	MA	\$232.13	0.17	71	\$116.06	0.10
69	WALPOLE CO-OPERATIVE BANK	WALPOLE	MA	\$231.64	0.17	72	\$115.82	0.10
70	FIRST IPSWICH BANCORP	IPSWICH	MA	\$229.22	0.16	36	\$229.22	0.20
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$229.22				
71	PEOPLES FEDERAL SAVINGS BANK	BOSTON	MA	\$226.78	0.16	74	\$113.39	0.10
72	HERITAGE CO-OPERATIVE BANK	SALEM	MA	\$221.03	0.16	75	\$110.51	0.09
73	ATHOL SAVINGS BANK	ATHOL	MA	\$217.63	0.16	76	\$108.81	0.09
74	NORTHMARK BANK	NORTH ANDOVER	MA	\$214.72	0.15	39	\$214.72	0.18
75	BRIDGEWATER FINANCIAL, MHC	RAYNHAM	MA	\$213.37	0.15	77	\$106.69	0.09
	BRIDGEWATER SAVINGS BANK	RAYNHAM	MA	\$213.37				
76	THE COOPERATIVE BANK	BOSTON	MA	\$209.35	0.15	79	\$104.68	0.09
77	PROVIDENT BANCORP	AMESBURY	MA	\$205.55	0.15	80	\$102.78	0.09



**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	THE PROVIDENT BANK	AMESBURY	MA	\$205.55				
78	CAMPELLO BANCORP	BROCKTON	MA	\$203.71	0.15	81	\$101.85	0.09
	THE COMMUNITY BANK, A MASSACHUSETTS COOP	BROCKTON	MA	\$203.71				
79	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$203.10	0.14	82	\$101.55	0.09
80	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$200.40	0.14	83	\$100.20	0.09
81	CHART BANK, A COOPERATIVE BANK	WALTHAM	MA	\$200.36	0.14	84	\$100.18	0.09
82	MANSFIELD CO-OPERATIVE BANK	MANSFIELD	MA	\$199.94	0.14	85	\$99.97	0.09
83	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$192.80	0.14	86	\$96.40	0.08
84	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$189.02	0.13	87	\$94.51	0.08
85	GRAND BANK CORPORATION	MARBLEHEAD	MA	\$185.86	0.13	43	\$185.86	0.16
	THE NATIONAL GRAND BANK OF MARBLEHE	MARBLEHEAD	MA	\$185.86				
86	READING CO-OPERATIVE BANK	READING	MA	\$183.75	0.13	90	\$91.87	0.08
87	EVERETT CO-OPERATIVE BANK	EVERETT	MA	\$183.19	0.13	91	\$91.60	0.08
88	SOUTH COASTAL HOLDINGS MHC, INC	ROCKLAND	MA	\$174.85	0.12	94	\$87.42	0.08
	SOUTH COASTAL BANK	ROCKLAND	MA	\$174.85				
89	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$171.58	0.12	95	\$85.79	0.07
90	THE BRAINTREE CO-OPERATIVE BANK	BRAINTREE	MA	\$168.63	0.12	96	\$84.32	0.07
91	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$157.36	0.11	97	\$78.68	0.07
92	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$154.78	0.11	98	\$77.39	0.07
93	DEAN CO-OPERATIVE BANK	FRANKLIN	MA	\$142.22	0.10	100	\$71.11	0.06
94	SALEM CO-OPERATIVE BANK	SALEM	NH	\$141.16	0.10	101	\$70.58	0.06
95	HAVERHILL CO-OPERATIVE BANK	HAVERHILL	MA	\$137.24	0.10	102	\$68.62	0.06
96	WEYMOUTH BANK	EAST WEYMOUTH	MA	\$133.60	0.10	103	\$66.80	0.06
97	SAUGUSBANK, A CO-OPERATIVE BANK	SAUGUS	MA	\$131.53	0.09	104	\$65.77	0.06

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
98	IPSWICH CO-OPERATIVE BANK	IPSWICH	MA	\$128.84	0.09	105	\$64.42	0.06
99	BEVERLY FINANCIAL, MHC BEVERLY CO-OPERATIVE BANK	BEVERLY BEVERLY	MA MA	\$122.46 \$122.46	0.09	106	\$61.23	0.05
100	WELLESLEY CO-OPERATIVE BANK	WELLESLEY	MA	\$121.15	0.09	107	\$60.57	0.05
101	WASHINGTON SAVINGS BANK	LOWELL	MA	\$120.90	0.09	108	\$60.45	0.05
102	CHARLES SCHWAB CORPORATION, THE U.S. TRUST COMPANY, NATIONAL ASSOCI	SAN FRANCISCO GREENWICH	CA CT	\$114.40 \$114.40	0.08	73	\$114.40	0.10
103	PILGRIM CO-OPERATIVE BANK	COHASSET	MA	\$109.48	0.08	109	\$54.74	0.05
104	MARBLEHEAD SAVINGS BANK	MARBLEHEAD	MA	\$108.97	0.08	110	\$54.49	0.05
105	MECHANICS' CO-OPERATIVE BANK	TAUNTON	MA	\$106.44	0.08	111	\$53.22	0.05
106	ASIAN AMERICAN BANK AND TRUST COMPA	BOSTON	MA	\$105.23	0.08	78	\$105.23	0.09
107	MELROSE CO-OPERATIVE BANK	MELROSE	MA	\$103.98	0.07	112	\$51.99	0.04
108	BUTLER BANK--A CO-OPERATIVE BANK	LOWELL	MA	\$99.34	0.07	113	\$49.67	0.04
109	MEDWAY CO-OPERATIVE BANK	MEDWAY	MA	\$99.13	0.07	114	\$49.56	0.04
110	FOXBORO FEDERAL SAVINGS	FOXBORO	MA	\$98.23	0.07	115	\$49.12	0.04
111	LOWELL CO-OPERATIVE BANK	LOWELL	MA	\$97.15	0.07	116	\$48.57	0.04
112	WAKEFIELD CO-OPERATIVE BANK	WAKEFIELD	MA	\$97.14	0.07	117	\$48.57	0.04
113	GLOUCESTER CO-OPERATIVE BANK	GLOUCESTER	MA	\$95.13	0.07	118	\$47.56	0.04
114	MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH	WHITMAN	MA	\$92.74	0.07	119	\$46.37	0.04
115	MERCANTILE CAPITAL CORP MERCANTILE BANK AND TRUST COMPANY	BOSTON BOSTON	MA MA	\$92.73 \$92.73	0.07	88	\$92.73	0.08
116	ROCKPORT NATIONAL BANCORP, INC. THE ROCKPORT NATIONAL BANK	ROCKPORT ROCKPORT	MA MA	\$92.52 \$92.52	0.07	89	\$92.52	0.08
117	EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	\$92.23	0.07	120	\$46.12	0.04

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
118	HYDE PARK CO-OPERATIVE BANK	HYDE PARK	MA	\$90.47	0.06	121	\$45.23	0.04
119	LEADER BANK, NATIONAL ASSOCIATION	ARLINGTON	MA	\$89.83	0.06	92	\$89.83	0.08
120	GEORGETOWN SAVINGS BANK	GEORGETOWN	MA	\$88.20	0.06	122	\$44.10	0.04
121	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$87.86	0.06	93	\$87.86	0.08
122	SOUTH SHORE MUTUAL HOLDING COMPANY	WEYMOUTH	MA	\$86.36	0.06	123	\$43.18	0.04
	SOUTH SHORE CO-OPERATIVE BANK	WEYMOUTH	MA	\$86.36				
123	WRENTHAM CO-OPERATIVE BANK	WRENTHAM	MA	\$81.56	0.06	124	\$40.78	0.04
124	UFS BANCORP	WHITINSVILLE	MA	\$78.44	0.06	125	\$39.22	0.03
	UNIBANK FOR SAVINGS	WHITINSVILLE	MA	\$78.44				
125	ONEUNITED BANK	BOSTON	MA	\$74.26	0.05	99	\$74.26	0.06
126	NORTH CAMBRIDGE CO-OPERATIVE BANK	CAMBRIDGE	MA	\$72.96	0.05	126	\$36.48	0.03
127	BANK OF EASTON, A CO-OPERATIVE BANK	NORTH EASTON	MA	\$70.84	0.05	127	\$35.42	0.03
128	STOUGHTON CO-OPERATIVE BANK	STOUGHTON	MA	\$69.02	0.05	128	\$34.51	0.03
129	HOLBROOK CO-OPERATIVE BANK	HOLBROOK	MA	\$68.83	0.05	129	\$34.41	0.03
130	MARLBOROUGH BANCORP	MARLBOROUGH	MA	\$68.14	0.05	130	\$34.07	0.03
	MARLBOROUGH CO-OPERATIVE BANK	MARLBOROUGH	MA	\$68.14				
131	METHUEN CO-OPERATIVE BANK	METHUEN	MA	\$67.44	0.05	131	\$33.72	0.03
132	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$65.66	0.05	132	\$32.83	0.03
133	NORTH ABINGTON CO-OPERATIVE BANK	ABINGTON	MA	\$65.65	0.05	133	\$32.83	0.03
134	CANTON CO-OPERATIVE BANK	CANTON	MA	\$65.15	0.05	134	\$32.57	0.03
135	FAMILY FEDERAL SAVINGS AND LOAN ASSOCIAT	FITCHBURG	MA	\$64.61	0.05	135	\$32.31	0.03
136	COLONIAL CO-OPERATIVE BANK	GARDNER	MA	\$64.43	0.05	136	\$32.21	0.03

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
137	ATHOL-CLINTON CO-OPERATIVE BANK	ATHOL	MA	\$62.45	0.04	137	\$31.22	0.03
138	EQUITABLE CO-OPERATIVE BANK	LYNN	MA	\$62.23	0.04	138	\$31.12	0.03
139	SHARON CO-OPERATIVE BANK	SHARON	MA	\$59.99	0.04	139	\$29.99	0.03
140	CLINTON FINANCIAL SERVICES, MHC	CLINTON	MA	\$58.96	0.04	140	\$29.48	0.03
	CLINTON SAVINGS BANK	CLINTON	MA	\$58.96				
141	FIRST EASTERN BANKSHARES	ANDOVER	MA	\$55.61	0.04	141	\$27.80	0.02
	FIRST FEDERAL SAVINGS BANK OF BOSTON	BOSTON	MA	\$55.61				
142	BROOKLINE CO-OPERATIVE BANK	BROOKLINE	MA	\$54.20	0.04	142	\$27.10	0.02
143	DEDHAM CO-OPERATIVE BANK	DEDHAM	MA	\$54.17	0.04	143	\$27.09	0.02
144	AVON CO-OPERATIVE BANK	AVON	MA	\$51.48	0.04	144	\$25.74	0.02
145	GRANITE SAVINGS BANK	ROCKPORT	MA	\$44.08	0.03	146	\$22.04	0.02
146	COMMONWEALTH CO-OPERATIVE BANK	BOSTON	MA	\$43.15	0.03	147	\$21.58	0.02
147	BANK OF FALL RIVER, A CO-OPERATIVE BANK	FALL RIVER	MA	\$38.21	0.03	149	\$19.10	0.02
148	CHELSEA-PROVIDENT CO-OPERATIVE BANK	CHELSEA	MA	\$36.81	0.03	150	\$18.40	0.02
149	MEETINGHOUSE CO-OPERATIVE BANK	BOSTON	MA	\$35.96	0.03	151	\$17.98	0.02
150	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$34.32	0.02	153	\$17.16	0.01
151	MERRIMAC SAVINGS BANK	MERRIMAC	MA	\$34.14	0.02	154	\$17.07	0.01
152	BANKMALDEN, A CO-OPERATIVE BANK	MALDEN	MA	\$33.02	0.02	155	\$16.51	0.01
153	NATIONAL BANK OF GREECE S.A.	ATHENS		\$25.29	0.02	145	\$25.29	0.02
	ATLANTIC BANK OF NEW YORK	NEW YORK	NY	\$25.29				
154	ROXBURY-HIGHLAND CO-OPERATIVE BANK	BOSTON	MA	\$23.89	0.02	157	\$11.94	0.01
155	ECONOMY CO-OPERATIVE BANK	MERRIMAC	MA	\$23.69	0.02	158	\$11.84	0.01
156	COMMERCE BANCSHARES CORP.	WORCESTER	MA	\$20.62	0.01	148	\$20.62	0.02

**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	\$20.62				
157	BEACON FEDERAL	EAST SYRACUSE	NY	\$18.54	0.01	159	\$9.27	0.01
158	CATHAY GENERAL BANCORP	LOS ANGELES	CA	\$17.86	0.01	152	\$17.86	0.02
	CATHAY BANK	LOS ANGELES	CA	\$17.86				
159	MERRIMACK COUNTY SAVINGS BANK	CONCORD	NH	\$17.75	0.01	160	\$8.88	0.01
160	BRIDGEWATER CO-OPERATIVE BANK	BRIDGEWATER	MA	\$16.51	0.01	161	\$8.25	0.01
161	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$12.46	0.01	156	\$12.46	0.01
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$12.46				
162	SARGENT INVESTORS INC.	CRANSTON	RI	\$1.55	0.00	162	\$0.77	0.00
	DOMESTIC BANK	CRANSTON	RI	\$1.55				
163	FMR CORP.	BOSTON	MA	\$0.52	0.00	163	\$0.52	0.00
	FIDELITY MANAGEMENT TRUST COMPANY	BOSTON	MA	\$0.52				
164	BANK OF MONTREAL	MONTREAL		\$0.50	0.00	164	\$0.50	0.00
	HARRIS BANK (NH), NATIONAL ASSOCIAT	NASHUA	NH	\$0.50				
165	MARSH MCLENNAN INC.	NEW YORK	NY	\$1.00	0.00	165	\$0.50	0.00
	PUTNAM FIDUCIARY TRUST COMPANY	BOSTON	MA	\$0.50				
166	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$0.00	0.00	166	\$0.00	0.00
	J. P. MORGAN TRUST COMPANY, NATIONA	LOS ANGELES	CA	\$0.00				
167	INVESTORS FINANCIAL SERVICES CORP.	BOSTON	MA	\$0.00	0.00	167	\$0.00	0.00
	INVESTORS BANK & TRUST COMPANY	BOSTON	MA	\$0.00				
				<b>\$140,071.01</b>	<b>100.00%</b>		<b>\$116,433.60</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,066

1,478

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Cape Cod, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	THE CAPE COD FIVE CENTS SAVINGS BANK	HARWICH PORT	MA	\$1,150.95	20.38	4	\$575.48	13.60
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$955.95 \$955.95	16.93	1	\$955.95	22.60
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$769.54	13.63	2	\$769.54	18.19
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$769.54				
4	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$673.74 \$673.74	11.93	3	\$673.74	15.93
5	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$636.56	11.27	6	\$318.28	7.52
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$636.56				
6	INDEPENDENT BANK CORP. ROCKLAND TRUST COMPANY	ROCKLAND ROCKLAND	MA MA	\$414.19 \$414.19	7.34	5	\$414.19	9.79
7	PLYMOUTH BANCORP, INC. PLYMOUTH SAVINGS BANK	WAREHAM WAREHAM	MA MA	\$353.53 \$353.53	6.26	7	\$176.76	4.18
8	CAPE COD CO-OPERATIVE BANK	YARMOUTH PORT	MA	\$314.22	5.57	8	\$157.11	3.71
9	SEAMEN'S BANK	PROVINCETOWN	MA	\$201.04	3.56	9	\$100.52	2.38
10	FALMOUTH BANCORP, INC. FALMOUTH CO-OPERATIVE BANK	FALMOUTH FALMOUTH	MA MA	\$135.74 \$135.74	2.40	10	\$67.87	1.60
11	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$20.50	0.36	11	\$10.25	0.24
12	CAMPELLO BANCORP THE COMMUNITY BANK, A MASSACHUSETTS COOP	BROCKTON BROCKTON	MA MA	\$20.45 \$20.45	0.36	12	\$10.22	0.24
				<b>\$5,646.41</b>	<b>100.00%</b>		<b>\$4,229.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,300

1,473

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Fall River, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$567.47	23.04	1	\$567.47	31.35
2	<b>NARRAGANSETT FINANCIAL CORP</b> CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	\$390.09	15.84	4	\$195.05	10.78
3	<b>FALL RIVER FIVE CENTS SAVINGS BANK</b>	FALL RIVER	MA	\$341.74	13.88	5	\$170.87	9.44
4	<b>SLADE'S FERRY BANCORP</b> SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$269.92	10.96	2	\$269.92	14.91
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$268.69	10.91	3	\$268.69	14.84
6	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b> COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$256.32	10.41	6	\$128.16	7.08
7	<b>BANK OF NEWPORT</b>	NEWPORT	RI	\$102.90	4.18	7	\$51.45	2.84
8	<b>LAFAYETTE FEDERAL SAVINGS BANK</b>	FALL RIVER	MA	\$91.97	3.73	8	\$45.98	2.54
9	<b>BANK OF FALL RIVER, A CO-OPERATIVE BANK</b>	FALL RIVER	MA	\$64.75	2.63	10	\$32.37	1.79
10	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING	PA	\$57.36	2.33	11	\$28.68	1.58
11	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH		\$42.23	1.71	9	\$42.23	2.33
12	<b>BANCO COMERCIAL PORTUGUES, S.A.</b> BCPBANK, NATIONAL ASSOCIATION	OPORTO		\$9.10	0.37	12	\$9.10	0.50
				<b>\$2,462.52</b>	<b>100.00%</b>		<b>\$1,809.96</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,369

1,707

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Martha's Vineyard, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	DUKES COUNTY SAVINGS BANK	EDGARTOWN	MA	\$221.28	38.14	1	\$110.64	32.77
2	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$164.35	28.33	3	\$82.17	24.34
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$164.35				
3	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	\$99.52	17.15	4	\$49.76	14.74
4	ISLAND BANCORP, INC.	EDGARTOWN	MA	\$95.05	16.38	2	\$95.05	28.15
	THE EDGARTOWN NATIONAL BANK	EDGARTOWN	MA	\$95.05				
				<b>\$580.19</b>	<b>100.00%</b>		<b>\$337.62</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,820

2,676

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Nantucket, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$347.18	77.35	1	\$173.59	63.06
	NANTUCKET BANK	NANTUCKET	MA	\$347.18				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$101.69	22.65	2	\$101.69	36.94
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$101.69				
				<b>\$448.88</b>	<b>100.00%</b>		<b>\$275.29</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

6,496

5,341

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**New Bedford, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$982.69	39.82	1	\$491.35	26.98
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$982.69				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$417.55	16.92	2	\$417.55	22.93
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$417.55				
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$364.72	14.78	3	\$364.72	20.03
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$364.72				
4	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$216.71	8.78	4	\$216.71	11.90
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$216.71				
5	PLYMOUTH BANCORP, INC.	WAREHAM	MA	\$117.86	4.78	7	\$58.93	3.24
	PLYMOUTH SAVINGS BANK	WAREHAM	MA	\$117.86				
6	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$103.97	4.21	8	\$51.98	2.85
	SOVEREIGN BANK	WYOMISSING	PA	\$103.97				
7	SLADE'S FERRY BANCORP	SOMERSET	MA	\$92.09	3.73	5	\$92.09	5.06
	SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$92.09				
8	NEW BEDFORD COMMUNITY BANCORP	NEW BEDFORD	MA	\$66.93	2.71	6	\$66.93	3.68
	LUZO COMMUNITY BANK	NEW BEDFORD	MA	\$66.93				
9	FALL RIVER FIVE CENTS SAVINGS BANK	FALL RIVER	MA	\$52.24	2.12	9	\$26.12	1.43
10	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$21.12	0.86	10	\$10.56	0.58
11	BANK OF FALL RIVER, A CO-OPERATIVE BANK	FALL RIVER	MA	\$16.29	0.66	12	\$8.14	0.45
12	BANKNORTH GROUP, INC.	PORTLAND	ME	\$9.46	0.38	11	\$9.46	0.52
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$9.46				
13	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$6.36	0.26	13	\$6.36	0.35
	BCPBANK, NATIONAL ASSOCIATION	NEWARK	NJ	\$6.36				
				<b>\$2,467.99</b>	<b>100.00%</b>		<b>\$1,820.90</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,235

1,857

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Pittsfield, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BERKSHIRE HILLS BANCORP</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$854.90</b>	<b>32.77</b>	<b>1</b>	<b>\$427.45</b>	<b>28.46</b>
	BERKSHIRE BANK	PITTSFIELD	MA	\$854.90				
2	<b>MUTUAL BANCORP OF THE BERKSHIRES, INC.</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$439.48</b>	<b>16.84</b>	<b>3</b>	<b>\$219.74</b>	<b>14.63</b>
	LEGACY BANKS	PITTSFIELD	MA	\$439.48				
3	<b>MOUNTAINONE FINANCIAL PARTNERS, MHC</b>	<b>NORTH ADAMS</b>	<b>MA</b>	<b>\$312.52</b>	<b>11.98</b>	<b>4</b>	<b>\$156.26</b>	<b>10.40</b>
	HOOSAC BANK	NORTH ADAMS	MA	\$191.23				
	WILLIAMSTOWN SAVINGS BANK	WILLIAMSTOWN	MA	\$121.28				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$293.86</b>	<b>11.26</b>	<b>2</b>	<b>\$293.86</b>	<b>19.57</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$293.86				
5	<b>THE PITTSFIELD CO-OPERATIVE BANK</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$171.51</b>	<b>6.57</b>	<b>5</b>	<b>\$85.76</b>	<b>5.71</b>
6	<b>BERKSHIRE FINANCIAL SERVICES, INC.</b>	<b>LEE</b>	<b>MA</b>	<b>\$159.02</b>	<b>6.10</b>	<b>6</b>	<b>\$79.51</b>	<b>5.29</b>
	LEE BANK	LEE	MA	\$159.02				
7	<b>SOUTH ADAMS SAVINGS BANK</b>	<b>ADAMS</b>	<b>MA</b>	<b>\$155.96</b>	<b>5.98</b>	<b>7</b>	<b>\$77.98</b>	<b>5.19</b>
8	<b>ADAMS CO-OPERATIVE BANK</b>	<b>ADAMS</b>	<b>MA</b>	<b>\$120.91</b>	<b>4.63</b>	<b>8</b>	<b>\$60.45</b>	<b>4.03</b>
9	<b>THE LENOX NATIONAL BANK</b>	<b>LENOX</b>	<b>MA</b>	<b>\$41.48</b>	<b>1.59</b>	<b>9</b>	<b>\$41.48</b>	<b>2.76</b>
10	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$34.50</b>	<b>1.32</b>	<b>10</b>	<b>\$34.50</b>	<b>2.30</b>
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$34.50				
11	<b>CANAAN NATIONAL BANCORP, INC.</b>	<b>CANAAN</b>	<b>CT</b>	<b>\$19.48</b>	<b>0.75</b>	<b>11</b>	<b>\$19.48</b>	<b>1.30</b>
	THE CANAAN NATIONAL BANK	CANAAN	CT	\$19.48				
12	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$5.36</b>	<b>0.21</b>	<b>12</b>	<b>\$5.36</b>	<b>0.36</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$5.36				
				<b>\$2,608.99</b>	<b>100.00%</b>		<b>\$1,501.84</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,770

1,634

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Springfield, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$1,565.95 \$1,565.95	15.91	1	\$1,565.95	22.15
2	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,249.95 \$1,249.95	12.70	2	\$1,249.95	17.68
3	<b>WESTFIELD MUTUAL HOLDING COMPANY</b> WESTFIELD BANK	WESTFIELD WESTFIELD	MA MA	\$620.97 \$620.97	6.31	6	\$310.48	4.39
4	<b>UNITED BANK</b>	WEST SPRINGFIELD	MA	\$604.12	6.14	7	\$302.06	4.27
5	<b>FLORENCE SAVINGS BANK</b>	FLORENCE	MA	\$594.37	6.04	8	\$297.18	4.20
6	<b>PEOPLESBANCORP, MHC</b> PEOPLESBANK	HOLYOKE HOLYOKE	MA MA	\$584.50 \$584.50	5.94	9	\$292.25	4.13
7	<b>COUNTRY BANK FOR SAVINGS</b>	WARE	MA	\$548.14	5.57	10	\$274.07	3.88
8	<b>CHITTENDEN CORPORATION</b> THE BANK OF WESTERN MASSACHUSETTS	BURLINGTON SPRINGFIELD	VT MA	\$496.30 \$496.30	5.04	3	\$496.30	7.02
9	<b>EASTHAMPTON SAVINGS BANK</b>	EASTHAMPTON	MA	\$490.27	4.98	11	\$245.14	3.47
10	<b>WORONOCO BANCORP, INC.</b> WORONOCO SAVINGS BANK	WESTFIELD WESTFIELD	MA MA	\$456.09 \$456.09	4.63	12	\$228.05	3.23
11	<b>WESTBANK CORPORATION</b> WESTBANK	WEST SPRINGFIELD WEST SPRINGFIELD	MA MA	\$425.05 \$425.05	4.32	4	\$425.05	6.01
12	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND CLEVELAND	OH OH	\$391.94 \$391.94	3.98	5	\$391.94	5.54
13	<b>GREENFIELD SAVINGS BANK</b>	GREENFIELD	MA	\$377.91	3.84	13	\$188.96	2.67
14	<b>HAMPDEN BANCORP, MHC</b> HAMPDEN BANK	SPRINGFIELD SPRINGFIELD	MA MA	\$317.34 \$317.34	3.22	14	\$158.67	2.24
15	<b>CHICOPEE SAVINGS BANK</b>	CHICOPEE	MA	\$284.91	2.89	16	\$142.46	2.02
16	<b>GREENFIELD CO-OPERATIVE BANK</b>	GREENFIELD	MA	\$178.10	1.81	17	\$89.05	1.26
17	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$169.88 \$169.88	1.73	18	\$84.94	1.20
18	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH BOSTON		\$155.14 \$155.14	1.58	15	\$155.14	2.19
19	<b>MONSON SAVINGS BANK</b>	MONSON	MA	\$135.30	1.37	19	\$67.65	0.96

**Springfield, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
20	THE NORTHAMPTON CO-OPERATIVE BANK	NORTHAMPTON	MA	\$122.29	1.24	20	\$61.15	0.87
21	WARE CO-OPERATIVE BANK	WARE	MA	\$49.77	0.51	21	\$24.89	0.35
22	NORTH BROOKFIELD SAVINGS BANK	NORTH BROOKFIELD	MA	\$10.55	0.11	23	\$5.27	0.07
23	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$8.26	0.08	22	\$8.26	0.12
	BCPBANK, NATIONAL ASSOCIATION	NEWARK	NJ	\$8.26				
24	SOUTHBRIDGE SAVINGS BANK	SOUTHBRIDGE	MA	\$7.77	0.08	24	\$3.88	0.05
				<b>\$9,844.88</b>	<b>100.00%</b>		<b>\$7,068.74</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

746

1,055

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Worcester, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$1,437.50 \$1,437.50	19.42	1	\$1,437.50	26.50
2	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$1,045.32 \$1,045.32	14.12	4	\$522.66	9.64
3	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$636.95 \$636.95	8.61	2	\$636.95	11.74
4	<b>COMMERCE BANCSHARES CORP.</b> COMMERCE BANK & TRUST COMPANY	WORCESTER WORCESTER	MA MA	\$558.15 \$558.15	7.54	3	\$558.15	10.29
5	<b>UFS BANCORP</b> UNIBANK FOR SAVINGS	WHITINSVILLE WHITINSVILLE	MA MA	\$503.93 \$503.93	6.81	6	\$251.96	4.65
6	<b>CHITTENDEN CORPORATION</b> FLAGSHIP BANK AND TRUST COMPANY	BURLINGTON WORCESTER	VT MA	\$427.41 \$427.41	5.78	5	\$427.41	7.88
7	<b>WEBSTER FIVE CENTS SAVINGS BANK</b>	WEBSTER	MA	\$320.27	4.33	7	\$160.14	2.95
8	<b>SOUTHBRIDGE SAVINGS BANK</b>	SOUTHBRIDGE	MA	\$261.25	3.53	10	\$130.62	2.41
9	<b>SAVERS CO-OPERATIVE BANK</b>	SOUTHBRIDGE	MA	\$236.69	3.20	11	\$118.35	2.18
10	<b>SPENCER SAVINGS BANK</b>	SPENCER	MA	\$217.59	2.94	12	\$108.79	2.01
11	<b>CLINTON FINANCIAL SERVICES, MHC</b> CLINTON SAVINGS BANK	CLINTON CLINTON	MA MA	\$215.28 \$215.28	2.91	13	\$107.64	1.98
12	<b>WESTBOROUGH BANCORP, M.H.C.</b> WESTBOROUGH SAVINGS BANK	WESTBOROUGH WESTBOROUGH	MA MA	\$215.02 \$215.02	2.91	14	\$107.51	1.98
13	<b>BAY STATE SAVINGS BANK</b>	WORCESTER	MA	\$214.78	2.90	15	\$107.39	1.98
14	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH BOSTON	MA MA	\$143.20 \$143.20	1.93	8	\$143.20	2.64
15	<b>COMMONWEALTH NATIONAL BANK</b>	WORCESTER	MA	\$140.24	1.89	9	\$140.24	2.59
16	<b>MILLBURY SAVINGS BANK</b>	MILLBURY	MA	\$130.84	1.77	16	\$65.42	1.21
17	<b>NORTH BROOKFIELD SAVINGS BANK</b>	NORTH BROOKFIELD	MA	\$127.59	1.72	17	\$63.79	1.18
18	<b>COUNTRY BANK FOR SAVINGS</b>	WARE	MA	\$125.83	1.70	18	\$62.91	1.16
19	<b>HOMETOWN BANK, A COOPERATIVE BANK</b>	WEBSTER	MA	\$115.57	1.56	19	\$57.78	1.07
20	<b>BARRE SAVINGS BANK</b>	BARRE	MA	\$106.47	1.44	21	\$53.23	0.98

**Worcester, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
21	MILLBURY NATIONAL BANK	MILLBURY	MA	\$57.32	0.77	20	\$57.32	1.06
22	ASSABET VALLEY BANCORP	HUDSON	MA	\$34.08	0.46	23	\$17.04	0.31
	HUDSON SAVINGS BANK	HUDSON	MA	\$34.08				
23	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$30.36	0.41	25	\$15.18	0.28
24	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$26.02	0.35	26	\$13.01	0.24
25	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$21.98	0.30	22	\$21.98	0.41
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$21.98				
26	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$19.86	0.27	27	\$9.93	0.18
27	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$15.29	0.21	24	\$15.29	0.28
	WESTBANK	WEST SPRINGFIELD	MA	\$15.29				
28	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$9.45	0.13	28	\$9.45	0.17
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$9.45				
29	ATHOL SAVINGS BANK	ATHOL	MA	\$6.74	0.09	29	\$3.37	0.06
				\$7,400.96	100.00%		\$5,424.22	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

885

1,179

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# NEW HAMPSHIRE



**Berlin, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$146.11	69.61	1	\$146.11	72.90
	THE BERLIN CITY BANK	BERLIN	NH	\$146.11				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$44.82	21.35	2	\$44.82	22.36
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$44.82				
3	LSB FINANCIAL	LACONIA	NH	\$18.97	9.04	3	\$9.48	4.73
	LACONIA SAVINGS BANK	LACONIA	NH	\$18.97				
				<b>\$209.90</b>	<b>100.00%</b>		<b>\$200.41</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

5,383

5,838

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Claremont, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$230.77	38.41	1	\$115.39	32.36
2	NEW HAMPSHIRE THRIFT BANCSHARES	NEWPORT	NH	\$154.72	25.75	2	\$77.36	21.69
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$154.72				
3	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$87.06	14.49	5	\$43.53	12.21
4	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$61.41	10.22	3	\$61.41	17.22
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$61.41				
5	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$50.91	8.47	4	\$50.91	14.28
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$50.91				
6	LSB FINANCIAL	LACONIA	NH	\$15.96	2.66	6	\$7.98	2.24
	LACONIA SAVINGS BANK	LACONIA	NH	\$15.96				
				<b>\$600.84</b>	<b>100.00%</b>		<b>\$356.58</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,532

2,172

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Colebrook, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$83.96	65.98	1	\$83.96	65.98
	THE FIRST COLEBROOK BANK	COLEBROOK	NH	\$83.96				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$43.28	34.02	2	\$43.28	34.02
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$43.28				
				<b>\$127.24</b>	<b>100.00%</b>		<b>\$127.24</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

5,511

5,511

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# Concord, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$602.63</b>	<b>27.31</b>	<b>1</b>	<b>\$602.63</b>	<b>34.16</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$602.63				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$370.70</b>	<b>16.80</b>	<b>2</b>	<b>\$370.70</b>	<b>21.02</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$370.70				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$0.00				
3	<b>MERRIMACK COUNTY SAVINGS BANK</b>	<b>CONCORD</b>	<b>NH</b>	<b>\$235.78</b>	<b>10.69</b>	<b>3</b>	<b>\$117.89</b>	<b>6.68</b>
4	<b>NEW HAMPSHIRE THRIFT BANCSHARES</b>	<b>NEWPORT</b>	<b>NH</b>	<b>\$185.02</b>	<b>8.38</b>	<b>6</b>	<b>\$92.51</b>	<b>5.24</b>
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$185.02				
5	<b>FRANKLIN SAVINGS BANK</b>	<b>FRANKLIN</b>	<b>NH</b>	<b>\$181.62</b>	<b>8.23</b>	<b>7</b>	<b>\$90.81</b>	<b>5.15</b>
6	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$129.01</b>	<b>5.85</b>	<b>8</b>	<b>\$64.51</b>	<b>3.66</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$129.01				
7	<b>BOW MILLS BANK AND TRUST</b>	<b>BOW</b>	<b>NH</b>	<b>\$110.60</b>	<b>5.01</b>	<b>4</b>	<b>\$110.60</b>	<b>6.27</b>
8	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$109.13</b>	<b>4.95</b>	<b>5</b>	<b>\$109.13</b>	<b>6.19</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$109.13				
9	<b>SUGAR RIVER SAVINGS BANK</b>	<b>NEWPORT</b>	<b>NH</b>	<b>\$59.10</b>	<b>2.68</b>	<b>12</b>	<b>\$29.55</b>	<b>1.68</b>
10	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$55.35</b>	<b>2.51</b>	<b>13</b>	<b>\$27.67</b>	<b>1.57</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$55.35				
11	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$42.46</b>	<b>1.92</b>	<b>9</b>	<b>\$42.46</b>	<b>2.41</b>
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$42.46				
12	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$40.38</b>	<b>1.83</b>	<b>10</b>	<b>\$40.38</b>	<b>2.29</b>
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$40.38				
13	<b>MASCOMA MUTUAL HOLDING COMPANY</b>	<b>LEBANON</b>	<b>NH</b>	<b>\$39.37</b>	<b>1.78</b>	<b>14</b>	<b>\$19.68</b>	<b>1.12</b>
	MASCOMA SAVINGS BANK	LEBANON	NH	\$39.37				
14	<b>FIRST COLEBROOK BANCORP, INC.</b>	<b>COLEBROOK</b>	<b>NH</b>	<b>\$29.92</b>	<b>1.36</b>	<b>11</b>	<b>\$29.92</b>	<b>1.70</b>
	THE FIRST COLEBROOK BANK	COLEBROOK	NH	\$29.92				
15	<b>LEDYARD NATIONAL BANK</b>	<b>NORWICH</b>	<b>VT</b>	<b>\$15.47</b>	<b>0.70</b>	<b>15</b>	<b>\$15.47</b>	<b>0.88</b>
16	<b>PROVIDIAN NATIONAL BANK</b>	<b>TILTON</b>	<b>NH</b>	<b>\$0.00</b>	<b>0.00</b>	<b>16</b>	<b>\$0.00</b>	<b>0.00</b>
				<b>\$2,206.55</b>	<b>100.00%</b>		<b>\$1,763.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,390

1,820

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Conway, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$238.50	28.26	1	\$238.50	30.26
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$238.50				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$181.82	21.54	2	\$181.82	23.07
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$181.82				
3	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$179.09	21.22	3	\$179.09	22.72
4	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$103.70	12.29	4	\$103.70	13.16
	THE BERLIN CITY BANK	BERLIN	NH	\$103.70				
5	LSB FINANCIAL	LACONIA	NH	\$62.60	7.42	5	\$31.30	3.97
	LACONIA SAVINGS BANK	LACONIA	NH	\$62.60				
6	NORWAY BANCORP, MHC	NORWAY	ME	\$48.87	5.79	7	\$24.43	3.10
	NORWAY SAVINGS BANK	NORWAY	ME	\$48.87				
7	KEYCORP	CLEVELAND	OH	\$29.43	3.49	6	\$29.43	3.73
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$29.43				
				<b>\$844.02</b>	<b>100.00%</b>		<b>\$788.28</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,964

2,176

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Hanover-Lebanon, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	MASCOMA MUTUAL HOLDING COMPANY MASCOMA SAVINGS BANK	LEBANON LEBANON	NH NH	\$486.82 \$486.82	29.91	1	\$243.41	19.55
2	LEDYARD NATIONAL BANK	NORWICH	VT	\$203.75	12.52	2	\$203.75	16.36
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$141.15	8.67	3	\$141.15	11.34
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$141.15				
4	NEW HAMPSHIRE THRIFT BANCSHARES LAKE SUNAPEE BANK, FSB	NEWPORT NEWPORT	NH NH	\$118.44 \$118.44	7.28	8	\$59.22	4.76
5	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$114.29 \$114.29	7.02	4	\$114.29	9.18
6	CHITTENDEN CORPORATION CHITTENDEN TRUST COMPANY	BURLINGTON BURLINGTON	VT VT	\$107.17 \$107.17	6.58	5	\$107.17	8.61
7	CHARTER ONE FINANCIAL, INC. CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND CLEVELAND	OH OH	\$102.33 \$102.33	6.29	6	\$102.33	8.22
8	WELLS RIVER SAVINGS BANK	WELLS RIVER	VT	\$94.90	5.83	10	\$47.45	3.81
9	MERCHANTS BANCSHARES INC. THE MERCHANTS BANK	BURLINGTON BURLINGTON	VT VT	\$60.56 \$60.56	3.72	7	\$60.56	4.86
10	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$55.40 \$55.40	3.40	9	\$55.40	4.45
11	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$44.26	2.72	11	\$44.26	3.55
12	GUARANTY BANCORP, INC. WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE WOODSVILLE	NH NH	\$34.67 \$34.67	2.13	13	\$17.34	1.39
13	CENTRAL FINANCIAL CORPORATION THE RANDOLPH NATIONAL BANK	RANDOLPH RANDOLPH	VT VT	\$33.97 \$33.97	2.09	12	\$33.97	2.73
14	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$11.86	0.73	14	\$5.93	0.48
15	NORTHFIELD MHC NORTHFIELD SAVINGS BANK	NORTHFIELD NORTHFIELD	VT VT	\$11.52 \$11.52	0.71	15	\$5.76	0.46
16	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$6.48	0.40	16	\$3.24	0.26
				\$1,627.58	100.00%			

HERFINDAHL-HIRSCHMAN INDEX:

1,389

1,107

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Haverhill, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$75.72</b>	<b>85.65</b>	<b>1</b>	<b>\$37.86</b>	<b>85.65</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$75.72				
2	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$12.69</b>	<b>14.35</b>	<b>2</b>	<b>\$6.35</b>	<b>14.35</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$12.69				
				<b>\$88.41</b>	<b>100.00%</b>		<b>\$44.21</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

7,541

7,541

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Keene, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$320.10</b>	<b>35.77</b>	<b>1</b>	<b>\$320.10</b>	<b>40.44</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$320.10				
2	<b>SAVINGS BANK OF WALPOLE</b>	<b>WALPOLE</b>	<b>NH</b>	<b>\$206.69</b>	<b>23.10</b>	<b>3</b>	<b>\$103.34</b>	<b>13.06</b>
3	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$170.15</b>	<b>19.01</b>	<b>2</b>	<b>\$170.15</b>	<b>21.49</b>
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$170.15				
4	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$84.00</b>	<b>9.39</b>	<b>4</b>	<b>\$84.00</b>	<b>10.61</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$84.00				
5	<b>CONNECTICUT RIVER BANCORP, INC.</b>	<b>CHARLESTOWN</b>	<b>NH</b>	<b>\$60.90</b>	<b>6.80</b>	<b>5</b>	<b>\$60.90</b>	<b>7.69</b>
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$60.90				
6	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$53.10</b>	<b>5.93</b>	<b>6</b>	<b>\$53.10</b>	<b>6.71</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$53.10				
				<b>\$894.95</b>	<b>100.00%</b>		<b>\$791.60</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,344

2,484

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Laconia, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$359.82</b>	<b>35.10</b>	1	\$179.91	25.68
	LACONIA SAVINGS BANK	LACONIA	NH	\$359.82				
2	<b>MEREDITH VILLAGE SAVINGS BANK</b>	<b>MEREDITH</b>	<b>NH</b>	<b>\$284.61</b>	<b>27.76</b>	3	\$142.31	20.31
3	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$151.01</b>	<b>14.73</b>	2	\$151.01	21.55
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$151.01				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$123.51</b>	<b>12.05</b>	4	\$123.51	17.63
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$123.51				
5	<b>VILLAGE FINANCIAL CORPORATION</b>	<b>GILFORD</b>	<b>NH</b>	<b>\$70.20</b>	<b>6.85</b>	5	\$70.20	10.02
	VILLAGE BANK & TRUST COMPANY	GILFORD	NH	\$70.20				
6	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$31.38</b>	<b>3.06</b>	6	\$31.38	4.48
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$31.38				
7	<b>FRANKLIN SAVINGS BANK</b>	<b>FRANKLIN</b>	<b>NH</b>	<b>\$4.71</b>	<b>0.46</b>	7	\$2.36	0.34
8	<b>PROVIDIAN NATIONAL BANK</b>	<b>TILTON</b>	<b>NH</b>	<b>\$0.00</b>	<b>0.00</b>	8	\$0.00	0.00
				<b>\$1,025.25</b>	<b>100.00%</b>		<b>\$700.67</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,421

1,968

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Littleton, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>SIWOOGANOCK HOLDING COMPANY, INC., THE</b>	<b>LANCASTER</b>	<b>NH</b>	<b>\$117.46</b>	<b>29.08</b>	<b>1</b>	<b>\$117.46</b>	<b>37.26</b>
	THE SIWOOGANOCK BANK	LANCASTER	NH	\$66.44				
	THE LANCASTER NATIONAL BANK	LANCASTER	NH	\$51.02				
<b>2</b>	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$97.85</b>	<b>24.23</b>	<b>3</b>	<b>\$48.93</b>	<b>15.52</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$97.85				
<b>3</b>	<b>CONNECTICUT RIVER BANCORP, INC.</b>	<b>CHARLESTOWN</b>	<b>NH</b>	<b>\$61.71</b>	<b>15.28</b>	<b>2</b>	<b>\$61.71</b>	<b>19.57</b>
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$61.71				
<b>4</b>	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$60.78</b>	<b>15.05</b>	<b>5</b>	<b>\$30.39</b>	<b>9.64</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$60.78				
<b>5</b>	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$47.51</b>	<b>11.76</b>	<b>4</b>	<b>\$47.51</b>	<b>15.07</b>
	THE BERLIN CITY BANK	BERLIN	NH	\$47.51				
<b>6</b>	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$18.58</b>	<b>4.60</b>	<b>6</b>	<b>\$9.29</b>	<b>2.95</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$18.58				
				<b>\$403.89</b>	<b>100.00%</b>		<b>\$315.29</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,052

2,341

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Manchester, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$2,208.50	54.21	1	\$2,208.50	54.85
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$2,208.50				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$843.87	20.71	2	\$843.87	20.96
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$843.87				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$652.55	16.02	3	\$652.55	16.21
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$652.55				
4	CENTRIX BANK & TRUST	BEDFORD	NH	\$153.36	3.76	4	\$153.36	3.81
5	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$95.62	2.35	6	\$47.81	1.19
	SOVEREIGN BANK	WYOMISSING	PA	\$95.62				
6	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$76.86	1.89	5	\$76.86	1.91
7	CHITTENDEN CORPORATION	BURLINGTON	VT	\$30.60	0.75	7	\$30.60	0.76
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$30.60				
8	FIRST IPSWICH BANCORP	IPSWICH	MA	\$12.72	0.31	8	\$12.72	0.32
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$12.72				
				<b>\$4,074.09</b>	<b>100.00%</b>		<b>\$4,026.28</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,648

3,731

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Plymouth, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$110.17</b>	<b>33.34</b>	<b>1</b>	<b>\$110.17</b>	<b>37.90</b>
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$110.17				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$79.59</b>	<b>24.08</b>	<b>2</b>	<b>\$79.59</b>	<b>27.38</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$79.59				
3	<b>COMMUNITY GUARANTY CORPORATION</b>	<b>PLYMOUTH</b>	<b>NH</b>	<b>\$61.18</b>	<b>18.51</b>	<b>3</b>	<b>\$61.18</b>	<b>21.04</b>
	COMMUNITY GUARANTY SAVINGS BANK	PLYMOUTH	NH	\$61.18				
4	<b>MEREDITH VILLAGE SAVINGS BANK</b>	<b>MEREDITH</b>	<b>NH</b>	<b>\$53.28</b>	<b>16.12</b>	<b>4</b>	<b>\$26.64</b>	<b>9.16</b>
5	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$21.48</b>	<b>6.50</b>	<b>5</b>	<b>\$10.74</b>	<b>3.70</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$21.48				
6	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$4.79</b>	<b>1.45</b>	<b>6</b>	<b>\$2.40</b>	<b>0.82</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$4.79				
				<b>\$330.49</b>	<b>100.00%</b>		<b>\$290.71</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,338

2,727

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Portsmouth, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$1,215.00	29.98	1	\$1,215.00	33.07
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$1,215.00				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$0.00				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$988.65	24.39	2	\$988.65	26.91
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$988.65				
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$481.37	11.88	3	\$481.37	13.10
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$481.37				
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$455.02	11.23	4	\$455.02	12.38
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$455.02				
5	KENNEBUNK SAVINGS BANK	KENNEBUNK	ME	\$323.65	7.99	5	\$161.83	4.40
6	FEDERAL SAVINGS BANK	DOVER	NH	\$186.66	4.61	7	\$93.33	2.54
7	PISCATAQUA SAVINGS BANK	PORTSMOUTH	NH	\$143.38	3.54	8	\$71.69	1.95
8	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$102.22	2.52	6	\$102.22	2.78
9	PROFILE BANK, FSB	ROCHESTER	NH	\$99.48	2.45	9	\$49.74	1.35
10	KEYCORP	CLEVELAND	OH	\$38.66	0.95	10	\$38.66	1.05
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$38.66				
11	CENTRIX BANK & TRUST	BEDFORD	NH	\$7.50	0.19	11	\$7.50	0.20
12	FIRST IPSWICH BANCORP	IPSWICH	MA	\$6.61	0.16	12	\$6.61	0.18
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$6.61				
13	SANFORD INSTITUTION FOR SAVINGS	SANFORD	ME	\$4.39	0.11	13	\$2.19	0.06
14	PEPPERELL BANCSHARES FINANCIAL GROUP, INC.	BIDDEFORD	ME	\$0.25	0.01	14	\$0.25	0.01
	PEPPERELL BANK & TRUST	BIDDEFORD	ME	\$0.25				
15	MANULIFE FINANCIAL CORPORATION	TORONTO		\$0.00	0.00	15	\$0.00	0.00
	FIRST SIGNATURE BANK AND TRUST COMP	PORTSMOUTH	NH	\$0.00				
				<b>\$4,052.82</b>	<b>100.00%</b>		<b>\$3,674.05</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,872

2,183

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# RHODE ISLAND

**Newport, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANK OF NEWPORT	NEWPORT	RI	\$406.80	43.94	2	\$203.40	31.50
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$274.59	29.66	1	\$274.59	42.52
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$274.59				
3	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$95.03	10.26	4	\$47.52	7.36
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$82.98	8.96	3	\$82.98	12.85
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$82.98				
5	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$58.20	6.29	5	\$29.10	4.51
	SOVEREIGN BANK	WYOMISSING	PA	\$58.20				
6	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$8.21	0.89	6	\$8.21	1.27
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$8.21				
				<b>\$925.80</b>	<b>100.00%</b>		<b>\$645.79</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,036

3,041

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Providence, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$7,961.38</b>	<b>41.49</b>	<b>1</b>	<b>\$7,961.38</b>	<b>45.54</b>
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$7,854.97				
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$106.41				
<b>2</b>	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$4,610.30</b>	<b>24.02</b>	<b>2</b>	<b>\$4,610.30</b>	<b>26.37</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$4,529.86				
	FLEET BANK (RI), NATIONAL ASSOCIATI	PROVIDENCE	RI	\$80.44				
<b>3</b>	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$1,942.94</b>	<b>10.12</b>	<b>4</b>	<b>\$971.47</b>	<b>5.56</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$1,942.94				
<b>4</b>	<b>METLIFE, INC.</b>	<b>NEW YORK</b>	<b>NY</b>	<b>\$1,022.04</b>	<b>5.33</b>	<b>3</b>	<b>\$1,022.04</b>	<b>5.85</b>
	METLIFE BANK, NATIONAL ASSOCIATION	BRIDGEWATER	NJ	\$1,022.04				
<b>5</b>	<b>BANCORP RHODE ISLAND, INC.</b>	<b>PROVIDENCE</b>	<b>RI</b>	<b>\$888.24</b>	<b>4.63</b>	<b>5</b>	<b>\$888.24</b>	<b>5.08</b>
	BANK RHODE ISLAND	PROVIDENCE	RI	\$888.24				
<b>6</b>	<b>WASHINGTON TRUST BANCORP, INC.</b>	<b>WESTERLY</b>	<b>RI</b>	<b>\$714.86</b>	<b>3.73</b>	<b>6</b>	<b>\$714.86</b>	<b>4.09</b>
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$714.86				
<b>7</b>	<b>CENTREVILLE SAVINGS BANK</b>	<b>WEST WARWICK</b>	<b>RI</b>	<b>\$546.95</b>	<b>2.85</b>	<b>8</b>	<b>\$273.47</b>	<b>1.56</b>
<b>8</b>	<b>WEBSTER FINANCIAL CORPORATION</b>	<b>WATERBURY</b>	<b>CT</b>	<b>\$351.73</b>	<b>1.83</b>	<b>7</b>	<b>\$351.73</b>	<b>2.01</b>
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$351.73				
<b>9</b>	<b>BEACON BANCORP</b>	<b>TAUNTON</b>	<b>MA</b>	<b>\$260.92</b>	<b>1.36</b>	<b>9</b>	<b>\$130.46</b>	<b>0.75</b>
	BRISTOL COUNTY SAVINGS BANK	TAUNTON	MA	\$260.92				
<b>10</b>	<b>HOME LOAN FINANCIAL CORP.</b>	<b>WARWICK</b>	<b>RI</b>	<b>\$194.57</b>	<b>1.01</b>	<b>10</b>	<b>\$97.29</b>	<b>0.56</b>
	HOME LOAN AND INVESTMENT BANK, F.S.B.	WARWICK	RI	\$194.57				
<b>11</b>	<b>BANK OF NEWPORT</b>	<b>NEWPORT</b>	<b>RI</b>	<b>\$166.54</b>	<b>0.87</b>	<b>11</b>	<b>\$83.27</b>	<b>0.48</b>
<b>12</b>	<b>SARGENT INVESTORS INC.</b>	<b>CRANSTON</b>	<b>RI</b>	<b>\$150.28</b>	<b>0.78</b>	<b>12</b>	<b>\$75.14</b>	<b>0.43</b>
	DOMESTIC BANK	CRANSTON	RI	\$150.28				
<b>13</b>	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$54.93</b>	<b>0.29</b>	<b>13</b>	<b>\$54.93</b>	<b>0.31</b>
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$54.93				
<b>14</b>	<b>SLADE'S FERRY BANCORP</b>	<b>SOMERSET</b>	<b>MA</b>	<b>\$51.21</b>	<b>0.27</b>	<b>14</b>	<b>\$51.21</b>	<b>0.29</b>
	SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$51.21				
<b>15</b>	<b>MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA</b>	<b>MILFORD</b>	<b>MA</b>	<b>\$43.41</b>	<b>0.23</b>	<b>18</b>	<b>\$21.70</b>	<b>0.12</b>
<b>16</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$41.01</b>	<b>0.21</b>	<b>15</b>	<b>\$41.01</b>	<b>0.23</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$41.01				
<b>17</b>	<b>BERKSHIRE FINANCIAL SERVICES, INC.</b>	<b>LEE</b>	<b>MA</b>	<b>\$38.08</b>	<b>0.20</b>	<b>16</b>	<b>\$38.08</b>	<b>0.22</b>
	FREEDOM NATIONAL BANK	GREENVILLE	RI	\$38.08				
<b>18</b>	<b>INDEPENDENCE BANK</b>	<b>EAST GREENWICH</b>	<b>RI</b>	<b>\$34.59</b>	<b>0.18</b>	<b>17</b>	<b>\$34.59</b>	<b>0.20</b>



**Providence, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
19	UNION FEDERAL SAVINGS BANK	NORTH PROVIDENCE	RI	\$30.43	0.16	19	\$15.22	0.09
20	NARRAGANSETT FINANCIAL CORP	FALL RIVER	MA	\$26.63	0.14	20	\$13.31	0.08
	CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	\$26.63				
21	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$26.18	0.14	21	\$13.09	0.07
22	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$16.69	0.09	22	\$8.35	0.05
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$16.69				
23	MASSACHUSETTS STATE CARPENTERS	BOSTON	MA	\$10.44	0.05	24	\$5.22	0.03
	FIRST TRADE UNION BANK	BOSTON	MA	\$10.44				
24	TALBOTS CLASSICS NATIONAL BANK	LINCOLN	RI	\$5.99	0.03	23	\$5.99	0.03
25	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$0.00	0.00	25	\$0.00	0.00
	J. P. MORGAN TRUST COMPANY, NATIONA	LOS ANGELES	CA	\$0.00				
				<b>\$19,190.31</b>	<b>100.00%</b>		<b>\$17,482.32</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,481

2,885

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

VERMONT

**Barre Montpelier, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NORTHFIELD MHC</b>	<b>NORTHFIELD</b>	<b>VT</b>	<b>\$227.35</b>	<b>30.34</b>	<b>3</b>	<b>\$113.67</b>	<b>18.10</b>
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$227.35				
2	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$197.30</b>	<b>26.33</b>	<b>1</b>	<b>\$197.30</b>	<b>31.41</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$197.30				
3	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$145.51</b>	<b>19.42</b>	<b>2</b>	<b>\$145.51</b>	<b>23.17</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$145.51				
4	<b>MERCHANTS BANCSHARES INC.</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$49.52</b>	<b>6.61</b>	<b>4</b>	<b>\$49.52</b>	<b>7.88</b>
	THE MERCHANTS BANK	BURLINGTON	VT	\$49.52				
5	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$47.00</b>	<b>6.27</b>	<b>5</b>	<b>\$47.00</b>	<b>7.48</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$47.00				
6	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$46.95</b>	<b>6.26</b>	<b>6</b>	<b>\$46.95</b>	<b>7.47</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$46.95				
7	<b>MASCOMA MUTUAL HOLDING COMPANY</b>	<b>LEBANON</b>	<b>NH</b>	<b>\$15.22</b>	<b>2.03</b>	<b>8</b>	<b>\$7.61</b>	<b>1.21</b>
	MASCOMA SAVINGS BANK	LEBANON	NH	\$15.22				
8	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$14.24</b>	<b>1.90</b>	<b>7</b>	<b>\$14.24</b>	<b>2.27</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$14.24				
9	<b>CENTRAL FINANCIAL CORPORATION</b>	<b>RANDOLPH</b>	<b>VT</b>	<b>\$6.32</b>	<b>0.84</b>	<b>9</b>	<b>\$6.32</b>	<b>1.01</b>
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$6.32				
				<b>\$749.41</b>	<b>100.00%</b>		<b>\$628.13</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,121

2,032

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Bennington, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$93.03	27.29	4	\$46.51	15.99
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$93.03				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$72.28	21.20	1	\$72.28	24.84
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$72.28				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$69.63	20.43	2	\$69.63	23.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$69.63				
4	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$54.52	15.99	3	\$54.52	18.74
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$54.52				
5	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$44.65	13.10	5	\$44.65	15.35
	THE MERCHANTS BANK	BURLINGTON	VT	\$44.65				
6	TRUSTCO BANK CORP.	GLENVILLE	NY	\$6.78	1.99	6	\$3.39	1.16
	TRUSTCO BANK	GLENVILLE	NY	\$6.78				
				<b>\$340.87</b>	<b>100.00%</b>		<b>\$290.97</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,043

2,033

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Brattleboro, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$304.98	42.66	1	\$304.98	45.54
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$304.98				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$169.78	23.75	2	\$169.78	25.35
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$169.78				
3	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$90.39	12.64	5	\$45.20	6.75
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$57.28	8.01	3	\$57.28	8.55
	THE MERCHANTS BANK	BURLINGTON	VT	\$57.28				
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$55.84	7.81	4	\$55.84	8.34
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$55.84				
6	KEYCORP	CLEVELAND	OH	\$23.57	3.30	6	\$23.57	3.52
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$23.57				
7	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$13.03	1.82	7	\$13.03	1.94
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$13.03				
				<b>\$714.88</b>	<b>100.00%</b>		<b>\$669.68</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,683

2,921

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Burlington, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$1,290.46	38.33	1	\$1,290.46	38.84
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$1,290.46				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$733.18	21.78	2	\$733.18	22.07
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$733.18				
3	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$401.46	11.92	3	\$401.46	12.08
	THE MERCHANTS BANK	BURLINGTON	VT	\$401.46				
4	KEYCORP	CLEVELAND	OH	\$315.22	9.36	4	\$315.22	9.49
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$315.22				
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$284.79	8.46	5	\$284.79	8.57
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$284.79				
6	PEOPLES TRUST COMPANY OF ST. ALBANS	SAINT ALBANS	VT	\$174.74	5.19	6	\$174.74	5.26
7	NORTHFIELD MHC	NORTHFIELD	VT	\$88.37	2.62	7	\$44.19	1.33
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$88.37				
8	LYNDONVILLE SAVINGS BANK AND TRUST	LYNDONVILLE	VT	\$28.13	0.84	8	\$28.13	0.85
9	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$27.17	0.81	9	\$27.17	0.82
	UNION BANK	MORRISVILLE	VT	\$27.17				
10	MIDDLEBURY NATIONAL CORPORATION	MIDDLEBURY	VT	\$23.13	0.69	10	\$23.13	0.70
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$23.13				
				<b>\$3,366.65</b>	<b>100.00%</b>		<b>\$3,322.47</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,281

2,336

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Manchester, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$159.38	46.50	1	\$159.38	48.35
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$159.38				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$56.05	16.35	2	\$56.05	17.00
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$56.05				
3	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$47.58	13.88	3	\$47.58	14.43
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$47.58				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$29.29	8.54	4	\$29.29	8.88
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$29.29				
5	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$26.27	7.66	6	\$13.13	3.98
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$26.27				
6	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$24.22	7.07	5	\$24.22	7.35
	THE MERCHANTS BANK	BURLINGTON	VT	\$24.22				
				<b>\$342.77</b>	<b>100.00%</b>		<b>\$329.64</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,804

2,984

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Middlebury, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>MIDDLEBURY NATIONAL CORPORATION</b>	<b>MIDDLEBURY</b>	<b>VT</b>	<b>\$129.05</b>	<b>40.28</b>	<b>1</b>	<b>\$129.05</b>	<b>40.28</b>
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$129.05				
<b>2</b>	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$81.24</b>	<b>25.35</b>	<b>2</b>	<b>\$81.24</b>	<b>25.35</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$81.24				
<b>3</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$40.10</b>	<b>12.52</b>	<b>3</b>	<b>\$40.10</b>	<b>12.52</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$40.10				
<b>4</b>	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$35.07</b>	<b>10.95</b>	<b>4</b>	<b>\$35.07</b>	<b>10.95</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$35.07				
<b>5</b>	<b>THE FIRST NATIONAL BANK OF ORWELL</b>	<b>ORWELL</b>	<b>VT</b>	<b>\$22.50</b>	<b>7.02</b>	<b>5</b>	<b>\$22.50</b>	<b>7.02</b>
<b>6</b>	<b>CENTRAL FINANCIAL CORPORATION</b>	<b>RANDOLPH</b>	<b>VT</b>	<b>\$12.45</b>	<b>3.89</b>	<b>6</b>	<b>\$12.45</b>	<b>3.89</b>
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$12.45				
				<b>\$320.40</b>	<b>100.00%</b>		<b>\$320.40</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,606

2,606

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Morristown, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$176.63	50.57	1	\$176.63	50.57
	UNION BANK	MORRISVILLE	VT	\$176.63				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$76.84	22.00	2	\$76.84	22.00
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$76.84				
3	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$54.90	15.72	3	\$54.90	15.72
	THE MERCHANTS BANK	BURLINGTON	VT	\$54.90				
4	CHITTENDEN CORPORATION	BURLINGTON	VT	\$40.89	11.71	4	\$40.89	11.71
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$40.89				
				<b>\$349.26</b>	<b>100.00%</b>		<b>\$349.26</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,426

3,426

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Newport, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$215.51</b>	<b>53.81</b>	<b>1</b>	<b>\$215.51</b>	<b>58.95</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$215.51				
2	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$69.92</b>	<b>17.46</b>	<b>3</b>	<b>\$34.96</b>	<b>9.56</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$69.92				
3	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$48.49</b>	<b>12.11</b>	<b>2</b>	<b>\$48.49</b>	<b>13.27</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$48.49				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$34.20</b>	<b>8.54</b>	<b>4</b>	<b>\$34.20</b>	<b>9.35</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$34.20				
5	<b>LYNDONVILLE SAVINGS BANK AND TRUST</b>	<b>LYNDONVILLE</b>	<b>VT</b>	<b>\$32.40</b>	<b>8.09</b>	<b>5</b>	<b>\$32.40</b>	<b>8.86</b>
				<b>\$400.52</b>	<b>100.00%</b>		<b>\$365.56</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,485

3,909

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Randolph, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CENTRAL FINANCIAL CORPORATION	RANDOLPH	VT	\$54.35	55.74	1	\$54.35	66.11
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$54.35				
2	NORTHFIELD MHC	NORTHFIELD	VT	\$30.61	31.39	2	\$15.31	18.62
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$30.61				
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$12.55	12.87	3	\$12.55	15.27
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$12.55				
				<b>\$97.51</b>	<b>100.00%</b>		<b>\$82.20</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,258

4,951

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Rutland, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$198.03	23.97	1	\$198.03	23.97
2	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$197.22	23.88	2	\$197.22	23.88
3	<b>CHITTENDEN CORPORATION</b> CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$185.75	22.49	3	\$185.75	22.49
4	<b>FIRST BRANDON NATIONAL BANK</b>	BRANDON	VT	\$76.02	9.20	4	\$76.02	9.20
5	<b>MERCHANTS BANCSHARES INC.</b> THE MERCHANTS BANK	BURLINGTON	VT	\$75.81	9.18	5	\$75.81	9.18
6	<b>FACTORY POINT BANCORP, INC.</b> THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$60.39	7.31	6	\$60.39	7.31
7	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$23.68	2.87	7	\$23.68	2.87
8	<b>FIRST COMMUNITY BANK</b>	WOODSTOCK	VT	\$9.10	1.10	8	\$9.10	1.10
				\$825.98	100.00%			
HERFINDAHL-HIRSCHMAN INDEX:				1,882		1,882		

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Saint Johnsbury, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$199.12</b>	<b>48.07</b>	<b>1</b>	<b>\$99.56</b>	<b>31.64</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$199.12				
<b>2</b>	<b>UNION BANKSHARES, INC.</b>	<b>MORRISVILLE</b>	<b>VT</b>	<b>\$84.48</b>	<b>20.40</b>	<b>2</b>	<b>\$84.48</b>	<b>26.85</b>
	UNION BANK	MORRISVILLE	VT	\$84.48				
<b>3</b>	<b>LYNDONVILLE SAVINGS BANK AND TRUST</b>	<b>LYNDONVILLE</b>	<b>VT</b>	<b>\$60.27</b>	<b>14.55</b>	<b>3</b>	<b>\$60.27</b>	<b>19.16</b>
<b>4</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$28.98</b>	<b>7.00</b>	<b>4</b>	<b>\$28.98</b>	<b>9.21</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$28.98				
<b>5</b>	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$23.30</b>	<b>5.62</b>	<b>5</b>	<b>\$23.30</b>	<b>7.40</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$23.30				
<b>6</b>	<b>MERCHANTS BANCSHARES INC.</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$18.06</b>	<b>4.36</b>	<b>6</b>	<b>\$18.06</b>	<b>5.74</b>
	THE MERCHANTS BANK	BURLINGTON	VT	\$18.06				
				<b>\$414.20</b>	<b>100.00%</b>		<b>\$314.64</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,038

2,262

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Springfield, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$123.19	39.76	1	\$123.19	41.49
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$123.19				
2	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$43.51	14.04	2	\$43.51	14.66
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$43.51				
3	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$36.12	11.66	3	\$36.12	12.17
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$36.12				
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$31.58	10.19	4	\$31.58	10.64
	THE MERCHANTS BANK	BURLINGTON	VT	\$31.58				
5	BANKNORTH GROUP, INC.	PORTLAND	ME	\$31.28	10.09	5	\$31.28	10.54
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$31.28				
6	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$25.91	8.36	7	\$12.95	4.36
7	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$18.27	5.89	6	\$18.27	6.15
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$18.27				
				<b>\$309.86</b>	<b>100.00%</b>		<b>\$296.90</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,224

2,365

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Waitsfield, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$35.50</b>	<b>41.02</b>	<b>1</b>	<b>\$35.50</b>	<b>46.45</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$35.50				
<b>2</b>	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$30.81</b>	<b>35.60</b>	<b>2</b>	<b>\$30.81</b>	<b>40.31</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$30.81				
<b>3</b>	<b>NORTHFIELD MHC</b>	<b>NORTHFIELD</b>	<b>VT</b>	<b>\$20.23</b>	<b>23.37</b>	<b>3</b>	<b>\$10.11</b>	<b>13.23</b>
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$20.23				
				<b>\$86.54</b>	<b>100.00%</b>		<b>\$76.42</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,497

3,958

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

## VI. CROSS-REFERENCE INDEX



## First District Cross Reference Index, as of June 30, 2004

ADAMS CO-OPERATIVE BANK Pittsfield (MA)	Lewiston-Auburn Manchester
ANDROSCOGGIN BANCORP, MHC Brunswick Farmington Lewiston-Auburn Paris-Norway Portland	Nantucket New Bedford New Haven New London (CT) Newport Old Saybrook Pittsfield (ME) Portland Portsmouth-Dover-Rochester Providence Rockland Sanford Springfield (MA) Torrington Waterbury Worcester
AROOSTOOK COUNTY FEDERAL SAVINGS Presque-Isle-Caribou	BANK OF EASTON, A CO-OPERATIVE BANK Boston
ASIAN AMERICAN BANK AND TRUST COMPA Boston	BANK OF FALL RIVER, A CO-OPERATIVE Boston Fall River New Bedford
ASSABET VALLEY BANCORP Boston Worcester	BANK OF MONTREAL Boston
ASSOCIATED COMMUNITY BANCORP, INC. Fairfield Area	BANK OF NEW YORK COMPANY, INC., THE Fairfield Area
ATHOL SAVINGS BANK Athol Boston Worcester	BANK OF NEWPORT Fall River Newport Providence
ATHOL-CLINTON CO-OPERATIVE BANK Athol Boston	BANKNORTH GROUP, INC. Athol Augusta Bangor Barre Montpelier Barton Newport Belfast Bennington Boston Brattleboro Bridgton Brunswick Burlington-St Albans Cape Cod Concord Conway Ellsworth Fairfield Area Farmington Great Barrington Greenfield Hanover-Lebanon Hartford Hillsborough Houlton Keene Laconia Lewiston-Auburn Lincoln Manchester New Bedford New Haven Paris-Norway Peterborough Pittsfield (MA)
AUBURN SAVINGS AND LOAN ASSOCIATION Lewiston-Auburn	
AVON CO-OPERATIVE BANK Boston	
BANCO COMERCIAL PORTUGUES, S.A. Springfield (MA)	
BANCORP RHODE ISLAND, INC. Providence	
BANGOR SAVINGS BANK Augusta Bangor Belfast Calais Ellsworth Farmington Guilford Houlton Lewiston-Auburn Lincoln Machias Millinocket Parsonfield Pittsfield (ME) Portland Rockland Rumford	
BANK OF AMERICA CORPORATION Athol Augusta Bangor Boston Brunswick Cape Cod Concord Danielson Fairfield Area Fall River Greenfield Hanover-Lebanon Hartford Keene Laconia	

## First District Cross Reference Index, as of June 30, 2004

Pittsfield (ME)	BOSTONFED BANCORP, INC.
Plymouth	Boston
Portland	BOW MILLS BANK AND TRUST
Portsmouth-Dover-Rochester	Concord
Presque-Isle-Caribou	BRIDGEWATER CO-OPERATIVE BANK
Providence	Boston
Rockland	BRIDGEWATER FINANCIAL, MHC
Rutland	Boston
Saint Johnsbury	BROOKLINE BANCORP, MHC
Sanford	Boston
Springfield (MA)	BROOKLINE CO-OPERATIVE BANK
Springfield (VT)	Boston
St. John Valley	BUTLER BANK--A CO-OPERATIVE BANK
Stowe Morrystown	Boston
Torrington	CALAIS FEDERAL SAVINGS AND LOAN
Waitsfield	Calais
Waterbury	CAMBRIDGE BANCORP
Wolfeboro	Boston
Woodstock	Concord
Worcester	Peterborough
BAR HARBOR BANKSHARES	Portsmouth-Dover-Rochester
Bar Harbor	CAMBRIDGE FINANCIAL GROUP, INC.
Calais	Boston
Ellsworth	CAMDEN NATIONAL CORPORATION
Machias	Augusta
Rockland	Bangor
BAR HARBOR SAVINGS AND LOAN	Belfast
Bar Harbor	Damariscotta
BARRE SAVINGS BANK	Farmington
Worcester	Guilford
BATH SAVINGS INSTITUTION	Lewiston-Auburn
Boothbay Harbor	Portland
Brunswick	Portsmouth-Dover-Rochester
Damariscotta	Rangeley
Portland	Rockland
BAY STATE SAVINGS BANK	CAMPELLO BANCORP
Worcester	Boston
BEACON BANCORP	Cape Cod
Boston	CANAAN NATIONAL BANCORP, INC.
Providence	Great Barrington
BEACON FEDERAL	Salisbury
Boston	CANTON CO-OPERATIVE BANK
BELMONT SAVINGS BANK	Boston
Boston	CAPE ANN SAVINGS BANK
BENJAMIN FRANKLIN BANCORP, MHC	Boston
Boston	CAPE COD CO-OPERATIVE BANK
BERKSHIRE FINANCIAL SERVICES, INC.	Cape Cod
Great Barrington	CAPITAL CROSSING BANK
Pittsfield (MA)	Boston
Providence	CASTLE BANK & TRUST COMPANY
BERKSHIRE HILLS BANCORP	New Haven
Great Barrington	CENTRAL BANCORP, INC.
Pittsfield (MA)	Boston
BEVERLY CO-OPERATIVE BANK	CENTRAL FINANCIAL CORPORATION
Boston	Barre Montpelier
BEVERLY NATIONAL CORPORATION	Randolph
Boston	CENTREVILLE SAVINGS BANK
BIDDEFORD SAVINGS BANK	Providence
Portland	CENTRIX BANK & TRUST
Sanford	Manchester
BORDER BANCSHARES, INC.	CENTURY BANCORP, INC.
Augusta	Boston
Brunswick	
Jackman	
BOSTON PRIVATE FINANCIAL HOLDINGS,	
Boston	

## First District Cross Reference Index, as of June 30, 2004

CHARLES SCHWAB CORPORATION, THE Fairfield Area Hartford Old Saybrook	COLLINSVILLE SAVINGS SOCIETY Hartford
CHART BANK, A COOPERATIVE BANK Boston	COLONIAL CO-OPERATIVE BANK Boston
CHARTER OAK COMMUNITY BANK CORP. Hartford	COLONIAL FEDERAL SAVINGS BANK Boston
CHARTER ONE FINANCIAL, INC. Barre Montpelier Bennington Brattleboro Burlington-St Albans Hanover-Lebanon Middlebury Rutland Springfield (MA) Springfield (VT) Vergennes Waterbury Woodstock	COMMERCE BANCSHARES CORP. Boston Worcester
CHELSEA-PROVIDENT CO-OPERATIVE BANK Boston	COMMONWEALTH CO-OPERATIVE BANK Boston
CHICOPEE SAVINGS BANK Springfield (MA)	COMMONWEALTH NATIONAL BANK Worcester
CHITTENDEN CORPORATION Barre Montpelier Barton Newport Bennington Boston Brattleboro Brunswick Burlington-St Albans Concord Greenfield Hanover-Lebanon Hillsborough Keene Lewiston-Auburn Manchester Middlebury Parsonfield Peterborough Portland Portsmouth-Dover-Rochester Randolph Rutland Sanford Springfield (MA) Springfield (VT) Stowe Morristown Vergennes Waitsfield Wilmington Woodstock Worcester	COMMUNITY BANCORP. Barre Montpelier Barton Newport Saint Johnsbury
	COMMUNITY BANK AND TRUST COMPANY Boston Portsmouth-Dover-Rochester Wolfeboro
	COMMUNITY FINANCIAL MHC Bennington
	COMMUNITY GUARANTY CORPORATION Plymouth
	CONNECTICUT MUTUAL HOLDING COMPANY Fairfield Area Hartford Salisbury Torrington Waterbury
	CONNECTICUT RIVER BANCORP, INC. Claremont Keene Lancaster Littleton Springfield (VT)
	CONNECTICUT RIVER COMMUNITY BANK Hartford
	CORNERSTONE BANCORP, INC. Fairfield Area
	COUNTRY BANK FOR SAVINGS Springfield (MA) Worcester
	DAMARISCOTTA BANKSHARES, INC. Belfast Damariscotta Rockland
	DANVERS BANCORP, INC. Boston
	DEAN CO-OPERATIVE BANK Boston
	DEDHAM CO-OPERATIVE BANK Boston
	DEDHAM INSTITUTION FOR SAVINGS Boston
	DUKES COUNTY SAVINGS BANK Martha's Vineyard
	EAGLE BANK Boston
	EAST BRIDGEWATER SAVINGS BANK Boston
	EAST CAMBRIDGE SAVINGS BANK Boston
CIGNA CORPORATION Hartford	
CITIGROUP INC. Fairfield Area	
CITIZENS NATIONAL BANCORP, INC. Danielson Worcester	
CLAREMONT SAVINGS BANK Claremont	
CLINTON SAVINGS BANK Boston Worcester	

## First District Cross Reference Index, as of June 30, 2004

EASTERN BANK CORPORATION Boston	FIRST IPSWICH BANCORP Boston
EASTERN FEDERAL BANK Hartford New London (CT)	Manchester Portsmouth-Dover-Rochester
EASTHAMPTON SAVINGS BANK Springfield (MA)	FIRST LITCHFIELD FINANCIAL Fairfield Area Torrington
ECONOMY CO-OPERATIVE BANK Boston	FIRST NATIONAL LINCOLN CORPORATION Boothbay Harbor Brunswick Damariscotta Rockland
ENTERPRISE BANCORP, INC. Boston	FITCHBURG SAVINGS BANK, FSB Boston
EQUITABLE CO-OPERATIVE BANK Boston	FLORENCE SAVINGS BANK Springfield (MA)
ESSEX SAVINGS BANK New London (CT) Old Saybrook	FMR CORP. Boston
EVERETT CO-OPERATIVE BANK Boston	FNB BANKSHARES Bar Harbor Calais Ellsworth
FACTORY POINT BANCORP, INC. Bennington Rutland Springfield (VT)	FOXBORO FEDERAL SAVINGS AND LOAN Boston
FAIRFIELD COUNTY BANK Fairfield Area	FRAMINGHAM CO-OPERATIVE BANK Boston
FALL RIVER FIVE CENTS SAVINGS BANK Fall River New Bedford	FRANKLIN SAVINGS BANK Concord Laconia Plymouth
FALMOUTH BANCORP, INC. Cape Cod	FSB BANCORP, MHC Augusta Farmington Rangeley Rumford
FAMILY FEDERAL SAVINGS AND LOAN Boston	GARDINER SAVINGS INSTITUTION, FSB Augusta Boothbay Harbor Brunswick Damariscotta
FARMINGTON SAVINGS BANK Hartford	GBC BANCORP Boston
FEDERAL SAVINGS BANK Portsmouth-Dover-Rochester	GEORGETOWN SAVINGS BANK Boston
FIDELITY CO-OPERATIVE BANK Boston Worcester	GLOUCESTER CO-OPERATIVE BANK Boston
FIRST BRANDON NATIONAL BANK Rutland	GORHAM SAVINGS BANK Portland Sanford
FIRST CITIZENS BANK Houlton Lincoln Presque-Isle-Caribou St. John Valley	GRAND BANK CORPORATION Boston
FIRST CITY BANK Hartford	GRANITE SAVINGS BANK Boston
FIRST COLEBROOK BANCORP, INC. Colebrook Concord	GREENFIELD CO-OPERATIVE BANK Greenfield
FIRST COMMUNITY BANK Rutland Woodstock	GREENFIELD SAVINGS BANK Greenfield Springfield (MA)
FIRST COUNTY BANK Fairfield Area	GUARANTY BANCORP, INC. Hanover-Lebanon Haverhill Lancaster Littleton Plymouth
FIRST EASTERN BANKSHARES Boston	
FIRST FEDERAL SAVINGS AND LOAN Boothbay Harbor Brunswick Damariscotta	

## First District Cross Reference Index, as of June 30, 2004

HAMPDEN BANK Springfield (MA)	Bridgton
HAVERHILL CO-OPERATIVE BANK Boston	Brunswick
HERITAGE CO-OPERATIVE BANK Boston	Burlington-St Albans
HINGHAM INSTITUTION FOR SAVINGS Boston	Conway
HOLBROOK CO-OPERATIVE BANK Boston	Ellsworth
HOME LOAN FINANCIAL CORP. Providence	Farmington
HOMETOWN BANK, A COOPERATIVE BANK Worcester	Guilford
HUDSON UNITED BANCORP Fairfield Area	Houlton
Hartford	Lewiston-Auburn
New Haven	Lincoln
HYDE PARK CO-OPERATIVE BANK Boston	Middlebury
HYDE PARK SAVINGS BANK Boston	Millinocket
INDEPENDENCE BANK Providence	Paris-Norway
INDEPENDENT BANK CORP. Boston	Pittsfield (ME)
Cape Cod	Portland
Providence	Portsmouth-Dover-Rochester
INSTITUTION FOR SAVINGS IN Boston	Presque-Isle-Caribou
IPSWICH CO-OPERATIVE BANK Boston	Rockland
IRON BANCSHARES, INC. Fairfield Area	Rumford
Salisbury	Rutland
Torrington	Sanford
ISLAND BANCORP, INC. Martha's Vineyard	St. John Valley
J.P. MORGAN CHASE & CO. Boston	LAFAYETTE FEDERAL SAVINGS BANK Fall River
Fairfield Area	LEADER BANK, NATIONAL ASSOCIATION Boston
New Haven	LEDYARD NATIONAL BANK Hanover-Lebanon
Providence	New London (NH)
JEWETT CITY SAVINGS BANK Danielson	LIBERTY BANK Hartford
New London (CT)	New Haven
KATAHDIN BANKSHARES CORPORATION Houlton	New London (CT)
Millinocket	Old Saybrook
Presque-Isle-Caribou	LOWELL CO-OPERATIVE BANK Boston
St. John Valley	LSB CORPORATION Boston
KENNEBEC FEDERAL SAVINGS AND LOAN Augusta	LSB FINANCIAL Berlin
KENNEBEC SAVINGS BANK Augusta	Claremont
KENNEBUNK SAVINGS BANK Portsmouth-Dover-Rochester	Concord
Sanford	Conway
KEYCORP Augusta	Haverhill
Bangor	Laconia
Barre Montpelier	Littleton
Belfast	Plymouth
Boothbay Harbor	Wolfeboro
Brattleboro	LYNDONVILLE SAVINGS BANK AND TRUST Barton Newport
	Burlington-St Albans
	Saint Johnsbury
	Vergennes
	MACHIAS BANCORP, MHC Bar Harbor
	Calais
	Ellsworth
	Houlton
	Lincoln
	Machias
	MANSFIELD CO-OPERATIVE BANK Boston
	MARBLEHEAD SAVINGS BANK Boston
	MARLBOROUGH BANCORP Boston

## First District Cross Reference Index, as of June 30, 2004

MARLBOROUGH SAVINGS BANK Boston Worcester	MIDDLESEX FEDERAL SAVINGS AND LOAN Boston
MARSH & MCLENNAN COMPANIES, INC. Boston	MIDDLESEX SAVINGS BANK Boston
MASCOMA MUTUAL HOLDING COMPANY Barre Montpelier Hanover-Lebanon New London (NH) Randolph Woodstock	MILFORD FEDERAL SAVINGS AND LOAN Boston Providence Worcester
MASSACHUSETTS STATE CARPENTERS Boston Providence	MILLBURY NATIONAL BANK Worcester
MASSBANK CORP. Boston	MILLBURY SAVINGS BANK Worcester
MAYFLOWER CO-OPERATIVE BANK Boston New Bedford	MNB BANCORP Boston
MECHANICS' CO-OPERATIVE BANK Boston	MONADNOCK COMMUNITY BANK Peterborough
MECHANICS' SAVINGS BANK Lewiston-Auburn Portland	MONSON SAVINGS BANK Springfield (MA)
MEDWAY CO-OPERATIVE BANK Boston	MOUNTAINONE FINANCIAL PARTNERS, MHC Pittsfield (MA)
MEETINGHOUSE CO-OPERATIVE BANK Boston	MT. WASHINGTON CO-OPERATIVE BANK Boston
MELLON FINANCIAL CORPORATION Boston	MUTUAL BANCORP OF THE BERKSHIRES, Great Barrington Pittsfield (MA)
MELROSE CO-OPERATIVE BANK Boston	MUTUAL FEDERAL SAVINGS BANK OF Boston
MERCANTILE CAPITAL CORP Boston	MYSTIC FINANCIAL, INC. Boston
MERCHANTS BANCSHARES, INC. Barre Montpelier Bennington Brattleboro Burlington-St Albans Hanover-Lebanon Middlebury Rutland Saint Johnsbury Springfield (VT) Stowe Morristown Vergennes Wilmington	NARRAGANSETT FINANCIAL CORP Fall River Providence
MEREDITH VILLAGE SAVINGS BANK Laconia Plymouth	NATICK FEDERAL SAVINGS BANK Boston
MERIDIAN FINANCIAL SERVICES, INC Boston	NATIONAL BANK OF GREECE S.A. Boston
MERRILL MERCHANTS BANCSHARES, INC. Bangor Pittsfield (ME)	NAUGATUCK SAVINGS BANK Fairfield Area New Haven Waterbury
MERRIMAC SAVINGS BANK Boston	NAUGATUCK VALLEY SAVINGS AND LOAN, Fairfield Area Waterbury
MERRIMACK COUNTY SAVINGS BANK Concord	NEW BEDFORD COMMUNITY BANCORP New Bedford
METHUEN CO-OPERATIVE BANK Boston	NEW ENGLAND BANCSHARES Hartford
METLIFE, INC. Providence	NEW HAMPSHIRE THRIFT BANCSHARES Claremont Concord Hanover-Lebanon Hillsborough New London (NH)
MIDDLEBURY NATIONAL CORPORATION Middlebury	NEWALLIANCE BANCSHARES, INC. Danielson Fairfield Area Hartford New Haven Old Saybrook
	NEWBURYPORT FIVE CENTS SAVINGS BANK Boston

## First District Cross Reference Index, as of June 30, 2004

NEWMIL BANCORP, INC.	Saint Johnsbury
Fairfield Area	PATRIOT NATIONAL BANCORP, INC.
Salisbury	Fairfield Area
Torrington	PENTUCKET BANK
Waterbury	Boston
NEWPORT FEDERAL SAVINGS BANK	PEOPLE'S MUTUAL HOLDINGS
Newport	Danielson
Providence	Fairfield Area
NEWTOWN SAVINGS BANK	Hartford
Fairfield Area	New Haven
Waterbury	New London (CT)
NORTH ABINGTON CO-OPERATIVE BANK	Old Saybrook
Boston	Torrington
NORTH BROOKFIELD SAVINGS BANK	Waterbury
Springfield (MA)	PEOPLES FEDERAL SAVINGS BANK
Worcester	Boston
NORTH CAMBRIDGE CO-OPERATIVE BANK	PEOPLES SAVINGS BANK
Boston	Springfield (MA)
NORTH EASTON SAVINGS BANK	PEOPLES TRUST COMPANY OF ST. ALBANS
Boston	Burlington-St Albans
NORTH FORK BANCORPORATION, INC.	PEPPERELL BANCSHARES FINANCIAL
New Haven	Portland
NORTH MIDDLESEX SAVINGS BANK	PEYTON STREET INDEPENDENT FINANCIAL
Boston	Hartford
NORTH SHORE BANCORP	PILGRIM CO-OPERATIVE BANK
Boston	Boston
NORTHEAST BANCORP	PISCATAQUA SAVINGS BANK
Augusta	Portsmouth-Dover-Rochester
Bridgton	PLYMOUTH BANCORP, INC.
Brunswick	Boston
Lewiston-Auburn	Cape Cod
Paris-Norway	New Bedford
Portland	PRIME BANK
Rumford	New Haven
NORTHERN BANCORP, INC.	PROFILE BANK, FSB
Boston	Portsmouth-Dover-Rochester
NORTHFIELD MHC	PROVIDENT BANCORP
Barre Montpelier	Boston
Randolph	PUTNAM BANCORP MHC, INC
Waitsfield	Danielson
NORTHMARK BANK	New London (CT)
Boston	RANDOLPH BANCORP
NORTHWAY FINANCIAL, INC.	Boston
Berlin	READING CO-OPERATIVE BANK
Concord	Boston
Conway	RIVERGREEN BANK
Laconia	Portsmouth-Dover-Rochester
Lancaster	ROCKLAND SAVINGS AND LOAN
Littleton	Rockland
Plymouth	ROCKPORT NATIONAL BANCORP, INC.
Wolfeboro	Boston
NORWAY BANCORP, MHC	ROXBURY-HIGHLAND CO-OPERATIVE BANK
Augusta	Boston
Bridgton	ROYAL BANK OF SCOTLAND GROUP PLC,
Brunswick	Berlin
Conway	Boston
Paris-Norway	Brattleboro
Portland	Cape Cod
Rumford	Claremont
NORWOOD CO-OPERATIVE BANK	Colebrook
Boston	Concord
ONEUNITED BANK	Conway
Boston	Fairfield Area
PASSUMPSIC BANCORP	Fall River
Barton Newport	Greenfield
Littleton	

## First District Cross Reference Index, as of June 30, 2004

Hanover-Lebanon	SLADE'S FERRY BANCORP
Hartford	Fall River
Keene	New Bedford
Laconia	Providence
Manchester	SOUND FEDERAL BANCORP, INC.
New Bedford	Fairfield Area
New Haven	SOUTH ADAMS SAVINGS BANK
New London (CT)	Pittsfield (MA)
Newport	SOUTH COASTAL HOLDINGS MHC, INC
Old Saybrook	Boston
Pittsfield (MA)	SOUTH SHORE CO-OPERATIVE BANK
Plymouth	Boston
Portsmouth-Dover-Rochester	SOUTH SHORE SAVINGS BANK
Providence	Boston
Springfield (MA)	SOUTHBRIDGE SAVINGS BANK
Wolfeboro	Springfield (MA)
Worcester	Worcester
SACO & BIDDEFORD SAVINGS INSTITUTION	SOUTHERN CONNECTICUT BANCORP, INC
Portland	New Haven
SALEM CO-OPERATIVE BANK	SOUTHERN NEW HAMPSHIRE BANK AND
Boston	Boston
SALEM FIVE CENTS SAVINGS BANK	Manchester
Boston	SOVEREIGN BANCORP, INC.
SALISBURY BANCORP, INC.	Boston
Salisbury	Concord
SANFORD INSTITUTION FOR SAVINGS	Fall River
Portland	Hartford
Portsmouth-Dover-Rochester	Hillsborough
Sanford	Manchester
SARGENT INVESTORS	New Bedford
Providence	New Haven
SAUGUSBANK, A CO-OPERATIVE BANK	Newport
Boston	Providence
SAVERS CO-OPERATIVE BANK	Springfield (MA)
Worcester	Torrington
SAVINGS BANK OF DANBURY	Waterbury
Fairfield Area	Worcester
SAVINGS BANK OF WALPOLE	SPENCER SAVINGS BANK
Keene	Springfield (MA)
SCITUATE FEDERAL SAVINGS BANK	Worcester
Boston	STAFFORD SAVINGS BANK
SEACOAST FINANCIAL SERVICES	Hartford
Boston	STATE STREET CORPORATION
Cape Cod	Boston
Fall River	STONEHAM SAVINGS BANK
Martha's Vineyard	Boston
Nantucket	STONEHAMBANK, A CO-OPERATIVE BANK
New Bedford	Boston
Providence	STOUGHTON CO-OPERATIVE BANK
SEAMEN'S BANK	Boston
Cape Cod	SUGAR RIVER SAVINGS BANK
SECURITY FEDERAL SAVINGS BANK	Claremont
Boston	Concord
Cape Cod	Hanover-Lebanon
SERVICE BANCORP, MHC	New London (NH)
Boston	TALBOTS CLASSICS NATIONAL BANK
SHARON CO-OPERATIVE BANK	Providence
Boston	TELECOM COOPERATIVE BANK
SI BANCORP, INC.	Boston
Danielson	THE APPLE VALLEY BANK & TRUST COMPA
Hartford	New Haven
New London (CT)	THE BANK OF CANTON
SKOWHEGAN SAVINGS BANK	Boston
Augusta	THE BANK OF NEW CANAAN
Farmington	Fairfield Area
Pittsfield (ME)	



## First District Cross Reference Index, as of June 30, 2004

THE BRAINTREE CO-OPERATIVE BANK Boston	Bangor Bar Harbor
THE BRATTLEBORO SLA, F.A. Brattleboro Springfield (VT)	Belfast Damariscotta Ellsworth Machias Rockland
THE CAPE COD FIVE CENTS SAVINGS BANK Cape Cod	UNION BANKSHARES, INC. Barre Montpelier Burlington-St Albans Saint Johnsbury Stowe Morristown
THE CHELSEA GROTON SAVINGS BANK New London (CT)	UNION FEDERAL SAVINGS BANK Providence
THE COOPERATIVE BANK Boston	UNION SAVINGS BANK Fairfield Area Salisbury
THE DIME SAVINGS BANK OF NORWICH New London (CT)	UNITED BANK Springfield (MA)
THE FIRST NATIONAL BANK OF ORWELL Middlebury	URBAN FINANCIAL GROUP, INC. Fairfield Area Hartford
THE FIRST NATIONAL BANK OF SUFFIELD Hartford	VALLEY BANK Hartford
THE GUILFORD SAVINGS BANK New Haven	VILLAGE FINANCIAL CORPORATION Laconia
THE LANCASTER NATIONAL BANK Lancaster Littleton	WACHOVIA CORPORATION Fairfield Area Hartford New Haven Old Saybrook Waterbury
THE LENOX NATIONAL BANK Pittsfield (MA)	WAINWRIGHT BANK & TRUST COMPANY Boston
THE LOWELL FIVE CENT SAVINGS BANK Boston	WAKEFIELD CO-OPERATIVE BANK Boston
THE MARTHA'S VINEYARD CO-OPERATIVE Martha's Vineyard	WALPOLE CO-OPERATIVE BANK Boston
THE MILFORD BANK Fairfield Area	WARE CO-OPERATIVE BANK Springfield (MA)
THE NEEDHAM CO-OPERATIVE BANK Boston	WASHINGTON SAVINGS BANK Boston
THE NORTHAMPTON CO-OPERATIVE BANK Springfield (MA)	WASHINGTON TRUST BANCORP, INC. New London (CT) Providence
THE PITTSFIELD CO-OPERATIVE BANK Great Barrington Pittsfield (MA)	WATERTOWN SAVINGS BANK Boston
THE SAVINGS BANK Boston	WEBSTER FINANCIAL CORP. Boston Fairfield Area Fall River Hartford New Bedford New Haven New London (CT) Newport Old Saybrook Providence Torrington Waterbury
THE SIMSBURY BANK & TRUST COMPANY Hartford	WEBSTER FIVE CENTS SAVINGS BANK Worcester
THE SIWOOGANOCK BANK Lancaster Littleton	WELLESLEY CO-OPERATIVE BANK Boston
THE TORRINGTON SAVINGS BANK Hartford Salisbury Torrington	WELLS RIVER SAVINGS BANK Hanover-Lebanon
THE VILLAGE BANK Boston	
THE WILTON BANK Fairfield Area	
THOMASTON SAVINGS BANK Hartford Waterbury	
TRUSTCO BANK CORP. Bennington	
U.S.B. HOLDING CO., INC. Fairfield Area	
UFS BANCORP Boston Worcester	
UNION BANKSHARES COMPANY Augusta	

## First District Cross Reference Index, as of June 30, 2004

Haverhill  
WESTBANK CORPORATION  
Danielson  
Springfield (MA)  
WESTBOROUGH BANCORP, M.H.C.  
Worcester  
WESTERLY SAVINGS BANK  
New London (CT)  
WESTFIELD MUTUAL HOLDING COMPANY  
Springfield (MA)  
WEYMOUTH BANK  
Boston  
WINCHESTER CO-OPERATIVE BANK  
Boston  
WINCHESTER SAVINGS BANK  
Boston  
WINDSOR FEDERAL, MHC  
Hartford  
WINTER HILL FEDERAL SAVINGS BANK  
Boston  
WORONOCO BANCORP, INC.  
Springfield (MA)  
WRENTHAM CO-OPERATIVE BANK  
Boston