

ACKNOWLEDGEMENTS

The author is grateful to those who helped produce this report. First, the author would like to thank Joanna Stavins and Katerina Simons for their valuable comments and suggestions. Heidi Furse was responsible for the graphic design of the maps of New England's banking markets. Tom DeCoff assisted in publishing the report on the Web. Kim Underhill assisted in editing certain parts of the report. Ann Eggleston offered helpful design comments.

Parts of this report are based upon material found in the *Banking Structure in New England 1996-99* 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.

June 2001

Lee Istrail