

FEDERAL RESERVE BANK OF BOSTON
RESEARCH REPORT 76

**BANKING STRUCTURE
IN NEW ENGLAND
1999-2001**

JUNE 2001

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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

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INTRODUCTION

This report, an update of Research Report 75, *Banking Structure in New England 1996-99*, 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 1, 1999 and May 9, 2001. (The 1996-99 Report summarized changes occurring between May 1, 1996 and April 30, 1999.) This section includes five banking structure change tables which 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. The table also provides the total number and combined aggregate deposits of all commercial banking and thrift organizations in New England.¹ The second table provides the same statistics as those provided in the New England table, organized by state.

¹ 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.

Section IV describes New England's local banking markets with maps and definitions. 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.² More detailed maps depict each market individually.

Section V lists New England's local banking market tables. The tables in this section indicate the commercial banking and thrift organizations operating in each local banking market and report their deposits and their share of market deposits. 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 redelineated since the publication of *Banking Structure in New England 1996-99*, based on the most recent definition of Ranally Metro Areas, Census data, and telephone surveys.

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>.

² Some markets have members from more than one state. Each market is assigned to the state which 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."³ 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.⁴ Consequently, regulators have assumed that the only direct competitors of commercial banks are other commercial banks. However, as a result of legislation of the 1980s which expanded the powers of thrift institutions, thrifts are now assumed to compete with commercial banks to some degree.

³ See Clayton Act, Section 7, 15 U.S.C. 18.

⁴ 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, though Metropolitan Statistical Areas (MSAs) and Labor Market Areas (LMAs) are also considered.⁵ 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 that are considered relevant for market definitions include shopping and entertainment patterns, advertising patterns of financial institutions, perceptions of area bankers regarding competitors, special

⁵

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.

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 are not restricted to following county boundaries as are MSAs.

characteristics or services of an area, telephone surveys of area consumers and/or small businesses, and natural geographic barriers.

Recently, 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 could create difficulty in establishing geographic boundaries that accurately separate groups of banking competitors into distinct geographic markets.

In a 2001 paper, Amel and Starr-McCluer study the Federal Reserve Board's 1998 Survey of Consumer Finances and 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.⁶ Consequently, they argue, current market definitions still accurately reflect competitive conditions for these products.

⁶

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

WHEN IS COMPETITION SUBSTANTIALLY LESSEMED? "U.S. Department of Justice Merger Guidelines"⁷ (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.⁸

According to the Guidelines, a bank merger would adversely affect competition if it increased the HHI by 200 points or more and resulted 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 nondepository financial institutions. The Guidelines also state that a merger would be considered to have an anticompetitive effect if the merged institution controls more than 35 percent of all deposits in a market.

⁷ "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) issued April 2, 1992, and revised April 8, 1997, by the U.S. Department of Justice and the Federal Trade Commission.

⁸ 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.

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 1, 1999 and May 9, 2001 as were formed during the entire 1996 through 1999 period.⁹ Five new commercial banks and six new thrift institutions began banking operations between May 1, 1999 and May 9, 2001 (Table A), compared with ten new commercial banks and one new thrift between May 1, 1996 and April 30, 1999.¹⁰

Merger activity over the past two years was significantly lower than during the 1996-99 period. Twenty-six mergers and acquisitions took place in New England between May 1, 1999 and May 9, 2001 (Table B). By comparison, sixty-six mergers and acquisitions were consummated during the 1996-99 period. When considering merger and acquisition activity excluding consolidations of subsidiaries of the same bank holding company, and excluding bank and thrift

⁹ Comparisons are made to the period covered in *Banking Structure in New England 1996-99: May 1, 1996 to April 30, 1999*.

¹⁰ As of early 2001, five commercial banks which had previously been excluded from banking structure analysis were included for the first time. Four of these banks were opened before the beginning of the period covered in *Banking Structure in New England 1996-99*. However, one was opened during this period. The September 8, 1998, formation of Bankers Bank Northeast (CT), an independent commercial bank, was not included in the last report, but is included in the total reported here.

mergers which were part of transactions involving bank holding company mergers, Connecticut and Vermont had the most activity, as a percentage of the initial number of banking organizations, between May 1, 1999 and May 9, 2001.

Overall, there were 17, or 3.8 percent, fewer banking organizations in the six New England states as of June 30, 2000, than as of June 30, 1998. The largest decline was in Massachusetts, which had 5 percent fewer banking organizations on June 30, 2000, than on June 30, 1998 (Chart 1).

B. CHANGES IN DEPOSITS

Total commercial bank and thrift deposits in New England increased by 9.3 percent, from \$231.8 billion to \$253.4 billion between June 30, 1998 and June 30, 2000. Five of six New England states experienced positive total banking deposit growth over that period. The only decrease was in Rhode Island, where total banking deposits decreased by 20.9 percent (Chart 2).

During the period June 30, 1998 to June 30, 2000, total deposits at New England's commercial banks increased by 11.4 percent, from \$137.8 billion to \$153.5 billion (Chart 3).¹¹ Among the New England states, New Hampshire experienced the largest increase in commercial deposits, 62.1 percent (from \$11.4 billion to \$18.5 billion), while Rhode Island saw the most significant decline in commercial deposits, 34 percent (from \$16.8 billion to \$11.1 billion). During the same period, deposits in New England's thrift institutions increased by 6.3 percent, from \$93.9 billion to \$99.8 billion. Among the New England states, Vermont experienced the largest increase in thrift deposits, 76.1 percent (from \$900 million to \$1.5 billion), while New Hampshire saw the largest decline in thrift deposits, 85.5 percent (from \$6 billion to \$900 million).

Deposits at the ten largest banking organizations in New England increased by 13.7 percent

¹¹ As mentioned in the previous footnote, certain commercial banks which had previously been excluded from banking structure analysis were included for the first time. Four of these institutions existed as of June 30, 1998, and were not analyzed in *Banking Structure in New England 1996-99*. As a result, an unadjusted comparison of the deposit figures in this report and the last report would be misleading. Accordingly, the 1998 figures in this report have been updated to include those institutions. The institutions are included in the state and New England deposit tables (Section III), but not in local banking market tables (Section V) because they do not have a "branch" network similar to those of other commercial banking and thrift organizations, and so their operations cannot be attributed to specific banking markets.

By state, the institutions (and their subsidiaries) are as follows: MA- Investors Financial Services Corp (Investors Bank & Trust Co.), FMR Corp (Fidelity Management Trust Co.); NH- Providian Corporation (Providian National Bank), John Hancock Financial Services, Inc. (First Signature Bank & Trust Co.).

between June 30, 1998 and June 30, 2000, from \$131.9 billion to \$ 149.9 billion. Over the same period, deposits in the rest of New England's banking organizations rose by 3.6 percent, from \$99.9 billion to \$103.4 billion. As of June 30, 2000, the ten largest institutions accounted for 59.2 percent of total New England deposits, compared with 56.9 percent on June 30, 1998 (Chart 4).

C. BANK FAILURES

The number of banking institution failures decreased significantly between May 1, 1999 and May 9, 2001. During this period, only one institution, a New Hampshire commercial bank, failed in New England, compared with three commercial bank failures between May 1, 1996 and April 30, 1999. In the period between June 30, 1993 and April 30, 1996, five commercial banks and six thrifts failed.

TABLE A

New Banks and Thrift Institutions Opened*
May 1, 1999 to May 9, 2001

	<u>Number of New Banks and Thrifts</u>	<u>Number of New Thrifts</u>	<u>Number of New Commercial Banks</u>
CT	5	2	3
ME	0	0	0
MA	3	3	0
NH	2	1	1
RI	1	0	1
VT	0	0	0
	-----	-----	-----
New England Total	11	6	5

TABLE B

Commercial Banking and Thrift Organization
Merger and Acquisition Activity by State*
May 1, 1999 to May 9, 2001

	<u>Number of Mergers and Acquisitions**</u>	<u>Initial Number of Bank and Thrift Organizations***</u>	<u>Mergers and Acquisitions as a Percentage of Initial Number of Bank and Thift Organizations</u>
CT	10	82	12.2
ME	2	44	4.5
MA	8	234	3.4
NH	3	42	7.1
RI	1	15	6.7
VT	2	24	8.3
	-----	-----	-----
New England Total	26	441	5.9

* 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 which were part of transactions involving bank holding company mergers.

*** Organizations with a presence in the state, not organizations headquartered in the state. There were actually 406 different institutions with a presence in New England at the beginning of this period.

Chart 1
 Number of Banking Institutions in the Six New England States
 June 30, 1998 and June 30, 2000

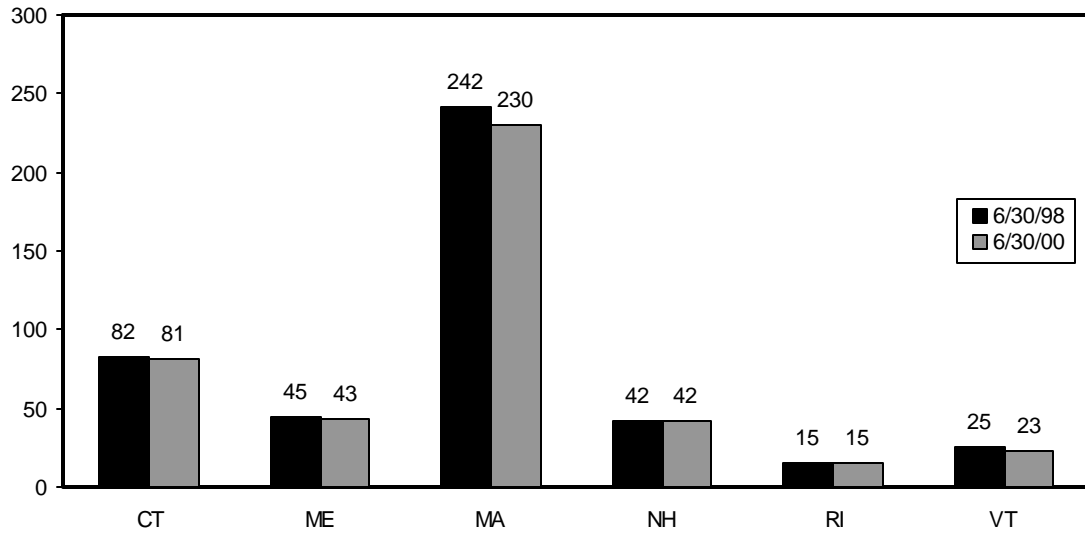


Chart 2
 Banking Deposits in the Six New England States
 June 30, 1998 and June 30, 2000

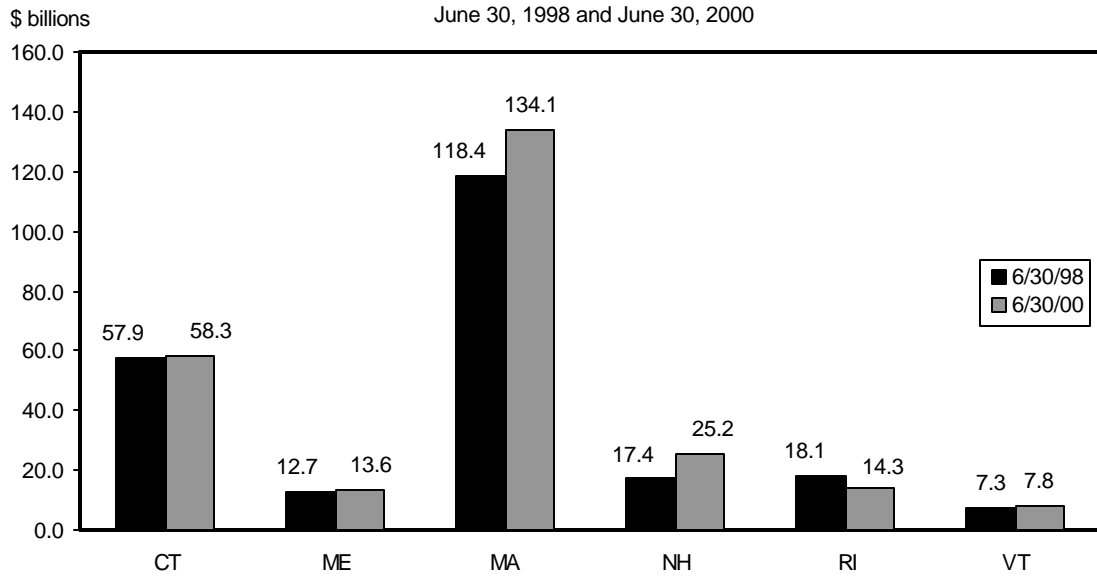


Chart 3

Change in New England Commercial Bank and Thrift Deposits
June 30, 1998 to June 30, 2000

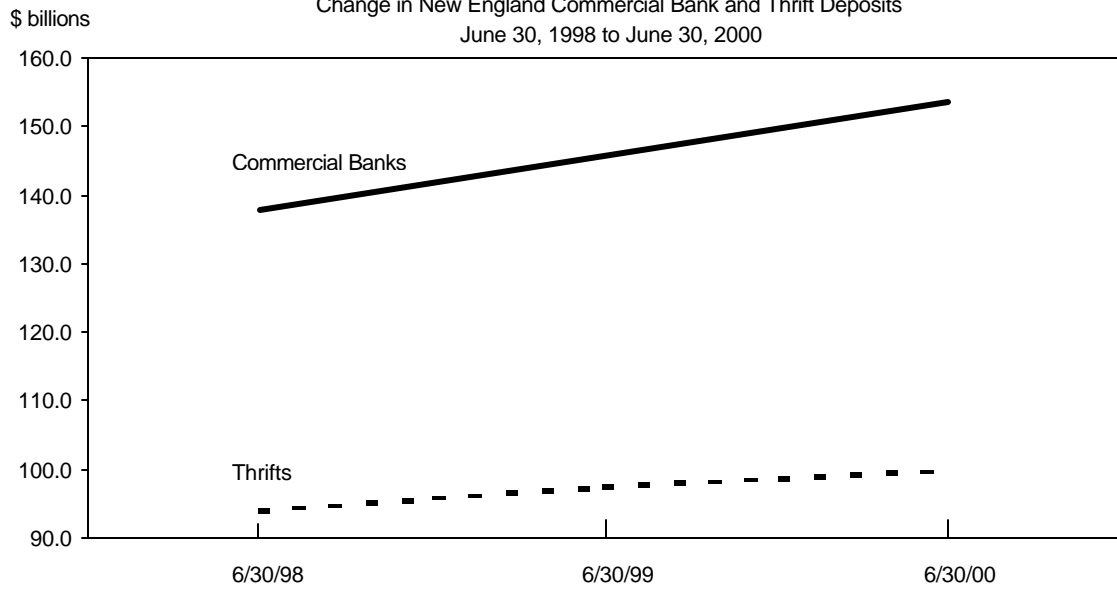
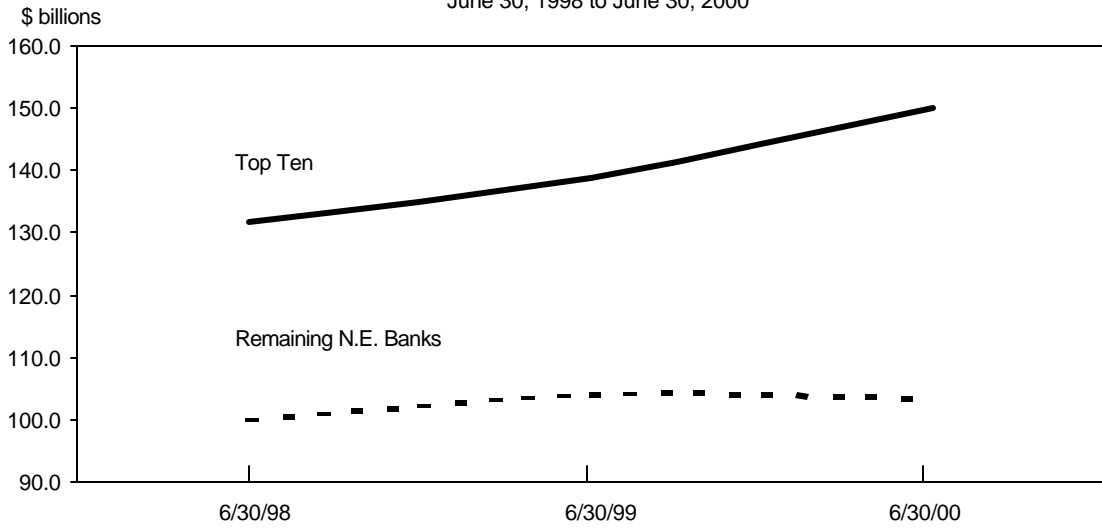


Chart 4

Deposits at the Ten Largest Banking Organizations in New England and the Remaining New England Banking Institutions
June 30, 1998 to June 30, 2000



BANKING STRUCTURE CHANGE TABLES

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/1/99-5/9/01

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
<u>CONNECTICUT</u>		
First Massachusetts Bank, National Association, Worcester, MA Glastonbury Bank & Trust Company, Glastonbury	5/13/00	Effective opening of business May 13, 2000, Glastonbury Bank & Trust Company, Glastonbury, CT, merged into First Massachusetts Bank, National Association, Worcester, MA, under the charter and title of First Massachusetts Bank, National Association.
Fleet National Bank, Providence, RI Summit Bank, Norwalk	3/01/01	Effective opening of business, March 1, 2001, Summit Bank, Norwalk, CT, merged with Fleet National Bank, Providence, RI, under the charter and title of Fleet National Bank.
Hudson United Bank, Union City, NJ Advest Bank & Trust Company, Hartford	11/30/99	Effective at the close of business on November 30, 1999, Hudson United Bank, Mahwah, NJ, purchased only the loans, assets, and deposit liabilities (not the office space) from Advest Bank & Trust Company, Hartford, CT.
ING National Trust, South Minneapolis, MN Aetna Trust Company, FSB, Hartford	12/14/00	Effective opening of business December 14, 2000, Aetna Trust Company, FSB, Hartford, CT, merged with ING National Trust, South Minneapolis, MN, under the charter and title of ING National Trust.
NewMil Bank, New Milford Nutmeg Federal Savings & Loan Association, Danbury	11/10/00	Effective opening of business November 10, 2000, Nutmeg Federal Savings & Loan Association, Danbury, CT, merged with NewMil Bank, New Milford, CT, under the charter and title of NewMil Bank.
Summit Bank, Norwalk NMBT, New Milford	4/15/00	Effective opening of business on April 15, 2000, NMBT, New Milford, CT, merged with Summit Bank, Norwalk, CT, under the charter and title of Summit Bank.
Webster Bank, Waterbury The Village Bank and Trust Company, Ridgefield	5/20/99	On May 20, 1999, The Village Bank and Trust Company, Ridgefield, CT, merged with Webster Bank under the charter and title of Webster Bank.
New England Bank & Trust Company, Windsor Community Bank, Bristol The Equity Bank, Wethersfield	12/ 1/99	Effective at the close of business on December 1, 1999, New England Bank & Trust Company, Windsor, CT, Community Bank, Bristol, CT, The Equity Bank, Wethersfield, CT, merged with Webster Bank, Waterbury, CT, under the charter and title of Webster Bank.

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/1/99-5/9/01

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
(contd.) Mechanics Savings Bank, Hartford	6/24/00	Effective opening of business June 24, 2000, Mechanics Savings Bank, Hartford, CT, merged with Webster Bank, Waterbury, CT, under the charter and title of Webster Bank.
Webster Financial Corporation, Waterbury MECH Financial, Inc., Hartford	6/23/00	On June 23, Webster Financial Corporation, Waterbury, CT, acquired MECH Financial, Inc., Hartford, CT, and its subsidiary, Mechanics Savings Bank.
<u>MAINE</u>		
Chittenden Corporation, Burlington, VT Maine Bank Corp, Portland	4/30/01	On April 30, 2001, Chittenden Corporation, Burlington, VT, acquired Maine Bank Corp, Portland, ME, and its subsidiary, Maine Bank Corp, Portland, ME. Maine Bank Corp will operate as an independent subsidiary.
Fleet National Bank, Providence, RI Fleet Bank of Maine, Portland	10/02/00	Merger of subsidiaries of FleetBoston Financial Corporation, Boston, MA. Effective opening of business October 2, 2000, Fleet Bank of Maine, Portland, ME, merged with Fleet National Bank, Providence, RI, under the charter and title of Fleet National Bank.
KeyBank, NA, Cleveland, OH KeyTrust Company, NA, Portland	12/29/00	Merger of subsidiaries of Keycorp, Cleveland, OH. Effective opening of business December 29, 2000, KeyTrust Company, NA, Portland, ME, merged with KeyBank, NA, Cleveland, OH, under the charter and title of Key Bank, NA.
Union Bankshares Company, Ellsworth Mid-Coast Bancorp, Inc., Waldoboro	8/31/00	On August 31, 2000, Union Bankshares Company, Ellsworth, ME, acquired Mid-Coast Bancorp, Inc., Waldoboro, ME, and its subsidiary, Waldoboro Bank, FSB, Walboro, ME.
Union Trust Company, Ellsworth Waldoboro Bank, FSB, Waldoboro	9/30/00	Effective opening of business September 30, 2000, Waldoboro Bank, FSB, Waldoboro, ME, merged with Union Trust Company, Ellsworth, ME, under the charter and title of Union Trust Company.
<u>MASSACHUSETTS</u>		
Andover Bancorp, Inc., Andover GBT Bancorp, Gloucester	7/01/00	On July 1, 2000, Andover Bancorp, Inc., Andover, MA, acquired GBT Bancorp,

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/1/99-5/9/01

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
		Gloucester, MA, and its subsidiary, Gloucester Bank and Trust Company, Gloucester, MA. Gloucester Bank and Trust Company will operate as a separate subsidiary.
Bank of Western Massachusetts, The, Springfield United Bank, Greenfield	9/25/99	Effective opening of business September 25, 1999, United Bank, Greenfield, MA, merged with The Bank of Western Massachusetts, Springfield, MA, under the charter and title of The Bank of Western Massachusetts.
Citizens Bank of Massachusetts, Boston UStTrust, Boston	1/12/00	Effective opening of business January 12, 2000, UStTrust, Boston, MA, merged with Citizens Bank of Massachusetts, Boston, MA, under the charter and title of Citizens Bank of Massachusetts.
First Massachusetts Bank, National Association, Worcester Family Bank FSB, Haverhill	5/13/00	Effective opening of business May 13, 2000, Family Bank FSB, Haverhill, MA, merged into First Massachusetts Bank, National Association, Worcester, MA, under the charter and title of First Massachusetts Bank, National Association.
Fleet Financial Group, Boston BankBoston Corporation, Boston	10/1/99	On October 1, 1999, Fleet Financial Group, Boston, MA, acquired BankBoston Corporation, Boston, MA, and its subsidiaries BankBoston, NA, Boston, MA, Bank of Boston, Florida, NA, Boca Raton, FL, and BankBoston Maine, NA, South Portland, ME.
Florence Savings Bank, Florence Bank of Easthampton, A Co-operative Bank, Easthampton	9/18/99	Effective opening of business September 18, 1999, Bank of Easthampton, A Co-operative Bank, Easthampton, MA, merged with Florence Savings Bank, Florence, MA, under the charter and title of Florence Savings Bank.
Provident Bank, The, Amesbury Amesbury Co-operative Bank, The, Amesbury	3/01/01	Effective opening of business March 1, 2001, The Amesbury Co-operative Bank, Amesbury, MA, merged with The Provident Bank, Amesbury, MA, under the charter and title of The Provident Bank.
Seacoast Financial Services Corp, New Bedford Home Port Bancorp, Inc., Nantucket	12/31/00	On December 31, 2000, Seacoast Financial Services Corp, New Bedford, MA, completed its acquisition of Home Port Bancorp, Inc., Nantucket, MA, and its subsidiary, Nantucket Bank, Nantucket, MA. Nantucket Bank will operate as a separate subsidiary.
South Shore Co-operative Bank, Weymouth		

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/1/99-5/9/01

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
East Bridgewater Co-operative Bank, East Bridgewater	8/09/99	Effective opening of business August 9, 1999, East Bridgewater Co-operative Bank, East Bridgewater, MA, merged with South Shore Co-operative Bank, Weymouth, MA, under the charter and title of South Shore Co-operative Bank.
<u>NEW HAMPSHIRE</u>		
Andover Bank, Andover, MA Andover Bank New Hampshire, Salem	7/01/99	Merger of subsidiaries of Andover Bancorp, Inc., Andover, MA. On July 1, 1999 Andover Bank New Hampshire, Salem, NH, merged with Andover Bank, Andover, MA, under the charter and title of Andover Bank.
Connecticut River Bank, National Association, Springfield, VT Peoples Bank of Littleton, Littleton	7/01/00	Effective opening of business July 1, 2000, Peoples Bank of Littleton, Littleton, NH, merged with Connecticut River Bank, National Association, Springfield, VT, under the charter and title of Connecticut River Bank, National Association.
Farmington National Bank, Farmington Bank of New Hampshire, Manchester	5/13/00	Effective opening of business May 13, 2000, Farmington National Bank, Farmington, NH, merged into Bank of New Hampshire, Manchester, NH, under the charter of Farmington National Bank and the title of Bank of New Hampshire, National Association.
Fleet National Bank, Providence, RI Fleet Bank-NH, Manchester	5/01/00	Merger of subsidiaries of FleetBoston Financial Corporation, Boston, MA. On May 1, Fleet Bank-NH, Manchester, NH, merged with Fleet National Bank, Providence, RI, under the charter and title of Fleet National Bank.
Southern New Hampshire Bank & Trust Company, Salem First Alliance Bank & Trust Company, Manchester	2/02/01	Effective close of business February 2, 2001, First Alliance Bank & Trust Company, Manchester, NH, was closed by the New Hampshire state regulators. Southern New Hampshire Bank & Trust Company, Salem, NH, purchased the main office (there were no branches) with the deposits and assets.
Webster Bank, Waterbury, CT Olde Port Bank & Trust Company, Portsmouth	12/01/99	On December 1, 1999, Olde Port Bank & Trust Company, Portsmouth, NH, merged with Webster Bank, Waterbury, CT, under the charter and title of Webster Bank.
<u>RHODE ISLAND</u>		
BankBoston NA, Boston, MA Fleet National Bank, Providence	3/01/00	Effective opening of business March 1, 2000, Fleet National Bank, Providence, RI, merged into BankBoston NA, Boston, MA, under the charter of BankBoston

New England Banking Structure Changes, Table 1

NEW ENGLAND BANK HOLDING COMPANY ACQUISITIONS, BANK MERGERS, AND THRIFT ACQUISITIONS, 5/1/99-5/9/01

Name of Acquiring Organization Name of Acquired Organization	Completion Date	Comments
		National Association and the title of Fleet National Bank. The main office will be located in Providence, RI.
Washington Trust Company of Westerly, The, Westerly Pierbank, Inc., Narragansett	8/26/99	On August 26, 1999, Pierbank, Inc., Narragansett, RI merged with The Washington Trust Company, Westerly, RI, under the charter and title of The Washington Trust Company of Westerly.
<u>VERMONT</u>		
Chittenden Corporation, Burlington Vermont Financial Services, Brattleboro	5/28/99	On May 28, 1999, Chittenden Corporation, Burlington, VT, acquired Vermont Financial Services, Brattleboro, VT, and its subsidiary, Vermont National Bank, Brattleboro, VT.
Chittenden Trust Company, Burlington Vermont National Bank, Brattleboro	3/25/00	Merger of subsidiaries of Chittenden Corporation, Burlington, VT. On March 25, Vermont National Bank, Brattleboro, VT, merged with Chittenden Trust Company, Burlington, VT, under the charter and title of Chittenden Trust Company.
First Vermont Bank and Trust Company, Brattleboro Woodstock National Bank, Woodstock	5/22/99	Merger of subsidiaries of BankNorth Group. On May 22, 1999, Woodstock National Bank merged with First Vermont Bank and Trust Company under the charter and title of First Vermont Bank and Trust Company.
Howard Bank, The, National Association, Burlington Granite Savings Bank & Trust Company, Barre	6/26/00	Effective opening of business June 26, 2000, Granite Savings Bank & Trust Company, Barre, VT, merged with The Howard Bank, National Association, Burlington, VT, under the charter and title of The Howard Bank, National Association.
Peoples Heritage Financial Group, Portland, ME Banknorth Group, Inc., Burlington	5/10/00	On May 10, 2000, Peoples Heritage Financial Group, Portland, ME, acquired Banknorth Group, Inc., Burlington, VT, and its subsidiaries, The Howard Bank, NA, Burlington, VT, Franklin-Lamoille Bank, Saint Albans, VT, Granite Savings Bank and Trust Company, Barre, VT, Farmington National Bank, Farmington, NH, Evergreen Bank, NA, Glens Falls, NY, First Vermont Bank and Trust Company, Brattleboro, VT, and First Massachusetts Bank, National Association, Worcester, MA.

New England Banking Structure Changes, Table 2

NEW ENGLAND BANK AND THRIFT HOLDING COMPANY FORMATIONS, 5/1/99 –5/9/01

<u>Name of Newly Formed Bank Holding Company</u>	<u>Name of Subsidiary Bank</u>	<u>Completion Date</u>
<u>CONNECTICUT</u>		
Connecticut Mutual Holding Company, Winsted	Litchfield Bancorp, Litchfield Northwest Community Bank, Winsted	1/02/01
Hartford Financial Services Group, The, Hartford	Hartford Bank, The, Hartford	1/21/00
SI Bancorp, Inc., MHC, Willimantic	Savings Institute, Willimantic	7/18/00
Urban Financial Group, Bridgeport	Community's Bank, The, Bridgeport	2/24/01
<u>MAINE</u>		
Norway Bancorp, MHC, Norway	Norway Savings Bank, Norway	2/24/00
<u>MASSACHUSETTS</u>		
Island Bancorp, Inc., Edgartown	Edgartown National Bank, Edgartown	6/30/00
Marlborough Bancorp, Marlborough	Marlborough Co-operative Bank, Marlborough	5/03/99
Provident Bancorp, MHC, Amesbury	Provident Bank, Amesbury	1/14/00
Westborough Bancorp, MHC, Westborough	Westborough Savings Bank, Westborough	2/15/00
<u>NEW HAMPSHIRE</u>		
None.		
<u>RHODE ISLAND</u>		
Bancorp Rhode Island, Inc., Providence	Bank Rhode Island, Providence	9/01/00
<u>VERMONT</u>		
Northfield MHC, Northfield	Northfield Savings Bank, Northfield	2/09/01

New England Banking Structure Changes, Table 3

NEW FULL-SERVICE COMMERCIAL BANKS AND THRIFTS ESTABLISHED IN NEW ENGLAND, 5/1/99-5/9/01

<u>Name of New Institution</u>	<u>Type of Institution</u>	<u>Completion Date</u>
<u>CONNECTICUT</u>		
Apple Valley Bank and Trust Company, The, Cheshire	Commercial bank	3/02/01
Community's Bank, The, Bridgeport	State-chartered commercial bank	2/24/01
Hartford Bank, The, Hartford	Federal savings bank, operating as a nondepository trust company	9/01/00
InsurBanc, Farmington	Federally chartered savings bank	4/23/01
Valley Bank, Bristol	State-chartered bank and trust company	11/15/99
<u>MAINE</u>		
None.		
<u>MASSACHUSETTS</u>		
@Bank, Framingham	Federally chartered, Internet savings bank	7/06/00
Fidelity Personal Trust Company, FSB, Boston	Federal savings bank, operating as a nondepository trust company	5/31/00
Lighthouse Bank, Waltham	State-chartered Internet savings bank	5/22/00
<u>NEW HAMPSHIRE</u>		
Centrix Bank and Trust, Bedford	State-chartered depository bank	6/07/99
Passumpsic Bank, FSB, Saint Johnsbury	Federal savings bank	10/21/99
<u>RHODE ISLAND</u>		
Talbots Classics National Bank, Lincoln	Nationally chartered, limited credit card bank	7/05/00
<u>VERMONT</u>		
None.		

New England Banking Structure Changes, Table 4

NAME AND TYPE CHANGES OF NEW ENGLAND BANKS, THRIFTS, AND BANK HOLDING COMPANIES, 5/1/99-5/9/01

Former Name of Institution Former Type of Institution, if changed	New Name of Institution, if changed New Type of Institution, if changed	Effective Date
<u>CONNECTICUT</u>		
Advest Bank & Trust Company, Hartford Savings bank	Advest Bank & Trust Company Limited purpose non-depository trust company* * - Has since converted back to a savings bank	12/ 1/99
First International Bank, NA, Hartford	First International Bank	7/01/99
New Milford Savings Bank, New Milford	NewMil Bank	10/02/00
<u>MAINE</u>		
BankBoston Maine NA, South Portland Peoples Heritage Savings Bank, Portland Savings bank	Fleet Maine, NA Peoples Heritage Bank, NA Commercial bank	11/10/00 6/01/00
<u>MASSACHUSETTS</u>		
Atlantic Bank and Trust Company, Boston	Capital Crossing Bank	9/08/99
Cambridgeport Mutual Holding Company, Cambridge	Port Financial Corp	4/11/00
Citizens Bank of Massachusetts, Boston State-chartered savings bank	Citizens Bank of Massachusetts State-chartered trust company	9/30/99
Cape Cod Bank & Trust Company, Hyannis	Cape Cod Bank & Trust Company, NA	9/01/99
First Essex Bank, FSB, Lawrence Federal savings bank	First Essex Bank State chartered savings bank	3/31/01
PNC Bank, New England, Boston	PNC Advisors, National Association	8/02/99
Rockland Savings Bank, Rockland	South Coastal Bank	9/05/00
Saugus Co-Operative Bank, Saugus	Saugusbank, A Co-Operative Bank	9/22/00
Savings Bank of Rockville, The, Rockville	Rockville Bank	
Winter Hill Federal Savings Bank, Somerville	Winter Hill Bank	10/02/00
<u>NEW HAMPSHIRE</u>		
Awane Bank, FSB, Peterborough	Monadnock Community Bank	10/01/00
BankBoston (NH), NA, Nashua	Harris Bank (NH), NA	8/27/99
<u>RHODE ISLAND</u>		

12/01

New England Banking Structure Changes, Table 4

NAME AND TYPE CHANGES OF NEW ENGLAND BANKS, THRIFTS, AND BANK HOLDING COMPANIES, 5/1/99-5/9/01

Former Name of Institution Former Type of Institution, if changed	New Name of Institution, if changed New Type of Institution, if changed	Effective Date
None.		
<u>VERMONT</u>		
Bennington Co-Operative S & L Association, Inc., Bennington Savings and loan association	The Bank of Bennington Federally chartered savings bank	10/01/99
First Vermont Bank & Trust Company, Brattleboro Commercial bank	First Vermont Bank, NA Nationally chartered bank	6/24/00
Franklin Lamoille Bank, St. Albans Commercial bank	Franklin Lamoille Bank, NA Nationally chartered bank	6/24/00

New England Banking Structure Changes, Table 5

NEW ENGLAND BANK AND THRIFT FAILURES AND CLOSINGS, 5/1/99-5/9/01

<u>Name of Institution</u>	<u>Type of Institution</u>	<u>Comments</u>
<u>CONNECTICUT</u>		
None.		
<u>MAINE</u>		
None.		
<u>MASSACHUSETTS</u>		
@Bank, Framingham	Federally-chartered, Internet savings bank	Effective close of business December 21, 2000, @Bank, Framingham, MA, voluntarily liquidated.
<u>NEW HAMPSHIRE</u>		
First Alliance Bank & Trust Co., Manchester	Commercial Bank	Effective close of business February 2, 2001, First Alliance Bank & Trust Company, Manchester, NH, was closed by the New Hampshire state regulators. Southern New Hampshire Bank & Trust Company, Salem, NH, purchased the main office (there were no branches) with the deposits and assets.
New London Trust, FSB, New London	Thrift	Effective at the close of business October 29, 1999, New London Trust, FSB, New London, NH, ceased to exist, after selling their main office and six branches.
<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 - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$61,181.747	24.15
	FLEET NA BK	PROVIDENCE	RI	\$61,077.21	
	FLEET BK RI NA	PROVIDENCE	RI	\$83.46	
	Fleet maine, na	SOUTH PORTLAND	ME	\$21.08	
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$21,606.044	8.53
	CITIZENS BK OF MA	BOSTON	MA	\$10,767.81	
	CITIZENS BK RI	PROVIDENCE	RI	\$5,803.83	
	UNITED STATES TC	BOSTON	MA	\$20.51	
	CITIZENS BK NH	MANCHESTER	NH	\$3,296.70	
	CITIZENS BK OF CT	NEW LONDON	CT	\$1,717.19	
3	STATE STREET CORPORATION	BOSTON	MA	\$12,028.809	4.75
	STATE STREET B&TC	BOSTON	MA	\$12,028.81	
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$11,063.073	4.37
	BANK OF NH NA	FARMINGTON	NH	\$3,196.75	
	HOWARD BK NA	BURLINGTON	VT	\$710.15	
	FRANKLIN LAMOILLE BK NA	ST. ALBANS	VT	\$251.71	
	FIRST MA BK NA	WORCESTER	MA	\$3,558.76	
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$2,768.46	
	FIRST VT BK NA	BRATTLEBORO	VT	\$577.24	
5	PROVIDIAN CORPORATION	LOUISVILLE	KY	\$10,681.365	4.22
	PROVIDIAN NATIONAL BANK	TILTON	NH	\$10,681.37	
6	SOVEREIGN BANCORP	WYOMISSING	PA	\$9,884.235	3.90
	Sovereign Bank	Wyomissing	PA	\$1,469.05	
	Sovereign Bank	Wyomissing	PA	\$6,146.89	
	Sovereign Bank	Wyomissing	PA	\$509.62	
	Sovereign Bank	Wyomissing	PA	\$1,758.66	
7	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$7,526.689	2.97
	PEOPLES BK	BRIDGEPORT	CT	\$7,526.69	
8	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$7,110.932	2.81
	Webster Bank	Waterbury	CT	\$7,110.93	
9	MELLON FINANCIAL CORPORATION	PITTSBURGH	PA	\$4,843.337	1.91
	BOSTON SAFE DEPOSIT & TC	BOSTON	MA	\$4,843.34	
10	FIRST UNION CORPORATION	CHARLOTTE	NC	\$4,120.008	1.63
	FIRST UNION NB	CHARLOTTE	NC	\$4,120.01	
11	CHITTENDEN CORPORATION	BURLINGTON	VT	\$3,359.197	1.33
	CHITTENDEN TC	BURLINGTON	VT	\$2,430.24	
	BANK OF WESTERN MA	SPRINGFIELD	MA	\$416.74	
	FLAGSHIP B&TC	WORCESTER	MA	\$314.66	
	MAINE B&TC	PORTLAND	ME	\$197.56	
12	EASTERN BANK CORPORATION	LYNN	MA	\$2,599.441	1.03
	EASTERN B&TC	SALEM	MA	\$0.10	
	EASTERN BK	LYNN	MA	\$2,599.34	
13	KEYCORP	CLEVELAND	OH	\$2,488.678	0.98
	KEYBANK NA	CLEVELAND	OH	\$2,488.68	
14	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$1,926.705	0.76
	COMPASS BK FOR SVG	NEW BEDFORD	MA	\$1,698.50	
	NANTUCKET BK	NANTUCKET	MA	\$228.20	
15	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$1,862.207	0.74
	CHASE MANHATTAN BK	NEW YORK	NY	\$1,862.21	
16	NEW HAVEN SVG BK	NEW HAVEN	CT	\$1,673.162	0.66
17	MIDDLESEX SVG BK	NATICK	MA	\$1,657.788	0.65
18	HUDSON UNITED BANCORP	MAHWAH	NJ	\$1,534.176	0.61
	HUDSON UNITED BK	MAHWAH	NJ	\$1,534.18	
19	INDEPENDENT BANK CORP.	ROCKLAND	MA	\$1,533.599	0.61
	ROCKLAND TC	ROCKLAND	MA	\$1,533.60	
20	INVESTORS FINANCIAL SERVICES CORP.	BOSTON	MA	\$1,410.843	0.56
	INVESTORS B & TC	BOSTON	MA	\$1,410.84	
21	LIBERTY BK	MIDDLETOWN	CT	\$1,337.992	0.53

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
22	AMERICAN FINANCIAL HOLDINGS AMERICAN SVG BK	NEW BRITAIN NEW BRITAIN	CT CT	\$1,256.520 \$1,256.52	0.50
23	ANDOVER BANCORP, INC. GLOUCESTER B&TC ANDOVER BK ANDOVER BK	ANDOVER GLOUCESTER ANDOVER ANDOVER	MA MA MA MA	\$1,189.249 \$107.36 \$1,000.41 \$81.48	0.47
24	CAMBRIDGE FINANCIAL GROUP, INC. CAMBRIDGE SVG BK	CAMBRIDGE CAMBRIDGE	MA MA	\$1,096.363 \$1,096.36	0.43
25	FIRST ESSEX BANCORP FIRST ESSEX BANK, FSB FIRST ESSEX BANK, FSB	LAWRENCE LAWRENCE LAWRENCE	MA MA MA	\$1,084.920 \$674.68 \$410.24	0.43
26	CHARTER ONE FINANCIAL, INC. Charter One Bank, FSB Charter One Bank, FSB	CLEVELAND Cleveland Cleveland	OH OH OH	\$1,046.013 \$288.92 \$757.09	0.41
27	MEDFORD BANCORP, INC. MEDFORD SVG BK	MEDFORD MEDFORD	MA MA	\$973.661 \$973.66	0.38
28	BANGOR SVG BK	BANGOR	ME	\$959.378	0.38
29	CONNECTICUT BANCSHARES, INC. SAVINGS BK OF MANCHESTER	MANCHESTER MANCHESTER	CT CT	\$940.430 \$940.43	0.37
30	CCBT FINANCIAL COMPANIES, INC. CAPE COD B&TC CO NA	HYANNIS HYANNIS	MA MA	\$902.603 \$902.60	0.36
31	BOSTONFED BANCORP, INC. BROADWAY NB OF CHELSEA Boston Federal Savings B	BURLINGTON CHELSEA Burlington	MA MA MA	\$840.246 \$124.77 \$715.47	0.33
32	MASSBANK CORP. MASSBANK	READING READING	MA MA	\$823.395 \$823.39	0.32
33	SALEM FIVE CENTS SVG BK	SALEM	MA	\$813.897	0.32
34	CAPE COD FIVE CENTS SVG B	HARWICH PORT	MA	\$766.914	0.30
35	PLYMOUTH BANCORP, INC. PLYMOUTH SVG BK	WAREHAM WAREHAM	MA MA	\$762.495 \$762.50	0.30
36	BERKSHIRE BANCORP BERKSHIRE BK	PITTSFIELD PITTSFIELD	MA MA	\$755.549 \$755.55	0.30
37	WASHINGTON TRUST BANCORP, INC. WASHINGTON TC	WESTERLY WESTERLY	RI RI	\$701.645 \$701.65	0.28
38	GRANITE STATE BANKSHARES, INC. GRANITE BK	KEENE KEENE	NH NH	\$699.558 \$699.56	0.28
39	AMERICAN BK OF CT	WATERBURY	CT	\$693.624	0.27
40	PORT FINANCIAL CORP CAMBRIDGEPORT BK	CAMBRIDGE CAMBRIDGE	MA MA	\$687.123 \$687.12	0.27
41	CENTURY BANCORP, INC. CENTURY B&TC	MEDFORD SOMERVILLE	MA MA	\$681.826 \$681.83	0.27
42	CAMDEN NATIONAL CORPORATION CAMDEN NB UNITEDKINGFIELD BK	CAMDEN CAMDEN BANGOR	ME ME ME	\$678.890 \$446.61 \$232.29	0.27
43	FIRSTFED AMERICA BANCORP FIRST FSB OF AMERICA FIRST FSB OF AMERICA	FALL RIVER Fall River Fall River	MA MA MA	\$669.553 \$541.49 \$128.07	0.26
44	CITIGROUP INC. Citibank, Federal Saving	NEW YORK San Francisco	NY CA	\$661.509 \$661.51	0.26
45	MERCHANTS BK	BURLINGTON	VT	\$649.819	0.26
46	METROWEST BK	FRAMINGHAM	MA	\$641.652	0.25
47	PEOPLE'S BANCSHARES, INC. PEOPLES SVG BK OF BROCKT	NEW BEDFORD SOUTH EASTON	MA MA	\$639.856 \$639.86	0.25
48	FIRST FS & LA	EAST HARTFORD	CT	\$621.761	0.25

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
49	UNION SVG BK	DANBURY	CT	\$618.736	0.24
50	WATERTOWN SVG BK	WATERTOWN	MA	\$580.541	0.23
51	BANCORP RHODE ISLAND, INC. BANK RHODE ISLAND	PROVIDENCE EAST PROVIDENCE	RI RI	\$579.396 \$579.40	0.23
52	BOSTON PRIVATE FINANCIAL HOLDINGS, INC. BOSTON PRIVATE B&TC	BOSTON BOSTON	MA MA	\$577.711 \$577.71	0.23
53	WESTFIELD MUTUAL HOLDING COMPANY WESTFIELD SVG BK	WESTFIELD WESTFIELD	MA MA	\$571.459 \$571.46	0.23
54	DEDHAM INST FOR SVG	DEDHAM	MA	\$568.496	0.22
55	CAPITAL CROSSING BK	BOSTON	MA	\$552.265	0.22
56	FIRST COUNTY BK	STAMFORD	CT	\$542.173	0.21
57	BROOKLINE BANCORP, MHC BROOKLINE SVG BK LIGHTHOUSE BK	BROOKLINE BROOKLINE WALTHAM	MA MA MA	\$536.177 \$535.96 \$0.21	0.21
58	TORRINGTON SVG BK	TORRINGTON	CT	\$493.994	0.19
59	WESTBANK CORPORATION PARK WEST B&TC Cargill Bank of Connecti	WEST SPRINGFIELD WEST SPRINGFIELD Danielson	MA MA CT	\$486.224 \$347.88 \$138.34	0.19
60	COUNTRY BK FOR SVG	WARE	MA	\$486.029	0.19
61	BANK OF NEW YORK COMPANY, INC., THE BANK OF NY	NEW YORK NEW YORK	NY NY	\$484.378 \$484.38	0.19
62	INDEPENDENT MUTUAL HOLDING CORPORATION, LACONIA SVG BK	LACONIA LACONIA	NH NH	\$483.892 \$483.89	0.19
63	BANK NEWPORT	NEWPORT	RI	\$483.247	0.19
64	PEOPLES SVG BK	HOLYOKE	MA	\$475.377	0.19
65	BEACON BANCORP BRISTOL CTY SVG BK	TAUNTON TAUNTON	MA MA	\$467.515 \$467.51	0.18
66	MERIDIAN FINANCIAL SERVICES, INC EAST BOSTON SVG BK	EAST BOSTON BOSTON	MA MA	\$464.665 \$464.66	0.18
67	EAST CAMBRIDGE SVG BK	CAMBRIDGE	MA	\$459.536	0.18
68	CHELSEA GROTON SVG BK	NORWICH	CT	\$453.935	0.18
69	SOUTH SHORE SVGS BK	WEYMOUTH	MA	\$451.662	0.18
70	FARMINGTON SVG BK	FARMINGTON	CT	\$451.305	0.18
71	ENTERPRISE BANCORP, INC. ENTERPRISE B&TC	LOWELL LOWELL	MA MA	\$447.870 \$447.87	0.18
72	MUTUAL BANCORP OF THE BERKSHIRES, INC. CITY SVG BK LENOX SVG BK	PITTSFIELD PITTSFIELD LENOX	MA MA MA	\$439.871 \$343.70 \$96.17	0.17
73	CAMBRIDGE BANCORP CAMBRIDGE TC	CAMBRIDGE CAMBRIDGE	MA MA	\$430.295 \$430.30	0.17
74	MASCOMA MUTUAL Mascoma Savings Bank Mascoma Savings Bank	LEBANON Lebanon Lebanon	NH NH NH	\$425.271 \$297.64 \$127.63	0.17
75	LOWELL FIVE CENT SVG BK	LOWELL	MA	\$424.098	0.17
76	UNITED CO-OP BK	WEST SPRINGFIELD	MA	\$423.518	0.17

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
77	ABINGTON BANCORP INC. ABINGTON SVG BK	ABINGTON ABINGTON	MA MA	\$420.911 \$420.91	0.17
78	NEWMIL BANCORP, INC. newmil bank	NEW MILFORD NEW MILFORD	CT CT	\$415.172 \$415.17	0.16
79	CENTREVILLE SVG BK	WEST WARWICK	RI	\$400.161	0.16
80	FLORENCE SVG BK	FLORENCE	MA	\$399.528	0.16
81	CHARTER OAK COMMUNITY BANK CORP. rockville bank	ROCKVILLE ROCKVILLE	CT CT	\$390.901 \$390.90	0.15
82	BANCORP CONNECTICUT, INC. SOUTHINGTON SVG BK	SOUTHINGTON SOUTHINGTON	CT CT	\$390.079 \$390.08	0.15
83	NH THRIFT BANCSHARES Lake Sunapee Bank, FSB	NEWPORT Newport	NH NH	\$385.629 \$385.63	0.15
84	NORTHWAY FINANCIAL, INC. BERLIN CITY BK PEMIGEWASSET NB OF PLYMO	BERLIN BERLIN PLYMOUTH	NH NH NH	\$384.803 \$256.38 \$128.42	0.15
85	BENJAMIN FRANKLIN BANCORP, M.H.C. BENJAMIN FRANKLIN SVG BK	FRANKLIN FRANKLIN	MA MA	\$382.914 \$382.91	0.15
86	WARREN BANCORP, INC. WARREN FIVE CENTS SVG BK	PEABODY PEABODY	MA MA	\$376.018 \$376.02	0.15
87	HYDE PARK SVG BK	BOSTON	MA	\$375.895	0.15
88	RIDGEFIELD BK	RIDGEFIELD	CT	\$368.186	0.15
89	UFS BANCORP UNIBANK FOR SVG	WHITINSVILLE WHITINSVILLE	MA MA	\$361.557 \$361.56	0.14
90	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$344.676	0.14
91	NAUGATUCK SVG BK	NAUGATUCK	CT	\$343.299	0.14
92	NEWTOWN SVG BK	NEWTOWN	CT	\$329.814	0.13
93	SLADE'S FERRY BANCORP SLADES FERRY TC	SOMERSET SOMERSET	MA MA	\$329.185 \$329.19	0.13
94	WORONOCO SVG BK	WESTFIELD	MA	\$326.723	0.13
95	NARRAGANSETT FINANCIAL CORP CITIZENS-UNION SVG BK	FALL RIVER FALL RIVER	MA MA	\$325.343 \$325.34	0.13
96	EASTHAMPTON SVG BK	EASTHAMPTON	MA	\$325.253	0.13
97	COMMERCE BANCSHARES CORP. COMMERCE B&TC	WORCESTER WORCESTER	MA MA	\$324.071 \$324.07	0.13
98	KENNEBUNK SVG BK	KENNEBUNK	ME	\$313.919	0.12
99	SI BANCORP, INC., MHC SAVINGS INST	WILLIMANTIC WILLIMANTIC	CT CT	\$312.327 \$312.33	0.12
100	CONNECTICUT MUTUAL HOLDING COMPANY NORTHWEST CMNTY BK LITCHFIELD BC	WINSTED WINSTED LITCHFIELD	CT CT CT	\$312.075 \$201.34 \$110.74	0.12
101	WAINWRIGHT B&TC	BOSTON	MA	\$307.708	0.12
102	NORTHFIELD MHC NORTHFIELD SVG BK	NORTHFIELD NORTHFIELD	VT VT	\$305.555 \$305.56	0.12
103	DANVERS BANCORP, INC. DANVERS SVG BK	DANVERS DANVERS	MA MA	\$303.893 \$303.89	0.12
104	SAVINGS BK	WAKEFIELD	MA	\$298.958	0.12
105	ANDROSCOGGIN BANCORP, MHC ANDROSCOGGIN SVG BK	LEWISTON LEWISTON	ME ME	\$294.791 \$294.79	0.12
106	BELMONT SVG BK	BELMONT	MA	\$294.781	0.12

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
107	COMMUNITY BANCORP, INC. COMMUNITY NAT BK	HUDSON HUDSON	MA MA	\$291.020 \$291.02	0.11
108	FALL RIVER FIVE CENT SVG	FALL RIVER	MA	\$289.396	0.11
109	SKOWHEGAN SVG BK	SKOWHEGAN	ME	\$288.423	0.11
110	GREENFIELD SVG BK	GREENFIELD	MA	\$281.751	0.11
111	NORWAY BANCORP, MHC NORWAY SVG BK	NORWAY NORWAY	ME ME	\$279.122 \$279.12	0.11
112	GORHAM SVG BK	GORHAM	ME	\$277.534	0.11
113	THOMASTON SVG BK	THOMASTON	CT	\$273.589	0.11
114	FIRST INTERNATIONAL BANCORP, INC. FIRST INTL BK	HARTFORD HARTFORD	CT CT	\$273.287 \$273.29	0.11
115	BAR HARBOR BANKSHARES BAR HARBOR BKG&TC	BAR HARBOR BAR HARBOR	ME ME	\$273.270 \$273.27	0.11
116	WINCHESTER SVG BK	WINCHESTER	MA	\$269.916	0.11
117	CENTRAL BANCORP, INC. CENTRAL CO-OP BK	SOMERVILLE SOMERVILLE	MA MA	\$269.524 \$269.52	0.11
118	GUARDIAN HOLDINGS, INC. Guardian S & LA	HOUSTON Houston	TX TX	\$268.105 \$268.11	0.11
119	ALLIANCE BANCORP OF NEW ENGLAND, INC. TOLLAND BK	VERNON VERNON	CT CT	\$266.093 \$266.09	0.11
120	CANTON INST FOR SVG	CANTON	MA	\$265.570	0.10
121	EAGLE BK	EVERETT	MA	\$263.138	0.10
122	BAY STATE BANCORP, INC. Bay State Federal Saving	BROOKLINE Brookline	MA MA	\$260.493 \$260.49	0.10
123	NORTHEAST BANCORP Northeast Bank, F.S.B.	AUBURN Auburn	ME ME	\$260.288 \$260.29	0.10
124	ASSABET VALLEY BANCORP HUDSON SVG BK	HUDSON HUDSON	MA MA	\$256.502 \$256.50	0.10
125	INSTITUTION SVG IN NEWBUR	NEWBURYPORT	MA	\$255.799	0.10
126	SAVINGS BK OF DANBURY	DANBURY	CT	\$255.596	0.10
127	LAWRENCE SVG BK	NORTH ANDOVER	MA	\$254.362	0.10
128	CHICOPEE SVG BK	CHICOPEE	MA	\$252.317	0.10
129	DIME SVG BK OF NORWICH	NORWICH	CT	\$249.757	0.10
130	UNION BANKSHARES, INC. CITIZENS SVG B&TC UNION BK	MORRISVILLE SAINT JOHNSBURY MORRISVILLE	VT VT VT	\$249.041 \$87.07 \$161.97	0.10
131	UNION BANKSHARES COMPANY UNION TC	ELLSWORTH ELLSWORTH	ME ME	\$249.013 \$249.01	0.10
132	MILFORD FS & LA	MILFORD	MA	\$247.696	0.10
133	PASSUMPSIC BANCORP PASSUMPSIC SVG BK Passumpsic Bank, FSB	SAINT JOHNSBURY SAINT JOHNSBURY Littleton	VT VT NH	\$244.766 \$241.42 \$3.35	0.10
134	NORTH EASTON SVG BK	NORTH EASTON	MA	\$242.202	0.10
135	WEBSTER FIVE CENTS SVG BK	WEBSTER	MA	\$241.525	0.10
136	NEEDHAM CO-OP BK	NEEDHAM	MA	\$239.505	0.09
137	SACO & BIDDEFORD SVG INST	SACO	ME	\$234.875	0.09

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
138	NEWBURYPORT FIVE CNT SVG	NEWBURYPORT	MA	\$233.698	0.09
139	KENNEBEC SVG BK	AUGUSTA	ME	\$231.080	0.09
140	KATAHDIN BANKSHARES CORPORATION KATAHDIN TC	PATTEN PATTEN	ME ME	\$228.562 \$228.56	0.09
141	CAPE COD CO-OP BK	YARMOUTH PORT	MA	\$227.970	0.09
142	BEVERLY NATIONAL CORPORATION BEVERLY NB	BEVERLY BEVERLY	MA MA	\$227.124 \$227.12	0.09
143	FAIRFIELD CTY SVG BK	NORWALK	CT	\$227.107	0.09
144	IPSWICH BANCSHARES, INC. IPSWICH SVG BK	IPSWICH IPSWICH	MA MA	\$226.451 \$226.45	0.09
145	STONEHAM CO-OP BK	STONEHAM	MA	\$225.941	0.09
146	MEREDITH VILLAGE SVG BK	MEREDITH	NH	\$222.720	0.09
147	FIRST NATIONAL LINCOLN CORPORATION FIRST NB OF DAMARISCOTTA	DAMARISCOTTA DAMARISCOTTA	ME ME	\$221.832 \$221.83	0.09
148	HINGHAM INST FOR SVG	HINGHAM	MA	\$218.644	0.09
149	RANDOLPH SVG BK	RANDOLPH	MA	\$215.839	0.09
150	GUILFORD SVG BK	GUILFORD	CT	\$214.931	0.08
151	HAMPDEN SVG BK	SPRINGFIELD	MA	\$212.111	0.08
152	MACHIAS BANCORP, MHC MACHIAS SVG BK	MACHIAS MACHIAS	ME ME	\$209.886 \$209.89	0.08
153	CAPE ANN SVG BK	GLOUCESTER	MA	\$208.585	0.08
154	NORTHERN BANCORP, INC. NORTHERN B&TC	WOBURN WOBURN	MA MA	\$207.990 \$207.99	0.08
155	FIRST LITCHFIELD FINANCIAL CORPORATION FIRST NB OF LITCHFIELD	LITCHFIELD LITCHFIELD	CT CT	\$207.678 \$207.68	0.08
156	MA ST CARPENTERS PENSION FUND First Trade Union Bank First Trade Union Bank	BOSTON Boston Boston	MA MA MA	\$207.392 \$202.83 \$4.56	0.08
157	COMMUNITY B&TC	WOLFEBORO	NH	\$204.222	0.08
158	FSB BANCORP, MHC FRANKLIN SVG BK	FARMINGTON FARMINGTON	ME ME	\$203.716 \$203.72	0.08
159	BATH SVG INST	BATH	ME	\$202.705	0.08
160	COMMUNITY BANCORP. COMMUNITY NB	DERBY DERBY	VT VT	\$200.174 \$200.17	0.08
161	AUBURNDALE CO-OP BK	NEWTON	MA	\$198.494	0.08
162	WINCHESTER CO-OP BK	WINCHESTER	MA	\$198.175	0.08
163	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$197.316	0.08
164	MYSTIC FINANCIAL, INC. MEDFORD CO-OP BK	MEDFORD MEDFORD	MA MA	\$195.035 \$195.03	0.08
165	FRAMINGHAM CO-OP BK	FRAMINGHAM	MA	\$190.540	0.08
166	FACTORY POINT BANCORP, INC. FACTORY POINT NB OF MANC	MANCHESTER CENTER MANCHESTER CENTE	VT VT	\$190.295 \$190.29	0.08
167	HOME LOAN FINANCIAL CORP Home Loan and Investment	PROVIDENCE Providence	RI RI	\$190.210 \$190.21	0.08
168	SAVERS CO-OP BK	SOUTHERIDGE	MA	\$188.926	0.07

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
169	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MRCH BK	BANGOR BANGOR	ME ME	\$188.313 \$188.31	0.07
170	SOUTHERIDGE SVG BK	SOUTHERIDGE	MA	\$187.577	0.07
171	SPENCER SVG BK	SPENCER	MA	\$185.341	0.07
172	PENTUCKET FIVE CENTS SVG	HAVERHILL	MA	\$184.763	0.07
173	NORTH SHORE BANCORP NORTH SHORE BK A CO-OP B	PEABODY PEABODY	MA MA	\$184.062 \$184.06	0.07
174	NORWOOD CO-OP BK	NORWOOD	MA	\$183.635	0.07
175	MILFORD BK	MILFORD	CT	\$182.043	0.07
176	OCEAN NATIONAL CORPORATION OCEAN NB OF KENNEBUNK	KENNEBUNK KENNEBUNK	ME ME	\$181.281 \$181.28	0.07
177	CLAREMONT SVG BK	CLAREMONT	NH	\$180.598	0.07
178	SERVICE BANCORP, MHC STRATA BK	MEDWAY MEDWAY	MA MA	\$179.406 \$179.41	0.07
179	MIDDLESEX FEDERAL SAVINGS, F.A.	SOMERVILLE	MA	\$178.504	0.07
180	WALPOLE CO-OP BK	WALPOLE	MA	\$178.501	0.07
181	MERRIMACK CTY SVG BK	CONCORD	NH	\$178.444	0.07
182	NORTHMARK BK	NORTH ANDOVER	MA	\$176.782	0.07
183	CLINTON SVG BK	CLINTON	MA	\$174.817	0.07
184	NORTH MIDDLESEX SVG BK	AYER	MA	\$173.806	0.07
185	CHARLES SCHWAB CORPORATION, THE U S TC	SAN FRANCISCO GREENWICH	CA CT	\$170.975 \$170.97	0.07
186	HOOSAC FINANCIAL SERVICES, INC. HOOSAC BK	NORTH ADAMS NORTH ADAMS	MA MA	\$169.902 \$169.90	0.07
187	MARLBOROUGH SVG BK	MARLBOROUGH	MA	\$168.879	0.07
188	STONEHAM SVG BK	STONEHAM	MA	\$168.589	0.07
189	SANFORD INST FOR SVG	SANFORD	ME	\$167.723	0.07
190	PATRIOT NATIONAL BANCORP, INC. PATRIOT NB	STAMFORD STAMFORD	CT CT	\$167.007 \$167.01	0.07
191	FIRST & OCEAN BANCORP FIRST & OCEAN NB	NEWBURYPORT SEABROOK	MA NH	\$165.933 \$165.93	0.07
192	JEWETT CITY SVG BK	JEWETT CITY	CT	\$164.564	0.06
193	MANSFIELD CO-OP BK	MANSFIELD	MA	\$163.037	0.06
194	FRANKLIN SVG BK	FRANKLIN	NH	\$162.079	0.06
195	ATHOL SVG BK	ATHOL	MA	\$159.837	0.06
196	WESTBOROUGH BANCORP, M.H.C. WESTBOROUGH BK	WESTBOROUGH WESTBOROUGH	MA MA	\$159.738 \$159.74	0.06
197	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$159.546	0.06
198	LEDYARD NB	NORWICH	VT	\$159.002	0.06
199	MNB BANCORP MILFORD NB&TC	MILFORD MILFORD	MA MA	\$158.967 \$158.97	0.06
200	MT WASHINGTON CO-OP BK	SOUTH BOSTON	MA	\$158.513	0.06
201	BAY ST SVG BK	WORCESTER	MA	\$157.208	0.06

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
202	FIDELITY CO-OP BK	FITCHBURG	MA	\$156.630	0.06
203	GUARANTY BANCORP, INC. WOODSVILLE GUARANTY SVG	WOODSVILLE WOODSVILLE	NH NH	\$156.060 \$156.06	0.06
204	SALISBURY BANCORP, INC. SALISBURY B&TC	LAKEVILLE LAKEVILLE	CT CT	\$155.910 \$155.91	0.06
205	GRAND BANK CORPORATION NATIONAL GRAND BK OF MAR	MARBLEHEAD MARBLEHEAD	MA MA	\$152.823 \$152.82	0.06
206	FOXBOROUGH SVG BK	FOXBOROUGH	MA	\$151.599	0.06
207	CAMPELLO BANCORP COMMUNITY BK MA CO-OP BK	BROCKTON BROCKTON	MA MA	\$150.260 \$150.26	0.06
208	PEOPLES FEDERAL SAVINGS BANK	BRIGHTON	MA	\$149.923	0.06
209	SOUTHERN NH B&TC	SALEM	NH	\$149.783	0.06
210	BRIDGEWATER SVG BK	BRIDGEWATER	MA	\$147.881	0.06
211	NORTH FORK BANCORPORATION, INC. Superior Svg. of NE SUPERIOR SVG OF NE	MELVILLE BRANFORD BRANFORD	NY CT CT	\$146.840 \$146.84 \$146.84	0.06
212	DUKES CTY SVG BK	EDGARTOWN	MA	\$146.286	0.06
213	CONNECTICUT RIVER BANCORP, INC. CONNECTICUT RIVER BK NA	CHARLESTOWN SPRINGFIELD	NH VT	\$142.861 \$142.86	0.06
214	CHARTER BK A CO-OP BK	WALTHAM	MA	\$138.968	0.05
215	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$137.747	0.05
216	PITTSFIELD CO-OP BK	PITTSFIELD	MA	\$137.535	0.05
217	BERKSHIRE FINANCIAL SERVICES, INC. LEE BK	LEE LEE	MA MA	\$136.675 \$136.68	0.05
218	COOPERATIVE BK	ROSLINDALE	MA	\$135.062	0.05
219	NAUGATUCK VALLEY S & LA, INC.	NAUGATUCK	CT	\$134.256	0.05
220	PEOPLES TC OF ST ALBANS	SAINT ALBANS	VT	\$133.804	0.05
221	BIDDEFORD SVG BK	BIDDEFORD	ME	\$133.617	0.05
222	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$133.542	0.05
223	FEDERAL SAVINGS BANK	DOVER	NH	\$133.401	0.05
224	FIRST COASTAL CORPORATION COASTAL BK	PORTLAND PORTLAND	ME ME	\$133.026 \$133.03	0.05
225	HERITAGE CO-OP BK	SALEM	MA	\$133.011	0.05
226	WINDSOR FEDERAL MHC Windsor FS & LA	WINDSOR Windsor	CT CT	\$132.705 \$132.71	0.05
227	BRAINTREE CO-OP BK	BRAINTREE	MA	\$132.170	0.05
228	SAVINGS BK OF WALPOLE	WALPOLE	NH	\$131.378	0.05
229	FIRST IPSWICH BANCORP FIRST NB OF IPSWICH	IPSWICH IPSWICH	MA MA	\$128.281 \$128.28	0.05
230	NORTH AMERICAN B&TC	STRATFORD	CT	\$128.228	0.05
231	CORNERSTONE BANCORP, INC. CORNERSTONE BK	STAMFORD STAMFORD	CT CT	\$127.743 \$127.74	0.05
232	STAFFORD SVG BK	STAFFORD SPRINGS	CT	\$126.865	0.05
233	SUGAR RIVER SVG BK	NEWPORT	NH	\$126.514	0.05

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
234	SEAMANS BK	PROVINCETOWN	MA	\$125.850	0.05
235	PROVIDENT BANCORP PROVIDENT BK	AMESBURY AMESBURY	MA MA	\$125.735 \$125.74	0.05
236	FIRST FINANCIAL CORP. FIRST B&TC	PROVIDENCE PROVIDENCE	RI RI	\$125.539 \$125.54	0.05
237	FNB BANKSHARES FIRST NB OF BAR HARBOR	BAR HARBOR BAR HARBOR	ME ME	\$125.212 \$125.21	0.05
238	MAYFLOWER CO-OP BK	MIDDLEBORO	MA	\$124.265	0.05
239	PISCATAQUA SVG BK	PORTSMOUTH	NH	\$123.385	0.05
240	JOHN HANCOCK FINANCIAL SERVICES FIRST SIGNATURE B & TC	BOSTON PORTSMOUTH	MA NH	\$122.492 \$122.49	0.05
241	SARGENT INVESTORS, INC. Domestic Bank	CRANSTON Cranston	RI RI	\$122.451 \$122.45	0.05
242	ESSEX SVG BK	ESSEX	CT	\$119.481	0.05
243	URBAN FINANCIAL GROUP THE COMMUNITY'S BANK	BRIDGEPORT BRIDGEPORT	CT CT	\$119.095 \$119.10	0.05
244	SOUTH ADAMS SVG BK	ADAMS	MA	\$117.720	0.05
245	WILLIAMSTOWN SVG BK	WILLIAMSTOWN	MA	\$116.477	0.05
246	SIMSBURY B&TC	SIMSBURY	CT	\$116.114	0.05
247	FIRST CITY BK	NEW BRITAIN	CT	\$113.340	0.04
248	EASTERN S & LA	NORWICH	CT	\$112.794	0.04
249	MIDDLEBURY NATIONAL CORPORATION NATIONAL BK OF MIDDLEBUR	MIDDLEBURY MIDDLEBURY	VT VT	\$111.297 \$111.30	0.04
250	PUTNAM SVG BK	PUTNAM	CT	\$111.030	0.04
251	FIRST NB	SUFFIELD	CT	\$110.514	0.04
252	CITIZENS NATIONAL BANCORP, INC. CITIZENS NB	PUTNAM PUTNAM	CT CT	\$110.128 \$110.13	0.04
253	FALMOUTH BANCORP, INC. FALMOUTH CO-OP BK	FALMOUTH FALMOUTH	MA MA	\$109.990 \$109.99	0.04
254	SALEM CO-OP BK	SALEM	NH	\$109.884	0.04
255	GREENFIELD CO-OP BK	GREENFIELD	MA	\$109.679	0.04
256	EVERETT CO-OP BK	EVERETT	MA	\$108.809	0.04
257	READING CO-OP BK	READING	MA	\$108.456	0.04
258	MECHANICS SVG BK	AUBURN	ME	\$107.531	0.04
259	ENFIELD FS & LA	ENFIELD	CT	\$106.637	0.04
260	CONNECTICUT BK OF COMMERCE	STAMFORD	CT	\$104.962	0.04
261	WASHINGTON SVG BK	LOWELL	MA	\$103.766	0.04
262	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$103.755	0.04
263	SOUTH COASTAL BANK	ROCKLAND	MA	\$103.729	0.04
264	DEAN CO-OP BK	FRANKLIN	MA	\$102.645	0.04
265	MARBLEHEAD SVG BK	MARBLEHEAD	MA	\$102.022	0.04
266	ADAMS CO-OP BK	ADAMS	MA	\$101.247	0.04
267	MONSON SVG BK	MONSON	MA	\$101.008	0.04

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
268	COMMUNITY FINANCIAL, MHC The Bank of Bennington	BENNINGTON Bennington	VT VT	\$98.204 \$98.20	0.04
269	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$96.299	0.04
270	HAVERHILL CO-OP BK	HAVERHILL	MA	\$94.903	0.04
271	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$93.752	0.04
272	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$91.858	0.04
273	WEYMOUTH CO-OP BK	EAST WEYMOUTH	MA	\$91.212	0.04
274	MILLBURY SVG BK	MILLBURY	MA	\$90.473	0.04
275	NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD	MA	\$89.666	0.04
276	SOUTH SHORE CO-OP BK	WEYMOUTH	MA	\$87.754	0.03
277	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$86.507	0.03
278	BANK OF FALL RIVER CO-OP	FALL RIVER	MA	\$85.128	0.03
279	FIRST COLEBROOK BANCORP, INC. FIRST COLEBROOK BK	COLEBROOK COLEBROOK	NH NH	\$85.015 \$85.02	0.03
280	BEVERLY CO-OP BK	BEVERLY	MA	\$85.005	0.03
281	MASSACHUSETTS CO-OP BK	QUINCY	MA	\$84.448	0.03
282	EAST BRIDGEWATER SVG BK	EAST BRIDGEWATER	MA	\$84.380	0.03
283	WELLS RIVER SVG BK	WELLS RIVER	VT	\$84.238	0.03
284	REVERE MHC Revere Federal S & L Ass	REVERE Revere	MA MA	\$83.167 \$83.17	0.03
285	AUGUSTA FEDERAL SAVINGS BANK	AUGUSTA	ME	\$81.514	0.03
286	BOSTON BK OF CMRC	BOSTON	MA	\$80.780	0.03
287	CENTRAL FINANCIAL CORPORATION RANDOLPH NB	RANDOLPH RANDOLPH	VT VT	\$79.907 \$79.91	0.03
288	SAUGUSBANK, A CO-OP BANK	SAUGUS	MA	\$79.524	0.03
289	NEWTON SOUTH CO-OP BK	NEWTON	MA	\$79.031	0.03
290	NORTHAMPTON CO-OP BK	NORTHAMPTON	MA	\$78.737	0.03
291	MELROSE CO-OP BK	MELROSE	MA	\$77.277	0.03
292	HYDE PARK CO-OP BK	BOSTON	MA	\$76.668	0.03
293	DAMARISCOTTA BANKSHARES, INC. DAMARISCOTTA B&TC	DAMARISCOTTA DAMARISCOTTA	ME ME	\$76.443 \$76.44	0.03
294	WAKEFIELD CO-OP BK	WAKEFIELD	MA	\$76.310	0.03
295	FIRST FS & LA OF BATH	BATH	ME	\$75.779	0.03
296	ASSOCIATED COMMUNITY BANCORP, INC. GREENWICH BK & TC WESTPORT NB	GREENWICH GREENWICH WESTPORT	CT CT CT	\$75.450 \$39.23 \$36.22	0.03
297	MEDWAY CO-OP BK	MEDWAY	MA	\$74.621	0.03
298	U.S.B. HOLDING CO., INC. UNION ST BK	ORANGEBURG NANUET	NY NY	\$74.253 \$74.25	0.03
299	WILTON BK	WILTON	CT	\$73.219	0.03
300	MARTHAS VINEYARD CO-OP BK	VINEYARD HAVEN	MA	\$72.757	0.03

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
301	LAFAYETTE FEDERAL SAVINGS BANK	FALL RIVER	MA	\$72.521	0.03
302	BARRE SVG BK	BARRE	MA	\$72.142	0.03
303	MUTUAL FSB OF PLYMOUTH COUNTY	WHITMAN	MA	\$71.848	0.03
304	FOXBORO FS & LA	FOXBOROUGH	MA	\$71.764	0.03
305	WELLESLEY CO-OP BK	WELLESLEY	MA	\$71.615	0.03
306	IRON BANCSHARES, INC. NATIONAL IRON BK	SALISBURY SALISBURY	CT CT	\$71.012 \$71.01	0.03
307	ISLAND BANCORP, INC. EDGARTOWN NB	EDGARTOWN EDGARTOWN	MA MA	\$69.129 \$69.13	0.03
308	MECHANICS CO-OP BK	TAUNTON	MA	\$68.773	0.03
309	GLOUCESTER CO-OP BK	GLOUCESTER	MA	\$67.878	0.03
310	BOW MILLS BK & TR	BOW	NH	\$67.805	0.03
311	PILGRIM CO-OP BK	COHASSET	MA	\$67.631	0.03
312	PROFILE BANK, FSB	ROCHESTER	NH	\$66.792	0.03
313	NEW YORK COMMUNITY BANCORP new york community bank	FLUSHING FLUSHING	NY NY	\$63.506 \$63.51	0.03
314	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$63.496	0.03
315	CANTON CO-OP BK	CANTON	MA	\$62.467	0.02
316	IPSWICH CO-OP BK	IPSWICH	MA	\$62.239	0.02
317	GEORGETOWN SVG BK	GEORGETOWN	MA	\$61.482	0.02
318	ASIAN AMER B&TC	BOSTON	MA	\$60.895	0.02
319	MARLBOROUGH BANCORP MARLBOROUGH CO-OP BK	MARLBOROUGH MARLBOROUGH	MA MA	\$60.801 \$60.80	0.02
320	FIRST BRANDON NB	BRANDON	VT	\$60.448	0.02
321	NORTH CAMBRIDGE CO-OP BK	CAMBRIDGE	MA	\$60.207	0.02
322	ATHOL-CLINTON CO-OP BK	ATHOL	MA	\$60.167	0.02
323	CANAAN NATIONAL BANCORP, INC. CANAAN NB	CANAAN CANAAN	CT CT	\$59.543 \$59.54	0.02
324	ROCKPORT NATIONAL BANCORP, INC. ROCKPORT NB	ROCKPORT ROCKPORT	MA MA	\$58.433 \$58.43	0.02
325	NORTH ABINGTON CO-OP BK	NORTH ABINGTON	MA	\$58.158	0.02
326	WRENTHAM CO-OP BK	WRENTHAM	MA	\$58.083	0.02
327	STOUGHTON CO-OP BK	STOUGHTON	MA	\$57.697	0.02
328	HOLBROOK CO-OP BK	HOLBROOK	MA	\$56.824	0.02
329	HOMETOWN BK A CO-OP BK	WEBSTER	MA	\$56.788	0.02
330	FAMILY FEDERAL SAVINGS, F.A.	FITCHBURG	MA	\$56.010	0.02
331	BANK OF NOVA SCOTIA	BOSTON	MA	\$54.900	0.02
332	BORDER BANCSHARES, INC. BORDER TC	SOUTH CHINA SOUTH CHINA	ME ME	\$54.562 \$54.56	0.02
333	NATIONAL BANK OF GREECE, S.A. ATLANTIC BK OF NY	ATHENS NEW YORK	NA NY	\$54.500 \$54.50	0.02
334	COLLINSVILLE SVG SOCIETY	COLLINSVILLE	CT	\$54.457	0.02

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
335	HOMETOWN BK	MOODUS	CT	\$54.146	0.02
336	NEW BEDFORD COMMUNITY BANCORP LUZO CMNTY BK	NEW BEDFORD NEW BEDFORD	MA MA	\$54.027 \$54.03	0.02
337	COLONIAL CO-OP BK	GARDNER	MA	\$51.984	0.02
338	LOWELL CO-OP BK	LOWELL	MA	\$51.441	0.02
339	EASTON CO-OP BK	NORTH EASTON	MA	\$50.984	0.02
340	VILLAGE FINANCIAL CORPORATION VILLAGE B&TC	GILFORD GILFORD	NH NH	\$50.810 \$50.81	0.02
341	HORIZON B&TC	BRAINTREE	MA	\$50.677	0.02
342	MERCANTILE CAPITAL CORP MERCANTILE B&TC	BOSTON BOSTON	MA MA	\$50.609 \$50.61	0.02
343	METHUEN CO-OP BK	METHUEN	MA	\$48.703	0.02
344	BROOKLINE CO-OP BK	BROOKLINE	MA	\$48.305	0.02
345	AROOSTOOK COUNTY FS & LA	CARIBOU	ME	\$48.237	0.02
346	ROCKLAND S & LA	ROCKLAND	ME	\$47.933	0.02
347	SIWOOGANOCK BK	LANCASTER	NH	\$46.461	0.02
348	BUTLER BK A CO-OP BK	LOWELL	MA	\$45.131	0.02
349	EQUITABLE CO-OP BK	LYNN	MA	\$44.140	0.02
350	DEDHAM CO-OP BK	DEDHAM	MA	\$42.823	0.02
351	WESTERLY SAVINGS BANK	WESTERLY	RI	\$42.416	0.02
352	FIRST EASTERN BANKSHARES CORP. First Federal Savings Ba	ANDOVER Boston	MA MA	\$42.120 \$42.12	0.02
353	PEPPERELL BANCSHARES FINANCIAL GROUP, IN PEPPERELL TC	BIDDEFORD BIDDEFORD	ME ME	\$41.109 \$41.11	0.02
354	SHARON CO-OP BK	SHARON	MA	\$40.456	0.02
355	WARE CO-OP BK	WARE	MA	\$40.414	0.02
356	MILLBURY NB	MILLBURY	MA	\$39.605	0.02
357	COMMONWEALTH CO-OP BK	BOSTON	MA	\$39.054	0.02
358	GRANITE SVG BK	ROCKPORT	MA	\$38.190	0.02
359	LANCASTER NB	LANCASTER	NH	\$37.803	0.01
360	COMMUNITY GUARANTY SVG BK	PLYMOUTH	NH	\$37.789	0.01
361	AVON CO-OP BK	AVON	MA	\$35.427	0.01
362	AUBURN S & LA	AUBURN	ME	\$34.942	0.01
363	FIRST COMMUNITY BK	WOODSTOCK	VT	\$33.584	0.01
364	MIDDLESEX B&TC	NEWTON	MA	\$33.582	0.01
365	LIBERTY B&TC	BOSTON	MA	\$31.977	0.01
366	LENOX NB	LENOX	MA	\$31.425	0.01
367	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$30.512	0.01
368	SOUND FS & LA	MAMARONECK	NY	\$29.439	0.01

Commercial Banking and Thrift Organizations Operating In New England - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
369	CALAIS FS & LA	CALAIS	ME	\$28.376	0.01
370	TELECOM CO-OP BK	MALDEN	MA	\$28.162	0.01
371	MERRIMAC SVG BK	MERRIMAC	MA	\$28.127	0.01
372	BANKERS BANK NORTHEAST	GLASTONBURY	CT	\$27.651	0.01
373	CENTRIX B&TC	BEDFORD	NH	\$26.272	0.01
374	WINDSOR LOCKS S & LA	WINDSOR LOCKS	CT	\$25.969	0.01
375	KENNEBEC FS & LA OF WATERVILLE	WATERVILLE	ME	\$25.922	0.01
376	CHELSEA PROVIDENT CO-OP B	CHELSEA	MA	\$24.379	0.01
377	PRIME BK	ORANGE	CT	\$23.934	0.01
378	MEETINGHOUSE CO-OP BK	DORCHESTER	MA	\$23.696	0.01
379	BANK OF WESTPORT	WESTPORT	CT	\$23.377	0.01
380	ROXBURY HIGHLAND CO-OP BK	JAMAICA PLAIN	MA	\$22.642	0.01
381	FIRST NB OF ORWELL	ORWELL	VT	\$19.478	0.01
382	CASTLE BK&TC	MERIDEN	CT	\$16.544	0.01
383	ECONOMY CO-OP BK	MERRIMAC	MA	\$15.754	0.01
384	VALLEY BK	BRISTOL	CT	\$15.086	0.01
385	BAR HARBOR S & LA	BAR HARBOR	ME	\$11.692	0.00
386	BRIDGEWATER CO-OP BK	BRIDGEWATER	MA	\$11.532	0.00
387	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH	PA	\$10.007	0.00
	PNC Bank, FSB	Pittsburgh	PA	\$4.95	
	PNC Bank, FSB	Pittsburgh	PA	\$5.06	
388	BEACON FEDERAL	EAST SYRACUSE	NY	\$8.910	0.00
389	FMR CORP	BOSTON	MA	\$1.007	0.00
	FIDELITY MGMT TC	BOSTON	MA	\$0.51	
	Fidelity Personal TC	Boston	MA	\$0.50	
390	ING GROUP N.V.	HAGUE, THE	NA	\$0.500	0.00
	ING NATIONAL TRUST	MINNEAPOLIS	MN	\$0.50	
391	ADVEST GROUP INC.	HARTFORD	CT	\$0.500	0.00
	Advest Bank and Trust Co	Hartford	CT	\$0.50	
392	THE MASSMUTUAL TRUST COMPANY	HARTFORD	CT	\$0.001	0.00
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$253,353.481	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

STATE BANKING TABLES

CONNECTICUT

Commercial Banking and Thrift Organizations Operating In Connecticut - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$14,090.030	24.15
	FLEET NA BK	PROVIDENCE	RI	\$14,090.03	
2	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$7,526.689	12.90
	PEOPLES BK	BRIDGEPORT	CT	\$7,526.69	
3	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$7,110.932	12.19
	Webster Bank	Waterbury	CT	\$7,110.93	
4	FIRST UNION CORPORATION	CHARLOTTE	NC	\$4,120.008	7.06
	FIRST UNION NB	CHARLOTTE	NC	\$4,120.01	
5	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$1,862.207	3.19
	CHASE MANHATTAN BK	NEW YORK	NY	\$1,862.21	
6	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$1,717.193	2.94
	CITIZENS BK OF CT	NEW LONDON	CT	\$1,717.19	
7	NEW HAVEN SVG BK	NEW HAVEN	CT	\$1,673.162	2.87
8	HUDSON UNITED BANCORP	MAHWAH	NJ	\$1,534.176	2.63
	HUDSON UNITED BK	MAHWAH	NJ	\$1,534.18	
9	SOVEREIGN BANCORP	WYOMISSING	PA	\$1,469.052	2.52
	Sovereign Bank	Wyomissing	PA	\$1,469.05	
10	LIBERTY BK	MIDDLETOWN	CT	\$1,337.992	2.29
11	AMERICAN FINANCIAL HOLDINGS	NEW BRITAIN	CT	\$1,256.520	2.15
	AMERICAN SVG BK	NEW BRITAIN	CT	\$1,256.52	
12	CONNECTICUT BANCSHARES, INC.	MANCHESTER	CT	\$940.430	1.61
	SAVINGS BK OF MANCHESTER	MANCHESTER	CT	\$940.43	
13	AMERICAN BK OF CT	WATERBURY	CT	\$693.624	1.19
14	CITIGROUP INC.	NEW YORK	NY	\$661.509	1.13
	Citibank, Federal Saving	San Francisco	CA	\$661.51	
15	FIRST FS & LA	EAST HARTFORD	CT	\$621.761	1.07
16	UNION SVG BK	DANBURY	CT	\$618.736	1.06
17	FIRST COUNTY BK	STAMFORD	CT	\$542.173	0.93
18	TORRINGTON SVG BK	TORRINGTON	CT	\$493.994	0.85
19	BANK OF NEW YORK COMPANY, INC., THE	NEW YORK	NY	\$484.378	0.83
	BANK OF NY	NEW YORK	NY	\$484.38	
20	CHELSEA GROTON SVG BK	NORWICH	CT	\$453.935	0.78
21	FARMINGTON SVG BK	FARMINGTON	CT	\$451.305	0.77
22	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$415.172	0.71
	newmil bank	NEW MILFORD	CT	\$415.17	
23	CHARTER OAK COMMUNITY BANK CORP.	ROCKVILLE	CT	\$390.901	0.67
	rockville bank	ROCKVILLE	CT	\$390.90	
24	BANCORP CONNECTICUT, INC.	SOUTHINGTON	CT	\$390.079	0.67
	SOUTHINGTON SVG BK	SOUTHINGTON	CT	\$390.08	
25	RIDGEFIELD BK	RIDGEFIELD	CT	\$368.186	0.63
26	NAUGATUCK SVG BK	NAUGATUCK	CT	\$343.299	0.59
27	NEWTOWN SVG BK	NEWTOWN	CT	\$329.814	0.57
28	SI BANCORP, INC., MHC	WILLIMANTIC	CT	\$312.327	0.54
	SAVINGS INST	WILLIMANTIC	CT	\$312.33	
29	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$312.075	0.53
	NORTHWEST CMNTY BK	WINSTED	CT	\$201.34	
	LITCHFIELD BC	LITCHFIELD	CT	\$110.74	
30	THOMASTON SVG BK	THOMASTON	CT	\$273.589	0.47
31	FIRST INTERNATIONAL BANCORP, INC.	HARTFORD	CT	\$273.287	0.47

Commercial Banking and Thrift Organizations Operating In Connecticut - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
	FIRST INTL BK	HARTFORD	CT	\$273.29	
32	ALLIANCE BANCORP OF NEW ENGLAND, INC.	VERNON	CT	\$266.093	0.46
	TOLLAND BK	VERNON	CT	\$266.09	
33	SAVINGS BK OF DANBURY	DANBURY	CT	\$255.596	0.44
34	DIME SVG BK OF NORWICH	NORWICH	CT	\$249.757	0.43
35	BANKNORTH GROUP, INC.	PORTLAND	ME	\$238.609	0.41
	FIRST MA BK NA	WORCESTER	MA	\$238.61	
36	FAIRFIELD CTY SVG BK	NORWALK	CT	\$227.107	0.39
37	GUILFORD SVG BK	GUILFORD	CT	\$214.931	0.37
38	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$207.678	0.36
	FIRST NB OF LITCHFIELD	LITCHFIELD	CT	\$207.68	
39	MILFORD BK	MILFORD	CT	\$182.043	0.31
40	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$170.975	0.29
	U S TC	GREENWICH	CT	\$170.97	
41	PATRIOT NATIONAL BANCORP, INC.	STAMFORD	CT	\$167.007	0.29
	PATRIOT NB	STAMFORD	CT	\$167.01	
42	JEWETT CITY SVG BK	JEWETT CITY	CT	\$164.564	0.28
43	SALISBURY BANCORP, INC.	LAKEVILLE	CT	\$155.910	0.27
	SALISBURY B&TC	LAKEVILLE	CT	\$155.91	
44	NORTH FORK BANCORPORATION, INC.	MELVILLE	NY	\$146.840	0.25
	Superior Svg. of NE	BRANFORD	CT	\$146.84	
	SUPERIOR SVG OF NE	BRANFORD	CT	\$146.84	
45	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$138.341	0.24
	Cargill Bank of Connecti	Danielson	CT	\$138.34	
46	NAUGATUCK VALLEY S & LA, INC.	NAUGATUCK	CT	\$134.256	0.23
47	WINDSOR FEDERAL MHC	WINDSOR	CT	\$132.705	0.23
	Windsor FS & LA	Windsor	CT	\$132.71	
48	NORTH AMERICAN B&TC	STRATFORD	CT	\$128.228	0.22
49	CORNERSTONE BANCORP, INC.	STAMFORD	CT	\$127.743	0.22
	CORNERSTONE BK	STAMFORD	CT	\$127.74	
50	STAFFORD SVG BK	STAFFORD SPRINGS	CT	\$126.865	0.22
51	ESSEX SVG BK	ESSEX	CT	\$119.481	0.20
52	URBAN FINANCIAL GROUP	BRIDGEPORT	CT	\$119.095	0.20
	THE COMMUNITY'S BANK	BRIDGEPORT	CT	\$119.10	
53	SIMSBURY B&TC	SIMSBURY	CT	\$116.114	0.20
54	FIRST CITY BK	NEW BRITAIN	CT	\$113.340	0.19
55	EASTERN S & LA	NORWICH	CT	\$112.794	0.19
56	PUTNAM SVG BK	PUTNAM	CT	\$111.030	0.19
57	FIRST NB	SUFFIELD	CT	\$110.514	0.19
58	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$110.128	0.19
	CITIZENS NB	PUTNAM	CT	\$110.13	
59	ENFIELD FS & LA	ENFIELD	CT	\$106.637	0.18
60	CONNECTICUT BK OF COMMERCE	STAMFORD	CT	\$104.962	0.18
61	ASSOCIATED COMMUNITY BANCORP, INC.	GREENWICH	CT	\$75.450	0.13

Commercial Banking and Thrift Organizations Operating In Connecticut - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
	GREENWICH BK & TC	GREENWICH	CT	\$39.23	
	WESTPORT NB	WESTPORT	CT	\$36.22	
62	U.S.B. HOLDING CO., INC.	ORANGEBURG	NY	\$74.253	0.13
	UNION ST BK	NANUET	NY	\$74.25	
63	WILTON BK	WILTON	CT	\$73.219	0.13
64	IRON BANCSHARES, INC	SALISBURY	CT	\$71.012	0.12
	NATIONAL IRON BK	SALISBURY	CT	\$71.01	
65	NEW YORK COMMUNITY BANCORP	FLUSHING	NY	\$63.506	0.11
	new york community bank	FLUSHING	NY	\$63.51	
66	COLLINSVILLE SVG SOCIETY	COLLINSVILLE	CT	\$54.457	0.09
67	HOMETOWN BK	MOODUS	CT	\$54.146	0.09
68	CANAAN NATIONAL BANCORP, INC.	CANAAN	CT	\$52.305	0.09
	CANAAN NB	CANAAN	CT	\$52.31	
69	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$29.654	0.05
	WASHINGTON TC	WESTERLY	RI	\$29.65	
70	SOUND FS & LA	MAMARONECK	NY	\$29.439	0.05
71	BANKERS BANK NORTHEAST	GLASTONBURY	CT	\$27.651	0.05
72	WINDSOR LOCKS S & LA	WINDSOR LOCKS	CT	\$25.969	0.04
73	PRIME BK	ORANGE	CT	\$23.934	0.04
74	BANK OF WESTPORT	WESTPORT	CT	\$23.377	0.04
75	CASTLE BK&TC	MERIDEN	CT	\$16.544	0.03
76	VALLEY BK	BRISTOL	CT	\$15.086	0.03
77	ING GROUP N.V.	HAGUE, THE	NA	\$0.500	0.00
	ING NATIONAL TRUST	MINNEAPOLIS	MN	\$0.50	
78	ADVEST GROUP INC.	HARTFORD	CT	\$0.500	0.00
	Advest Bank and Trust Co	Hartford	CT	\$0.50	
79	THE MASSMUTUAL TRUST COMPANY	HARTFORD	CT	\$0.001	0.00
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$58,338.881	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

MAINE

Commercial Banking and Thrift Organizations Operating In Maine - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$2,768.465	20.42
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$2,768.46	
2	KEYCORP	CLEVELAND	OH	\$1,897.284	13.99
	KEYBANK NA	CLEVELAND	OH	\$1,897.28	
3	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$1,279.233	9.43
	FLEET NA BK	PROVIDENCE	RI	\$1,258.16	
	Fleet maine, na	SOUTH PORTLAND	ME	\$21.08	
4	BANGOR SVG BK	BANGOR	ME	\$959.378	7.08
5	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$678.890	5.01
	CAMDEN NB	CAMDEN	ME	\$446.61	
	UNITEDKINGFIELD BK	BANGOR	ME	\$232.29	
6	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$344.676	2.54
7	KENNEBUNK SVG BK	KENNEBUNK	ME	\$313.919	2.32
8	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$294.791	2.17
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$294.79	
9	SKOWHEGAN SVG BK	SKOWHEGAN	ME	\$288.423	2.13
10	NORWAY BANCORP, MHC	NORWAY	ME	\$279.122	2.06
	NORWAY SVG BK	NORWAY	ME	\$279.12	
11	GORHAM SVG BK	GORHAM	ME	\$277.534	2.05
12	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$273.270	2.02
	BAR HARBOR BKG&TC	BAR HARBOR	ME	\$273.27	
13	NORTHEAST BANCORP	AUBURN	ME	\$260.288	1.92
	Northeast Bank, F.S.B.	Auburn	ME	\$260.29	
14	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$249.013	1.84
	UNION TC	ELLSWORTH	ME	\$249.01	
15	SACO & BIDDEFORD SVG INST	SACO	ME	\$234.875	1.73
16	KENNEBEC SVG BK	AUGUSTA	ME	\$231.080	1.70
17	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$228.562	1.69
	KATAHDIN TC	PATTEN	ME	\$228.56	
18	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$221.832	1.64
	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	\$221.83	
19	MACHIAS BANCORP, MHC	MACHIAS	ME	\$209.886	1.55
	MACHIAS SVG BK	MACHIAS	ME	\$209.89	
20	FSB BANCORP, MHC	FARMINGTON	ME	\$203.716	1.50
	FRANKLIN SVG BK	FARMINGTON	ME	\$203.72	
21	BATH SVG INST	BATH	ME	\$202.705	1.49
22	CHITTENDEN CORPORATION	BURLINGTON	VT	\$197.556	1.46
	MAINE B&TC	PORTLAND	ME	\$197.56	
23	MERRILL MERCHANTS BANCSHARES, INC.	BANGOR	ME	\$188.313	1.39
	MERRILL MRCH BK	BANGOR	ME	\$188.31	
24	OCEAN NATIONAL CORPORATION	KENNEBUNK	ME	\$181.281	1.34
	OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	\$181.28	
25	SANFORD INST FOR SVG	SANFORD	ME	\$167.723	1.24
26	BIDDEFORD SVG BK	BIDDEFORD	ME	\$133.617	0.99
27	FIRST COASTAL CORPORATION	PORTLAND	ME	\$133.026	0.98
	COASTAL BK	PORTLAND	ME	\$133.03	
28	FNB BANKSHARES	BAR HARBOR	ME	\$125.212	0.92
	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	\$125.21	
29	MECHANICS SVG BK	AUBURN	ME	\$107.531	0.79
30	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$96.299	0.71

Commercial Banking and Thrift Organizations Operating In Maine - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
31	AUGUSTA FEDERAL SAVINGS BANK	AUGUSTA	ME	\$81.514	0.60
32	DAMARISCOTTA BANKSHARES, INC. DAMARISCOTTA B&TC	DAMARISCOTTA DAMARISCOTTA	ME ME	\$76.443 \$76.44	0.56
33	FIRST FS & LA OF BATH	BATH	ME	\$75.779	0.56
34	BORDER BANCSHARES, INC. BORDER TC	SOUTH CHINA SOUTH CHINA	ME ME	\$54.562 \$54.56	0.40
35	AROOSTOOK COUNTY FS & LA	CARIBOU	ME	\$48.237	0.36
36	ROCKLAND S & LA	ROCKLAND	ME	\$47.933	0.35
37	PEPPERELL BANCSHARES FINANCIAL GROUP, IN PEPPERELL TC	BIDDEFORD BIDDEFORD	ME ME	\$41.109 \$41.11	0.30
38	AUBURN S & LA	AUBURN	ME	\$34.942	0.26
39	CALAIS FS & LA	CALAIS	ME	\$28.376	0.21
40	KENNEBEC FS & LA OF WATERVILLE	WATERVILLE	ME	\$25.922	0.19
41	BAR HARBOR S & LA	BAR HARBOR	ME	\$11.692	0.09
42	PNC FINANCIAL SERVICES GROUP, INC., THE PNC Bank, FSB	PITTSBURGH Pittsburgh	PA PA	\$4.951 \$4.95	0.04
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$13,558.960	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

MASSACHUSETTS

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$40,434.273	30.14
	FLEET NA BK	PROVIDENCE	RI	\$40,434.27	
2	STATE STREET CORPORATION	BOSTON	MA	\$12,028.809	8.97
	STATE STREET B&TC	BOSTON	MA	\$12,028.81	
3	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$10,803.268	8.05
	CITIZENS BK OF MA	BOSTON	MA	\$10,767.81	
	UNITED STATES TC	BOSTON	MA	\$20.51	
	CITIZENS BK RI	PROVIDENCE	RI	\$14.95	
4	SOVEREIGN BANCORP	WYOMISSING	PA	\$6,146.894	4.58
	Sovereign Bank	Wyomissing	PA	\$6,146.89	
5	MELLON FINANCIAL CORPORATION	PITTSBURGH	PA	\$4,843.337	3.61
	BOSTON SAFE DEPOSIT & TC	BOSTON	MA	\$4,843.34	
6	BANKNORTH GROUP, INC.	PORTLAND	ME	\$3,117.052	2.32
	FIRST MA BK NA	WORCESTER	MA	\$3,117.05	
7	EASTERN BANK CORPORATION	LYNN	MA	\$2,599.441	1.94
	EASTERN B&TC	SALEM	MA	\$0.10	
	EASTERN BK	LYNN	MA	\$2,599.34	
8	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$1,926.705	1.44
	COMPASS BK FOR SVG	NEW BEDFORD	MA	\$1,698.50	
	NANTUCKET BK	NANTUCKET	MA	\$228.20	
9	MIDDLESEX SVG BK	NATICK	MA	\$1,657.788	1.24
10	INDEPENDENT BANK CORP.	ROCKLAND	MA	\$1,533.599	1.14
	ROCKLAND TC	ROCKLAND	MA	\$1,533.60	
11	INVESTORS FINANCIAL SERVICES CORP.	BOSTON	MA	\$1,410.843	1.05
	INVESTORS B & TC	BOSTON	MA	\$1,410.84	
12	ANDOVER BANCORP, INC.	ANDOVER	MA	\$1,107.767	0.83
	GLOUCESTER B&TC	GLOUCESTER	MA	\$107.36	
	ANDOVER BK	ANDOVER	MA	\$1,000.41	
13	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE	MA	\$1,096.363	0.82
	CAMBRIDGE SVG BK	CAMBRIDGE	MA	\$1,096.36	
14	MEDFORD BANCORP, INC.	MEDFORD	MA	\$973.661	0.73
	MEDFORD SVG BK	MEDFORD	MA	\$973.66	
15	CCBT FINANCIAL COMPANIES, INC.	HYANNIS	MA	\$902.603	0.67
	CAPE COD B&TC CO NA	HYANNIS	MA	\$902.60	
16	BOSTONFED BANCORP, INC.	BURLINGTON	MA	\$840.246	0.63
	BROADWAY NB OF CHELSEA	CHELSEA	MA	\$124.77	
	Boston Federal Savings B	Burlington	MA	\$715.47	
17	MASSBANK CORP.	READING	MA	\$823.395	0.61
	MASSBANK	READING	MA	\$823.39	
18	SALEM FIVE CENTS SVG BK	SALEM	MA	\$813.897	0.61
19	CAPE COD FIVE CENTS SVG B	HARWICH PORT	MA	\$766.914	0.57
20	PLYMOUTH BANCORP, INC.	WAREHAM	MA	\$762.495	0.57
	PLYMOUTH SVG BK	WAREHAM	MA	\$762.50	
21	BERKSHIRE BANCORP	PITTSFIELD	MA	\$755.549	0.56
	BERKSHIRE BK	PITTSFIELD	MA	\$755.55	
22	CHITTENDEN CORPORATION	BURLINGTON	VT	\$731.402	0.55
	BANK OF WESTERN MA	SPRINGFIELD	MA	\$416.74	
	FLAGSHIP B&TC	WORCESTER	MA	\$314.66	
23	PORT FINANCIAL CORP	CAMBRIDGE	MA	\$687.123	0.51
	CAMBRIDGEPORT BK	CAMBRIDGE	MA	\$687.12	
24	CENTURY BANCORP, INC.	MEDFORD	MA	\$681.826	0.51
	CENTURY B&TC	SOMERVILLE	MA	\$681.83	
25	FIRST ESSEX BANCORP	LAWRENCE	MA	\$674.680	0.50
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$674.68	
26	METROWEST BK	FRAMINGHAM	MA	\$641.652	0.48

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
27	PEOPLE'S BANCSHARES, INC. PEOPLES SVG BK OF BROCKT	NEW BEDFORD SOUTH EASTON	MA MA	\$639.856 \$639.86	0.48
28	WATERTOWN SVG BK	WATERTOWN	MA	\$580.541	0.43
29	BOSTON PRIVATE FINANCIAL HOLDINGS, INC. BOSTON PRIVATE B&TC	BOSTON BOSTON	MA MA	\$577.711 \$577.71	0.43
30	WESTFIELD MUTUAL HOLDING COMPANY WESTFIELD SVG BK	WESTFIELD WESTFIELD	MA MA	\$571.459 \$571.46	0.43
31	DEDHAM INST FOR SVG	DEDHAM	MA	\$568.496	0.42
32	CAPITAL CROSSING BK	BOSTON	MA	\$552.265	0.41
33	FIRSTFED AMERICA BANCORP FIRST FSB OF AMERICA	FALL RIVER Fall River	MA MA	\$541.486 \$541.49	0.40
34	BROOKLINE BANCORP, MHC BROOKLINE SVG BK LIGHTHOUSE BK	BROOKLINE BROOKLINE WALTHAM	MA MA MA	\$536.177 \$535.96 \$0.21	0.40
35	COUNTRY BK FOR SVG	WARE	MA	\$486.029	0.36
36	PEOPLES SVG BK	HOLYOKE	MA	\$475.377	0.35
37	BEACON BANCORP BRISTOL CTY SVG BK	TAUNTON TAUNTON	MA MA	\$467.515 \$467.51	0.35
38	MERIDIAN FINANCIAL SERVICES, INC EAST BOSTON SVG BK	EAST BOSTON BOSTON	MA MA	\$464.665 \$464.66	0.35
39	EAST CAMBRIDGE SVG BK	CAMBRIDGE	MA	\$459.536	0.34
40	SOUTH SHORE SVGS BK	WEYMOUTH	MA	\$451.662	0.34
41	ENTERPRISE BANCORP, INC. ENTERPRISE B&TC	LOWELL LOWELL	MA MA	\$447.870 \$447.87	0.33
42	MUTUAL BANCORP OF THE BERKSHIRES, INC. CITY SVG BK LENOX SVG BK	PITTSFIELD PITTSFIELD LENOX	MA MA MA	\$439.871 \$343.70 \$96.17	0.33
43	CAMBRIDGE BANCORP CAMBRIDGE TC	CAMBRIDGE CAMBRIDGE	MA MA	\$430.295 \$430.30	0.32
44	LOWELL FIVE CENT SVG BK	LOWELL	MA	\$424.098	0.32
45	UNITED CO-OP BK	WEST SPRINGFIELD	MA	\$423.518	0.32
46	ABINGTON BANCORP INC. ABINGTON SVG BK	ABINGTON ABINGTON	MA MA	\$420.911 \$420.91	0.31
47	FLORENCE SVG BK	FLORENCE	MA	\$399.528	0.30
48	BENJAMIN FRANKLIN BANCORP, M.H.C. BENJAMIN FRANKLIN SVG BK	FRANKLIN FRANKLIN	MA MA	\$382.914 \$382.91	0.29
49	WARREN BANCORP, INC. WARREN FIVE CENTS SVG BK	PEABODY PEABODY	MA MA	\$376.018 \$376.02	0.28
50	HYDE PARK SVG BK	BOSTON	MA	\$375.895	0.28
51	UFS BANCORP UNIBANK FOR SVG	WHITINSVILLE WHITINSVILLE	MA MA	\$361.557 \$361.56	0.27
52	WESTBANK CORPORATION PARK WEST B&TC	WEST SPRINGFIELD WEST SPRINGFIELD	MA MA	\$347.883 \$347.88	0.26
53	SLADE'S FERRY BANCORP SLADES FERRY TC	SOMERSET SOMERSET	MA MA	\$329.185 \$329.19	0.25
54	WORONOCO SVG BK	WESTFIELD	MA	\$326.723	0.24

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
55	NARRAGANSETT FINANCIAL CORP CITIZENS-UNION SVG BK	FALL RIVER FALL RIVER	MA MA	\$325.343 \$325.34	0.24
56	EASTHAMPTON SVG BK	EASTHAMPTON	MA	\$325.253	0.24
57	COMMERCE BANCSHARES CORP. COMMERCE B&TC	WORCESTER WORCESTER	MA MA	\$324.071 \$324.07	0.24
58	WAINWRIGHT B&TC	BOSTON	MA	\$307.708	0.23
59	DANVERS BANCORP, INC. DANVERS SVG BK	DANVERS DANVERS	MA MA	\$303.893 \$303.89	0.23
60	SAVINGS BK	WAKEFIELD	MA	\$298.958	0.22
61	BELMONT SVG BK	BELMONT	MA	\$294.781	0.22
62	COMMUNITY BANCORP, INC. COMMUNITY NAT BK	HUDSON HUDSON	MA MA	\$291.020 \$291.02	0.22
63	FALL RIVER FIVE CENT SVG	FALL RIVER	MA	\$289.396	0.22
64	CHARTER ONE FINANCIAL, INC. Charter One Bank, FSB	CLEVELAND Cleveland	OH OH	\$288.920 \$288.92	0.22
65	GREENFIELD SVG BK	GREENFIELD	MA	\$281.751	0.21
66	WINCHESTER SVG BK	WINCHESTER	MA	\$269.916	0.20
67	CENTRAL BANCORP, INC. CENTRAL CO-OP BK	SOMERVILLE SOMERVILLE	MA MA	\$269.524 \$269.52	0.20
68	GUARDIAN HOLDINGS, INC. Guardian S & LA	HOUSTON Houston	TX TX	\$268.105 \$268.11	0.20
69	CANTON INST FOR SVG	CANTON	MA	\$265.570	0.20
70	EAGLE BK	EVERETT	MA	\$263.138	0.20
71	BAY STATE BANCORP, INC. Bay State Federal Saving	BROOKLINE Brookline	MA MA	\$260.493 \$260.49	0.19
72	ASSABET VALLEY BANCORP HUDSON SVG BK	HUDSON HUDSON	MA MA	\$256.502 \$256.50	0.19
73	INSTITUTION SVG IN NEWBUR	NEWBURYPORT	MA	\$255.799	0.19
74	LAWRENCE SVG BK	NORTH ANDOVER	MA	\$254.362	0.19
75	CHICOPEE SVG BK	CHICOPEE	MA	\$252.317	0.19
76	NORTH EASTON SVG BK	NORTH EASTON	MA	\$242.202	0.18
77	WEBSTER FIVE CENTS SVG BK	WEBSTER	MA	\$241.525	0.18
78	NEEDHAM CO-OP BK	NEEDHAM	MA	\$239.505	0.18
79	NEWBURYPORT FIVE CNT SVG	NEWBURYPORT	MA	\$233.698	0.17
80	CAPE COD CO-OP BK	YARMOUTH PORT	MA	\$227.970	0.17
81	BEVERLY NATIONAL CORPORATION BEVERLY NB	BEVERLY BEVERLY	MA MA	\$227.124 \$227.12	0.17
82	IPSWICH BANCSHARES, INC. IPSWICH SVG BK	IPSWICH IPSWICH	MA MA	\$226.451 \$226.45	0.17
83	STONEHAM CO-OP BK	STONEHAM	MA	\$225.941	0.17
84	HINGHAM INST FOR SVG	HINGHAM	MA	\$218.644	0.16
85	RANDOLPH SVG BK	RANDOLPH	MA	\$215.839	0.16
86	HAMPDEN SVG BK	SPRINGFIELD	MA	\$212.111	0.16
87	CAPE ANN SVG BK	GLOUCESTER	MA	\$208.585	0.16

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
88	NORTHERN BANCORP, INC. NORTHERN B&TC	WOBURN WOBURN	MA MA	\$207.990 \$207.99	0.16
89	MILFORD FS & LA	MILFORD	MA	\$206.238	0.15
90	MA ST CARPENTERS PENSION FUND First Trade Union Bank	BOSTON Boston	MA MA	\$202.832 \$202.83	0.15
91	AUBURNDALE CO-OP BK	NEWTON	MA	\$198.494	0.15
92	WINCHESTER CO-OP BK	WINCHESTER	MA	\$198.175	0.15
93	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$197.316	0.15
94	MYSTIC FINANCIAL, INC. MEDFORD CO-OP BK	MEDFORD MEDFORD	MA MA	\$195.035 \$195.03	0.15
95	FRAMINGHAM CO-OP BK	FRAMINGHAM	MA	\$190.540	0.14
96	SAVERS CO-OP BK	SOUTHRIDGE	MA	\$188.926	0.14
97	SOUTHRIDGE SVG BK	SOUTHRIDGE	MA	\$187.577	0.14
98	SPENCER SVG BK	SPENCER	MA	\$185.341	0.14
99	PENTUCKET FIVE CENTS SVG	HAVERRHILL	MA	\$184.763	0.14
100	NORTH SHORE BANCORP NORTH SHORE BK A CO-OP B	PEABODY PEABODY	MA MA	\$184.062 \$184.06	0.14
101	NORWOOD CO-OP BK	NORWOOD	MA	\$183.635	0.14
102	SERVICE BANCORP, MHC STRATA BK	MEDWAY MEDWAY	MA MA	\$179.406 \$179.41	0.13
103	MIDDLESEX FEDERAL SAVINGS, F.A.	SOMERVILLE	MA	\$178.504	0.13
104	WALPOLE CO-OP BK	WALPOLE	MA	\$178.501	0.13
105	NORTHMARK BK	NORTH ANDOVER	MA	\$176.782	0.13
106	CLINTON SVG BK	CLINTON	MA	\$174.817	0.13
107	NORTH MIDDLESEX SVG BK	AYER	MA	\$173.806	0.13
108	HOOSAC FINANCIAL SERVICES, INC. HOOSAC BK	NORTH ADAMS NORTH ADAMS	MA MA	\$169.902 \$169.90	0.13
109	MARLBOROUGH SVG BK	MARLBOROUGH	MA	\$168.879	0.13
110	STONEHAM SVG BK	STONEHAM	MA	\$168.589	0.13
111	MANSFIELD CO-OP BK	MANSFIELD	MA	\$163.037	0.12
112	ATHOL SVG BK	ATHOL	MA	\$159.837	0.12
113	WESTBOROUGH BANCORP, M.H.C. WESTBOROUGH BK	WESTBOROUGH WESTBOROUGH	MA MA	\$159.738 \$159.74	0.12
114	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$159.546	0.12
115	MNB BANCORP MILFORD NB&TC	MILFORD MILFORD	MA MA	\$158.967 \$158.97	0.12
116	MT WASHINGTON CO-OP BK	SOUTH BOSTON	MA	\$158.513	0.12
117	BAY ST SVG BK	WORCESTER	MA	\$157.208	0.12
118	FIDELITY CO-OP BK	FITCHBURG	MA	\$156.630	0.12
119	GRAND BANK CORPORATION NATIONAL GRAND BK OF MAR	MARBLEHEAD MARBLEHEAD	MA MA	\$152.823 \$152.82	0.11
120	FOXBOROUGH SVG BK	FOXBOROUGH	MA	\$151.599	0.11
121	CAMPELLO BANCORP	BROCKTON	MA	\$150.260	0.11

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
	COMMUNITY BK MA CO-OP BK	BROCKTON	MA	\$150.26	
122	PEOPLES FEDERAL SAVINGS BANK	BRIGHTON	MA	\$149.923	0.11
123	BRIDGEWATER SVG BK	BRIDGEWATER	MA	\$147.881	0.11
124	DUKES CTY SVG BK	EDGARTOWN	MA	\$146.286	0.11
125	CHARTER BK A CO-OP BK	WALTHAM	MA	\$138.968	0.10
126	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$137.747	0.10
127	PITTSFIELD CO-OP BK	PITTSFIELD	MA	\$137.535	0.10
128	FIRST & OCEAN BANCORP	NEWBURYPORT	MA	\$137.164	0.10
	FIRST & OCEAN NB	SEABROOK	NH	\$137.16	
129	BERKSHIRE FINANCIAL SERVICES, INC.	LEE	MA	\$136.675	0.10
	LEE BK	LEE	MA	\$136.68	
130	COOPERATIVE BK	ROSLINDALE	MA	\$135.062	0.10
131	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$133.542	0.10
132	HERITAGE CO-OP BK	SALEM	MA	\$133.011	0.10
133	BRAINTREE CO-OP BK	BRAINTREE	MA	\$132.170	0.10
134	FIRST IPSWICH BANCORP	IPSWICH	MA	\$128.281	0.10
	FIRST NB OF IPSWICH	IPSWICH	MA	\$128.28	
135	SEAMANS BK	PROVINCETOWN	MA	\$125.850	0.09
136	PROVIDENT BANCORP	AMESBURY	MA	\$125.735	0.09
	PROVIDENT BK	AMESBURY	MA	\$125.74	
137	MAYFLOWER CO-OP BK	MIDDLEBORO	MA	\$124.265	0.09
138	SOUTH ADAMS SVG BK	ADAMS	MA	\$117.720	0.09
139	WILLIAMSTOWN SVG BK	WILLIAMSTOWN	MA	\$116.477	0.09
140	FALMOUTH BANCORP, INC.	FALMOUTH	MA	\$109.990	0.08
	FALMOUTH CO-OP BK	FALMOUTH	MA	\$109.99	
141	GREENFIELD CO-OP BK	GREENFIELD	MA	\$109.679	0.08
142	EVERETT CO-OP BK	EVERETT	MA	\$108.809	0.08
143	READING CO-OP BK	READING	MA	\$108.456	0.08
144	WASHINGTON SVG BK	LOWELL	MA	\$103.766	0.08
145	SOUTH COASTAL BANK	ROCKLAND	MA	\$103.729	0.08
146	DEAN CO-OP BK	FRANKLIN	MA	\$102.645	0.08
147	MARBLEHEAD SVG BK	MARBLEHEAD	MA	\$102.022	0.08
148	ADAMS CO-OP BK	ADAMS	MA	\$101.247	0.08
149	MONSON SVG BK	MONSON	MA	\$101.008	0.08
150	HAVERHILL CO-OP BK	HAVERHILL	MA	\$94.903	0.07
151	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$91.858	0.07
152	WEYMOUTH CO-OP BK	EAST WEYMOUTH	MA	\$91.212	0.07
153	MILLBURY SVG BK	MILLBURY	MA	\$90.473	0.07
154	NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD	MA	\$89.666	0.07
155	SOUTH SHORE CO-OP BK	WEYMOUTH	MA	\$87.754	0.07

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
156	BANK OF FALL RIVER CO-OP	FALL RIVER	MA	\$85.128	0.06
157	BEVERLY CO-OP BK	BEVERLY	MA	\$85.005	0.06
158	MASSACHUSETTS CO-OP BK	QUINCY	MA	\$84.448	0.06
159	EAST BRIDGEWATER SVG BK	EAST BRIDGEWATER	MA	\$84.380	0.06
160	REVERE MHC Revere Federal S & L Ass	REVERE Revere	MA MA	\$83.167 \$83.17	0.06
161	BOSTON BK OF CMRC	BOSTON	MA	\$80.780	0.06
162	SAUGUSBANK, A CO-OP BANK	SAUGUS	MA	\$79.524	0.06
163	NEWTON SOUTH CO-OP BK	NEWTON	MA	\$79.031	0.06
164	NORTHAMPTON CO-OP BK	NORTHAMPTON	MA	\$78.737	0.06
165	MELROSE CO-OP BK	MELROSE	MA	\$77.277	0.06
166	HYDE PARK CO-OP BK	BOSTON	MA	\$76.668	0.06
167	WAKEFIELD CO-OP BK	WAKEFIELD	MA	\$76.310	0.06
168	MEDWAY CO-OP BK	MEDWAY	MA	\$74.621	0.06
169	MARTHAS VINEYARD CO-OP BK	VINEYARD HAVEN	MA	\$72.757	0.05
170	LAFAYETTE FEDERAL SAVINGS BANK	FALL RIVER	MA	\$72.521	0.05
171	BARRE SVG BK	BARRE	MA	\$72.142	0.05
172	MUTUAL FSB OF PLYMOUTH COUNTY	WHITMAN	MA	\$71.848	0.05
173	FOXBORO FS & LA	FOXBOROUGH	MA	\$71.764	0.05
174	WELLESLEY CO-OP BK	WELLESLEY	MA	\$71.615	0.05
175	ISLAND BANCORP, INC. EDGARTOWN NB	EDGARTOWN EDGARTOWN	MA MA	\$69.129 \$69.13	0.05
176	MECHANICS CO-OP BK	TAUNTON	MA	\$68.773	0.05
177	GLOUCESTER CO-OP BK	GLOUCESTER	MA	\$67.878	0.05
178	PILGRIM CO-OP BK	COHASSET	MA	\$67.631	0.05
179	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$63.496	0.05
180	CANTON CO-OP BK	CANTON	MA	\$62.467	0.05
181	IPSWICH CO-OP BK	IPSWICH	MA	\$62.239	0.05
182	GEORGETOWN SVG BK	GEORGETOWN	MA	\$61.482	0.05
183	ASIAN AMER B&TC	BOSTON	MA	\$60.895	0.05
184	MARLBOROUGH BANCORP MARLBOROUGH CO-OP BK	MARLBOROUGH MARLBOROUGH	MA MA	\$60.801 \$60.80	0.05
185	NORTH CAMBRIDGE CO-OP BK	CAMBRIDGE	MA	\$60.207	0.04
186	ATHOL-CLINTON CO-OP BK	ATHOL	MA	\$60.167	0.04
187	ROCKPORT NATIONAL BANCORP, INC. ROCKPORT NB	ROCKPORT ROCKPORT	MA MA	\$58.433 \$58.43	0.04
188	NORTH ABINGTON CO-OP BK	NORTH ABINGTON	MA	\$58.158	0.04
189	WRENTHAM CO-OP BK	WRENTHAM	MA	\$58.083	0.04
190	STOUGHTON CO-OP BK	STOUGHTON	MA	\$57.697	0.04

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
191	HOLBROOK CO-OP BK	HOLBROOK	MA	\$56.824	0.04
192	HOMETOWN BK A CO-OP BK	WEBSTER	MA	\$56.788	0.04
193	FAMILY FEDERAL SAVINGS, F.A.	FITCHBURG	MA	\$56.010	0.04
194	BANK OF NOVA SCOTIA	BOSTON	MA	\$54.900	0.04
195	NATIONAL BANK OF GREECE, S.A.	ATHENS	NA	\$54.500	0.04
	ATLANTIC BK OF NY	NEW YORK	NY	\$54.50	
196	NEW BEDFORD COMMUNITY BANCORP	NEW BEDFORD	MA	\$54.027	0.04
	LUZO CMNTY BK	NEW BEDFORD	MA	\$54.03	
197	COLONIAL CO-OP BK	GARDNER	MA	\$51.984	0.04
198	LOWELL CO-OP BK	LOWELL	MA	\$51.441	0.04
199	EASTON CO-OP BK	NORTH EASTON	MA	\$50.984	0.04
200	HORIZON B&TC	BRAINTREE	MA	\$50.677	0.04
201	MERCANTILE CAPITAL CORP	BOSTON	MA	\$50.609	0.04
	MERCANTILE B&TC	BOSTON	MA	\$50.61	
202	METHUEN CO-OP BK	METHUEN	MA	\$48.703	0.04
203	BROOKLINE CO-OP BK	BROOKLINE	MA	\$48.305	0.04
204	BUTLER BK A CO-OP BK	LOWELL	MA	\$45.131	0.03
205	EQUITABLE CO-OP BK	LYNN	MA	\$44.140	0.03
206	DEDHAM CO-OP BK	DEDHAM	MA	\$42.823	0.03
207	FIRST EASTERN BANKSHARES CORP.	ANDOVER	MA	\$42.120	0.03
	First Federal Savings Ba	Boston	MA	\$42.12	
208	SHARON CO-OP BK	SHARON	MA	\$40.456	0.03
209	WARE CO-OP BK	WARE	MA	\$40.414	0.03
210	MILLBURY NB	MILLBURY	MA	\$39.605	0.03
211	COMMONWEALTH CO-OP BK	BOSTON	MA	\$39.054	0.03
212	GRANITE SVG BK	ROCKPORT	MA	\$38.190	0.03
213	AVON CO-OP BK	AVON	MA	\$35.427	0.03
214	MIDDLESEX B&TC	NEWTON	MA	\$33.582	0.03
215	LIBERTY B&TC	BOSTON	MA	\$31.977	0.02
216	LENOX NB	LENOX	MA	\$31.425	0.02
217	TELECOM CO-OP BK	MALDEN	MA	\$28.162	0.02
218	MERRIMAC SVG BK	MERRIMAC	MA	\$28.127	0.02
219	CHELSEA PROVIDENT CO-OP B	CHELSEA	MA	\$24.379	0.02
220	MEETINGHOUSE CO-OP BK	DORCHESTER	MA	\$23.696	0.02
221	ROXBURY HIGHLAND CO-OP BK	JAMAICA PLAIN	MA	\$22.642	0.02
222	ECONOMY CO-OP BK	MERRIMAC	MA	\$15.754	0.01
223	BRIDGEWATER CO-OP BK	BRIDGEWATER	MA	\$11.532	0.01
224	BEACON FEDERAL	EAST SYRACUSE	NY	\$8.910	0.01
225	CANAAN NATIONAL BANCORP, INC.	CANAAN	CT	\$7.238	0.01

Commercial Banking and Thrift Organizations Operating In Massachusetts - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
	CANAAN NB	CANAAN	CT	\$7.24	
226	FMR CORP	BOSTON	MA	\$1.007	0.00
	FIDELITY MGMT TC	BOSTON	MA	\$0.51	
	Fidelity Personal TC	Boston	MA	\$0.50	
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$134,133.617	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

NEW HAMPSHIRE

Commercial Banking and Thrift Organizations Operating In New Hampshire - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	PROVIDIAN CORPORATION	LOUISVILLE	KY	\$10,681.365	42.41
	PROVIDIAN NATIONAL BANK	TILTON	NH	\$10,681.37	
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$3,399.851	13.50
	BANK OF NH NA	FARMINGTON	NH	\$3,196.75	
	FIRST MA BK NA	WORCESTER	MA	\$203.10	
3	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$3,296.702	13.09
	CITIZENS BK NH	MANCHESTER	NH	\$3,296.70	
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$1,471.758	5.84
	FLEET NA BK	PROVIDENCE	RI	\$1,471.76	
5	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$699.558	2.78
	GRANITE BK	KEENE	NH	\$699.56	
6	SOVEREIGN BANCORP	WYOMISSING	PA	\$509.624	2.02
	Sovereign Bank	Wyomissing	PA	\$509.62	
7	INDEPENDENT MUTUAL HOLDING CORPORATION,	LACONIA	NH	\$483.892	1.92
	LACONIA SVG BK	LACONIA	NH	\$483.89	
8	FIRST ESSEX BANCORP	LAWRENCE	MA	\$410.240	1.63
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$410.24	
9	NH THRIFT BANCSHARES	NEWPORT	NH	\$385.629	1.53
	Lake Sunapee Bank, FSB	Newport	NH	\$385.63	
10	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$384.803	1.53
	BERLIN CITY BK	BERLIN	NH	\$256.38	
	PEMIGEWASSET NB OF PLYMC	PLYMOUTH	NH	\$128.42	
11	MASCOMA MUTUAL	LEBANON	NH	\$297.637	1.18
	Mascoma Savings Bank	Lebanon	NH	\$297.64	
12	MEREDITH VILLAGE SVG BK	MEREDITH	NH	\$222.720	0.88
13	CHITTENDEN CORPORATION	BURLINGTON	VT	\$221.097	0.88
	CHITTENDEN TC	BURLINGTON	VT	\$221.10	
14	COMMUNITY B&TC	WOLFEBORO	NH	\$204.222	0.81
15	CLAREMONT SVG BK	CLAREMONT	NH	\$180.598	0.72
16	MERRIMACK CTY SVG BK	CONCORD	NH	\$178.444	0.71
17	FRANKLIN SVG BK	FRANKLIN	NH	\$162.079	0.64
18	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$156.060	0.62
	WOODSVILLE GUARANTY SVG	WOODSVILLE	NH	\$156.06	
19	SOUTHERN NH B&TC	SALEM	NH	\$149.783	0.59
20	LEDYARD NB	NORWICH	VT	\$137.943	0.55
21	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$135.573	0.54
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$135.57	
22	FEDERAL SAVINGS BANK	DOVER	NH	\$133.401	0.53
23	SAVINGS BK OF WALPOLE	WALPOLE	NH	\$131.378	0.52
24	SUGAR RIVER SVG BK	NEWPORT	NH	\$126.514	0.50
25	PISCATAQUA SVG BK	PORTSMOUTH	NH	\$123.385	0.49
26	JOHN HANCOCK FINANCIAL SERVICES	BOSTON	MA	\$122.492	0.49
	FIRST SIGNATURE B & TC	PORTSMOUTH	NH	\$122.49	
27	SALEM CO-OP BK	SALEM	NH	\$109.884	0.44
28	KEYCORP	CLEVELAND	OH	\$102.430	0.41
	KEYBANK NA	CLEVELAND	OH	\$102.43	
29	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$85.015	0.34
	FIRST COLEBROOK BK	COLEBROOK	NH	\$85.02	
30	ANDOVER BANCORP, INC.	ANDOVER	MA	\$81.482	0.32

Commercial Banking and Thrift Organizations Operating In New Hampshire - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
	ANDOVER BK	ANDOVER	MA	\$81.48	
31	BOW MILLS BK & TR	BOW	NH	\$67.805	0.27
32	PROFILE BANK, FSB	ROCHESTER	NH	\$66.792	0.27
33	VILLAGE FINANCIAL CORPORATION	GILFORD	NH	\$50.810	0.20
	VILLAGE B&TC	GILFORD	NH	\$50.81	
34	SIWOOGANOCK BK	LANCASTER	NH	\$46.461	0.18
35	LANCASTER NB	LANCASTER	NH	\$37.803	0.15
36	COMMUNITY GUARANTY SVG BK	PLYMOUTH	NH	\$37.789	0.15
37	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$30.512	0.12
38	FIRST & OCEAN BANCORP	NEWBURYPORT	MA	\$28.769	0.11
	FIRST & OCEAN NB	SEABROOK	NH	\$28.77	
39	CENTRIX B&TC	BEDFORD	NH	\$26.272	0.10
40	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH	PA	\$5.056	0.02
	PNC Bank, FSB	Pittsburgh	PA	\$5.06	
41	PASSUMPSIC BANCORP	SAINT JOHNSBURY	VT	\$3.348	0.01
	Passumpsic Bank, FSB	Littleton	NH	\$3.35	
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$25,186.976	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

RHODE ISLAND

Commercial Banking and Thrift Organizations Operating In Rhode Island - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	ROYAL BK OF SCOTLAND GROUP PLC CITIZENS BK RI	EDINBURGH PROVIDENCE	NA RI	\$5,788.881 \$5,788.88	40.38
2	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK FLEET BK RI NA	BOSTON PROVIDENCE PROVIDENCE	MA RI RI	\$3,906.453 \$3,823.00 \$83.46	27.25
3	SOVEREIGN BANCORP Sovereign Bank	WYOMISSING Wyomissing	PA PA	\$1,758.665 \$1,758.66	12.27
4	WASHINGTON TRUST BANCORP, INC. WASHINGTON TC	WESTERLY WESTERLY	RI RI	\$671.991 \$671.99	4.69
5	BANCORP RHODE ISLAND, INC. BANK RHODE ISLAND	PROVIDENCE EAST PROVIDENCE	RI RI	\$579.396 \$579.40	4.04
6	BANK NEWPORT	NEWPORT	RI	\$483.247	3.37
7	CENTREVILLE SVG BK	WEST WARWICK	RI	\$400.161	2.79
8	HOME LOAN FINANCIAL CORP Home Loan and Investment	PROVIDENCE Providence	RI RI	\$190.210 \$190.21	1.33
9	FIRSTFED AMERICA BANCORP FIRST FSB OF AMERICA	FALL RIVER Fall River	MA MA	\$128.067 \$128.07	0.89
10	FIRST FINANCIAL CORP. FIRST B&TC	PROVIDENCE PROVIDENCE	RI RI	\$125.539 \$125.54	0.88
11	SARGENT INVESTORS, INC. Domestic Bank	CRANSTON Cranston	RI RI	\$122.451 \$122.45	0.85
12	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$93.752	0.65
13	WESTERLY SAVINGS BANK	WESTERLY	RI	\$42.416	0.30
14	MILFORD FS & LA	MILFORD	MA	\$41.458	0.29
15	MA ST CARPENTERS PENSION FUND First Trade Union Bank	BOSTON Boston	MA MA	\$4.560 \$4.56	0.03
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$14,337.247	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

VERMONT

Commercial Banking and Thrift Organizations Operating In Vermont - 6/30/00

Rank	Institution	City	State	Deposits (million)	Percent of State Total
1	CHITTENDEN CORPORATION CHITTENDEN TC	BURLINGTON BURLINGTON	VT VT	\$2,209.142 \$2,209.14	28.33
2	BANKNORTH GROUP, INC. HOWARD BK NA FRANKLIN LAMOILLE BK NA FIRST VT BK NA	PORTLAND BURLINGTON ST. ALBANS BRATTLEBORO	ME VT VT VT	\$1,539.096 \$710.15 \$251.71 \$577.24	19.74
3	CHARTER ONE FINANCIAL, INC. Charter One Bank, FSB	CLEVELAND Cleveland	OH OH	\$757.093 \$757.09	9.71
4	MERCHANTS BK	BURLINGTON	VT	\$649.819	8.33
5	KEYCORP KEYBANK NA	CLEVELAND CLEVELAND	OH OH	\$488.964 \$488.96	6.27
6	NORTHFIELD MHC NORTHFIELD SVG BK	NORTHFIELD NORTHFIELD	VT VT	\$305.555 \$305.56	3.92
7	UNION BANKSHARES, INC. CITIZENS SVG B&TC UNION BK	MORRISVILLE SAINT JOHNSBURY MORRISVILLE	VT VT VT	\$249.041 \$87.07 \$161.97	3.19
8	PASSUMPSIC BANCORP PASSUMPSIC SVG BK	SAINT JOHNSBURY SAINT JOHNSBURY	VT VT VT	\$241.418 \$241.42	3.10
9	COMMUNITY BANCORP. COMMUNITY NB	DERBY DERBY	VT VT	\$200.174 \$200.17	2.57
10	FACTORY POINT BANCORP, INC. FACTORY POINT NB OF MANC	MANCHESTER CENTER MANCHESTER CENTE	VT VT VT	\$190.295 \$190.29	2.44
11	PEOPLES TC OF ST ALBANS	SAINT ALBANS	VT	\$133.804	1.72
12	MASCOMA MUTUAL Mascoma Savings Bank	LEBANON Lebanon	NH NH	\$127.634 \$127.63	1.64
13	MIDDLEBURY NATIONAL CORPORATION NATIONAL BK OF MIDDLEBUR	MIDDLEBURY MIDDLEBURY	VT VT	\$111.297 \$111.30	1.43
14	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$103.755	1.33
15	COMMUNITY FINANCIAL, MHC The Bank of Bennington	BENNINGTON Bennington	VT VT	\$98.204 \$98.20	1.26
16	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$86.507	1.11
17	WELLS RIVER SVG BK	WELLS RIVER	VT	\$84.238	1.08
18	CENTRAL FINANCIAL CORPORATION RANDOLPH NB	RANDOLPH RANDOLPH	VT VT	\$79.907 \$79.91	1.02
19	FIRST BRANDON NB	BRANDON	VT	\$60.448	0.78
20	FIRST COMMUNITY BK	WOODSTOCK	VT	\$33.584	0.43
21	LEDYARD NB	NORWICH	VT	\$21.059	0.27
22	FIRST NB OF ORWELL	ORWELL	VT	\$19.478	0.25
23	CONNECTICUT RIVER BANCORP, INC. CONNECTICUT RIVER BK NA	CHARLESTOWN SPRINGFIELD	NH VT	\$7.288 \$7.29	0.09
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$7,797.800	100.00%

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Thrift deposits are weighted at 100 percent.

SOURCES: FDIC Reports of Condition and Income and OTS Thrift Financial Report.

IV. NEW ENGLAND BANKING MARKET

MAPS AND DEFINITIONS

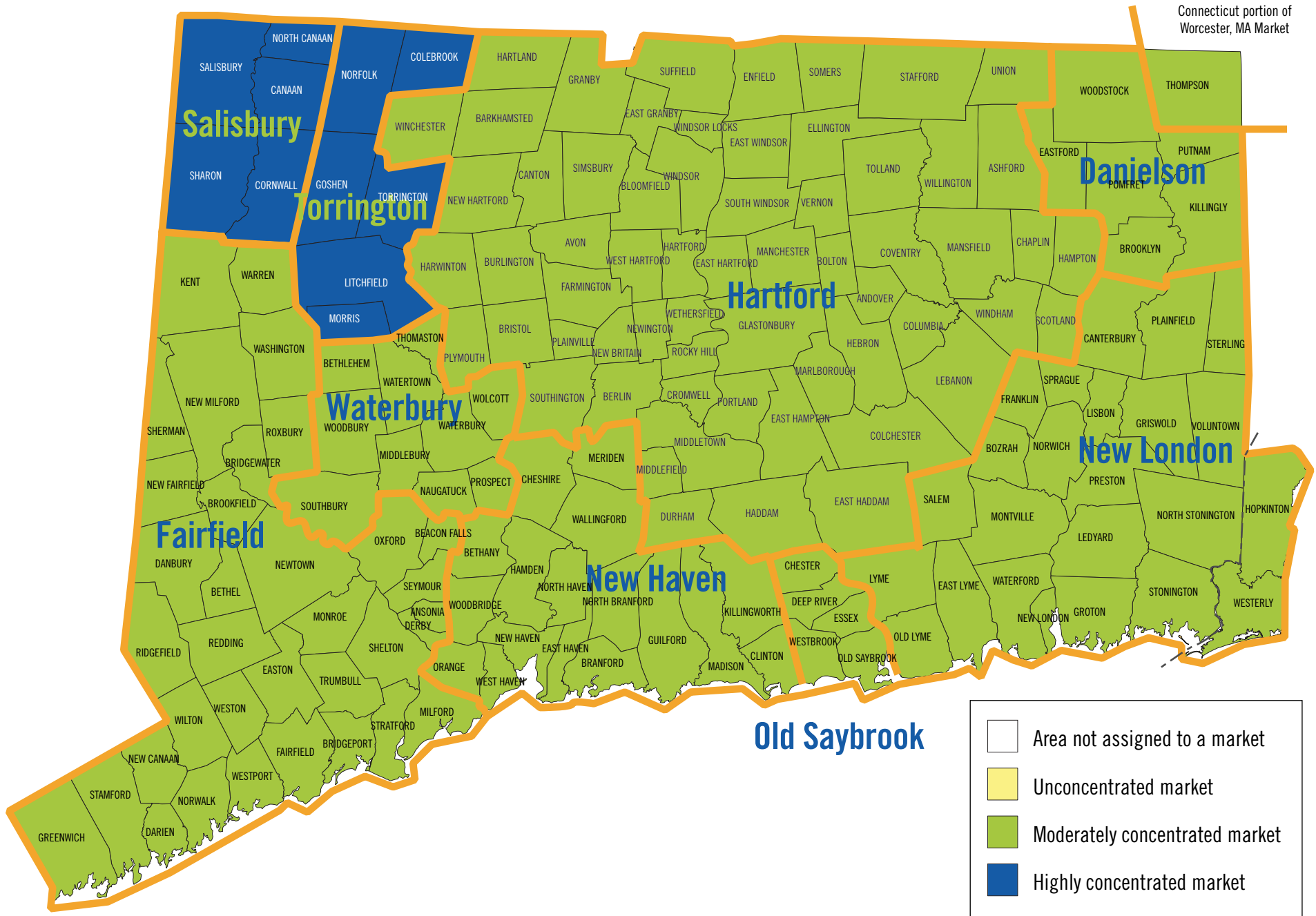
MARKET CONCENTRATION INFORMATION

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

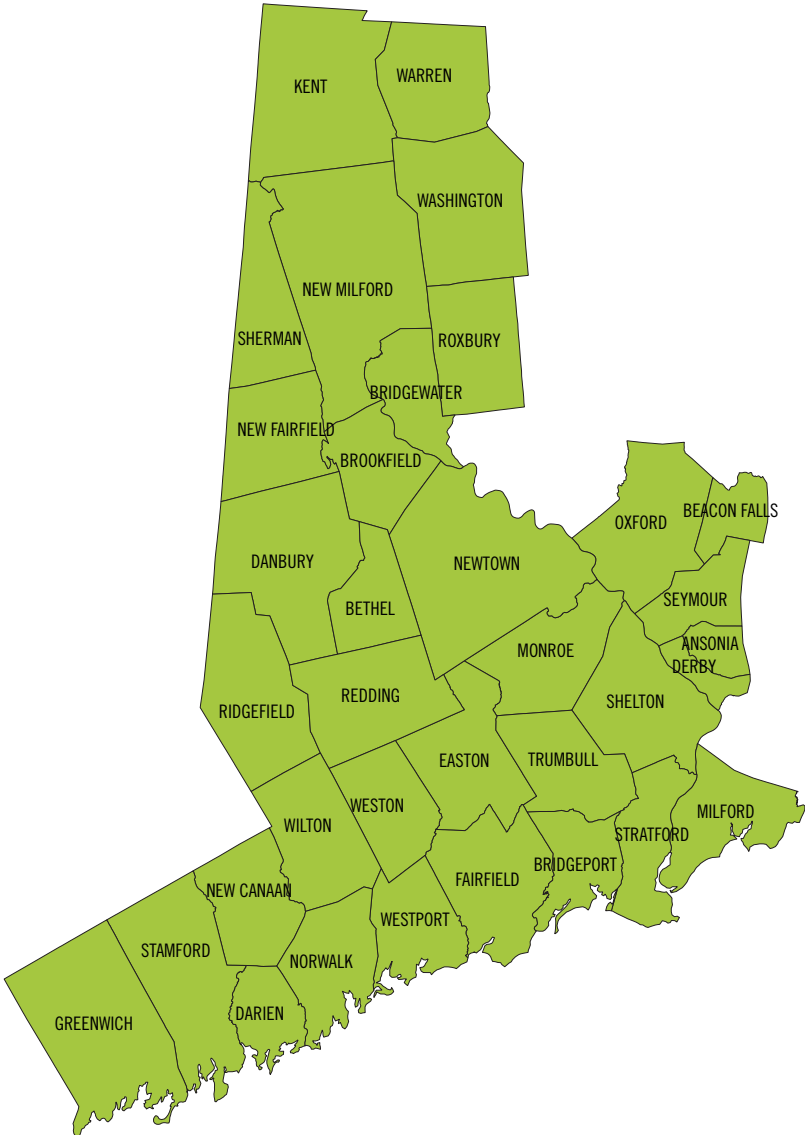
Connecticut Banking Markets



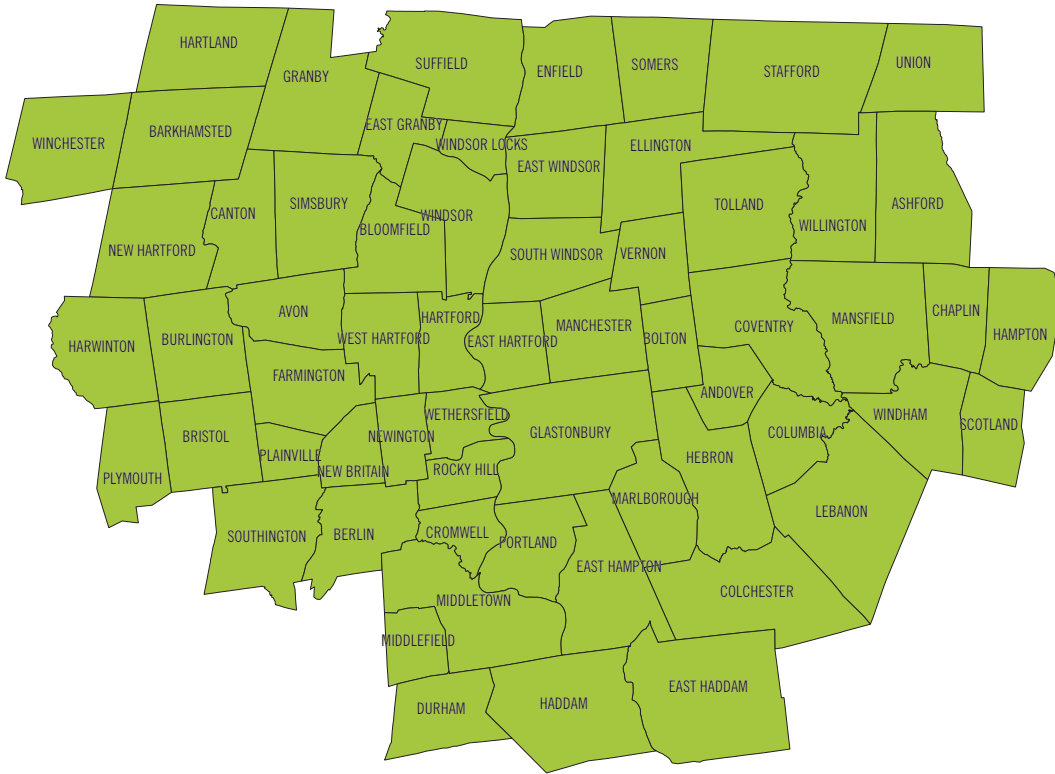
Danielson Market



Fairfield Market



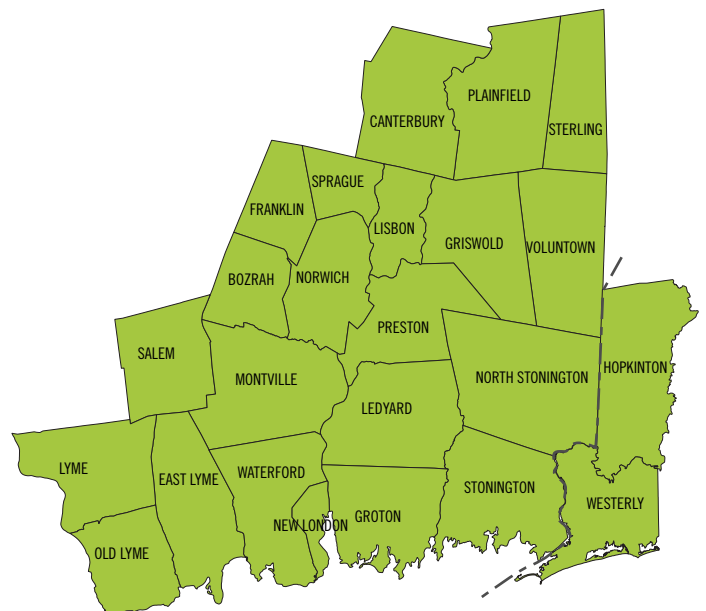
Hartford Market



New Haven Market



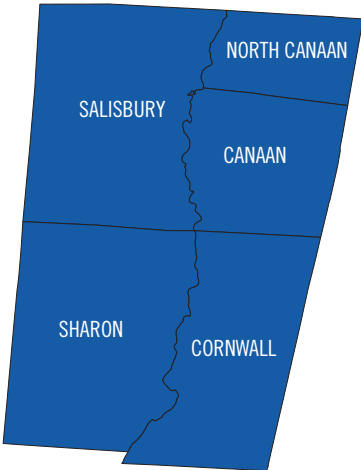
New London Market



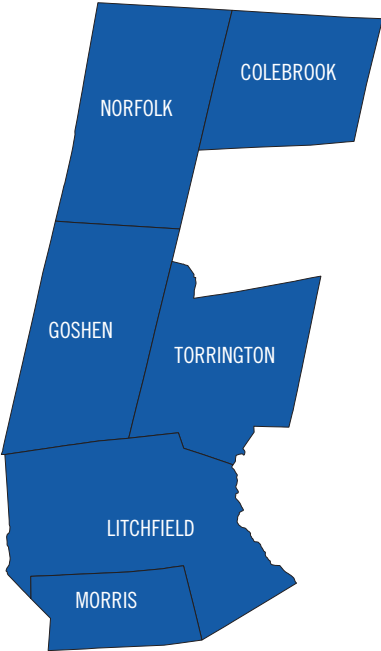
Old Saybrook Market



Salisbury Market



Torrington Market

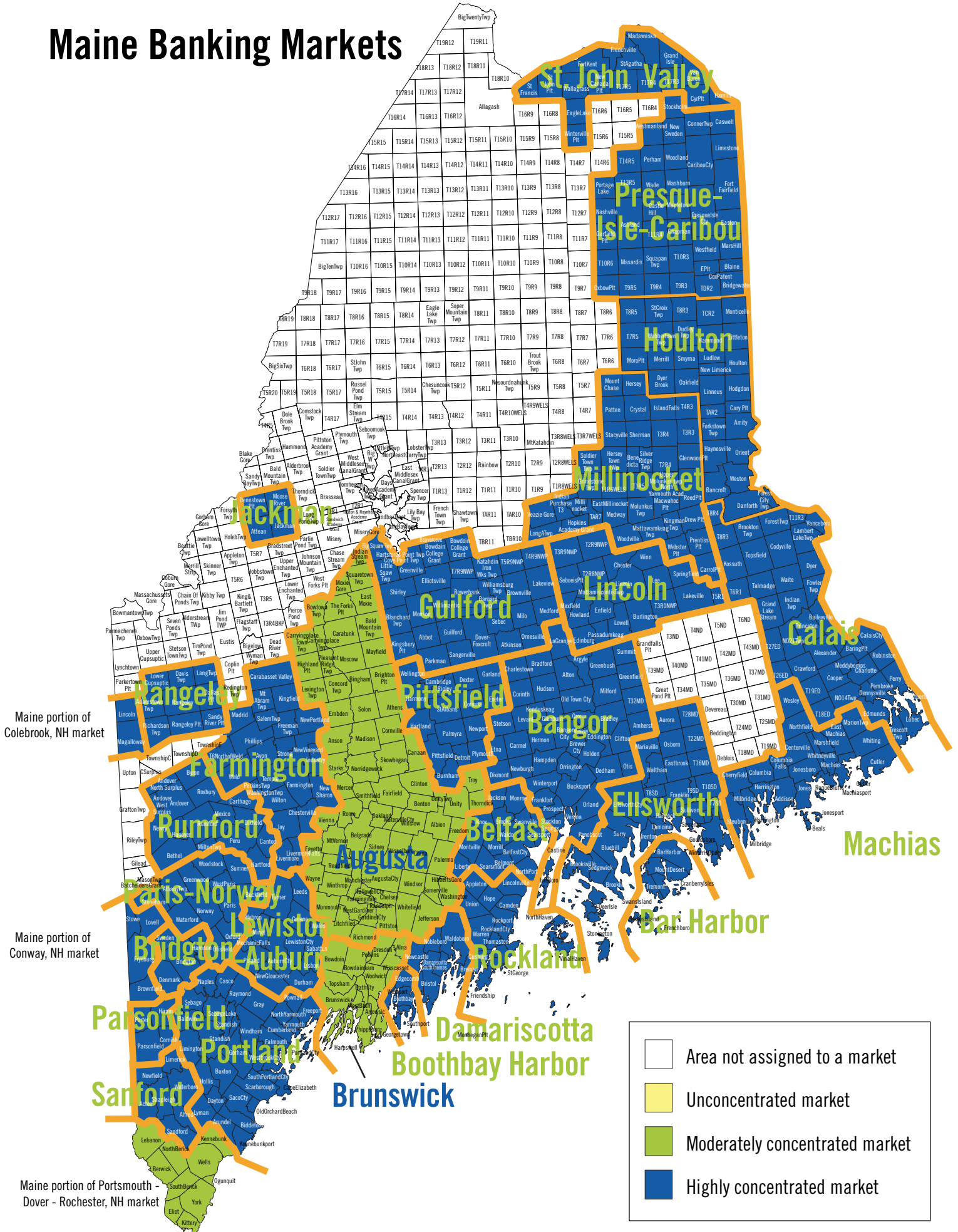


Waterbury Market

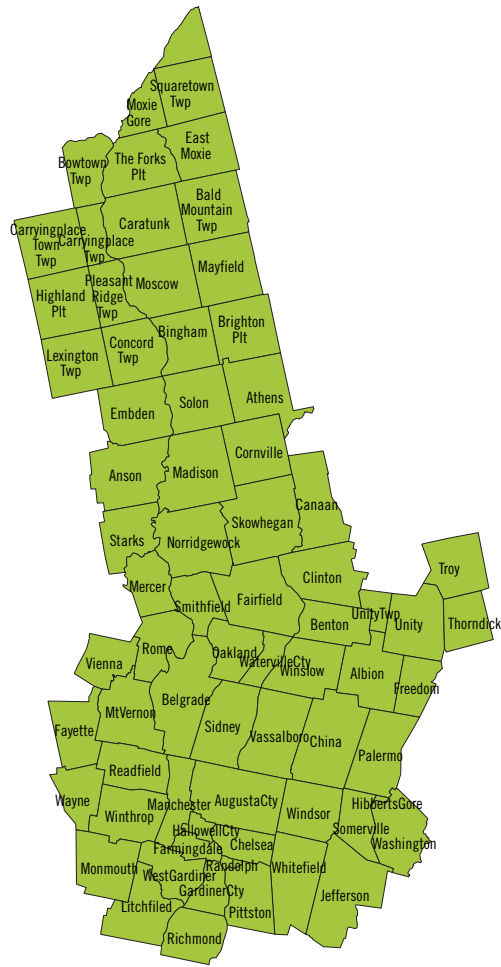


MAINE

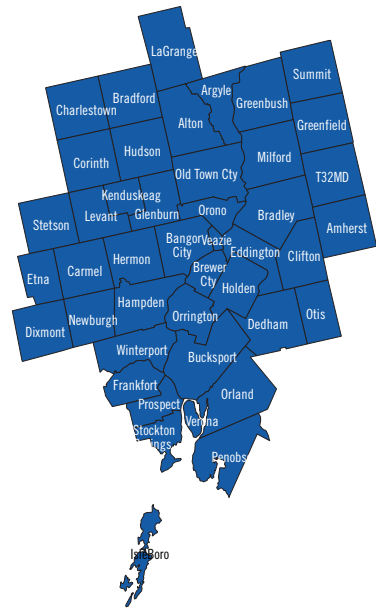
Maine Banking Markets



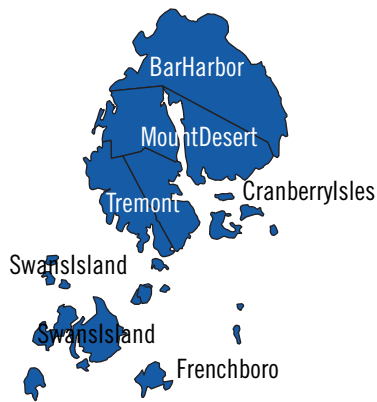
Augusta Market



Bangor Market



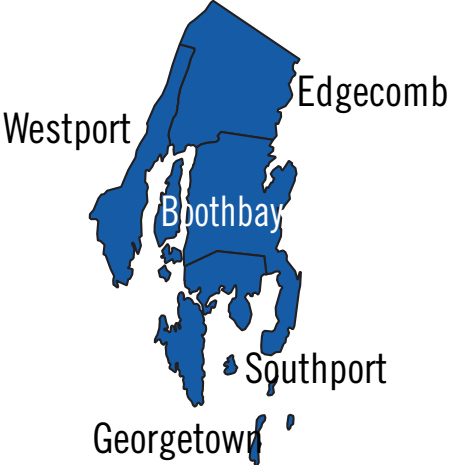
Bar Harbor Market



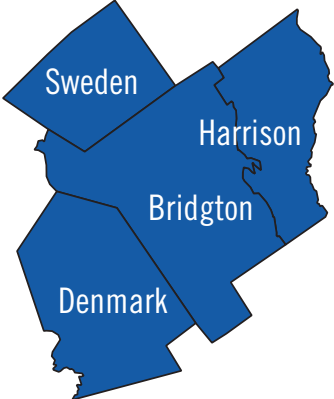
Belfast Market



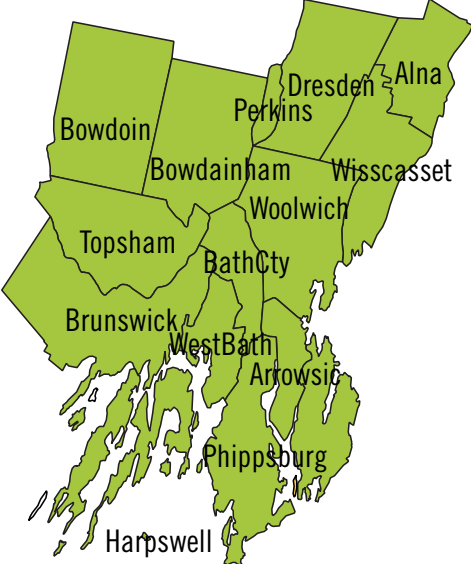
Boothbay Harbor Market



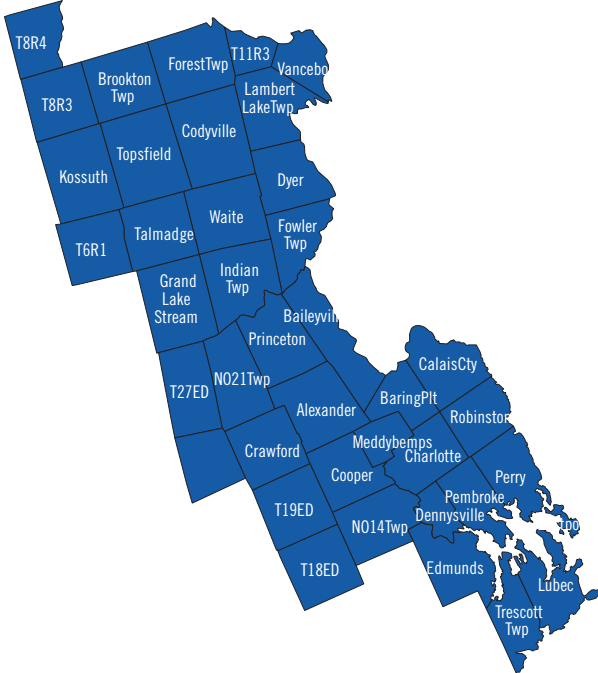
Bridgton Market



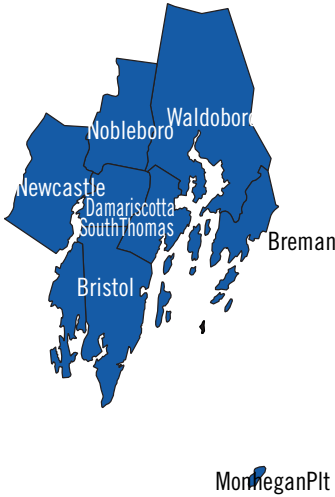
Brunswick Market



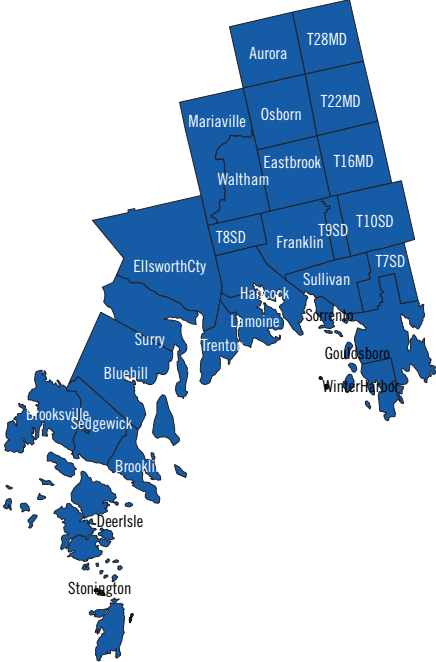
Calais Market



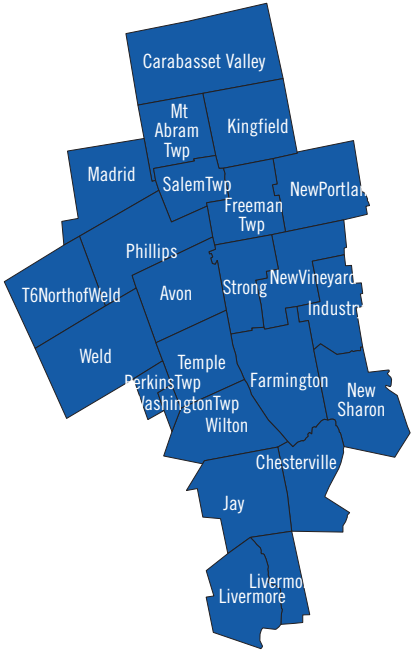
Damariscotta Market



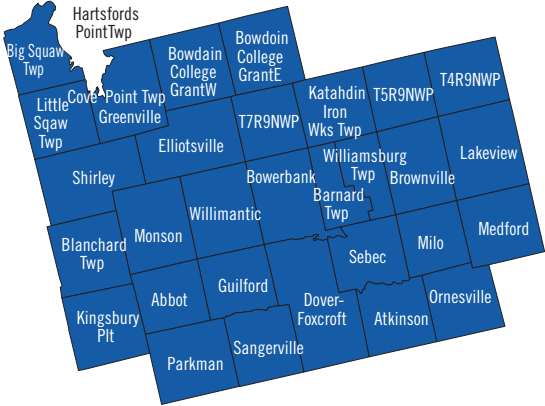
Ellsworth Market



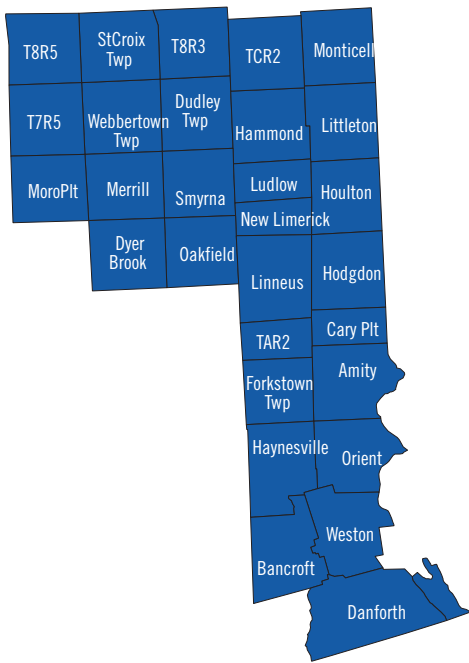
Farmington Market



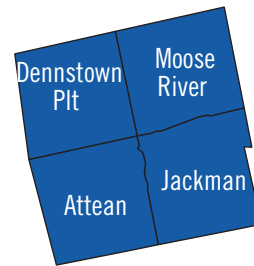
Guilford Market



Houlton Market



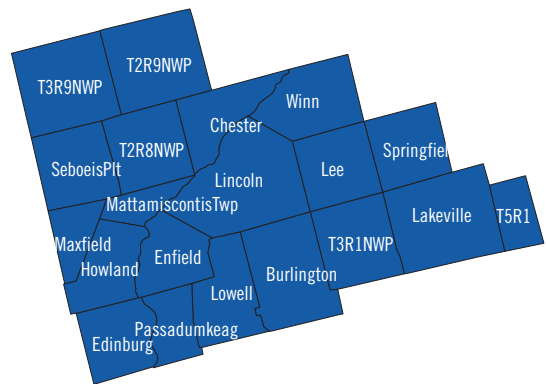
Jackman Market



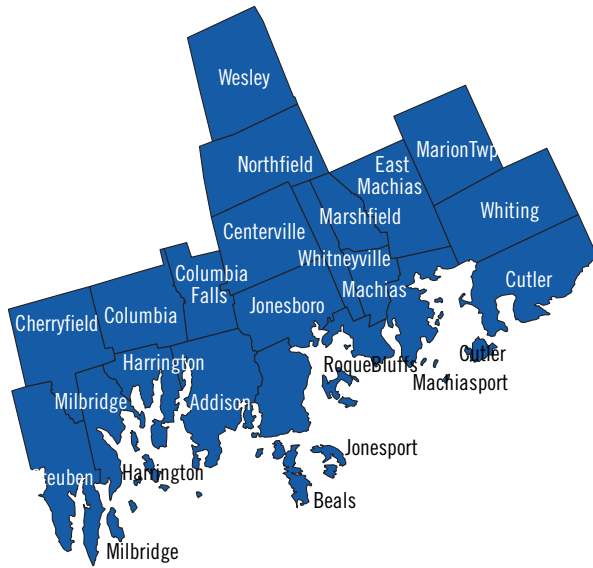
Lewiston-Auburn Market



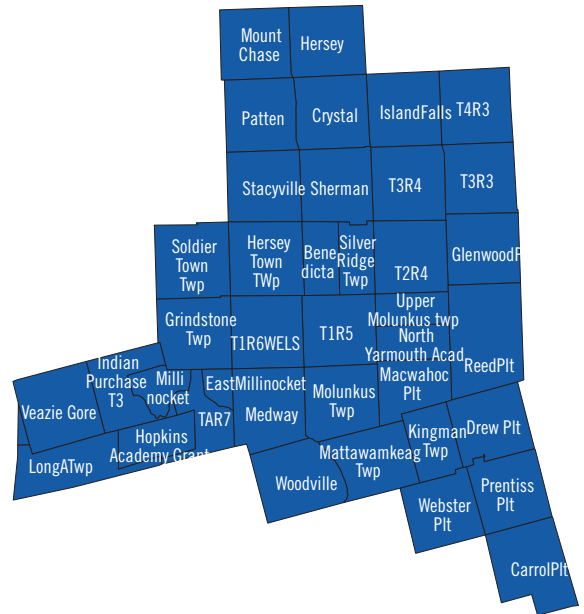
Lincoln Market



Machias Market



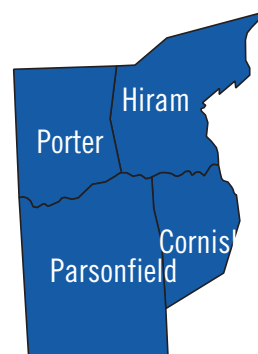
Millinocket Market



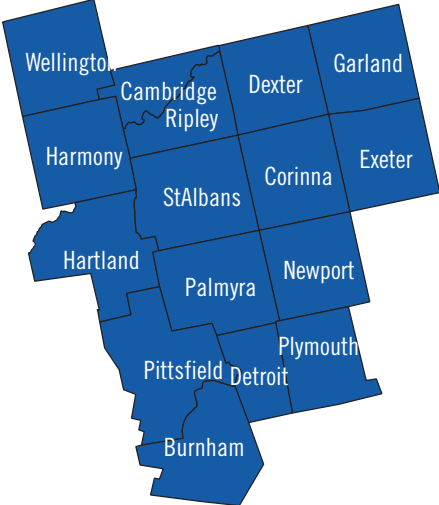
Paris-Norway Market



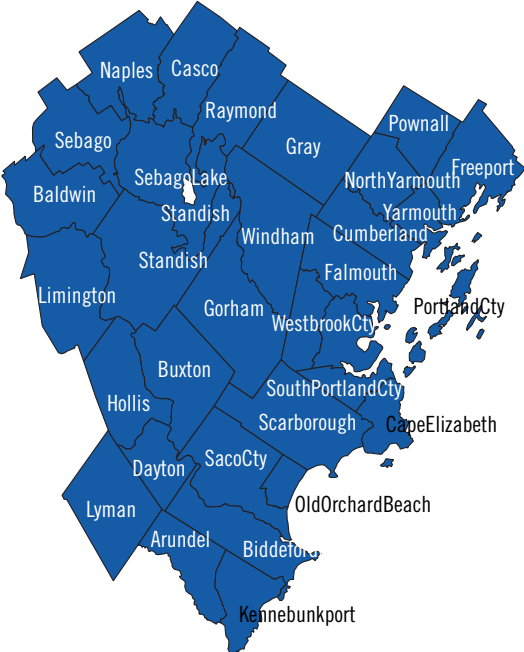
Parsonfield Market



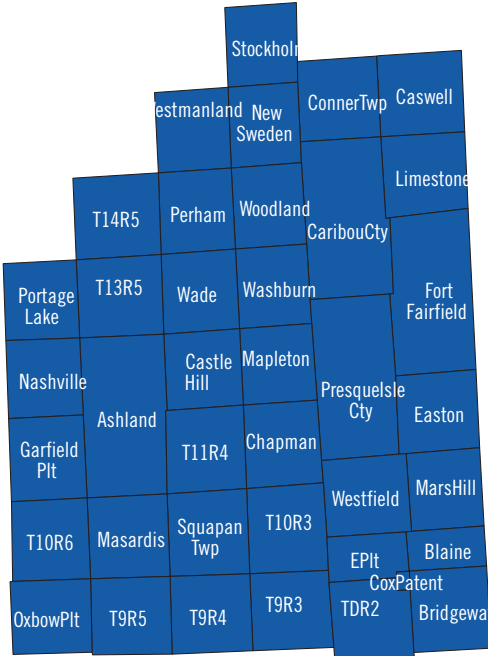
Pittsfield Market



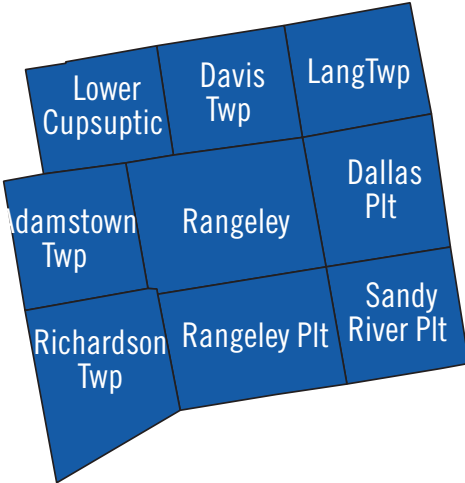
Portland Market



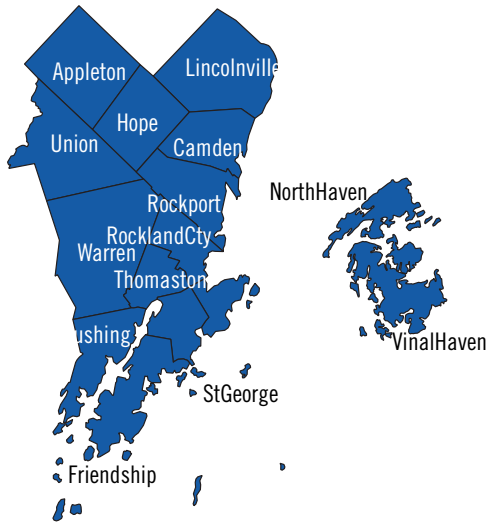
Presque-Isle-Caribou Market



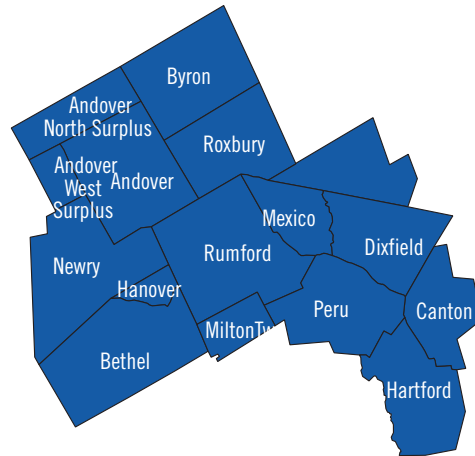
Rangeley Market



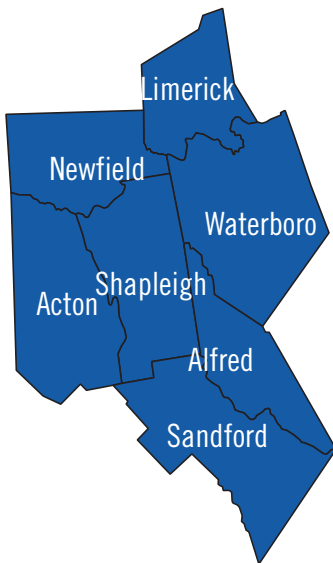
Rockland Market



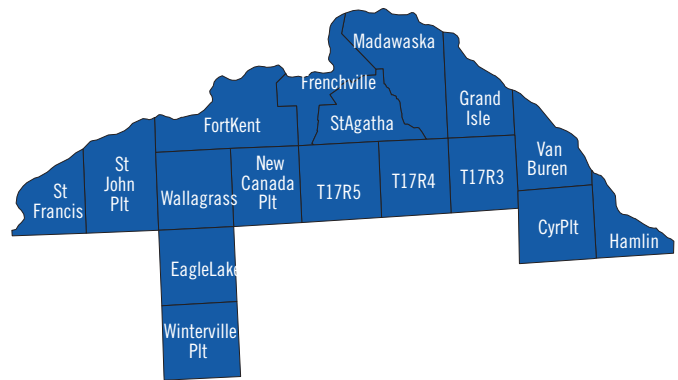
Rumford Market



Sanford Market



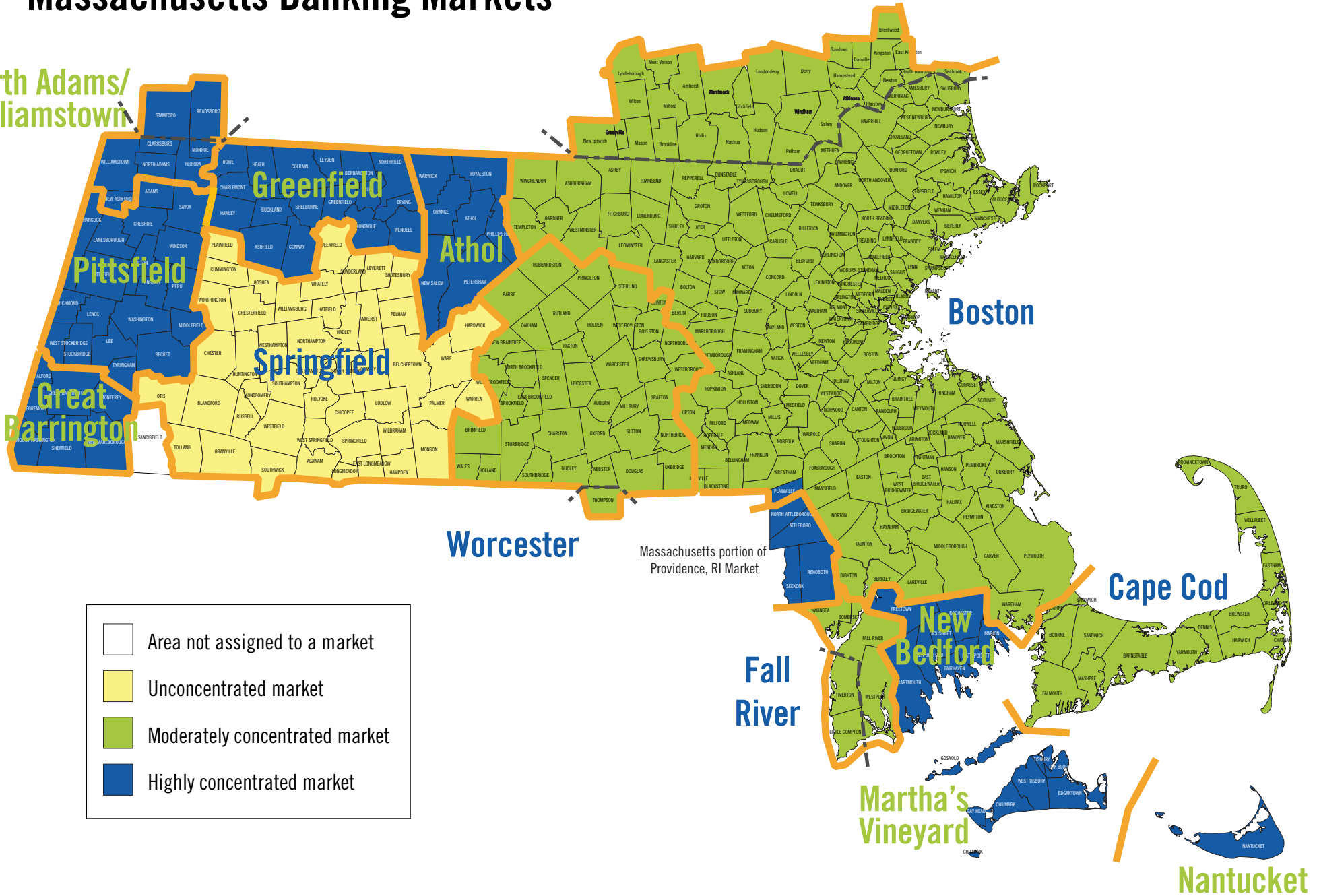
St. John Valley Market



MASSACHUSETTS

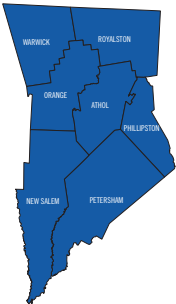
Massachusetts Banking Markets

North Adams/
Williamstown

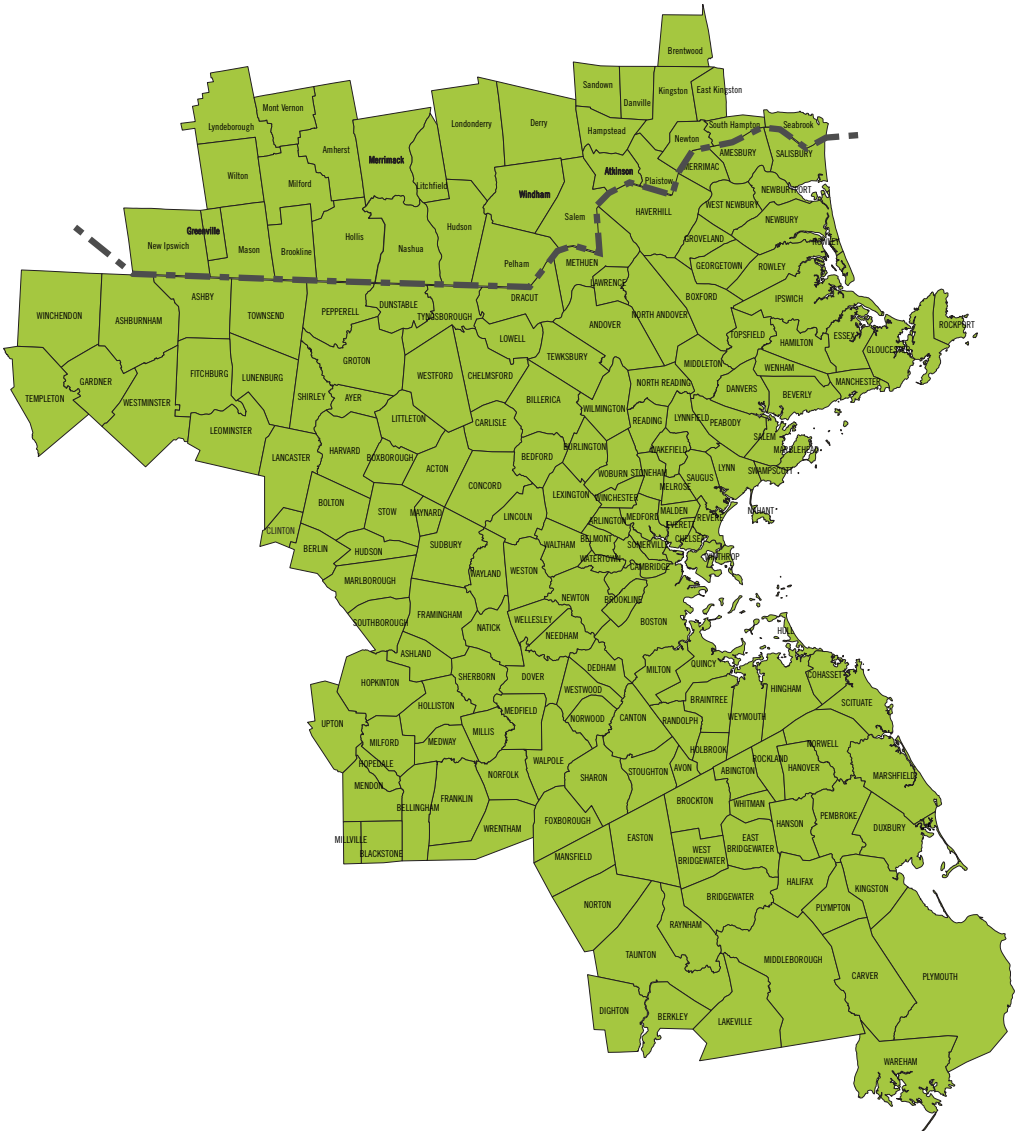


- Area not assigned to a market
- Unconcentrated market
- Moderately concentrated market
- Highly concentrated market

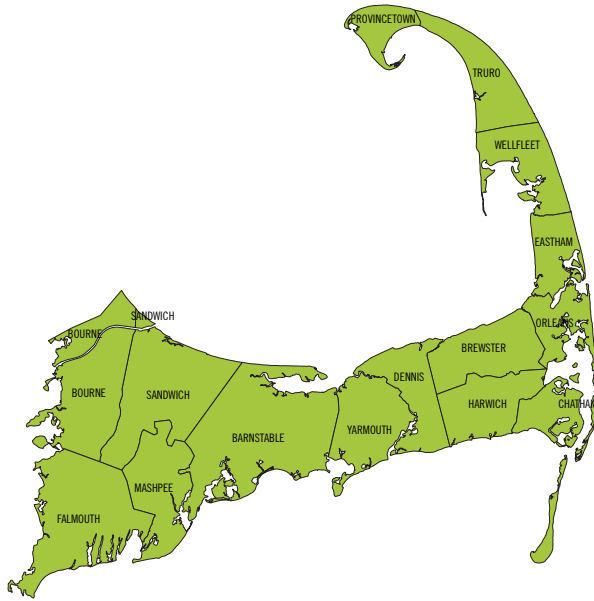
Athol Market



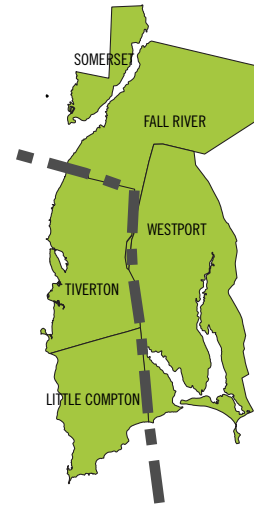
Boston Market



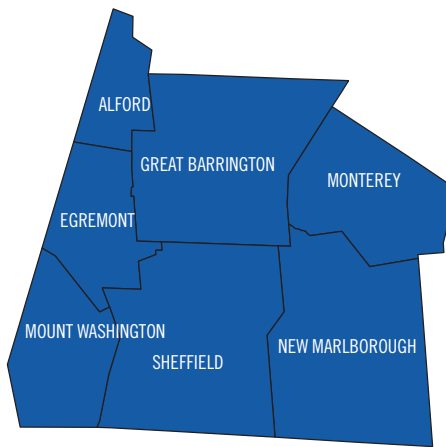
Cape Cod Market



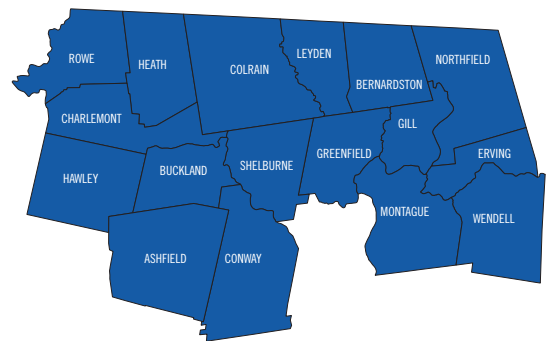
Fall River Market



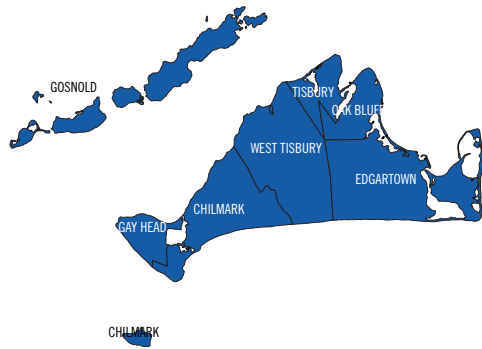
Great Barrington Market



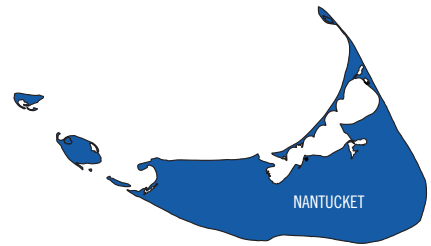
Greenfield Market



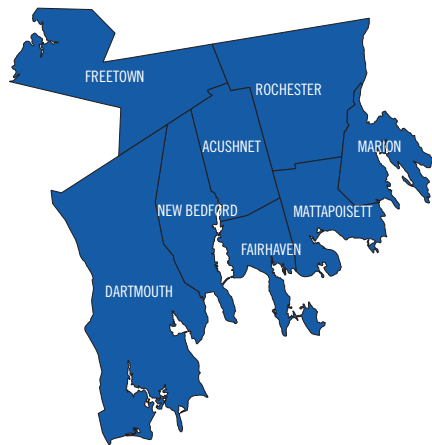
Martha's Vineyard Market



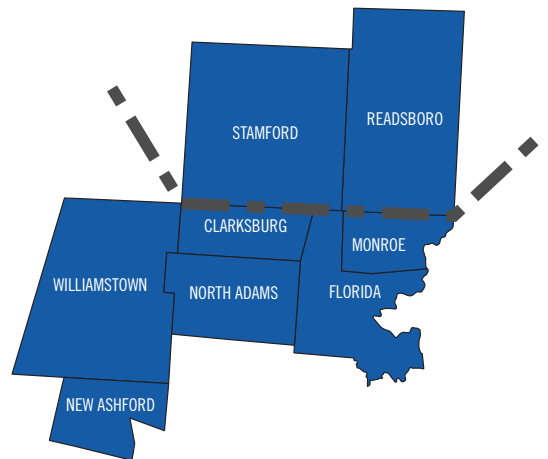
Nantucket Market



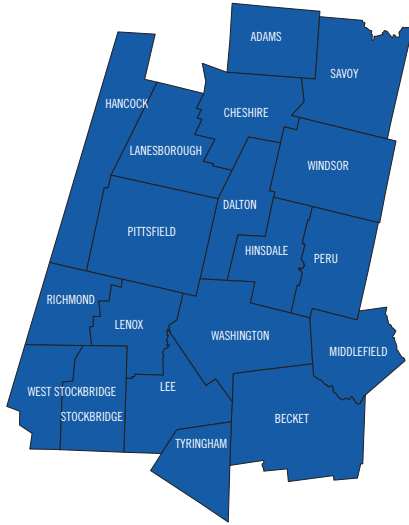
New Bedford Market



North Adams-Williamstown Market



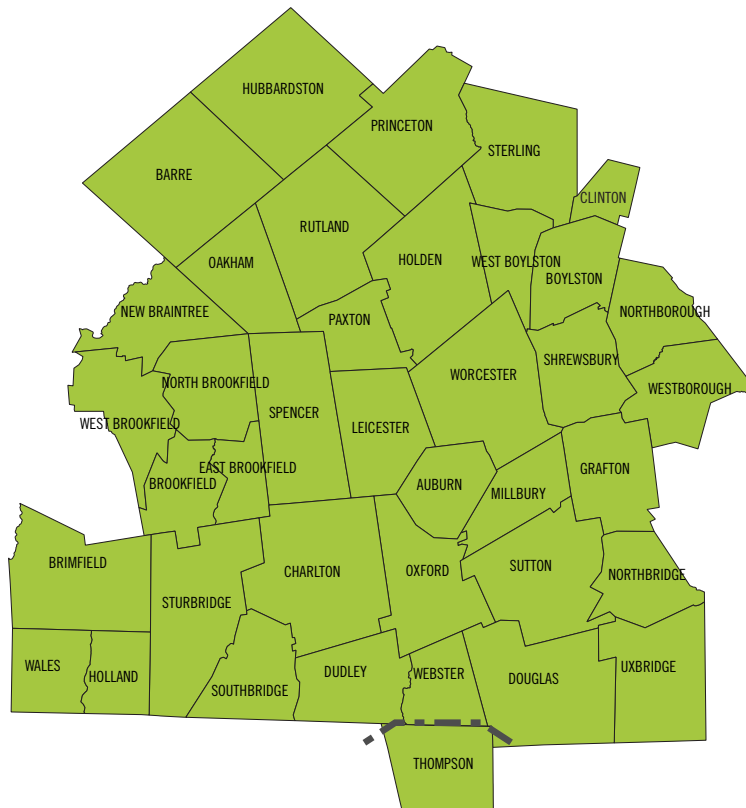
Pittsfield Market



Springfield Market

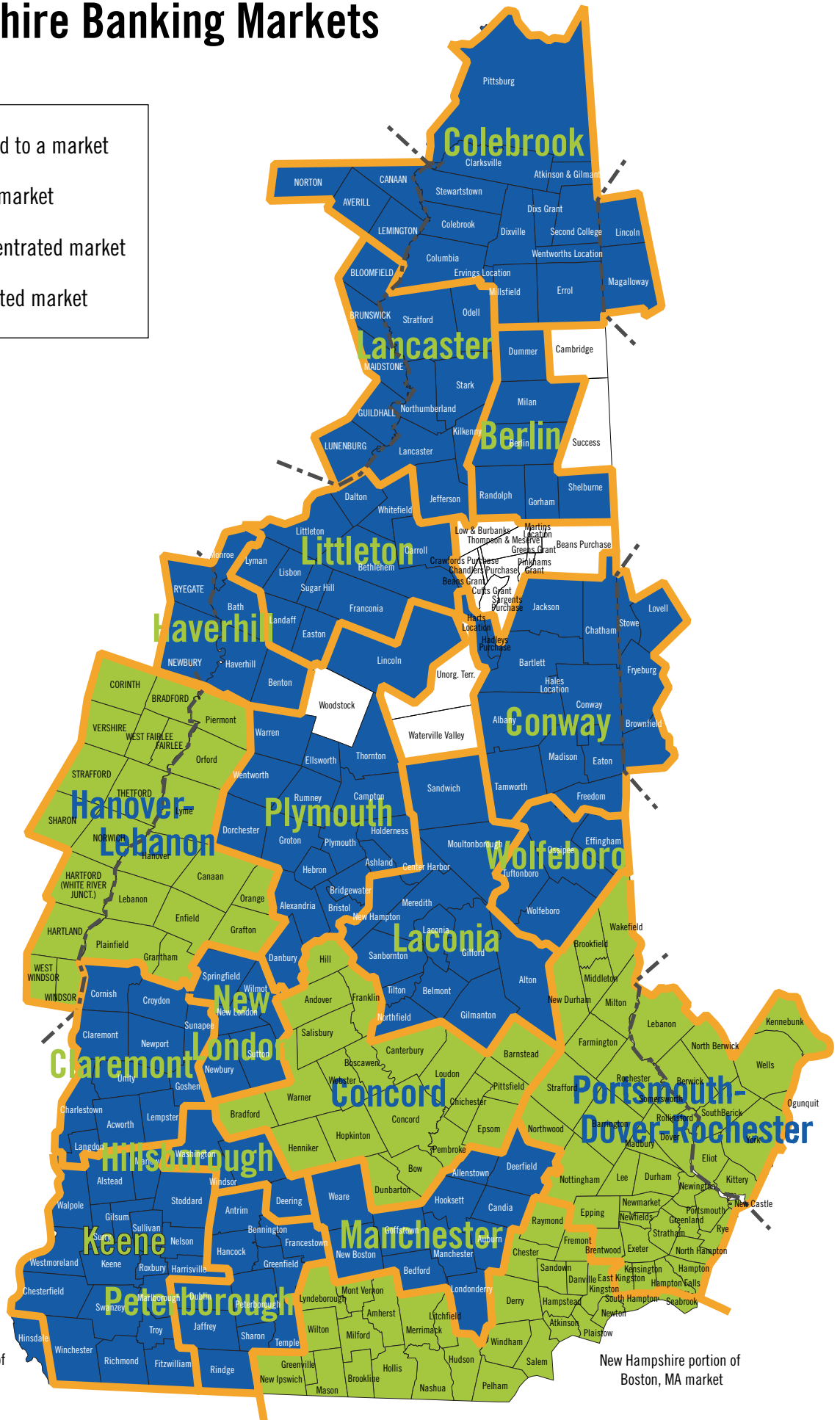
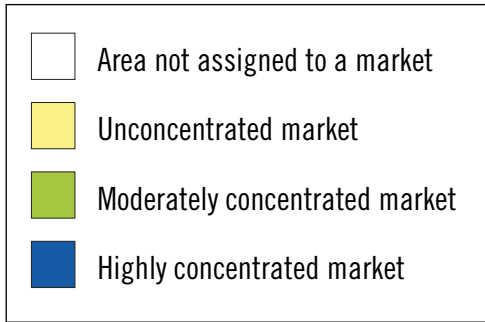


Worcester Market



NEW HAMPSHIRE

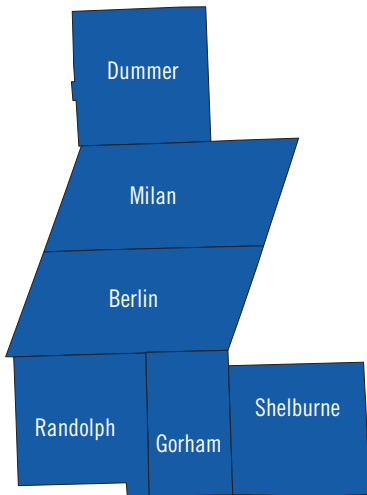
New Hampshire Banking Markets



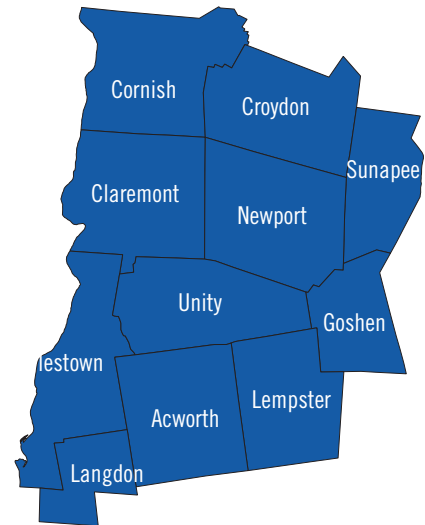
New Hampshire portion of Brattleboro, VT market

New Hampshire portion of Boston, MA market

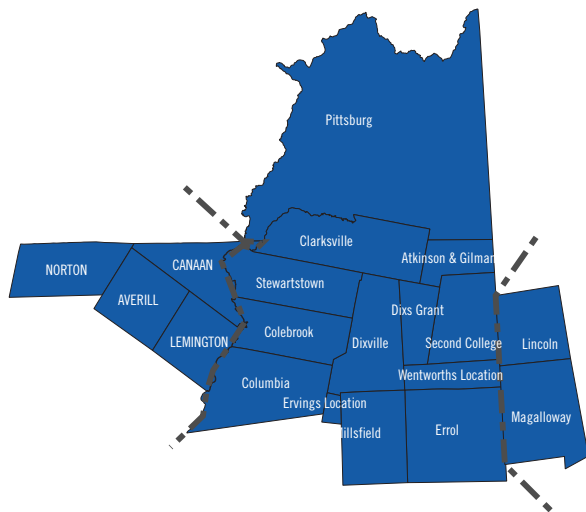
Berlin Market



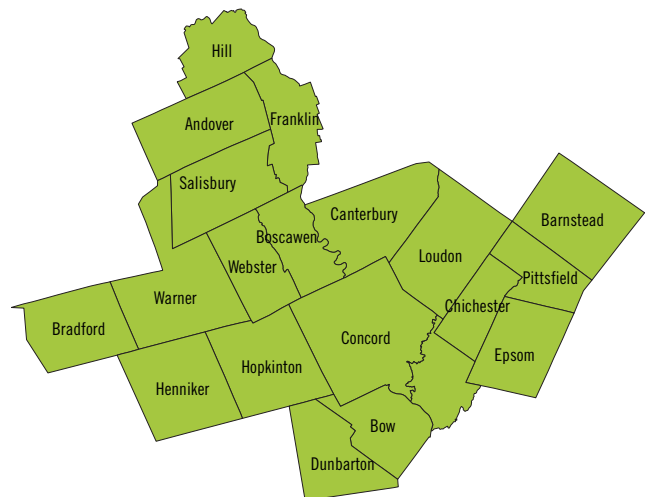
Claremont Market



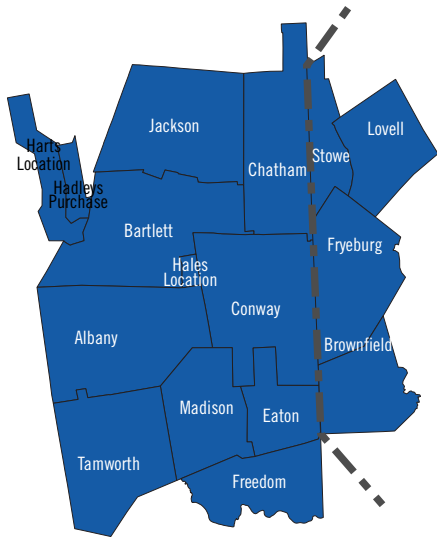
Colebrook Market



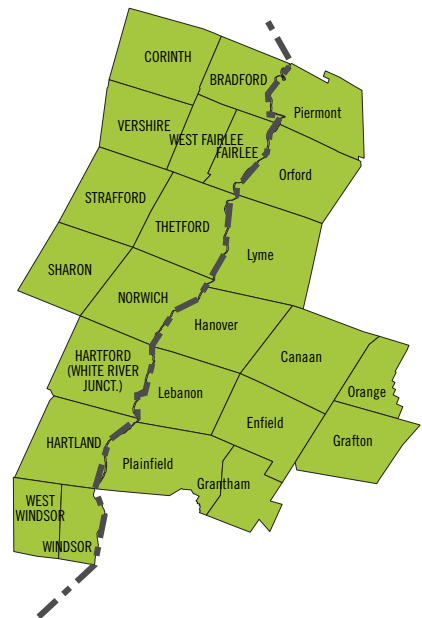
Concord Market



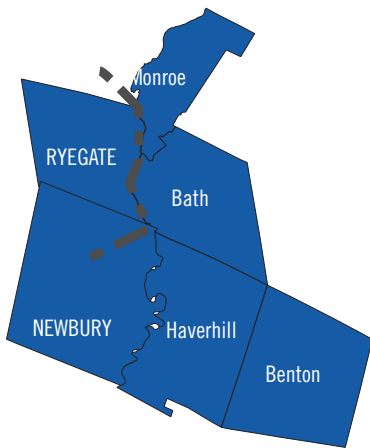
Conway Market



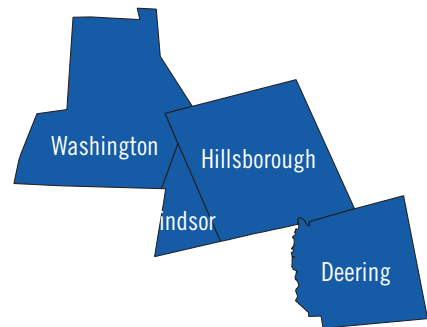
Hanover-Lebanon Market



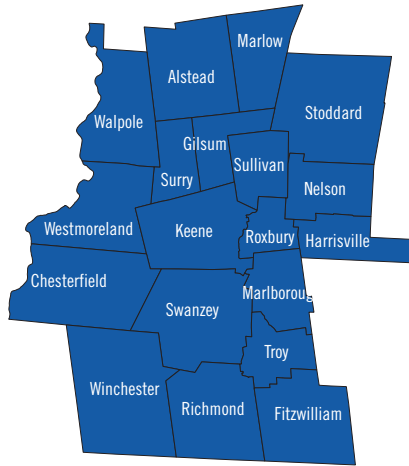
Haverhill Market



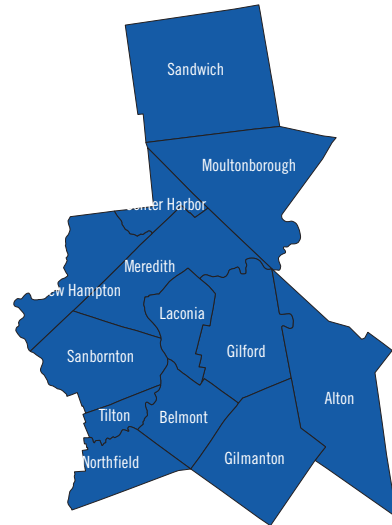
Hillsborough Market



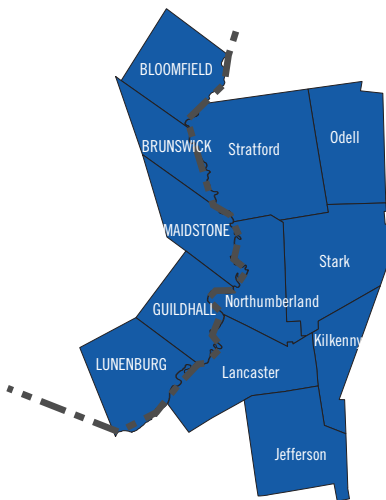
Keene Market



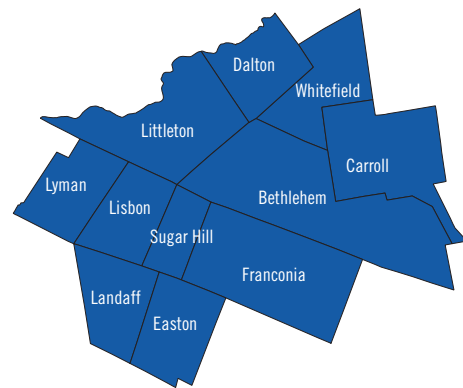
Laconia Market



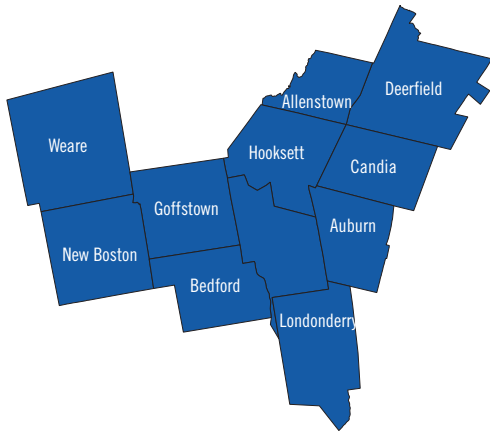
Lancaster Market



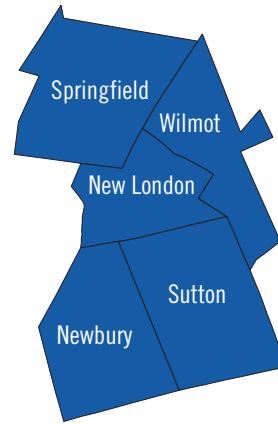
Littleton Market



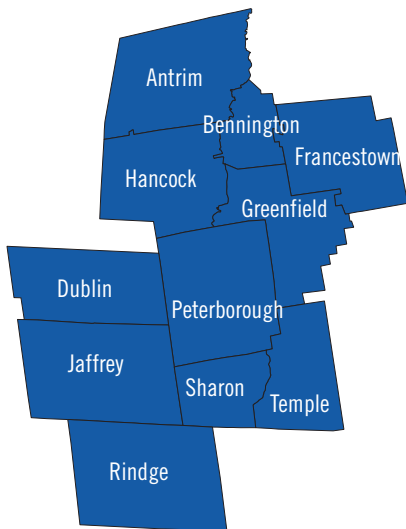
Manchester Market



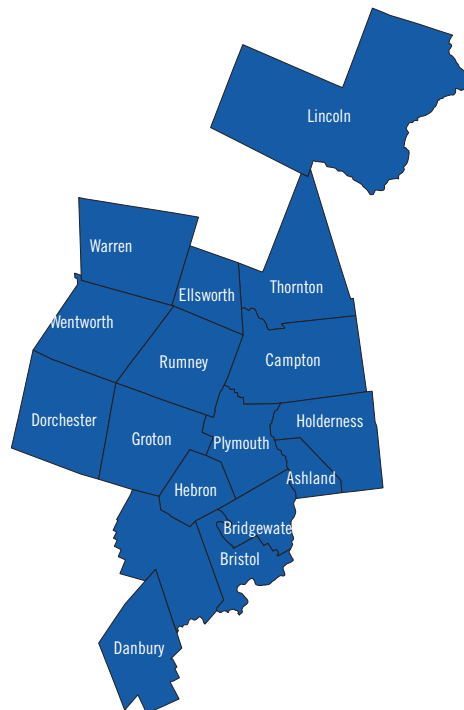
New London Market



Peterborough Market



Plymouth Market



Portsmouth-Dover-Rochester Market

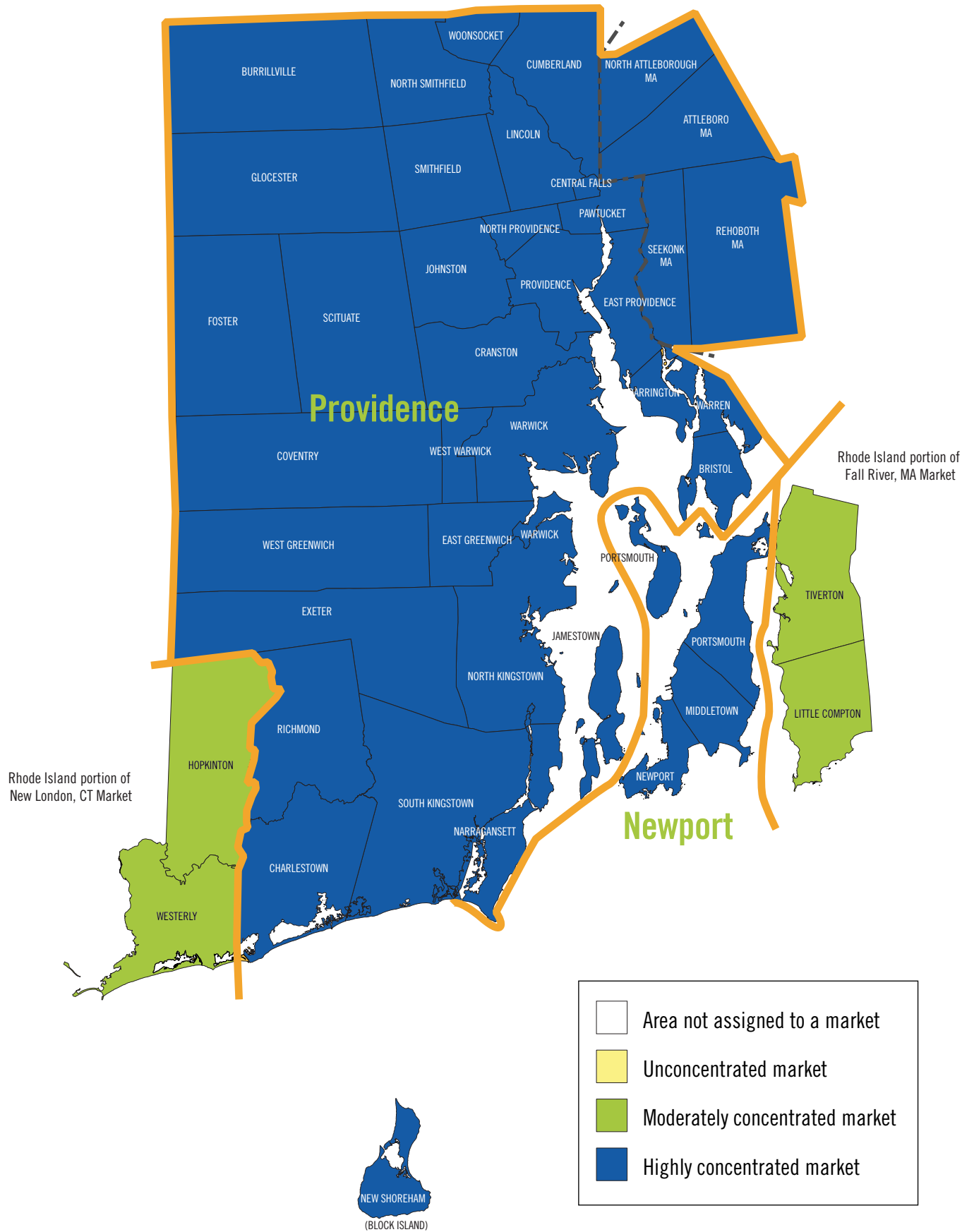


Wolfeboro Market



RHODE ISLAND

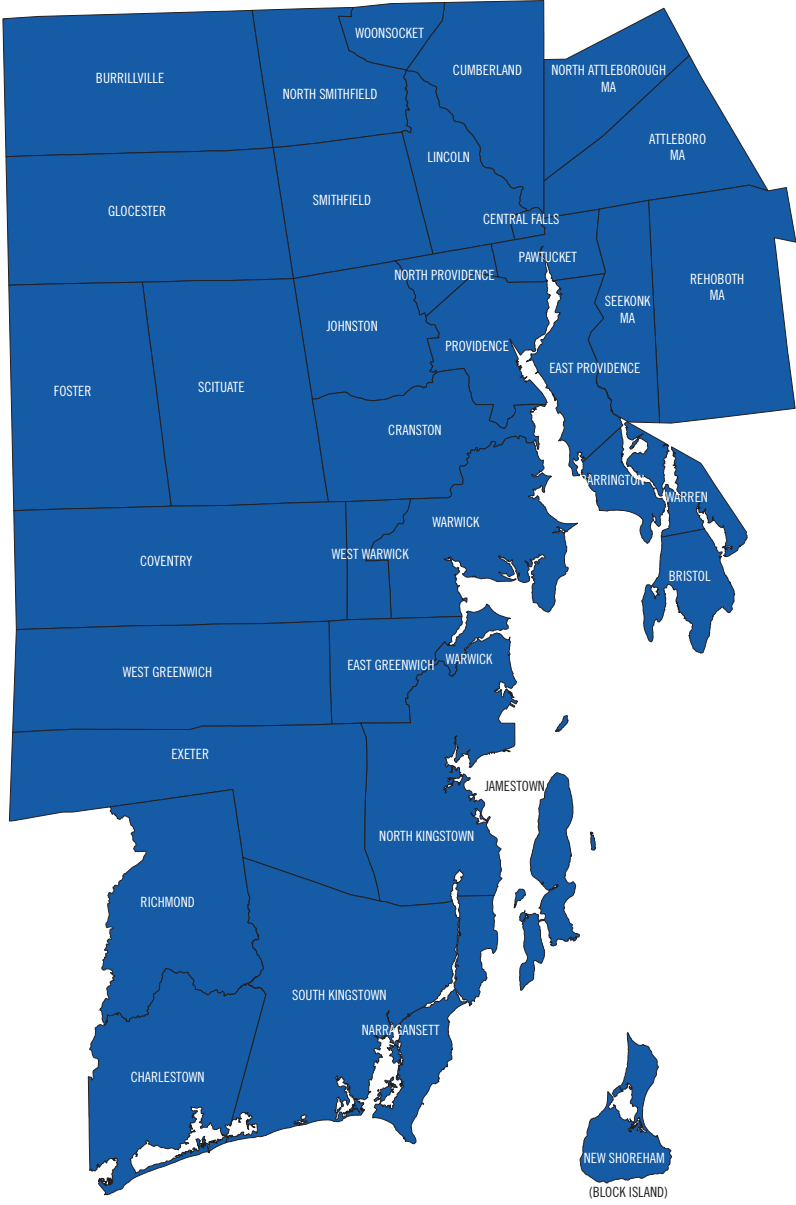
Rhode Island Banking Markets



Newport Market

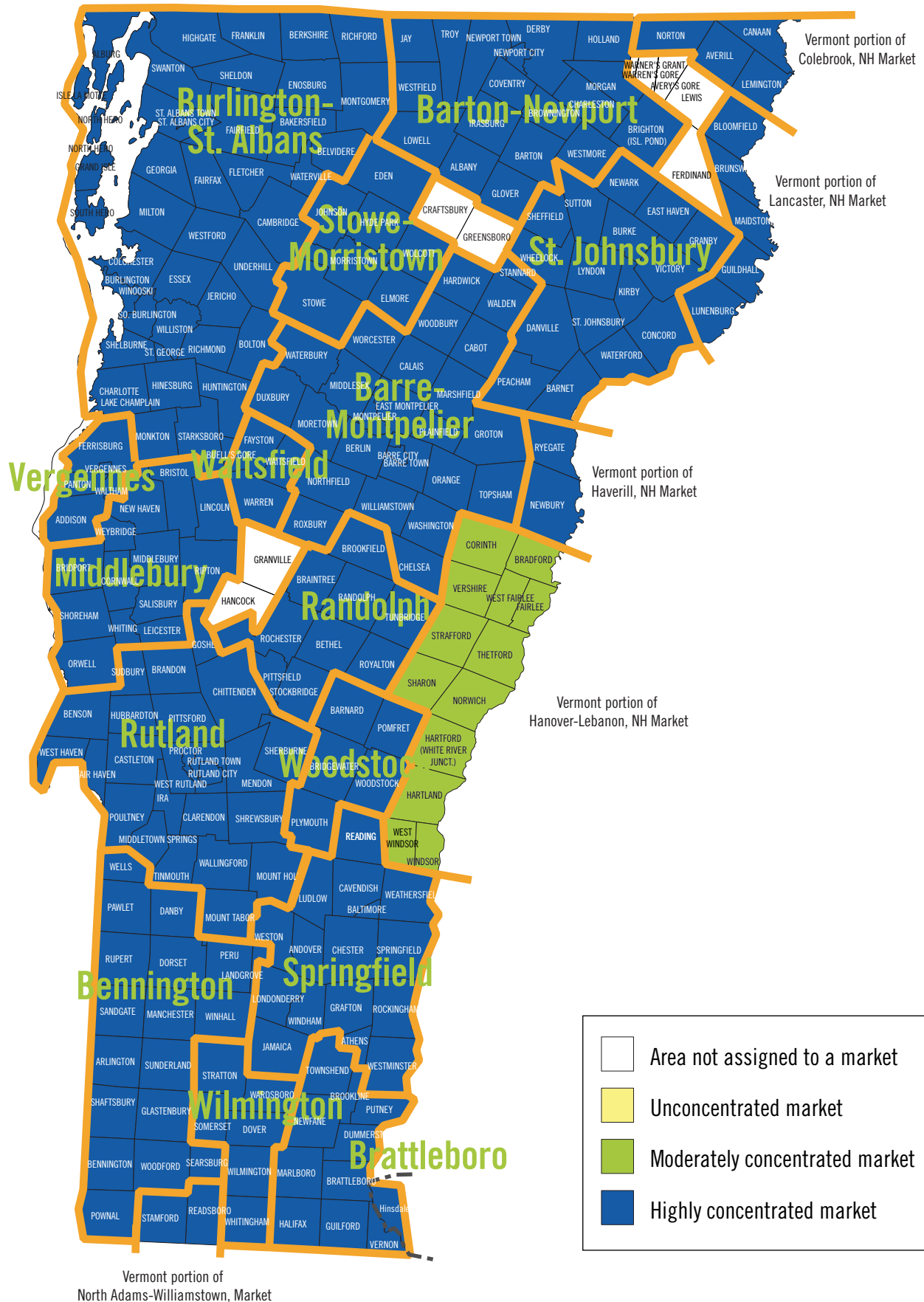


Providence Market

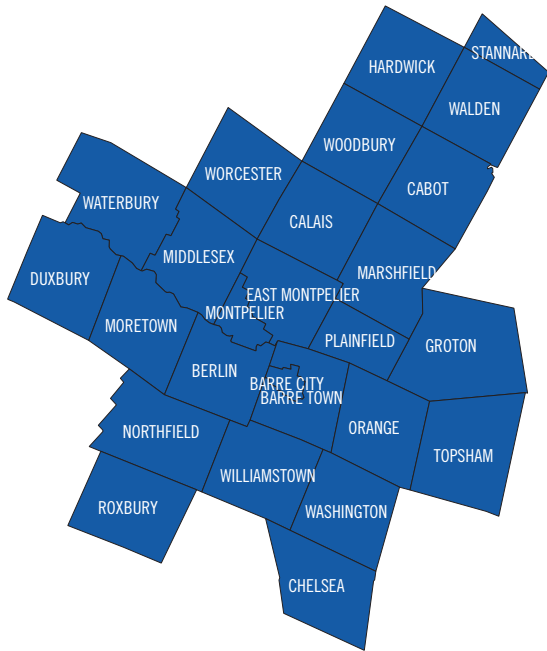


VERMONT

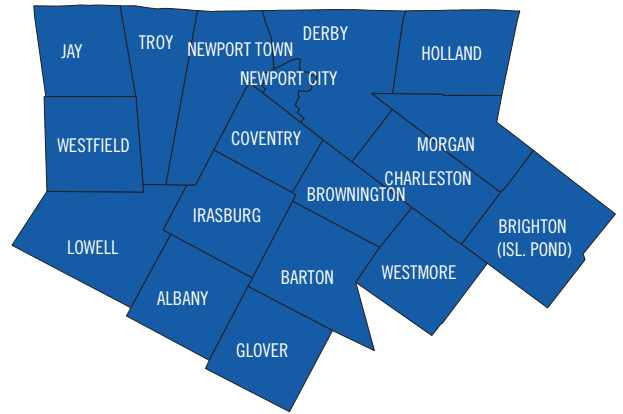
Vermont Banking Markets



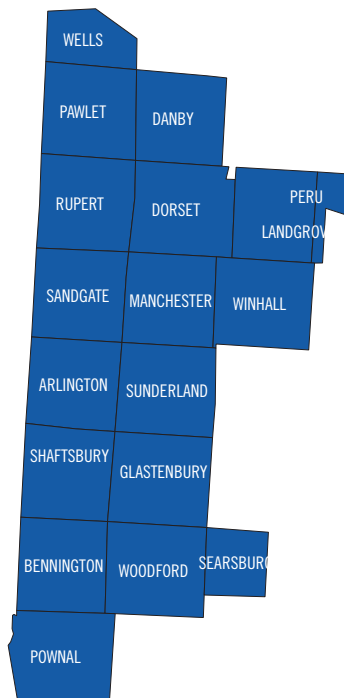
Barre-Montpelier Market



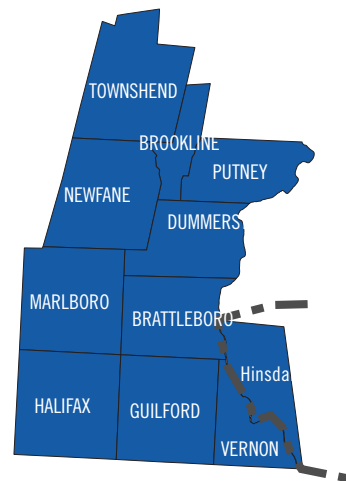
Barton-Newport



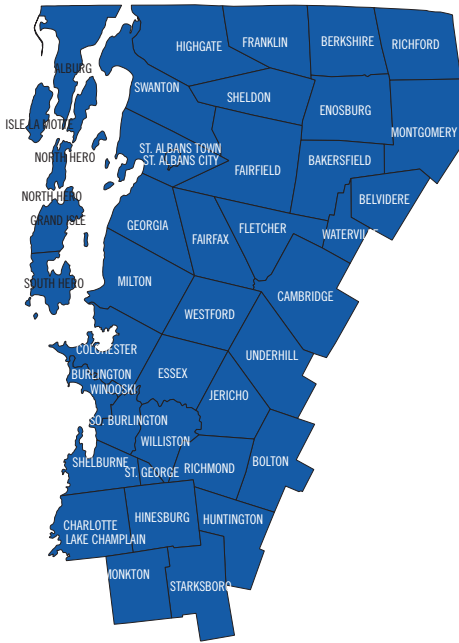
Bennington Market



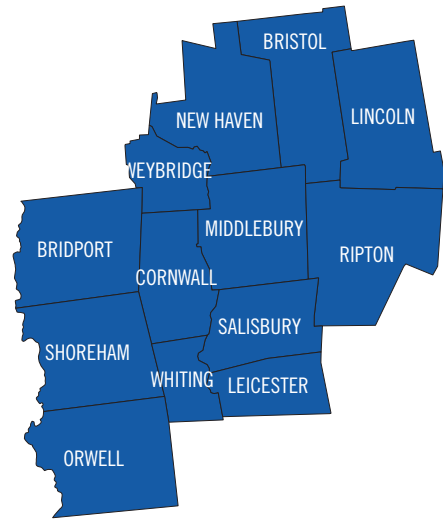
Brattleboro



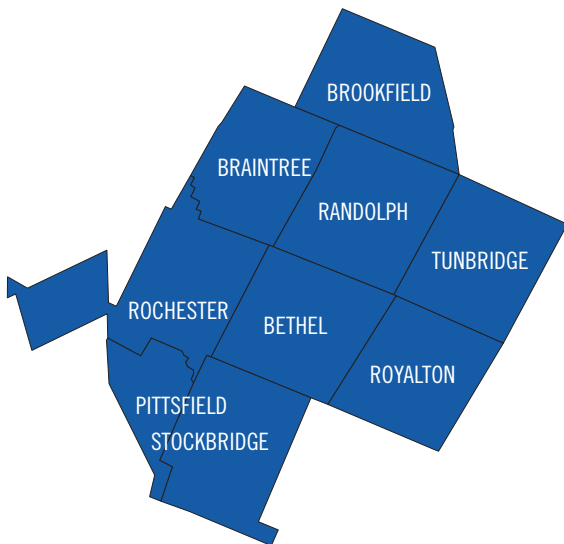
Burlington-St. Albans Market



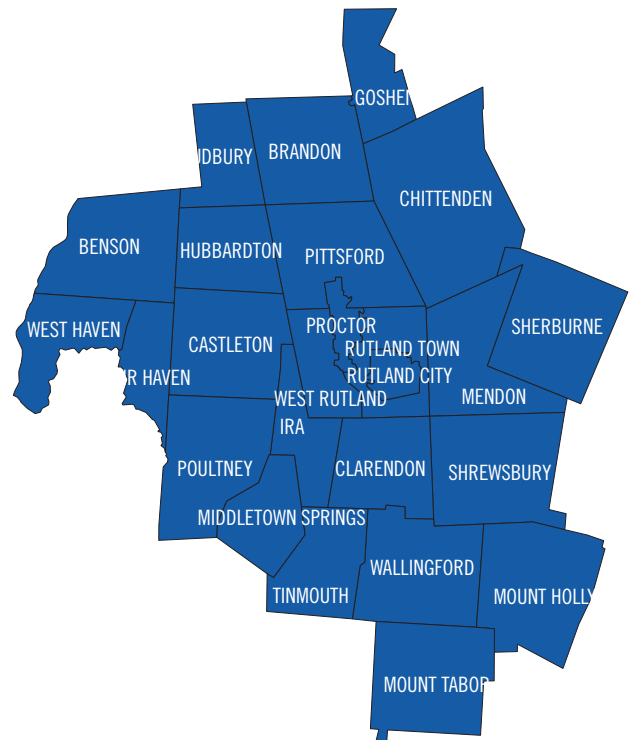
Middlebury Market



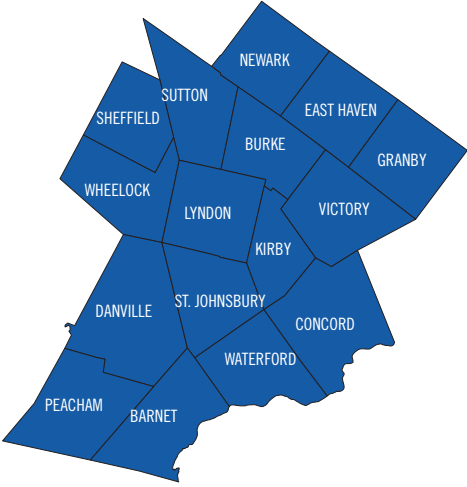
Randolph Market



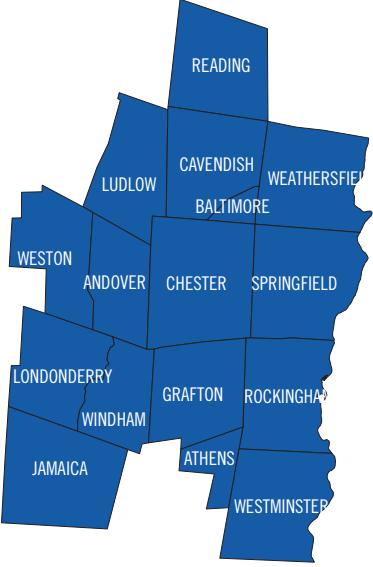
Rutland Market



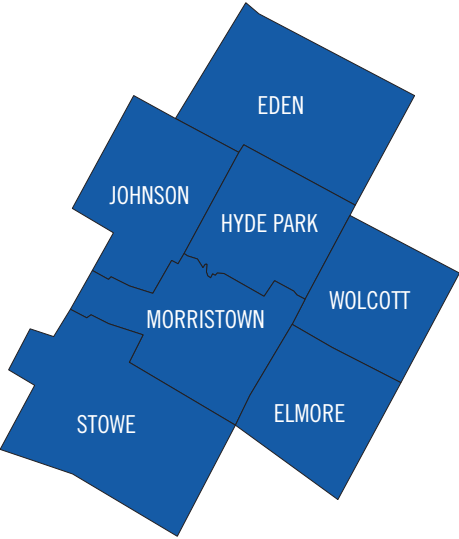
St. Johnsbury Market



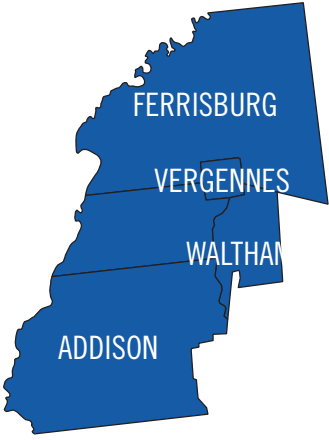
Springfield Market



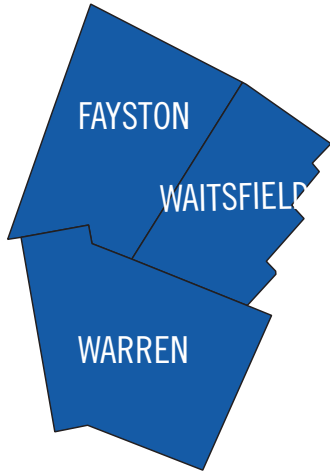
Stowe-Morristown Market



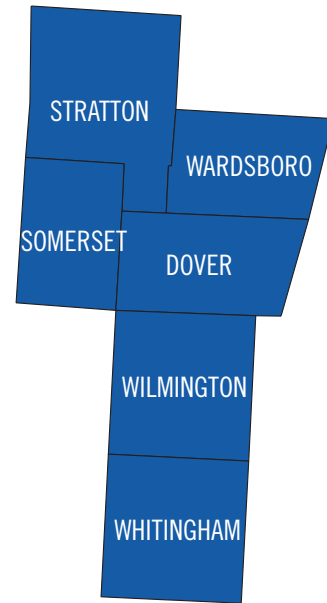
Vergennes Market



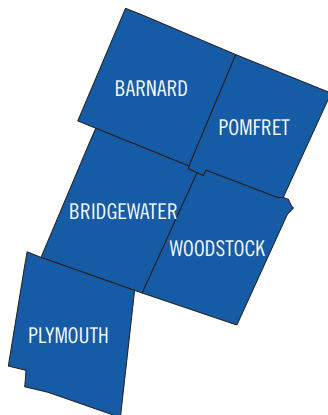
Waitsfield Market



Wilmington Market



Woodstock Market



BANKING MARKET DEFINITIONS

Connecticut Banking Market Definitions

Danielson:	City of Putnam plus the Windham County townships of Brooklyn, Danielson, Eastford, Killingly, Pomfret, and Woodstock
Fairfield Area:	This definition is based on the Connecticut portion of the Metropolitan New York RMA. Ansonia, Beacon Falls, Bethel, Bridgeport, Bridgewater, Brookfield, Danbury, Darien, Derby, Easton, Fairfield, Greenwich, Kent, Milford, Monroe, New Canaan, New Fairfield, New Milford, Newtown, Norwalk, Oxford, Redding, Ridgefield, Roxbury, Seymour, Shelton, Sherman, Stamford, Stratford, Trumbull, Warren, Washington, Weston, Westport, Wilton
Hartford:	This definition is based on the Hartford-New Britain RMA. Andover, Ashford, Avon, Barkhamsted, Berlin, Bloomfield, Bolton, Bristol City, Broad Brook, Burlington, Canton, Chaplin, Colchester, Collinsville, Columbia, Coventry, Cromwell, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Ellington, Enfield, Farmington, Forestville, Glastonbury, Granby, Haddam, Hampton, Hartford City, Hartland, Harwinton, Hebron, Higganum, Kensington, Lebanon, Manchester, Mansfield, Marlborough, Middlefield, Middletown City, Moodus, New Britain City, New Hartford, Newington, North Windham*, Plainville, Plantsville, Plymouth, Poquonock, Portland, Rockville City, Rocky Hill, Scotland, Simsbury, Somers, South Glastonbury, South Windsor, Southington, Southingtonboro, Stafford, Stafford Springs, Suffield, Terryville, Thompsonville, Tolland, Union, Vernon, Vernon-Rockville*, Warehouse Point*, West Hartford, West Suffield, West Willington, Wethersfield, Willimantic City, Willington, Winchester, Windham, Windsor, Windsor Locks, Winsted City
New Haven:	New Haven RMA
New London:	This definition is based on the New London-Norwich RMA. CONNECTICUT PORTION: Baltic, Canterbury, Central Village*, East Lyme, Franklin, Griswold, Groton, Groton Borrow, Jewett City, Ledyard, Lisbon, Lyme, Montville, New London City, North Stonington, Norwich City, Old Lyme, Plainfield, Preston, Salem, Sprague, Sterling, Stonington, Voluntown, Waterford RHODE ISLAND PORTION: Hopkinton and Westerly
Old Saybrook:	Middlesex County townships of Chester, Essex, Old Saybrook, Saybrook, and Westbrook
Salisbury:	Litchfield County townships of Canaan, Cornwall, North Canaan, Salisbury, and Sharon

Torrington: This definition is based on the Torrington RMA.
Colebrook, Goshen, Litchfield, Morris, Norfolk, Torrington City

Waterbury: Waterbury RMA

* Added as a result of market redelineation

Maine Banking Market Definitions

- Augusta: This definition is based on the Augusta RMA and the Waterville RMA.
- Albion, Anson, Athens, Augusta City, Bald Mountain, Belgrade, Benton, Bingham, Bowtown, Brighton Pl., Canaan, Caratunk Plantation, Carrying Place Town, Chelsea, China, Clinton, Concord, Cornville, E. Moxie, Embden, Fairfield, Farmingdale, Fayette, Forks Plantation, Freedom, Gardiner City, Hallowell City, Hibberts Gore, Highland Pl., Indian Str., Jefferson, Litchfield, Madison, Manchester, Mercer, Monmouth, Moscow, Mount Vernon, Moxie Gore, Norridgewock, Oakland, Palermo, Pittstown, Pleasant Ridge Pl., Randolph, Richmond, Rome, Sidney, Skowhegan, Smithfield, Solon, Somerville Pl., Squarctown, Starks, Thorndike, Troy, Unity, Vassalboro, Vienna, Washington, Waterville City, Wayne, Windsor, Winthrop, West Gardiner, Whitefield, Winslow, and the unorganized townships T2R-1, T2R-2 and T1R-3
- Bangor: This definition is based on the Bangor RMA.
- Alton, Amherst, Argyle, Bangor City, Bradford, Bradley, Brewer City, Bucksport, Carmel, Castine, Charleston, Clifton, Corinth/East Corinth, Dedham, Dixmont, Eddington, Etna, Frankfort, Glenburn, Greenbush, Greenfield, Hampden, Hermon, Holden, Hudson, Kenduskeag, LaGrange, Levant, Milford, Newburgh, Old Town, Orland, Orono, Orrington, Otis, Prospect, Stetson, Stockton Springs, Veazie, Verona, Winterport, and the unorganized townships T1N.D. and T32M.D
- Bar Harbor: The Hancock County townships of Bar Harbor, Cranberry Isles, Mount Desert, Northeast Harbor, Southwest Harbor, Swans Island and Tremont
- Belfast: The city of Belfast and the Waldo County townships of Belmont, Brooks, Jackson, Knox, Liberty, Monroe, Montville, Morrill, Northport, Searsport, Searsport, Swanville, and Waldo
- Boothbay Harbor: The Lincoln County townships of Boothbay, Boothbay Harbor, Edgecomb, and Southport
- Bridgton: The Cumberland County townships of Bridgton and Harrison, and the Oxford County townships of Denmark and Sweden
- Brunswick: This definition is based on the Brunswick-Bath RMA.
- Alna, Arrowsic, Bath City, Bowdoin, Bowdoinham, Brunswick, Dresden, Georgetown, Harpswell, Phippsburg, Topsham, West Bath, Westport, Wiscasset, and Woolwich
- Calais: The Washington County cities of Calais and Eastport, and the townships of

Alexander, Baileyville, Baring, Brookton, Charlotte, Codyville Pl., Cooper, Crawford, Dennysville, Dyer, Edmunds, Forest, Fowler, Grand Lake Stream Pl., Indian, Kossuth, Lubec, Meddybemps, Pembroke, Perry, Princeton, Robbinston, Talmadge, Topsfield Pl., Trescott, Vanceboro, Waite and Woodland, and the unorganized townships T6R-1, T8R-3, T8R-4, T11R-3, T1R-3, T26E.D., T27E.D., TP1.21, T18E.D., T19E.D., and TP1.14

Damariscotta: Lincoln County townships of Bremen, Bristol, So. Bristol, Damariscotta, Monhegan Pl., Newcastle, Nobleboro, and Waldoboro

Ellsworth: City of Ellsworth plus the Hancock County townships of Aurora, Blue Hill, Brooklin, Brooksville, Deer Isle, Eastbrook, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Osborn Pl., Sedgwick, Sorrento, Stonington, Sullivan, Surry, Trenton, Waltham, and Winter Harbor; the Knox County township of Isle au Haut, plus unorganized townships T7S.D., T8S.D., T9S.D., T10S.D., T16M.D., T22M.D., and T28M.D.

Farmington: Androscoggin County townships of Livermore and Livermore Falls; Franklin County townships of Avon, Chesterville, Crockertown, Farmington, Freeman, Industry, Jay, Jerusalem, Kingfield, Madrid, Mount Abraham, New Sharon, New Vineyard, Perkins Pl., Phillips, Salem, Strong, Temple, Washington Pl., Weld, and Wilton; the Somerset County township of New Portland, plus unorganized township T6

Guilford: Piscataquis County townships of Abbot, Atkinson, Bernard Pl., Big Squaw, Blanchard, Bowerbank, Brownville, Dover-Foxcroft, East College, Elliotsville Pl., Greenville, Guilford, Kingsbury Pl., Lake View Pl., Little Squaw, Medford, Milo, Monson, Orneville, Parkman, Sangerville, Sebec, Shirley, West Bowdoin, Williamsburg, and Willimantic, and unorganized townships T4R-9N.W.P., T5R-9N.W.P., T6R-9N.W.P, and T7R-9N.W.P

Houlton: The Aroostook County townships of Amity, Bancroft, Cary Pl., Dudley, Dyer Brook, Forkstown, Hammond Pl., Haynesville, Hodgdon, Houlton, Linneus, Littleton, Ludlow, Merrill, Monticello, Moro Pl., New Limerick, Oakfield, Orient, St. Croix, Smyrna, Webbertown, and Weston; the Washington County township of Danforth, plus unorganized townships TCR-2, T7R-5, T8R-3, T8R-5, and TAR-2

Jackman: The Somerset County townships of Attean Pond, Dennistown Pl., Jackman Pl., and Moose River Pl.

Lewiston-Auburn: This definition is based on the Lewiston-Auburn RMA.

Auburn City, Durham, Greene, Hebron, Leeds, Lewiston City, Lisbon, Mechanic Falls, Minot, New Gloucester, Poland, Sabattus, Turner, and Wales

Lincoln: The Penobscot County townships of Burlington, Chester, Edinburg, Enfield, Howland,

Lakeville Pl., Lee, Lincoln, Lowell, Mattamiscontis, Maxfield, Passadumkeag, Seboeis Pl., Springfield and Winn, and unorganized townships T2R-9, T3R-9, T2R-8N.W.P., T3R-1, T5R-1

Machias: The Washington County townships of Addison, Beals, Centerville, Cherryfield, Columbia, Columbia Falls, Cutler, Harrington, Jonesboro, Jonesport, Machias, E. Machias, Machiasport, Marion, Marshfield, Milbridge, Northfield, Rogue Bluffs, Steuben, Wesley, Whiting, and Whitneyville

Millinocket: The Aroostook County townships of Benedicta, Crystal, Glenwood Pl., Hersey, Island Falls, Macwahoc Pl., Molunkus, Upper Molunkus, Reed Pl., Sherman, and Silver Ridge Pl.; the Penobscot County townships of Carroll Pl., Drew Pl., Grindstone, Hopkins Acad. Grant East and West, Herseytown, Indian Purchase, Kingman Pl., Mattawamkeag, Medway, Millinocket, E. Millinocket, Mount Chase Pl., Patten, Prentiss Pl., Stacyville, Soldiertown, Veazie Gore, Webster Pl., and Woodville, and unorganized townships T1R-5, T1R-6, TAR-5, TAR-7, TAR-8&9, T1R-4, T2R-4, T3R-3, T3R-4, and T4R-3

Paris-Norway: Oxford County townships of Albany, Buckfield, Greenwood, Norway, Oxford, Paris, Stoneham, Sumner, Waterford, and Woodstock, and the Cumberland County township of Otisfield

Parsonfield: The York County townships of Cornish and Parsonfield, and the Oxford County townships of Hiram and Porter

Pittsfield: The Waldo County township of Burnham; the Somerset County townships of Cambridge, Detroit, Harmony, Hartland, Palmyra, Pittsfield, Ripley, and St. Albans; the Penobscot County townships of Corinna, Dexter, Exeter, Garland, Newport, and Plymouth; and the Piscataquis County township of Wellington

Portland: This definition is based on the Portland RMA.

Baldwin, Biddeford, Buxton, Cape Elizabeth, Casco, Cumberland, Dayton, Falmouth, Freeport, Gorham, Gray, Hollis, Kennebunkport, Limington, Lyman, Naples, North Kennebunkport, North Yarmouth, Old Orchard Beach, Portland City, Pownal, Raymond, Scarborough, Sebago, South Portland City, Standish, Westbrook City, Windham, and Yarmouth

Presque Isle-Caribou: The Aroostook County townships of Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Pl., Chapman, Connor, Cox Patent, E Pl., Easton, Fort Fairfield, Garfield Pl., Limestone, Mapleton, Mars Hill, Masardis, Nashville Pl., New Sweden, Oxbow Pl., Perham, Portage Lake, Presque Isle, Squapan, Stockholm, Wade, Washburn, Westfield, Westmanland Pl., and Woodland, plus unorganized townships T14R-5, T13R-5, T9R-5, T9R-4, T9R-3, T11R-4, T10R-6, T10R-3, TDR-2

- Rangeley: The Oxford County townships of Adamstown, Lower Cupsuptic, and Richardsontown; the Franklin County townships of Dallas Pl., Davis, Rangeley, Rangeley Pl., Sandy River Pl., and Stratton*, and unorganized township T2R-3
- Rockland: The city of Rockland and the Knox County townships of Appleton, Camden, Cushing, Friendship, Hope, North Haven, Owls Head, Rockport, St. George, Thomaston, S. Thomaston, Union, Vinalhaven, and Warren and the Waldo County township of Lincolnville
- Rumford: Oxford County townships of Andover, Andover West, N. Andover, Bethel, Canton, Dixfield, Hanover, Hartford, Mexico, Milton, Newry, Peru, Roxbury, and Rumford, and the Franklin County townships of Byron and Carthage
- Sanford: York County townships of Acton, Alfred, Limerick, Newfield, Sanford, Shapleigh, and Waterboro
- St. John Valley: Aroostook County townships of Cyr Pl., Eagle Lake, Fort Kent, Frenchville, Grand Isle, Hamlin Pl., Madawaska, New Canada Pl., St. Agatha, St. Francis Pl., St. John Pl., Van Buren, Wallagrass Pl., and Winterville Pl., plus unorganized townships T17R-3, T17R-4, and T17R-5

* Added as a result of market redelineation

Massachusetts Banking Market Definitions

Athol: The Franklin County towns of Orange, New Salem, and Warwick, plus the Worcester County towns of Athol, Petersham, Phillipston, and Royalston

Boston: This definition is based on the Boston RMA.

MASSACHUSETTS PORTION: Abington, Acton, Allston, Amesbury, Andover, Arlington, Ashburnham, Ashby, Ashland, 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, Dorchester, Dover, Dracut, Dunstable, Duxbury, East Bridgewater, East Maynard, Easton, East Weymouth, 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, 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 Beverly, North Chelmsford, North Easton, North Plymouth, North Norton, Norwell, Norwood, Peabody City, Pembroke, Pepperell, Plainville, Plymouth, Plympton, Quincy, Randolph, Raymond, Raynham, Reading, Readville, Revere, Rockland, Rockport, Rowley, Roxbury, 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, Watertown, Wayland, Wellesley, Wentham, West Bridgewater, West Newbury, Westford, Westminster, Weston, Westwood, Weymouth, Whitman, Wilmington, Winchendon, Winchester, Winthrop, Woburn, Wollaston, Wrentham.

NEW HAMPSHIRE PORTION: Amherst, Atkinson, Brookline, Chester, Danville, Derry, EastHamstead, Fremont, Greenville, Hampstead, Hollis, Hudson, Kingston, Litchfield, Lyndeboro, Mason, Merrimac, Milford, Mont Vernon, Nashua City, New Ipswich, Newton, Pelham, Plaistow, Raymond, Salem, Sandown, Seabrook, South Hampton, Wilton, Windham

Cape Cod: Barnstable County

Fall River: Fall River RMA (composed of towns in Massachusetts and Rhode Island)

Great Barrington: Berkshire County towns of Alford, Egremont, Great Barrington, Monterey, Mount Washington, New Marlboro, Sheffield

Greenfield: Franklin County minus the towns of Deerfield , Leverett, Monroe, New Salem, Orange, Shutesbury, Sunderland, Warwick, and Whately

Martha's Vineyard: Dukes County

Nantucket: Nantucket County

New Bedford: New Bedford RMA

North Adams
-Williamstown: MASSACHUSETTS PORTION: The Berkshire County towns of Clarksburg, Florida, New Ashford, and Williamstown and the city of North Adams; the Franklin County town of Monroe
VERMONT PORTION: The towns of Readsboro and Stamford

Pittsfield: This definition is based on the Pittsfield RMA.

Adams, Becket, Cheshire, Dalton, Hancock, Hinsdale, Lanesboro, Lee, Lenox, Middlefield, Peru, Pittsfield City, Richmond, Savoy, Stockbridge, Tyringham, Washington, West Stockbridge, and Windsor

Springfield: This definition is based on the Springfield RMA.

Agawam, Amherst, Belchertown, Blanford, Chester, Chesterfield, Chicopee City, Cummington, Deerfield, Easthampton, East Longmeadow, Granby, Feeding Hills, Goshen, Granville, Hadley, Hampden, Hatfield, Holyoke City, Huntington, Leverett, Longmeadow, Ludlow, Monson, Montgomery, Northampton City, Otis, Palmer, Pelham, Plainfield, Russell, Springfield City, South Hadley, Shutesbury, Southampton, Southwick, Sunderland, Three Rivers, Tolland, Ware, Warren, Westfield City, Westhampton, West Springfield, Whately, Wilbraham, Williamsburg, Worthington

Worcester: This definition is based on the Worcester RMA.

MASSACHUSETTS PORTION: Auburn, Barre, Boylston, Brimfield, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Holden, Holland, Hubbardston, Leicester, Millbury, New Braintree, Northboro, North Brookfield, Northbridge, Oakham, Oxford, Paxton, Princeton, Rochdale*, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Wales, Webster, Westboro, West Brookfield, West Boylston, Whitinsville, Worcester City
CONNECTICUT PORTION: Thompson

* Added as a result of market redelineation

New Hampshire Banking Market Definitions

Berlin:	The City of Berlin and the towns of Dummer, Gorham, Milan, Randolph, and Shelburne in Coos County
Claremont:	Sullivan County minus the towns of Grantham, Plainfield, Springfield, and Washington
Colebrook:	NEW HAMPSHIRE PORTION: The Coos County grants of Atkinson and Gilmanton, Dixs Grant and Second College; Ervings and Wentworths Locations; the towns of Clarksville, Colebrook, Columbia, Dixville, Erroll, Millsfield, Pittsfield, and Stewartston MAINE PORTION: Lincoln and Magalloway Plantations VERMONT PORTION: Towns of Averill, Canaan, Lemington, and Norton
Concord:	This definition is based on the Concord RMA. Andover, Barnstead, Boscawen, Bow, Bradford, Canterbury, Chichester, Contoocook, Concord City, Dunbarton, Epsom, Franklin, Henniker, Hill, Hopkinton, Loudon, Pembroke, Pittsfield, Salisbury, Suncook, Warner, and Webster
Conway:	NEW HAMPSHIRE PORTION: Carroll County minus the towns of Brookfield, Effingham, Moultonboro, Ossipee, Sandwich, Tuftonboro, Wakefield, and Wolfeboro MAINE PORTION: The towns of Brownfield, Fryeburg, Lowell, and Stowe
Hanover-Lebanon:	NEW HAMPSHIRE PORTION: The Grafton County towns of Canaan, Enfield, Grafton, Hanover, Lebanon, Lyme, Orange, Orford, and Piermont; the Sullivan County towns of Grantham and Plainfield, VERMONT PORTION: The Orange County towns of Bradford, Corinth, Fairlee, Strafford, Thetford, Vershire, and West Fairlee; and the Windsor County towns of Hartford, Hartland, Norwich, Sharon, West Windsor, and Windsor
Haverhill:	NEW HAMPSHIRE PORTION: The Grafton County towns of Bath, Benton, Haverhill, and Monroe VERMONT PORTION: The towns of Newbury* and Ryegate
Hillsborough:	The Hillsboro County towns of Deering, Hillsborough, and Windsor and the Sullivan County town of Washington
Keene:	Cheshire County minus the towns of Dublin, Hinsdale, Jaffrey, and Rindge
Laconia:	Belknap County minus the town of Barnstead, plus the Merrimack County town of Northfield and the towns of Moultonboro and Sandwich in Carroll County
Lancaster:	NEW HAMPSHIRE PORTION: The Coos County towns of Jefferson, Kilkenny,

Lancaster, Northumberland, Odell, Stark, and Stratford
VERMONT PORTION: The towns of Bloomfield, Brunswick, Guildhall, Lunenburg,
and Maidstone

Littleton: The towns of Bethlehem, Easton, Franconia, Landaff, Lisbon, Littleton, and Lyman
in Grafton County, and the towns of Carroll, Dalton, and Whitefield in Coos County

Manchester: This definition is based on the Manchester RMA.

Allenstown, Auburn, Bedford, Candia, Deerfield, Goffstown, Hooksett, Londonderry,
Manchester City, New Boston, and Weare

New London: The Merrimack County towns of New London, Newbury, Sutton, and Wilmot, and
the Sullivan County town of Springfield

Peterborough: The Hillsboro County towns of Antrim, Bennington, Francestown, Greenfield,
Hancock, Peterborough, Sharon, and Temple, and the towns of Dublin, Jaffrey, and
Rindge in Cheshire County

Plymouth: The Grafton County towns of Alexandria, Ashland, Bridgewater, Bristol, Campton,
Dorchester, Ellsworth, Groton, Hebron, Holderness, Lincoln*, North Woodstock*,
Plymouth, Rumney, Thornton, Warren, and Wentworth, and the town of Danbury in
Merrimack County

Portsmouth-Dover
-Rochester: This definition is based on the Portsmouth-Dover-Rochester RMA.

NEW HAMPSHIRE PORTION: Barrington, Brentwood, Brookfield, Dover City,
Durham, East Kingston, Epping, Rochester, Exeter, Farmington, Greenland,
Hampton, Lee, Madbury, Middleton, Milton, New Durham, Newington, Newmarket,
Newfields, North Hampton, Northwood, Nottingham, Portsmouth City, Rochester
City, Rollinsford, Rye, Seabrook, Somersworth City, Strafford, Stratham, and
Wakefield

MAINE PORTION: Berwick, Eliot, Kennebunk, Kittery, Lebanon, North Berwick,
South Berwick, Wells, and York

Wolfeboro: The Carroll County towns of Effingham, Ossipee, Tuftonboro, and Wolfeboro

* Added as a result of market redelineation

Rhode Island Banking Market Definitions

Newport: Newport RMA

Providence: Providence-Warwick RMA (composed of towns in Rhode Island and Massachusetts)

* Added as a result of market redelineation

Vermont Banking Market Definitions

Barre-Montpelier:	The towns of Groton, Hardwick, Stannard, and Walden in Caledonia County, the towns of Chelsea, Orange, Topsham, and Williamstown in Orange County, and the towns of Barre, Berlin, Cabot, Calais, Duxbury, East Montpelier, Marshfield, Middlesex, Montpelier, Moretown, Northfield, Plainfield, Roxbury, Washington, Waterbury, Woodbury, and Worcester in Washington County
Barton-Newport:	Orleans County minus Craftsbury and Greenboro, plus the town of Brighton in Essex County
Bennington:	Bennington County minus the towns of Readsboro and Stamford plus the towns of Danby, Pawlet, Wells, and West Pawlet in Rutland County
Brattleboro:	VERMONT PORTION: The towns of Brattleboro, Brookline, Dummerston, Guilford, Halifax, Marlboro, Newfane, Putney, Townsend, and Vernon in Windham County NEW HAMPSHIRE PORTION: The town of Hinsdale
Burlington-St. Albans:	This definition is based on the Burlington RMA. Franklin County and Alburg, Belvidere, Bolton, Buel's Gore, Burlington City, Cambridge, Charlotte, Colchester, Essex, Fairfax, Fletcher, Georgia, Grand Isle, Hinesburg, Huntington, Isle La Motte, Jericho, Milton, Monkton, Richmond, St. Albans, St. George, Shelburne, South Burlington, Starksboro, Swanton, Underhill, Waterville, Westford, Williston, and Winooski City
Middlebury:	Addison County minus the city of Vergennes and the towns of Addison, Ferrisburg, Goshen, Granville, Hancock, Monkton, Panton, Starksboro, and Waltham
Randolph:	The towns of Braintree, Brookfield, Randolph, and Turnbridge in Orange County, and the towns of Bethel, Rochester*, Royalton, and Stockbridge in Windsor County
Rutland:	The town of Goshen in Addison County, and the towns of Benson, Brandon, Castleton, Chittenden, Clarendon, Fairhaven, Hubbardton, Ira, Mendon, Middletown Springs, Mount Holly, Mount Tabor, Pittsfield, Pittsford, Poultney, Proctor, Rutland, Sherburne, Shrewsbury, Sudbury, Tinmouth, Wallingford, West Haven, and West Rutland in Rutland County
St. Johnsbury:	Caledonia County minus the towns of Groton, Hardwick, Ryegate, Stannard, and Walden, plus the Essex County towns of Concord, East Haven, Granby, and Victory
Springfield:	The towns of Athens, Grafton, Rockingham, and Westminster in Windham County, and the towns of Andover, Baltimore, Cavendish, Chester, Londonderry, Jamaica,

Ludlow, Reading, Springfield, Wethersfield, Weston, and Windham in Windsor County

Stowe-Morristown: Lamoille County minus the towns of Belvidere, Cambridge, and Waterville

Vergennes: The city of Vergennes and the towns of Addison, Ferrisburg, Panton, and Waltham in Addison County

Waitsfield: The towns of Fayston, Waitsfield, and Warren in Washington County

Wilmington: The towns of Dover, Somerset, Stratton, Wardsboro, Whitingham, and Wilmington in Windham County

Woodstock: The towns of Bernard, Bridgewater, Plymouth, Pomfret, and Woodstock in Windsor County

* Added as a result of market redelineation

V. NEW ENGLAND BANKING MARKET TABLES

CONNECTICUT

Danielson, CT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$135.395	22.28	1	\$135.395	28.95
	CARGILL BANK OF CONNECTICUT	DANIELSON	CT	\$135.395				
2	PUTNAM SVG BK	PUTNAM	CT	\$111.030	18.27	4	\$55.515	11.87
3	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$96.537	15.89	2	\$96.537	20.64
	FLEET NA BK	PROVIDENCE	RI	\$96.537				
4	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$95.968	15.79	3	\$95.968	20.52
	CITIZENS NB	PUTNAM	CT	\$95.968				
5	SI BANCORP, INC., MHC	WILLIMANTIC	CT	\$54.416	8.96	5	\$27.208	5.82
	SAVINGS INST	WILLIMANTIC	CT	\$54.416				
6	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$48.463	7.98	6	\$24.232	5.18
	PEOPLES BK	BRIDGEPORT	CT	\$48.463				
7	JEWETT CITY SVG BK	JEWETT CITY	CT	\$36.273	5.97	7	\$18.137	3.88
8	CONNECTICUT BANCSHARES, INC.	MANCHESTER	CT	\$29.544	4.86	8	\$14.772	3.16
	SAVINGS BK OF MANCHESTER	MANCHESTER	CT	\$29.544				
				\$607.626	100.00%		\$467.763	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,535

1,911

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Fairfield Area, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$4,606.207	23.44	2	\$2,303.104	15.04
	PEOPLES BK	BRIDGEPORT	CT	\$4,606.207				
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$4,369.640	22.24	1	\$4,369.640	28.53
	FLEET NA BK	PROVIDENCE	RI	\$4,369.640				
3	FIRST UNION CORPORATION	CHARLOTTE	NC	\$2,157.960	10.98	3	\$2,157.960	14.09
	FIRST UNION NB	CHARLOTTE	NC	\$2,157.960				
4	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$1,790.527	9.11	4	\$1,790.527	11.69
	CHASE MANHATTAN BK	NEW YORK	NY	\$1,790.527				
5	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$1,010.172	5.14	7	\$505.086	3.30
	WEBSTER BANK	WATERBURY	CT	\$1,010.172				
6	CITIGROUP INC.	NEW YORK	NY	\$653.540	3.33	5	\$653.540	4.27
	CITIBANK, FEDERAL SAVINGS BANK	SAN FRANCISCO	CA	\$653.540				
7	UNION SVG BK	DANBURY	CT	\$604.366	3.08	9	\$302.183	1.97
8	HUDSON UNITED BANCORP	MAHWAH	NJ	\$603.962	3.07	6	\$603.962	3.94
	HUDSON UNITED BK	MAHWAH	NJ	\$603.962				
9	FIRST COUNTY BK	STAMFORD	CT	\$542.173	2.76	10	\$271.087	1.77
10	BANK OF NEW YORK COMPANY, INC., THE	NEW YORK	NY	\$484.378	2.47	8	\$484.378	3.16
	BANK OF NY	NEW YORK	NY	\$484.378				
11	RIDGEFIELD BK	RIDGEFIELD	CT	\$368.186	1.87	11	\$184.093	1.20
12	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$351.635	1.79	12	\$175.818	1.15
	NEWMIL BANK	NEW MILFORD	CT	\$351.635				
13	SAVINGS BK OF DANBURY	DANBURY	CT	\$255.596	1.30	15	\$127.798	0.83
14	NEWTOWN SVG BK	NEWTOWN	CT	\$237.299	1.21	17	\$118.650	0.77
15	FAIRFIELD CTY SVG BK	NORWALK	CT	\$227.107	1.16	18	\$113.554	0.74
16	MILFORD BK	MILFORD	CT	\$182.043	0.93	19	\$91.021	0.59
17	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$170.058	0.87	13	\$170.058	1.11
	U S TC	GREENWICH	CT	\$170.058				
18	PATRIOT NATIONAL BANCORP, INC.	STAMFORD	CT	\$167.007	0.85	14	\$167.007	1.09
	PATRIOT NB	STAMFORD	CT	\$167.007				
19	CORNERSTONE BANCORP, INC.	STAMFORD	CT	\$127.743	0.65	16	\$127.743	0.83
	CORNERSTONE BK	STAMFORD	CT	\$127.743				
20	ASSOCIATED COMMUNITY BANCORP, INC.	GREENWICH	CT	\$75.450	0.38	20	\$75.450	0.49
	GREENWICH BK & TC	GREENWICH	CT	\$39.235				
	WESTPORT NB	WESTPORT	CT	\$36.215				
21	U.S.B. HOLDING CO., INC.	ORANGEBURG	NY	\$74.253	0.38	21	\$74.253	0.48

Fairfield Area, CT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
	UNION ST BK	NANUET	NY	\$74.253				
22	WILTON BK	WILTON	CT	\$73.219	0.37	22	\$73.219	0.48
23	NEW HAVEN SVG BK	NEW HAVEN	CT	\$71.444	0.36	25	\$35.722	0.23
24	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$67.400	0.34	23	\$67.400	0.44
	FIRST NB OF LITCHFIELD	LITCHFIELD	CT	\$67.400				
25	NAUGATUCK SVG BK	NAUGATUCK	CT	\$62.364	0.32	27	\$31.182	0.20
26	NEW YORK COMMUNITY BANCORP	FLUSHING	NY	\$44.450	0.23	31	\$22.225	0.15
	NEW YORK COMMUNITY BANK	FLUSHING	NY	\$44.450				
27	AMERICAN BK OF CT	WATERBURY	CT	\$42.460	0.22	32	\$21.230	0.14
28	CONNECTICUT BK OF COMMERCE	STAMFORD	CT	\$37.048	0.19	24	\$37.048	0.24
29	NORTH AMERICAN B&TC	STRATFORD	CT	\$35.017	0.18	26	\$35.017	0.23
30	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$29.666	0.15	28	\$29.666	0.19
	CITIZENS BK OF CT	NEW LONDON	CT	\$29.666				
31	SOUND FS & LA	MAMARONECK	NY	\$29.439	0.15	34	\$14.720	0.10
32	URBAN FINANCIAL GROUP	BRIDGEPORT	CT	\$28.409	0.14	29	\$28.409	0.19
	THE COMMUNITY'S BANK	BRIDGEPORT	CT	\$28.409				
33	BANK OF WESTPORT	WESTPORT	CT	\$23.377	0.12	30	\$23.377	0.15
34	IRON BANCSHARES, INC	SALISBURY	CT	\$17.868	0.09	33	\$17.868	0.12
	NATIONAL IRON BK	SALISBURY	CT	\$17.868				
35	NAUGATUCK VALLEY S & LA, INC.	NAUGATUCK	CT	\$13.544	0.07	35	\$6.772	0.04
36	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$11.859	0.06	36	\$5.930	0.04
	LITCHFIELD BC	LITCHFIELD	CT	\$11.859				
				\$19,646.866	100.00%		\$15,316.694	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,333

1,446

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Hartford, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$7,430.408	34.30	1	\$7,430.408	48.05
	FLEET NA BK	PROVIDENCE	RI	\$7,430.408				
2	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$3,821.288	17.64	2	\$1,910.644	12.36
	WEBSTER BANK	WATERBURY	CT	\$3,821.288				
3	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$1,302.291	6.01	3	\$651.145	4.21
	PEOPLES BK	BRIDGEPORT	CT	\$1,302.291				
4	SOVEREIGN BANCORP	WYOMISSING	PA	\$1,230.568	5.68	4	\$615.284	3.98
	SOVEREIGN BANK	WYOMISSING	PA	\$1,230.568				
5	AMERICAN FINANCIAL HOLDINGS	NEW BRITAIN	CT	\$1,230.093	5.68	5	\$615.046	3.98
	AMERICAN SVG BK	NEW BRITAIN	CT	\$1,230.093				
6	CONNECTICUT BANCSHARES, INC.	MANCHESTER	CT	\$910.886	4.20	7	\$455.443	2.95
	SAVINGS BK OF MANCHESTER	MANCHESTER	CT	\$910.886				
7	LIBERTY BK	MIDDLETOWN	CT	\$788.297	3.64	8	\$394.149	2.55
8	FIRST FS & LA	EAST HARTFORD	CT	\$621.761	2.87	9	\$310.880	2.01
9	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$463.985	2.14	6	\$463.985	3.00
	CITIZENS BK OF CT	NEW LONDON	CT	\$463.985				
10	FARMINGTON SVG BK	FARMINGTON	CT	\$451.305	2.08	13	\$225.652	1.46
11	CHARTER OAK COMMUNITY BANK CORP.	ROCKVILLE	CT	\$390.901	1.80	14	\$195.451	1.26
	ROCKVILLE BANK	ROCKVILLE	CT	\$390.901				
12	BANCORP CONNECTICUT, INC.	SOUTHINGTON	CT	\$359.242	1.66	15	\$179.621	1.16
	SOUTHINGTON SVG BK	SOUTHINGTON	CT	\$359.242				
13	FIRST INTERNATIONAL BANCORP, INC.	HARTFORD	CT	\$273.287	1.26	10	\$273.287	1.77
	FIRST INTL BK	HARTFORD	CT	\$273.287				
14	ALLIANCE BANCORP OF NEW ENGLAND, INC.	VERNON	CT	\$266.093	1.23	17	\$133.046	0.86
	TOLLAND BK	VERNON	CT	\$266.093				
15	BANKNORTH GROUP, INC.	PORTLAND	ME	\$238.609	1.10	11	\$238.609	1.54
	FIRST MA BK NA	WORCESTER	MA	\$238.609				
16	HUDSON UNITED BANCORP	MAHWAH	NJ	\$235.560	1.09	12	\$235.560	1.52
	HUDSON UNITED BK	MAHWAH	NJ	\$235.560				
17	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$182.941	0.84	21	\$91.471	0.59
	NORTHWEST CMNTY BK	WINSTED	CT	\$182.941				
18	SI BANCORP, INC., MHC	WILLIMANTIC	CT	\$175.483	0.81	23	\$87.741	0.57
	SAVINGS INST	WILLIMANTIC	CT	\$175.483				
19	FIRST UNION CORPORATION	CHARLOTTE	NC	\$156.979	0.72	16	\$156.979	1.02
	FIRST UNION NB	CHARLOTTE	NC	\$156.979				
20	WINDSOR FEDERAL MHC	WINDSOR	CT	\$132.705	0.61	24	\$66.353	0.43
	WINDSOR FS & LA	WINDSOR	CT	\$132.705				

Hartford, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion			
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
21	STAFFORD SVG BK	STAFFORD SPRINGS	CT	\$126.865	0.59	25	\$63.432	0.41	
22	SIMSBURY B&TC	SIMSBURY	CT	\$116.114	0.54	18	\$116.114	0.75	
23	FIRST CITY BK	NEW BRITAIN	CT	\$113.340	0.52	19	\$113.340	0.73	
24	FIRST NB	SUFFIELD	CT	\$110.514	0.51	20	\$110.514	0.71	
25	ENFIELD FS & LA	ENFIELD	CT	\$106.637	0.49	26	\$53.319	0.34	
26	URBAN FINANCIAL GROUP	BRIDGEPORT	CT	\$90.686	0.42	22	\$90.686	0.59	
	THE COMMUNITY'S BANK	BRIDGEPORT	CT	\$90.686					
27	THOMASTON SVG BK	THOMASTON	CT	\$84.677	0.39	27	\$42.338	0.27	
28	COLLINSVILLE SVG SOCIETY	COLLINSVILLE	CT	\$54.457	0.25	28	\$27.229	0.18	
29	TORRINGTON SVG BK	TORRINGTON	CT	\$54.452	0.25	29	\$27.226	0.18	
30	HOMETOWN BK	MOODUS	CT	\$54.146	0.25	30	\$27.073	0.18	
31	WINDSOR LOCKS S & LA	WINDSOR LOCKS	CT	\$25.969	0.12	32	\$12.984	0.08	
32	AMERICAN BK OF CT	WATERBURY	CT	\$21.830	0.10	33	\$10.915	0.07	
33	VALLEY BK	BRISTOL	CT	\$15.086	0.07	31	\$15.086	0.10	
34	NORTH AMERICAN B&TC	STRATFORD	CT	\$9.990	0.05	34	\$9.990	0.06	
35	EASTERN S & LA	NORWICH	CT	\$8.538	0.04	36	\$4.269	0.03	
36	CITIGROUP INC.	NEW YORK	NY	\$7.969	0.04	35	\$7.969	0.05	
	CITIBANK, FEDERAL SAVINGS BANK	SAN FRANCISCO	CA	\$7.969					
37	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$0.917	0.00	37	\$0.917	0.01	
	US TC	GREENWICH	CT	\$0.917					
38	ING GROUP N.V.	HAGUE, THE	NA	\$0.500	0.00	40			
	ING NATIONAL TRUST	MINNEAPOLIS	MN	\$0.500					
39	ADVEST GROUP INC.	HARTFORD	CT	\$1.000	0.00	38	\$0.250	0.00	
	ADVEST BANK AND TRUST COMPANY	HARTFORD	CT	\$0.500					
40	THE MASSMUTUAL TRUST COMPANY	HARTFORD	CT	\$0.001	0.00	39	\$0.001	0.00	
				\$21,665.870	100.00%			\$15,464.407	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,652

2,557

Hartford, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion
50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
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NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

New Haven, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NEW HAVEN SVG BK	NEW HAVEN	CT	\$1,508.445	19.94	3	\$754.223	13.06
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$1,311.736	17.34	1	\$1,311.736	22.72
	FLEET NA BK	PROVIDENCE	RI	\$1,311.736				
3	FIRST UNION CORPORATION	CHARLOTTE	NC	\$1,176.080	15.55	2	\$1,176.080	20.37
	FIRST UNION NB	CHARLOTTE	NC	\$1,176.080				
4	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$833.754	11.02	6	\$416.877	7.22
	WEBSTER BANK	WATERBURY	CT	\$833.754				
5	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$748.470	9.90	7	\$374.235	6.48
	PEOPLES BK	BRIDGEPORT	CT	\$748.470				
6	HUDSON UNITED BANCORP	MAHWAH	NJ	\$685.227	9.06	4	\$685.227	11.87
	HUDSON UNITED BK	MAHWAH	NJ	\$685.227				
7	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$482.445	6.38	5	\$482.445	8.36
	CITIZENS BK OF CT	NEW LONDON	CT	\$482.445				
8	GUILFORD SVG BK	GUILFORD	CT	\$214.931	2.84	9	\$107.466	1.86
9	NORTH FORK BANCORPORATION, INC.	MELVILLE	NY	\$146.840	1.94	8	\$146.840	2.54
	SUPERIOR SVG. OF NE	BRANFORD	CT	\$146.840				
10	LIBERTY BK	MIDDLETOWN	CT	\$121.651	1.61	12	\$60.825	1.05
11	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$71.680	0.95	10	\$71.680	1.24
	CHASE MANHATTAN BK	NEW YORK	NY	\$71.680				
12	SOVEREIGN BANCORP	WYOMISSING	PA	\$68.847	0.91	13	\$34.424	0.60
	SOVEREIGN BANK	WYOMISSING	PA	\$68.847				
13	CONNECTICUT BK OF COMMERCE	STAMFORD	CT	\$67.914	0.90	11	\$67.914	1.18
14	BANCORP CONNECTICUT, INC.	SOUTHINGTON	CT	\$30.837	0.41	16	\$15.419	0.27
	SOUTHINGTON SVG BK	SOUTHINGTON	CT	\$30.837				
15	AMERICAN FINANCIAL HOLDINGS	NEW BRITAIN	CT	\$26.427	0.35	17	\$13.214	0.23
	AMERICAN SVG BK	NEW BRITAIN	CT	\$26.427				
16	PRIME BK	ORANGE	CT	\$23.934	0.32	14	\$23.934	0.41
17	CASTLE BK&TC	MERIDEN	CT	\$16.544	0.22	15	\$16.544	0.29
18	NEW YORK COMMUNITY BANCORP	FLUSHING	NY	\$14.152	0.19	18	\$7.076	0.12
	NEW YORK COMMUNITY BANK	FLUSHING	NY	\$14.152				
19	NAUGATUCK SVG BK	NAUGATUCK	CT	\$14.048	0.19	19	\$7.024	0.12
				\$7,563.962	100.00%		\$5,773.181	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,300

1,422

New Haven, CT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

<u>Rank</u>	<u>Name</u>	<u>City</u>	<u>State</u>	<u>Market Deposits (million)</u>	<u>Market Share (%)</u>	<u>Rank</u>	<u>Market Deposits (million)</u>	<u>Market Share (%)</u>
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NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

New London, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$741.192	21.32	1	\$741.192	29.38
	CITIZENS BK OF CT	NEW LONDON	CT	\$676.475				
	CITIZENS BK RI	PROVIDENCE	RI	\$64.717				
2	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$513.382	14.77	4	\$256.691	10.17
	PEOPLES BK	BRIDGEPORT	CT	\$513.382				
3	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$494.418	14.22	2	\$494.418	19.60
	FLEET NA BK	PROVIDENCE	RI	\$494.418				
4	CHELSEA GROTON SVG BK	NORWICH	CT	\$453.935	13.06	5	\$226.967	9.00
5	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$333.748	9.60	3	\$333.748	13.23
	WASHINGTON TC	WESTERLY	RI	\$333.748				
6	LIBERTY BK	MIDDLETOWN	CT	\$280.786	8.08	6	\$140.393	5.56
7	DIME SVG BK OF NORWICH	NORWICH	CT	\$249.757	7.18	7	\$124.878	4.95
8	JEWETT CITY SVG BK	JEWETT CITY	CT	\$128.291	3.69	8	\$64.145	2.54
9	EASTERN S & LA	NORWICH	CT	\$104.256	3.00	9	\$52.128	2.07
10	SI BANCORP, INC., MHC	WILLIMANTIC	CT	\$82.428	2.37	10	\$41.214	1.63
	SAVINGS INST	WILLIMANTIC	CT	\$82.428				
11	WESTERLY SAVINGS BANK	WESTERLY	RI	\$42.416	1.22	11	\$21.208	0.84
12	ESSEX SVG BK	ESSEX	CT	\$28.405	0.82	12	\$14.203	0.56
13	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$19.680	0.57	13	\$9.840	0.39
	WEBSTER BANK	WATERBURY	CT	\$19.680				
14	SOVEREIGN BANCORP	WYOMISSING	PA	\$3.739	0.11	14	\$1.869	0.07
	SOVEREIGN BANK	WYOMISSING	PA	\$3.739				
				\$3,476.433	100.00%		\$2,522.895	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,285

1,677

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Old Saybrook, CT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	LIBERTY BK	MIDDLETOWN	CT	\$147.258	22.94	2	\$73.629	17.48
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$111.840	17.42	1	\$111.840	26.55
	FLEET NA BK	PROVIDENCE	RI	\$111.840				
3	NEW HAVEN SVG BK	NEW HAVEN	CT	\$93.273	14.53	4	\$46.636	11.07
4	ESSEX SVG BK	ESSEX	CT	\$91.076	14.19	5	\$45.538	10.81
5	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$64.622	10.07	3	\$64.622	15.34
	CITIZENS BK OF CT	NEW LONDON	CT	\$64.622				
6	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$62.182	9.69	6	\$31.091	7.38
	WEBSTER BANK	WATERBURY	CT	\$62.182				
7	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$47.643	7.42	8	\$23.822	5.65
	PEOPLES BK	BRIDGEPORT	CT	\$47.643				
8	FIRST UNION CORPORATION	CHARLOTTE	NC	\$24.095	3.75	7	\$24.095	5.72
	FIRST UNION NB	CHARLOTTE	NC	\$24.095				
				\$641.989	100.00%		\$421.273	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,506

1,604

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Salisbury, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SALISBURY BANCORP, INC.	LAKEVILLE	CT	\$155.910	43.74	1	\$155.910	52.08
	SALISBURY B&TC	LAKEVILLE	CT	\$155.910				
2	CANAAN NATIONAL BANCORP, INC.	CANAAN	CT	\$52.305	14.67	2	\$52.305	17.47
	CANAAN NB	CANAAN	CT	\$52.305				
3	IRON BANCSHARES, INC	SALISBURY	CT	\$34.059	9.56	3	\$34.059	11.38
	NATIONAL IRON BK	SALISBURY	CT	\$34.059				
4	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$32.992	9.26	4	\$16.496	5.51
	NEWMIL BANK	NEW MILFORD	CT	\$32.992				
5	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$27.407	7.69	5	\$13.704	4.58
	PEOPLES BK	BRIDGEPORT	CT	\$27.407				
6	TORRINGTON SVG BK	TORRINGTON	CT	\$26.796	7.52	6	\$13.398	4.48
7	UNION SVG BK	DANBURY	CT	\$14.370	4.03	7	\$7.185	2.40
8	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$12.589	3.53	8	\$6.295	2.10
	LITCHFIELD BC	LITCHFIELD	CT	\$12.589				
				\$356.428	100.00%		\$299.351	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,450

3,229

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Torrington, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	TORRINGTON SVG BK	TORRINGTON	CT	\$412.746	37.58	1	\$206.373	30.50
2	WEBSTER FINANCIAL CORPORATION WEBSTER BANK	WATERBURY WATERBURY	CT CT	\$159.096 \$159.096	14.48	4	\$79.548	11.76
3	FIRST LITCHFIELD FINANCIAL CORPORATION FIRST NB OF LITCHFIELD	LITCHFIELD LITCHFIELD	CT CT	\$140.278 \$140.278	12.77	2	\$140.278	20.73
4	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON PROVIDENCE	MA RI	\$95.352 \$95.352	8.68	3	\$95.352	14.09
5	CONNECTICUT MUTUAL HOLDING COMPANY LITCHFIELD BC NORTHWEST CMNTY BK	WINSTED LITCHFIELD WINSTED	CT CT CT	\$88.466 \$70.070 \$18.396	8.05	5	\$44.233	6.54
6	PEOPLE'S MUTUAL HOLDINGS PEOPLES BK	BRIDGEPORT BRIDGEPORT	CT CT	\$71.689 \$71.689	6.53	6	\$35.844	5.30
7	SOVEREIGN BANCORP SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$50.346 \$50.346	4.58	7	\$25.173	3.72
8	AMERICAN BK OF CT	WATERBURY	CT	\$49.900	4.54	8	\$24.950	3.69
9	IRON BANCSHARES, INC NATIONAL IRON BK	SALISBURY SALISBURY	CT CT	\$19.085 \$19.085	1.74	9	\$19.085	2.82
10	NEWMIL BANCORP, INC. NEWMIL BANK	NEW MILFORD NEW MILFORD	CT CT	\$11.440 \$11.440	1.04	10	\$5.720	0.85
				\$1,098.398	100.00%		\$676.556	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,014

1,804

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Waterbury, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$1,204.760	32.46	2	\$602.380	25.91
	WEBSTER BANK	WATERBURY	CT	\$1,204.760				
2	FIRST UNION CORPORATION	CHARLOTTE	NC	\$604.894	16.30	1	\$604.894	26.02
	FIRST UNION NB	CHARLOTTE	NC	\$604.894				
3	AMERICAN BK OF CT	WATERBURY	CT	\$579.434	15.61	3	\$289.717	12.46
4	NAUGATUCK SVG BK	NAUGATUCK	CT	\$266.887	7.19	5	\$133.444	5.74
5	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$240.319	6.47	4	\$240.319	10.34
	FLEET NA BK	PROVIDENCE	RI	\$240.319				
6	THOMASTON SVG BK	THOMASTON	CT	\$188.912	5.09	6	\$94.456	4.06
7	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$161.137	4.34	8	\$80.569	3.47
	PEOPLES BK	BRIDGEPORT	CT	\$161.137				
8	NAUGATUCK VALLEY S & LA, INC.	NAUGATUCK	CT	\$120.712	3.25	9	\$60.356	2.60
9	SOVEREIGN BANCORP	WYOMISSING	PA	\$119.291	3.21	10	\$59.645	2.57
	SOVEREIGN BANK	WYOMISSING	PA	\$119.291				
10	NEWTOWN SVG BK	NEWTOWN	CT	\$92.515	2.49	11	\$46.257	1.99
11	NORTH AMERICAN B&TC	STRATFORD	CT	\$83.221	2.24	7	\$83.221	3.58
12	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$19.105	0.51	12	\$9.553	0.41
	NEWMIL BANK	NEW MILFORD	CT	\$19.105				
13	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$16.220	0.44	14	\$8.110	0.35
	LITCHFIELD BC	LITCHFIELD	CT	\$16.220				
14	HUDSON UNITED BANCORP	MAHWAH	NJ	\$9.427	0.25	13	\$9.427	0.41
	HUDSON UNITED BK	MAHWAH	NJ	\$9.427				
15	NEW YORK COMMUNITY BANCORP	FLUSHING	NY	\$4.904	0.13	15	\$2.452	0.11
	NEW YORK COMMUNITY BANK	FLUSHING	NY	\$4.904				
				\$3,711.738	100.00%		\$2,324.800	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,734

1,703

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

MAINE

Augusta, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND	ME	\$283.590	18.05	1	\$283.590	25.62
2	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$238.305	15.17	4	\$119.153	10.76
3	KENNEBEC SVG BK	AUGUSTA	ME	\$231.080	14.71	5	\$115.540	10.44
4	SKOWHEGAN SVG BK	SKOWHEGAN	ME	\$217.001	13.81	6	\$108.501	9.80
5	KEYCORP KEYBANK NA	CLEVELAND	OH	\$199.975	12.73	2	\$199.975	18.07
6	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON	MA	\$130.390	8.30	3	\$130.390	11.78
7	AUGUSTA FEDERAL SAVINGS BANK	AUGUSTA	ME	\$81.514	5.19	7	\$40.757	3.68
8	BANGOR SVG BK	BANGOR	ME	\$53.085	3.38	8	\$26.543	2.40
9	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	BETHEL	ME	\$33.539	2.13	10	\$16.770	1.51
10	CAMDEN NATIONAL CORPORATION UNITEDKINGFIELD BK	CAMDEN	ME	\$29.321	1.87	11	\$14.660	1.32
11	KENNEBEC FS & LA OF WATERVILLE	WATERVILLE	ME	\$25.922	1.65	12	\$12.961	1.17
12	BORDER BANCSHARES, INC. BORDER TC	SOUTH CHINA	ME	\$25.228	1.61	9	\$25.228	2.28
13	FSB BANCORP, MHC FRANKLIN SVG BK	FARMINGTON	ME	\$16.100	1.02	13	\$8.050	0.73
14	UNION BANCSHARES COMPANY UNION TC	ELLSWORTH	ME	\$3.364	0.21	14	\$3.364	0.30
15	NORWAY BANCORP, MHC NORWAY SVG BK	NORWAY	ME	\$2.930	0.19	15	\$1.465	0.13
				\$1,571.344	100.00%		\$1,106.946	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,246

1,473

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Bangor, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANGOR SVG BK	BANGOR	ME	\$423.654	40.48	1	\$211.827	26.38
2	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MRCH BK	BANGOR	ME	\$161.194	15.40	2	\$161.194	20.08
3	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND	ME	\$149.001	14.24	3	\$149.001	18.56
4	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON	MA	\$120.950	11.56	4	\$120.950	15.06
5	KEYCORP KEYBANK NA	CLEVELAND	OH	\$100.287	9.58	5	\$100.287	12.49
6	CAMDEN NATIONAL CORPORATION UNITEDKINGFIELD BK CAMDEN NB	CAMDEN	ME	\$84.641	8.09	6	\$52.740	6.57
7	UNION BANKSHARES COMPANY UNION TC	ELLSWORTH	ME	\$6.861	0.66	7	\$6.861	0.85
				\$1,046.588	100.00%		\$802.861	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,370

1,871

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Bar Harbor, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$115.543	52.64	1	\$115.543	55.36	
	BAR HARBOR BKG&TC	BAR HARBOR	ME	\$115.543					
2	FNB BANKSHARES	BAR HARBOR	ME	\$67.994	30.98	2	\$67.994	32.58	
	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	\$67.994					
3	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$14.408	6.56	3	\$14.408	6.90	
	UNION TC	ELLSWORTH	ME	\$14.408					
4	BAR HARBOR S & LA	BAR HARBOR	ME	\$11.692	5.33	4	\$5.846	2.80	
5	MACHIAS BANCORP, MHC	MACHIAS	ME	\$9.841	4.48	5	\$4.920	2.36	
	MACHIAS SVG BK	MACHIAS	ME	\$9.841					
				\$219.478	100.00%			\$208.712	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,823

4,187

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Belfast, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANGOR SVG BK	BANGOR	ME	\$100.256	45.51	1	\$50.128	29.46
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$46.824	21.26	2	\$46.824	27.52
	CAMDEN NB	CAMDEN	ME	\$46.824				
3	KEYCORP	CLEVELAND	OH	\$42.665	19.37	3	\$42.665	25.07
	KEYBANK NA	CLEVELAND	OH	\$42.665				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$24.497	11.12	4	\$24.497	14.40
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$24.497				
5	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$3.810	1.73	5	\$3.810	2.24
	DAMARISCOTTA B&TC	DAMARISCOTTA	ME	\$3.810				
6	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$2.238	1.02	6	\$2.238	1.32
	UNION TC	ELLSWORTH	ME	\$2.238				
				\$220.290	100.00%		\$170.162	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,026

2,468

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Boothbay Harbor, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	KEYCORP	CLEVELAND	OH	\$35.795	35.66	1	\$35.795	41.09	
	KEYBANK NA	CLEVELAND	OH	\$35.795					
2	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$32.876	32.75	2	\$32.876	37.74	
	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	\$32.876					
3	FIRST FS & LA OF BATH	BATH	ME	\$20.909	20.83	3	\$10.454	12.00	
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$5.170	5.15	4	\$5.170	5.94	
	FLEET NA BK	PROVIDENCE	RI	\$5.170					
5	BATH SVG INST	BATH	ME	\$2.867	2.86	5	\$1.434	1.65	
6	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$2.753	2.74	6	\$1.377	1.58	
				\$100.370	100.00%			\$87.106	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,821

3,298

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Bridgton, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NORWAY BANCORP, MHC	NORWAY	ME	\$38.294	37.21	3	\$19.147	24.13
	NORWAY SVG BK	NORWAY	ME	\$38.294				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$35.161	34.16	1	\$35.161	44.31
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$35.161				
3	KEYCORP	CLEVELAND	OH	\$20.624	20.04	2	\$20.624	25.99
	KEYBANK NA	CLEVELAND	OH	\$20.624				
4	NORTHEAST BANCORP	BETHEL	ME	\$8.844	8.59	4	\$4.422	5.57
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$8.844				
				\$102.923	100.00%		\$79.354	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,027

3,252

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Brunswick, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BATH SVG INST	BATH	ME	\$116.885	18.85	2	\$58.442	14.12
2	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$103.618	16.71	3	\$51.809	12.52
3	KEYCORP KEYBANK NA	CLEVELAND CLEVELAND	OH OH	\$101.538 \$101.538	16.38	1	\$101.538	24.53
4	FIRST COASTAL CORPORATION COASTAL BK	PORTLAND PORTLAND	ME ME	\$67.128 \$67.128	10.83	5	\$33.564	8.11
5	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	BETHEL AUBURN	ME ME	\$52.539 \$52.539	8.47	7	\$26.270	6.35
6	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON PROVIDENCE	MA RI	\$43.100 \$43.100	6.95	4	\$43.100	10.41
7	FIRST FS & LA OF BATH	BATH	ME	\$40.509	6.53	8	\$20.255	4.89
8	ANDROSCOGGIN BANCORP, MHC ANDROSCOGGIN SVG BK	LEWISTON LEWISTON	ME ME	\$31.416 \$31.416	5.07	11	\$15.708	3.79
9	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND PORTLAND	ME ME	\$28.532 \$28.532	4.60	6	\$28.532	6.89
10	CHITTENDEN CORPORATION MAINE B&TC	BURLINGTON PORTLAND	VT ME	\$18.377 \$18.377	2.96	9	\$18.377	4.44
11	FIRST NATIONAL LINCOLN CORPORATION FIRST NB OF DAMARISCOTTA	DAMARISCOTTA DAMARISCOTTA	ME ME	\$16.344 \$16.344	2.64	10	\$16.344	3.95
				\$619.986	100.00%		\$413.939	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,246

1,293

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Calais, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	MACHIAS BANCORP, MHC	MACHIAS	ME	\$42.757	26.47	2	\$21.379	19.96
	MACHIAS SVG BK	MACHIAS	ME	\$42.757				
2	BANGOR SVG BK	BANGOR	ME	\$37.793	23.39	3	\$18.897	17.65
3	FNB BANKSHARES	BAR HARBOR	ME	\$35.472	21.96	1	\$35.472	33.13
	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	\$35.472				
4	CALAIS FS & LA	CALAIS	ME	\$28.376	17.57	5	\$14.188	13.25
5	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$17.148	10.61	4	\$17.148	16.01
	BAR HARBOR BKG&TC	BAR HARBOR	ME	\$17.148				
				\$161.546	100.00%		\$107.083	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,151

2,239

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Damariscotta, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$159.650	47.49	1	\$159.650	50.35
	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	\$159.650				
2	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$61.390	18.26	2	\$61.390	19.36
	DAMARISCOTTA B&TC	DAMARISCOTTA	ME	\$61.390				
3	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$42.807	12.73	3	\$42.807	13.50
	UNION TC	ELLSWORTH	ME	\$42.807				
4	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$34.195	10.17	4	\$34.195	10.78
	CAMDEN NB	CAMDEN	ME	\$34.195				
5	BATH SVG INST	BATH	ME	\$23.774	7.07	5	\$11.887	3.75
6	FIRST FS & LA OF BATH	BATH	ME	\$14.361	4.27	6	\$7.181	2.26
				\$336.177	100.00%		\$317.110	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,923

3,227

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Ellsworth, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$126.156	29.87	1	\$126.156	33.15
	UNION TC	ELLSWORTH	ME	\$126.156				
2	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$107.677	25.49	2	\$107.677	28.29
	BAR HARBOR BKG&TC	BAR HARBOR	ME	\$107.677				
3	BANGOR SVG BK	BANGOR	ME	\$64.856	15.36	5	\$32.428	8.52
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$50.435	11.94	3	\$50.435	13.25
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$50.435				
5	KEYCORP	CLEVELAND	OH	\$32.815	7.77	4	\$32.815	8.62
	KEYBANK NA	CLEVELAND	OH	\$32.815				
6	FNB BANKSHARES	BAR HARBOR	ME	\$21.746	5.15	6	\$21.746	5.71
	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	\$21.746				
7	MACHIAS BANCORP, MHC	MACHIAS	ME	\$18.680	4.42	7	\$9.340	2.45
	MACHIAS SVG BK	MACHIAS	ME	\$18.680				
				\$422.365	100.00%		\$380.597	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,027

2,260

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Farmington, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FSB BANCORP, MHC	FARMINGTON	ME	\$112.891	35.31	2	\$56.446	28.43
	FRANKLIN SVG BK	FARMINGTON	ME	\$112.891				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$57.640	18.03	1	\$57.640	29.03
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$57.640				
3	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$49.812	15.58	3	\$24.906	12.54
	UNITEDKINGFIELD BK	BANGOR	ME	\$49.812				
4	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$42.467	13.28	4	\$21.234	10.69
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$42.467				
5	BANGOR SVG BK	BANGOR	ME	\$28.200	8.82	6	\$14.100	7.10
6	KEYCORP	CLEVELAND	OH	\$19.757	6.18	5	\$19.757	9.95
	KEYBANK NA	CLEVELAND	OH	\$19.757				
7	SKOWHEGAN SVG BK	SKOWHEGAN	ME	\$8.919	2.79	7	\$4.460	2.25
				\$319.686	100.00%		\$198.542	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,115

2,077

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Guilford, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANGOR SVG BK	BANGOR	ME	\$64.886	48.28	1	\$32.443	38.05
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$33.354	24.82	3	\$16.677	19.56
	UNITEDKINGFIELD BK	BANGOR	ME	\$33.354				
3	KEYCORP	CLEVELAND	OH	\$27.559	20.51	2	\$27.559	32.32
	KEYBANK NA	CLEVELAND	OH	\$27.559				
4	BORDER BANCSHARES, INC.	SOUTH CHINA	ME	\$8.589	6.39	4	\$8.589	10.07
	BORDER TC	SOUTH CHINA	ME	\$8.589				
				\$134.388	100.00%		\$85.268	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,409

2,976

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Houlton, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$48.418	25.57	1	\$48.418	29.44
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$48.418				
2	KEYCORP	CLEVELAND	OH	\$46.588	24.61	2	\$46.588	28.32
	KEYBANK NA	CLEVELAND	OH	\$46.588				
3	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$35.034	18.50	3	\$35.034	21.30
	KATAHDIN TC	PATTEN	ME	\$35.034				
4	BANGOR SVG BK	BANGOR	ME	\$34.057	17.99	4	\$17.029	10.35
5	MACHIAS BANCORP, MHC	MACHIAS	ME	\$15.659	8.27	6	\$7.830	4.76
	MACHIAS SVG BK	MACHIAS	ME	\$15.659				
6	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$9.587	5.06	5	\$9.587	5.83
				\$189.343	100.00%		\$164.485	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,019

2,286

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Jackman, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BORDER BANCSHARES, INC.	SOUTH CHINA	ME	\$20.745	81.66	1	\$20.745	89.91
	BORDER TC	SOUTH CHINA	ME	\$20.745				
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$4.658	18.34	2	\$2.329	10.09
	UNITEDKINGFIELD BK	BANGOR	ME	\$4.658				
				\$25.403	100.00%		\$23.074	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

7,005

8,185

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Lewiston-Auburn, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$310.393	33.08	1	\$310.393	43.47
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$310.393				
2	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$171.461	18.27	4	\$85.731	12.01
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$171.461				
3	MECHANICS SVG BK	AUBURN	ME	\$107.531	11.46	5	\$53.766	7.53
4	NORTHEAST BANCORP	BETHEL	ME	\$100.128	10.67	6	\$50.064	7.01
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$100.128				
5	KEYCORP	CLEVELAND	OH	\$90.792	9.68	2	\$90.792	12.71
	KEYBANK NA	CLEVELAND	OH	\$90.792				
6	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$88.610	9.44	3	\$88.610	12.41
	FLEET NA BK	PROVIDENCE	RI	\$88.610				
7	AUBURN S & LA	AUBURN	ME	\$34.942	3.72	7	\$17.471	2.45
8	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$29.679	3.16	8	\$14.839	2.08
	UNITEDKINGFIELD BK	BANGOR	ME	\$29.679				
9	BANGOR SVG BK	BANGOR	ME	\$4.865	0.52	9	\$2.433	0.34
				\$938.401	100.00%		\$714.098	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,880

2,465

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Lincoln, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANGOR SVG BK	BANGOR	ME	\$38.933	41.13	2	\$19.467	25.89
2	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND	ME	\$33.720	35.62	1	\$33.720	44.84
3	KEYCORP KEYBANK NA	CLEVELAND	OH	\$13.683	14.45	3	\$13.683	18.20
4	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$8.325	8.79	4	\$8.325	11.07
				\$94.661	100.00%		\$75.195	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,247

3,135

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Machias, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	MACHIAS BANCORP, MHC	MACHIAS	ME	\$122.949	58.30	1	\$61.475	43.27
	MACHIAS SVG BK	MACHIAS	ME	\$122.949				
2	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$40.398	19.16	2	\$40.398	28.43
	UNION TC	ELLSWORTH	ME	\$40.398				
3	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$32.902	15.60	3	\$32.902	23.16
	BAR HARBOR BKG&TC	BAR HARBOR	ME	\$32.902				
4	BANGOR SVG BK	BANGOR	ME	\$14.627	6.94	4	\$7.313	5.15
				\$210.876	100.00%		\$142.088	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

4,058

3,243

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Millinocket, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$38.915	49.32	1	\$38.915	61.81
	KATAHDIN TC	PATTEN	ME	\$38.915				
2	BANGOR SVG BK	BANGOR	ME	\$31.880	40.41	2	\$15.940	25.32
3	KEYCORP	CLEVELAND	OH	\$8.104	10.27	3	\$8.104	12.87
	KEYBANK NA	CLEVELAND	OH	\$8.104				
				\$78.899	100.00%		\$62.959	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

4,171

4,627

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Paris-Norway, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NORWAY BANCORP, MHC	NORWAY	ME	\$117.170	44.14	2	\$58.585	32.96
	NORWAY SVG BK	NORWAY	ME	\$117.170				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$60.811	22.91	1	\$60.811	34.21
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$60.811				
3	NORTHEAST BANCORP	BETHEL	ME	\$29.984	11.30	4	\$14.992	8.43
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$29.984				
4	KEYCORP	CLEVELAND	OH	\$29.228	11.01	3	\$29.228	16.44
	KEYBANK NA	CLEVELAND	OH	\$29.228				
5	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$28.260	10.65	5	\$14.130	7.95
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$28.260				
				\$265.453	100.00%		\$177.746	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,835

2,662

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Parsonfield, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANGOR SVG BK	BANGOR	ME	\$15.824	52.55	2	\$7.912	35.64
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$14.286	47.45	1	\$14.286	64.36
	MAINE B&TC	PORTLAND	ME	\$14.286				
				\$30.110	100.00%		\$22.198	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,013

5,412

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Pittsfield, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SKOWHEGAN SVG BK	SKOWHEGAN	ME	\$62.503	31.85	2	\$31.252	20.14
2	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND	ME	\$58.505	29.81	1	\$58.505	37.71
3	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MRCH BK	BANGOR	ME	\$27.119	13.82	3	\$27.119	17.48
4	KEYCORP KEYBANK NA	CLEVELAND	OH	\$20.534	10.46	4	\$20.534	13.24
5	BANGOR SVG BK	BANGOR	ME	\$19.744	10.06	5	\$9.872	6.36
6	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON	MA	\$7.860	4.00	6	\$7.860	5.07
				\$196.265	100.00%		\$155.141	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,320

2,375

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Portland, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$1,170.097	32.18	1	\$1,170.097	36.49
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$1,170.097				
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$720.637	19.82	2	\$720.637	22.47
	FLEET NA BK	PROVIDENCE	RI	\$699.560				
	FLEET MAINE, NA	SOUTH PORTLAND	ME	\$21.077				
3	KEYCORP	CLEVELAND	OH	\$673.975	18.54	3	\$673.975	21.02
	KEYBANK NA	CLEVELAND	OH	\$673.975				
4	GORHAM SVG BK	GORHAM	ME	\$277.534	7.63	5	\$138.767	4.33
5	SACO & BIDDEFORD SVG INST	SACO	ME	\$234.875	6.46	6	\$117.438	3.66
6	CHITTENDEN CORPORATION	BURLINGTON	VT	\$147.632	4.06	4	\$147.632	4.60
	MAINE B&TC	PORTLAND	ME	\$147.632				
7	BIDDEFORD SVG BK	BIDDEFORD	ME	\$120.554	3.32	7	\$60.277	1.88
8	NORWAY BANCORP, MHC	NORWAY	ME	\$74.611	2.05	9	\$37.305	1.16
	NORWAY SVG BK	NORWAY	ME	\$74.611				
9	FIRST COASTAL CORPORATION	PORTLAND	ME	\$65.898	1.81	10	\$32.949	1.03
	COASTAL BK	PORTLAND	ME	\$65.898				
10	BATH SVG INST	BATH	ME	\$59.179	1.63	11	\$29.590	0.92
11	PEPPERELL BANCSHARES FINANCIAL GROUP, INC	BIDDEFORD	ME	\$41.109	1.13	8	\$41.109	1.28
	PEPPERELL TC	BIDDEFORD	ME	\$41.109				
12	OCEAN NATIONAL CORPORATION	KENNEBUNK	ME	\$24.164	0.66	12	\$24.164	0.75
	OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	\$24.164				
13	SANFORD INST FOR SVG	SANFORD	ME	\$16.931	0.47	13	\$8.466	0.26
14	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH	PA	\$4.951	0.14	14	\$2.475	0.08
	PNC BANK, FSB	PITTSBURGH	PA	\$4.951				
15	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$3.478	0.10	15	\$1.739	0.05
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$3.478				
				\$3,635.625	100.00%		\$3,206.620	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,912

2,341

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Presque-Isle-Caribou, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$127.810	29.30	1	\$127.810	31.01
	KATAHDIN TC	PATTEN	ME	\$127.810				
2	KEYCORP	CLEVELAND	OH	\$110.363	25.30	2	\$110.363	26.78
	KEYBANK NA	CLEVELAND	OH	\$110.363				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$81.273	18.63	3	\$81.273	19.72
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$81.273				
4	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$68.548	15.71	4	\$68.548	16.63
5	AROOSTOOK COUNTY FS & LA	CARIBOU	ME	\$48.237	11.06	5	\$24.118	5.85
				\$436.231	100.00%		\$412.112	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,215

2,379

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Rangeley Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$21.660	56.93	1	\$10.830	56.93
	UNITEDKINGFIELD BK	BANGOR	ME	\$21.660				
2	FSB BANCORP, MHC	FARMINGTON	ME	\$16.387	43.07	2	\$8.194	43.07
	FRANKLIN SVG BK	FARMINGTON	ME	\$16.387				
				\$38.047	100.00%		\$19.023	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,096

5,096

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Rockland, ME Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$344.746	51.95	1	\$344.746	54.65
	CAMDEN NB	CAMDEN	ME	\$344.746				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$120.757	18.20	2	\$120.757	19.14
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$120.757				
3	KEYCORP	CLEVELAND	OH	\$65.227	9.83	3	\$65.227	10.34
	KEYBANK NA	CLEVELAND	OH	\$65.227				
4	ROCKLAND S & LA	ROCKLAND	ME	\$47.933	7.22	5	\$23.967	3.80
5	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$30.260	4.56	4	\$30.260	4.80
	FLEET NA BK	PROVIDENCE	RI	\$30.260				
6	ANDROSCOGGIN BANCORP, MHC	LEWISTON	ME	\$17.709	2.67	9	\$8.854	1.40
	ANDROSCOGGIN SVG BK	LEWISTON	ME	\$17.709				
7	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$12.962	1.95	6	\$12.962	2.05
	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	\$12.962				
8	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$12.781	1.93	7	\$12.781	2.03
	UNION TC	ELLSWORTH	ME	\$12.781				
9	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$11.243	1.69	8	\$11.243	1.78
	DAMARISCOTTA B&TC	DAMARISCOTTA	ME	\$11.243				
				\$663.618	100.00%		\$630.797	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,217

3,511

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Rumford, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FSB BANCORP, MHC	FARMINGTON	ME	\$58.338	33.01	2	\$29.169	25.78
	FRANKLIN SVG BK	FARMINGTON	ME	\$58.338				
2	KEYCORP	CLEVELAND	OH	\$49.547	28.03	1	\$49.547	43.79
	KEYBANK NA	CLEVELAND	OH	\$49.547				
3	NORTHEAST BANCORP	BETHEL	ME	\$35.254	19.95	3	\$17.627	15.58
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$35.254				
4	BANGOR SVG BK	BANGOR	ME	\$26.718	15.12	4	\$13.359	11.81
5	NORWAY BANCORP, MHC	NORWAY	ME	\$6.877	3.89	5	\$3.438	3.04
	NORWAY SVG BK	NORWAY	ME	\$6.877				
				\$176.734	100.00%		\$113.140	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,517

2,974

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

St. John Valley, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	KEYCORP	CLEVELAND	OH	\$54.662	48.66	1	\$54.662	48.66	
	KEYBANK NA	CLEVELAND	OH	\$54.662					
2	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$26.803	23.86	2	\$26.803	23.86	
	KATAHDIN TC	PATTEN	ME	\$26.803					
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$21.039	18.73	3	\$21.039	18.73	
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$21.039					
4	FIRST CITIZENS BK	PRESQUE ISLE	ME	\$9.839	8.76	4	\$9.839	8.76	
				\$112.343	100.00%			\$112.343	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,364

3,364

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Sanford, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SANFORD INST FOR SVG	SANFORD	ME	\$150.792	42.94	2	\$75.396	28.33
2	BANKNORTH GROUP, INC. PEOPLES HERITAGE BK NA	PORTLAND PORTLAND	ME ME	\$95.683 \$95.683	27.25	1	\$95.683	35.95
3	KEYCORP KEYBANK NA	CLEVELAND CLEVELAND	OH OH	\$48.955 \$48.955	13.94	3	\$48.955	18.40
4	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON PROVIDENCE	MA RI	\$32.620 \$32.620	9.29	4	\$32.620	12.26
5	BIDDEFORD SVG BK	BIDDEFORD	ME	\$13.063	3.72	5	\$6.532	2.45
6	KENNEBUNK SVG BK	KENNEBUNK	ME	\$6.153	1.75	7	\$3.076	1.16
7	CHITTENDEN CORPORATION MAINE B&TC	BURLINGTON PORTLAND	VT ME	\$3.866 \$3.866	1.10	6	\$3.866	1.45
				\$351.132	100.00%		\$266.128	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,886

2,593

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

MASSACHUSETTS

Athol, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	ATHOL SVG BK	ATHOL	MA	\$90.201	46.10	2	\$45.101	32.87
2	BANKNORTH GROUP, INC. FIRST MA BK NA	PORTLAND WORCESTER	ME MA	\$71.167 \$71.167	36.37	1	\$71.167	51.87
3	ATHOL-CLINTON CO-OP BK	ATHOL	MA	\$26.768	13.68	3	\$13.384	9.76
4	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON PROVIDENCE	MA RI	\$7.545 \$7.545	3.86	4	\$7.545	5.50
				\$195.681	100.00%		\$137.197	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,650

3,897

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$36,542.238	33.07	1	\$36,542.238	39.49
	FLEET NA BK	PROVIDENCE	RI	\$36,542.238				
2	STATE STREET CORPORATION	BOSTON	MA	\$12,028.809	10.89	2	\$12,028.809	13.00
	STATE STREET B&TC	BOSTON	MA	\$12,028.809				
3	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$10,746.691	9.73	3	\$10,746.691	11.61
	CITIZENS BK OF MA	BOSTON	MA	\$10,011.408				
	CITIZENS BK NH	MANCHESTER	NH	\$714.774				
	UNITED STATES TC	BOSTON	MA	\$20.509				
4	SOVEREIGN BANCORP	WYOMISSING	PA	\$5,268.535	4.77	5	\$2,634.267	2.85
	SOVEREIGN BANK	WYOMISSING	PA	\$5,268.535				
5	MELLON FINANCIAL CORPORATION	PITTSBURGH	PA	\$4,843.337	4.38	4	\$4,843.337	5.23
	BOSTON SAFE DEPOSIT & TC	BOSTON	MA	\$4,843.337				
6	EASTERN BANK CORPORATION	LYNN	MA	\$2,599.441	2.35	7	\$1,299.771	1.40
	EASTERN BK	LYNN	MA	\$2,599.341				
	EASTERN B&TC	SALEM	MA	\$0.100				
7	BANKNORTH GROUP, INC.	PORTLAND	ME	\$1,830.491	1.66	6	\$1,830.491	1.98
	FIRST MA BK NA	WORCESTER	MA	\$1,204.703				
	BANK OF NH NA	FARMINGTON	NH	\$625.788				
8	MIDDLESEX SVG BK	NATICK	MA	\$1,657.788	1.50	11	\$828.894	0.90
9	INDEPENDENT BANK CORP.	ROCKLAND	MA	\$1,221.200	1.11	8	\$1,221.200	1.32
	ROCKLAND TC	ROCKLAND	MA	\$1,221.200				
10	ANDOVER BANCORP, INC.	ANDOVER	MA	\$1,155.814	1.05	9	\$1,155.814	1.25
	ANDOVER BK	ANDOVER	MA	\$1,048.455				
	GLOUCESTER B&TC	GLOUCESTER	MA	\$107.359				
11	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE	MA	\$1,096.363	0.99	15	\$548.182	0.59
	CAMBRIDGE SVG BK	CAMBRIDGE	MA	\$1,096.363				
12	MEDFORD BANCORP, INC.	MEDFORD	MA	\$973.661	0.88	16	\$486.830	0.53
	MEDFORD SVG BK	MEDFORD	MA	\$973.661				
13	FIRST ESSEX BANCORP	LAWRENCE	MA	\$890.530	0.81	18	\$445.265	0.48
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$890.530				
14	BOSTONFED BANCORP, INC.	BURLINGTON	MA	\$840.246	0.76	10	\$840.246	0.91
	BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	\$715.472				
	BROADWAY NB OF CHELSEA	CHELSEA	MA	\$124.774				
15	MASSBANK CORP.	READING	MA	\$823.395	0.75	20	\$411.697	0.44
	MASSBANK	READING	MA	\$823.395				
16	SALEM FIVE CENTS SVG BK	SALEM	MA	\$813.897	0.74	21	\$406.948	0.44
17	PORT FINANCIAL CORP	CAMBRIDGE	MA	\$687.123	0.62	22	\$343.562	0.37
	CAMBRIDGEPORT BK	CAMBRIDGE	MA	\$687.123				
18	CENTURY BANCORP, INC.	MEDFORD	MA	\$681.826	0.62	12	\$681.826	0.74
	CENTURY B&TC	SOMERVILLE	MA	\$681.826				
19	METROWEST BK	FRAMINGHAM	MA	\$613.494	0.56	24	\$306.747	0.33

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
20	WATERTOWN SVG BK	WATERTOWN	MA	\$580.541	0.53	26	\$290.270	0.31
21	BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	BOSTON	MA	\$577.711	0.52	13	\$577.711	0.62
	BOSTON PRIVATE B&TC	BOSTON	MA	\$577.711				
22	DEDHAM INST FOR SVG	DEDHAM	MA	\$568.496	0.51	27	\$284.248	0.31
23	CAPITAL CROSSING BK	BOSTON	MA	\$552.265	0.50	14	\$552.265	0.60
24	BROOKLINE BANCORP, MHC	BROOKLINE	MA	\$536.177	0.49	28	\$268.088	0.29
	BROOKLINE SVG BK	BROOKLINE	MA	\$535.964				
	LIGHTHOUSE BK	WALTHAM	MA	\$0.213				
25	MERIDIAN FINANCIAL SERVICES, INC	EAST BOSTON	MA	\$464.665	0.42	29	\$232.332	0.25
	EAST BOSTON SVG BK	BOSTON	MA	\$464.665				
26	EAST CAMBRIDGE SVG BK	CAMBRIDGE	MA	\$459.536	0.42	30	\$229.768	0.25
27	SOUTH SHORE SVGS BK	WEYMOUTH	MA	\$451.662	0.41	32	\$225.831	0.24
28	ENTERPRISE BANCORP, INC.	LOWELL	MA	\$447.870	0.41	17	\$447.870	0.48
	ENTERPRISE B&TC	LOWELL	MA	\$447.870				
29	CAMBRIDGE BANCORP	CAMBRIDGE	MA	\$430.295	0.39	19	\$430.295	0.46
	CAMBRIDGE TC	CAMBRIDGE	MA	\$430.295				
30	LOWELL FIVE CENT SVG BK	LOWELL	MA	\$424.098	0.38	33	\$212.049	0.23
31	ABINGTON BANCORP INC.	ABINGTON	MA	\$420.911	0.38	34	\$210.456	0.23
	ABINGTON SVG BK	ABINGTON	MA	\$420.911				
32	PLYMOUTH BANCORP, INC.	WAREHAM	MA	\$418.999	0.38	35	\$209.500	0.23
	PLYMOUTH SVG BK	WAREHAM	MA	\$418.999				
33	BENJAMIN FRANKLIN BANCORP, M.H.C.	FRANKLIN	MA	\$382.914	0.35	37	\$191.457	0.21
	BENJAMIN FRANKLIN SVG BK	FRANKLIN	MA	\$382.914				
34	WARREN BANCORP, INC.	PEABODY	MA	\$376.018	0.34	38	\$188.009	0.20
	WARREN FIVE CENTS SVG BK	PEABODY	MA	\$376.018				
35	HYDE PARK SVG BK	BOSTON	MA	\$375.895	0.34	39	\$187.947	0.20
36	BEACON BANCORP	TAUNTON	MA	\$332.507	0.30	41	\$166.253	0.18
	BRISTOL CTY SVG BK	TAUNTON	MA	\$332.507				
37	WAINWRIGHT B&TC	BOSTON	MA	\$307.708	0.28	23	\$307.708	0.33
38	DANVERS BANCORP, INC.	DANVERS	MA	\$303.893	0.28	45	\$151.947	0.16
	DANVERS SVG BK	DANVERS	MA	\$303.893				
39	SAVINGS BK	WAKEFIELD	MA	\$298.958	0.27	46	\$149.479	0.16
40	BELMONT SVG BK	BELMONT	MA	\$294.781	0.27	47	\$147.391	0.16
41	COMMUNITY BANCORP, INC.	HUDSON	MA	\$291.020	0.26	25	\$291.020	0.31

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
	COMMUNITY NAT BK	HUDSON	MA	\$291.020				
42	WINCHESTER SVG BK	WINCHESTER	MA	\$269.916	0.24	48	\$134.958	0.15
43	CENTRAL BANCORP, INC.	SOMERVILLE	MA	\$269.524	0.24	49	\$134.762	0.15
	CENTRAL CO-OP BK	SOMERVILLE	MA	\$269.524				
44	GUARDIAN HOLDINGS, INC.	HOUSTON	TX	\$268.105	0.24	50	\$134.053	0.14
	GUARDIAN S & LA	HOUSTON	TX	\$268.105				
45	CANTON INST FOR SVG	CANTON	MA	\$265.570	0.24	52	\$132.785	0.14
46	EAGLE BK	EVERETT	MA	\$263.138	0.24	53	\$131.569	0.14
47	BAY STATE BANCORP, INC.	BROOKLINE	MA	\$260.493	0.24	54	\$130.246	0.14
	BAY STATE FEDERAL SAVINGS BANK	BROOKLINE	MA	\$260.493				
48	PEOPLE'S BANCSHARES, INC.	NEW BEDFORD	MA	\$257.875	0.23	55	\$128.938	0.14
	PEOPLES SVG BK OF BROCKTO	SOUTH EASTON	MA	\$257.875				
49	ASSABET VALLEY BANCORP	HUDSON	MA	\$256.502	0.23	57	\$128.251	0.14
	HUDSON SVG BK	HUDSON	MA	\$256.502				
50	INSTITUTION SVG IN NEWBUR	NEWBURYPORT	MA	\$255.799	0.23	58	\$127.899	0.14
51	LAWRENCE SVG BK	NORTH ANDOVER	MA	\$254.362	0.23	59	\$127.181	0.14
52	NORTH EASTON SVG BK	NORTH EASTON	MA	\$242.202	0.22	60	\$121.101	0.13
53	NEEDHAM CO-OP BK	NEEDHAM	MA	\$239.505	0.22	61	\$119.753	0.13
54	NEWBURYPORT FIVE CNT SVG	NEWBURYPORT	MA	\$233.698	0.21	62	\$116.849	0.13
55	BEVERLY NATIONAL CORPORATION	BEVERLY	MA	\$227.124	0.21	31	\$227.124	0.25
	BEVERLY NB	BEVERLY	MA	\$227.124				
56	IPSWICH BANCSHARES, INC.	IPSWICH	MA	\$226.451	0.20	63	\$113.225	0.12
	IPSWICH SVG BK	IPSWICH	MA	\$226.451				
57	STONEHAM CO-OP BK	STONEHAM	MA	\$225.941	0.20	64	\$112.971	0.12
58	HINGHAM INST FOR SVG	HINGHAM	MA	\$218.644	0.20	65	\$109.322	0.12
59	RANDOLPH SVG BK	RANDOLPH	MA	\$215.839	0.20	66	\$107.920	0.12
60	CAPE ANN SVG BK	GLOUCESTER	MA	\$208.585	0.19	67	\$104.293	0.11
61	NORTHERN BANCORP, INC.	WOBURN	MA	\$207.990	0.19	36	\$207.990	0.22
	NORTHERN B&TC	WOBURN	MA	\$207.990				
62	MA ST CARPENTERS PENSION FUND	BOSTON	MA	\$202.832	0.18	68	\$101.416	0.11
	FIRST TRADE UNION BANK	BOSTON	MA	\$202.832				
63	AUBURNDALE CO-OP BK	NEWTON	MA	\$198.494	0.18	70	\$99.247	0.11

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
64	WINCHESTER CO-OP BK	WINCHESTER	MA	\$198.175	0.18	71	\$99.088	0.11
65	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$197.316	0.18	72	\$98.658	0.11
66	MYSTIC FINANCIAL, INC. MEDFORD CO-OP BK	MEDFORD MEDFORD	MA MA	\$195.035 \$195.035	0.18	73	\$97.517	0.11
67	MILFORD FS & LA	MILFORD	MA	\$190.963	0.17	74	\$95.481	0.10
68	FRAMINGHAM CO-OP BK	FRAMINGHAM	MA	\$190.540	0.17	75	\$95.270	0.10
69	PENTUCKET FIVE CENTS SVG	HAVERHILL	MA	\$184.763	0.17	76	\$92.382	0.10
70	NORTH SHORE BANCORP NORTH SHORE BK A CO-OP BK	PEABODY PEABODY	MA MA	\$184.062 \$184.062	0.17	77	\$92.031	0.10
71	NORWOOD CO-OP BK	NORWOOD	MA	\$183.635	0.17	78	\$91.817	0.10
72	SEACOAST FINANCIAL SERVICES CORPORATION COMPASS BK FOR SVG	NEW BEDFORD NEW BEDFORD	MA MA	\$180.776 \$180.776	0.16	79	\$90.388	0.10
73	SERVICE BANCORP, MHC STRATA BK	MEDWAY MEDWAY	MA MA	\$179.406 \$179.406	0.16	80	\$89.703	0.10
74	MIDDLESEX FEDERAL SAVINGS, F.A.	SOMERVILLE	MA	\$178.504	0.16	81	\$89.252	0.10
75	WALPOLE CO-OP BK	WALPOLE	MA	\$178.501	0.16	82	\$89.251	0.10
76	NORTHMARK BK	NORTH ANDOVER	MA	\$176.782	0.16	40	\$176.782	0.19
77	NORTH MIDDLESEX SVG BK	AYER	MA	\$173.806	0.16	83	\$86.903	0.09
78	STONEHAM SVG BK	STONEHAM	MA	\$168.589	0.15	84	\$84.294	0.09
79	FIRST & OCEAN BANCORP FIRST & OCEAN NB	NEWBURYPORT SEABROOK	MA NH	\$165.933 \$165.933	0.15	42	\$165.933	0.18
80	MANSFIELD CO-OP BK	MANSFIELD	MA	\$163.037	0.15	85	\$81.519	0.09
81	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$159.546	0.14	87	\$79.773	0.09
82	MNB BANCORP MILFORD NB&TC	MILFORD MILFORD	MA MA	\$158.967 \$158.967	0.14	43	\$158.967	0.17
83	MT WASHINGTON CO-OP BK	SOUTH BOSTON	MA	\$158.513	0.14	88	\$79.257	0.09
84	GRAND BANK CORPORATION NATIONAL GRAND BK OF MARBLEH	MARBLEHEAD MARBLEHEAD	MA MA	\$152.823 \$152.823	0.14	44	\$152.823	0.17
85	MARLBOROUGH SVG BK	MARLBOROUGH	MA	\$150.085	0.14	90	\$75.043	0.08

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
86	PEOPLES FEDERAL SAVINGS BANK	BRIGHTON	MA	\$149.923	0.14	91	\$74.962	0.08
87	BRIDGEWATER SVG BK	BRIDGEWATER	MA	\$147.881	0.13	92	\$73.941	0.08
88	CAMPELLO BANCORP COMMUNITY BK MA CO-OP BK	BROCKTON BROCKTON	MA MA	\$144.491 \$144.491	0.13	93	\$72.246	0.08
89	FIDELITY CO-OP BK	FITCHBURG	MA	\$138.531	0.13	94	\$69.266	0.07
90	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$137.747	0.12	95	\$68.874	0.07
91	COOPERATIVE BK	ROSLINDALE	MA	\$135.062	0.12	96	\$67.531	0.07
92	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$133.542	0.12	97	\$66.771	0.07
93	GRANITE STATE BANKSHARES, INC. GRANITE BK	KEENE KEENE	NH NH	\$133.303 \$133.303	0.12	51	\$133.303	0.14
94	HERITAGE CO-OP BK	SALEM	MA	\$133.011	0.12	98	\$66.505	0.07
95	BRAINTREE CO-OP BK	BRAINTREE	MA	\$132.170	0.12	99	\$66.085	0.07
96	FOXBOROUGH SVG BK	FOXBOROUGH	MA	\$131.392	0.12	100	\$65.696	0.07
97	FIRST IPSWICH BANCORP FIRST NB OF IPSWICH	IPSWICH IPSWICH	MA MA	\$128.281 \$128.281	0.12	56	\$128.281	0.14
98	PROVIDENT BANCORP PROVIDENT BK	AMESBURY AMESBURY	MA MA	\$125.735 \$125.735	0.11	101	\$62.868	0.07
99	MAYFLOWER CO-OP BK	MIDDLEBORO	MA	\$112.113	0.10	104	\$56.057	0.06
100	SALEM CO-OP BK	SALEM	NH	\$109.884	0.10	105	\$54.942	0.06
101	EVERETT CO-OP BK	EVERETT	MA	\$108.809	0.10	108	\$54.404	0.06
102	READING CO-OP BK	READING	MA	\$108.456	0.10	109	\$54.228	0.06
103	CHARTER BK A CO-OP BK	WALTHAM	MA	\$107.939	0.10	110	\$53.969	0.06
104	WASHINGTON SVG BK	LOWELL	MA	\$103.766	0.09	111	\$51.883	0.06
105	SOUTH COASTAL BANK	ROCKLAND	MA	\$103.729	0.09	112	\$51.865	0.06
106	DEAN CO-OP BK	FRANKLIN	MA	\$102.645	0.09	113	\$51.322	0.06
107	MARBLEHEAD SVG BK	MARBLEHEAD	MA	\$102.022	0.09	114	\$51.011	0.06
108	SOUTHERN NH B&TC	SALEM	NH	\$100.486	0.09	69	\$100.486	0.11

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
109	HAVERHILL CO-OP BK	HAVERHILL	MA	\$94.903	0.09	117	\$47.452	0.05
110	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$91.858	0.08	118	\$45.929	0.05
111	WEYMOUTH CO-OP BK	EAST WEYMOUTH	MA	\$91.212	0.08	119	\$45.606	0.05
112	SOUTH SHORE CO-OP BK	WEYMOUTH	MA	\$87.754	0.08	120	\$43.877	0.05
113	BEVERLY CO-OP BK	BEVERLY	MA	\$85.005	0.08	121	\$42.503	0.05
114	MASSACHUSETTS CO-OP BK	QUINCY	MA	\$84.448	0.08	122	\$42.224	0.05
115	EAST BRIDGEWATER SVG BK	EAST BRIDGEWATER	MA	\$84.380	0.08	123	\$42.190	0.05
116	REVERE MHC REVERE FEDERAL S & L ASSOCIATION	REVERE REVERE	MA MA	\$83.167 \$83.167	0.08	124	\$41.584	0.04
117	BOSTON BK OF CMRC	BOSTON	MA	\$80.780	0.07	86	\$80.780	0.09
118	SAUGUSBANK, A CO-OP BANK	SAUGUS	MA	\$79.524	0.07	125	\$39.762	0.04
119	NEWTON SOUTH CO-OP BK	NEWTON	MA	\$79.031	0.07	126	\$39.516	0.04
120	MELROSE CO-OP BK	MELROSE	MA	\$77.277	0.07	127	\$38.639	0.04
121	HYDE PARK CO-OP BK	BOSTON	MA	\$76.668	0.07	128	\$38.334	0.04
122	WAKEFIELD CO-OP BK	WAKEFIELD	MA	\$76.310	0.07	129	\$38.155	0.04
123	CHITTENDEN CORPORATION CHITTENDEN TC FLAGSHIP B&TC	BURLINGTON BURLINGTON WORCESTER	VT VT MA	\$75.751 \$59.442 \$16.309	0.07	89	\$75.751	0.08
124	MEDWAY CO-OP BK	MEDWAY	MA	\$74.621	0.07	131	\$37.310	0.04
125	MUTUAL FSB OF PLYMOUTH COUNTY	WHITMAN	MA	\$71.848	0.07	132	\$35.924	0.04
126	FOXBORO FS & LA	FOXBOROUGH	MA	\$71.764	0.06	133	\$35.882	0.04
127	WELLESLEY CO-OP BK	WELLESLEY	MA	\$71.615	0.06	134	\$35.807	0.04
128	ATHOL SVG BK	ATHOL	MA	\$69.636	0.06	135	\$34.818	0.04
129	MECHANICS CO-OP BK	TAUNTON	MA	\$68.773	0.06	136	\$34.386	0.04
130	GLOUCESTER CO-OP BK	GLOUCESTER	MA	\$67.878	0.06	137	\$33.939	0.04

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
131	PILGRIM CO-OP BK	COHASSET	MA	\$67.631	0.06	138	\$33.816	0.04
132	CANTON CO-OP BK	CANTON	MA	\$62.467	0.06	142	\$31.233	0.03
133	IPSWICH CO-OP BK	IPSWICH	MA	\$62.239	0.06	143	\$31.119	0.03
134	GEORGETOWN SVG BK	GEORGETOWN	MA	\$61.482	0.06	144	\$30.741	0.03
135	ASIAN AMER B&TC	BOSTON	MA	\$60.895	0.06	102	\$60.895	0.07
136	MARLBOROUGH BANCORP	MARLBOROUGH	MA	\$60.801	0.06	145	\$30.400	0.03
	MARLBOROUGH CO-OP BK	MARLBOROUGH	MA	\$60.801				
137	FIRSTFED AMERICA BANCORP	FALL RIVER	MA	\$60.445	0.05	146	\$30.223	0.03
	FIRST FEDERAL SAVINGS BANK OF AMERICA	FALL RIVER	MA	\$60.445				
138	NORTH CAMBRIDGE CO-OP BK	CAMBRIDGE	MA	\$60.207	0.05	147	\$30.104	0.03
139	ROCKPORT NATIONAL BANCORP, INC.	ROCKPORT	MA	\$58.433	0.05	103	\$58.433	0.06
	ROCKPORT NB	ROCKPORT	MA	\$58.433				
140	NORTH ABINGTON CO-OP BK	NORTH ABINGTON	MA	\$58.158	0.05	149	\$29.079	0.03
141	WRENTHAM CO-OP BK	WRENTHAM	MA	\$58.083	0.05	150	\$29.041	0.03
142	STOUGHTON CO-OP BK	STOUGHTON	MA	\$57.697	0.05	151	\$28.849	0.03
143	UFS BANCORP	WHITINSVILLE	MA	\$57.244	0.05	152	\$28.622	0.03
	UNIBANK FOR SVG	WHITINSVILLE	MA	\$57.244				
144	HOLBROOK CO-OP BK	HOLBROOK	MA	\$56.824	0.05	153	\$28.412	0.03
145	FAMILY FEDERAL SAVINGS, F.A.	FITCHBURG	MA	\$56.010	0.05	154	\$28.005	0.03
146	BANK OF NOVA SCOTIA	BOSTON	MA	\$54.900	0.05	106	\$54.900	0.06
147	NATIONAL BANK OF GREECE, S.A.	ATHENS	NA	\$54.500	0.05	107	\$54.500	0.06
	ATLANTIC BK OF NY	NEW YORK	NY	\$54.500				
148	COLONIAL CO-OP BK	GARDNER	MA	\$51.984	0.05	155	\$25.992	0.03
149	LOWELL CO-OP BK	LOWELL	MA	\$51.441	0.05	156	\$25.721	0.03
150	EASTON CO-OP BK	NORTH EASTON	MA	\$50.984	0.05	157	\$25.492	0.03
151	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$50.704	0.05	158	\$25.352	0.03
152	HORIZON B&TC	BRAINTREE	MA	\$50.677	0.05	115	\$50.677	0.05
153	MERCANTILE CAPITAL CORP	BOSTON	MA	\$50.609	0.05	116	\$50.609	0.05

Boston, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
	MERCANTILE B&TC	BOSTON	MA	\$50.609				
154	METHUEN CO-OP BK	METHUEN	MA	\$48.703	0.04	159	\$24.352	0.03
155	BROOKLINE CO-OP BK	BROOKLINE	MA	\$48.305	0.04	160	\$24.153	0.03
156	BUTLER BK A CO-OP BK	LOWELL	MA	\$45.131	0.04	161	\$22.566	0.02
157	EQUITABLE CO-OP BK	LYNN	MA	\$44.140	0.04	162	\$22.070	0.02
158	DEDHAM CO-OP BK	DEDHAM	MA	\$42.823	0.04	163	\$21.412	0.02
159	FIRST EASTERN BANKSHARES CORP.	ANDOVER	MA	\$42.120	0.04	164	\$21.060	0.02
	FIRST FEDERAL SAVINGS BANK OF BOSTON	BOSTON	MA	\$42.120				
160	SHARON CO-OP BK	SHARON	MA	\$40.456	0.04	165	\$20.228	0.02
161	COMMONWEALTH CO-OP BK	BOSTON	MA	\$39.054	0.04	166	\$19.527	0.02
162	GRANITE SVG BK	ROCKPORT	MA	\$38.190	0.03	167	\$19.095	0.02
163	COMMUNITY B&TC	WOLFEBORO	NH	\$37.417	0.03	130	\$37.417	0.04
164	AVON CO-OP BK	AVON	MA	\$35.427	0.03	168	\$17.714	0.02
165	MIDDLESEX B&TC	NEWTON	MA	\$33.582	0.03	139	\$33.582	0.04
166	ATHOL-CLINTON CO-OP BK	ATHOL	MA	\$33.399	0.03	169	\$16.700	0.02
167	CLINTON SVG BK	CLINTON	MA	\$32.717	0.03	170	\$16.358	0.02
168	KEYCORP	CLEVELAND	OH	\$32.712	0.03	140	\$32.712	0.04
	KEYBANK NA	CLEVELAND	OH	\$32.712				
169	LIBERTY B&TC	BOSTON	MA	\$31.977	0.03	141	\$31.977	0.03
170	CCBT FINANCIAL COMPANIES, INC.	HYANNIS	MA	\$29.425	0.03	148	\$29.425	0.03
	CAPE COD B&TC CO NA	HYANNIS	MA	\$29.425				
171	BANK OF FALL RIVER CO-OP	FALL RIVER	MA	\$28.985	0.03	171	\$14.493	0.02
172	TELECOM CO-OP BK	MALDEN	MA	\$28.162	0.03	172	\$14.081	0.02
173	MERRIMAC SVG BK	MERRIMAC	MA	\$28.127	0.03	173	\$14.063	0.02
174	CHELSEA PROVIDENT CO-OP B	CHELSEA	MA	\$24.379	0.02	174	\$12.190	0.01
175	MEETINGHOUSE CO-OP BK	DORCHESTER	MA	\$23.696	0.02	175	\$11.848	0.01
176	ROXBURY HIGHLAND CO-OP BK	JAMAICA PLAIN	MA	\$22.642	0.02	176	\$11.321	0.01

Boston, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
177	ECONOMY CO-OP BK	MERRIMAC	MA	\$15.754	0.01	177	\$7.877	0.01
178	BRIDGEWATER CO-OP BK	BRIDGEWATER	MA	\$11.532	0.01	178	\$5.766	0.01
179	BEACON FEDERAL	EAST SYRACUSE	NY	\$8.910	0.01	179	\$4.455	0.00
180	FMR CORP	BOSTON	MA	\$0.500	0.00	180	\$0.250	0.00
	FIDELITY PERSONAL TC	BOSTON	MA	\$0.500				
				\$110,487.946	100.00%		\$92,544.457	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,372

1,915

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Cape Cod, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CCBT FINANCIAL COMPANIES, INC. CAPE COD B&TC CO NA	HYANNIS	MA	\$873.178	20.95	1	\$873.178	27.46
2	CAPE COD FIVE CENTS SVG B	HARWICH PORT	MA	\$766.914	18.40	4	\$383.457	12.06
3	FLEETBOSTON FINANCIAL CORPORATION FLEET NA BK	BOSTON	MA	\$598.196	14.35	2	\$598.196	18.81
4	ROYAL BK OF SCOTLAND GROUP PLC CITIZENS BK OF MA	EDINBURGH	NA	\$441.647	10.60	3	\$441.647	13.89
5	SEACOAST FINANCIAL SERVICES CORPORATION COMPASS BK FOR SVG	NEW BEDFORD	MA	\$438.635	10.53	6	\$219.318	6.90
6	INDEPENDENT BANK CORP. ROCKLAND TC	ROCKLAND	MA	\$279.360	6.70	5	\$279.360	8.79
7	PLYMOUTH BANCORP, INC. PLYMOUTH SVG BK	WAREHAM	MA	\$256.220	6.15	7	\$128.110	4.03
8	CAPE COD CO-OP BK	YARMOUTH PORT	MA	\$227.970	5.47	8	\$113.985	3.58
9	SEAMANS BK	PROVINCETOWN	MA	\$125.850	3.02	9	\$62.925	1.98
10	FALMOUTH BANCORP, INC. FALMOUTH CO-OP BK	FALMOUTH	MA	\$109.990	2.64	10	\$54.995	1.73
11	CHARTER BK A CO-OP BK	WALTHAM	MA	\$31.029	0.74	11	\$15.515	0.49
12	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$12.792	0.31	12	\$6.396	0.20
13	CAMPELLO BANCORP COMMUNITY BK MA CO-OP BK	BROCKTON	MA	\$5.769	0.14	13	\$2.885	0.09
				\$4,167.550	100.00%		\$3,179.966	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,336

1,607

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Fall River, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NARRAGANSETT FINANCIAL CORP	FALL RIVER	MA	\$317.068	18.14	3	\$158.534	14.55
	CITIZENS-UNION SVG BK	FALL RIVER	MA	\$317.068				
2	FALL RIVER FIVE CENT SVG	FALL RIVER	MA	\$279.977	16.02	4	\$139.988	12.84
3	FIRSTFED AMERICA BANCORP	FALL RIVER	MA	\$264.071	15.11	5	\$132.036	12.11
	FIRST FEDERAL SAVINGS BANK OF AMERICA	FALL RIVER	MA	\$264.071				
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$218.979	12.53	1	\$218.979	20.09
	FLEET NA BK	PROVIDENCE	RI	\$218.979				
5	SLADE'S FERRY BANCORP	SOMERSET	MA	\$213.263	12.20	2	\$213.263	19.57
	SLADES FERRY TC	SOMERSET	MA	\$213.263				
6	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$212.073	12.14	6	\$106.037	9.73
	COMPASS BK FOR SVG	NEW BEDFORD	MA	\$212.073				
7	BANK NEWPORT	NEWPORT	RI	\$75.413	4.32	7	\$37.707	3.46
8	LAFAYETTE FEDERAL SAVINGS BANK	FALL RIVER	MA	\$72.521	4.15	8	\$36.261	3.33
9	BANK OF FALL RIVER CO-OP	FALL RIVER	MA	\$48.169	2.76	9	\$24.085	2.21
10	SOVEREIGN BANCORP	WYOMISSING	PA	\$45.947	2.63	10	\$22.974	2.11
	SOVEREIGN BANK	WYOMISSING	PA	\$45.947				
				\$1,747.481	100.00%		\$1,089.862	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,318

1,437

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Great Barrington, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BERKSHIRE BANCORP	PITTSFIELD	MA	\$239.601	68.06	1	\$119.801	60.66
	BERKSHIRE BK	PITTSFIELD	MA	\$239.601				
2	MUTUAL BANCORP OF THE BERKSHIRES, INC.	PITTSFIELD	MA	\$39.335	11.17	3	\$19.668	9.96
	CITY SVG BK	PITTSFIELD	MA	\$39.335				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$35.684	10.14	2	\$35.684	18.07
	FIRST MA BK NA	WORCESTER	MA	\$35.684				
4	PITTSFIELD CO-OP BK	PITTSFIELD	MA	\$27.882	7.92	4	\$13.941	7.06
5	CANAAN NATIONAL BANCORP, INC.	CANAAN	CT	\$7.238	2.06	5	\$7.238	3.67
	CANAAN NB	CANAAN	CT	\$7.238				
6	BERKSHIRE FINANCIAL SERVICES, INC.	LEE	MA	\$2.312	0.66	6	\$1.156	0.59
	LEE BK	LEE	MA	\$2.312				
				\$352.052	100.00%		\$197.487	100.00%
HERFINDAHL-HIRSCHMAN INDEX:				4,927		4,169		

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Greenfield, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	GREENFIELD SVG BK	GREENFIELD	MA	\$226.238	37.12	2	\$113.119	25.62
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$142.833	23.43	1	\$142.833	32.35
	BANK OF WESTERN MA	SPRINGFIELD	MA	\$142.833				
3	GREENFIELD CO-OP BK	GREENFIELD	MA	\$109.679	17.99	4	\$54.840	12.42
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$81.514	13.37	3	\$81.514	18.46
	FLEET NA BK	PROVIDENCE	RI	\$81.514				
5	BANKNORTH GROUP, INC.	PORTLAND	ME	\$49.249	8.08	5	\$49.249	11.15
	FIRST MA BK NA	WORCESTER	MA	\$49.249				
				\$609.513	100.00%		\$441.555	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,495

2,322

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Martha's Vineyard, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	DUKES CTY SVG BK	EDGARTOWN	MA	\$146.286	35.14	1	\$73.143	30.14
2	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$128.113	30.78	3	\$64.057	26.39
	COMPASS BK FOR SVG	NEW BEDFORD	MA	\$128.113				
3	MARTHAS VINEYARD CO-OP BK	VINEYARD HAVEN	MA	\$72.757	17.48	4	\$36.378	14.99
4	ISLAND BANCORP, INC.	EDGARTOWN	MA	\$69.129	16.61	2	\$69.129	28.48
	EDGARTOWN NB	EDGARTOWN	MA	\$69.129				
				\$416.285	100.00%		\$242.707	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,763

2,641

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Nantucket, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$228.200	73.13	1	\$114.100	57.64
	NANTUCKET BK	NANTUCKET	MA	\$228.200				
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$83.856	26.87	2	\$83.856	42.36
	FLEET NA BK	PROVIDENCE	RI	\$83.856				
				\$312.056	100.00%		\$197.956	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

6,070

5,117

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

New Bedford, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$738.908	33.25	2	\$369.454	24.31
	COMPASS BK FOR SVG	NEW BEDFORD	MA	\$738.908				
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$419.562	18.88	1	\$419.562	27.61
	FLEET NA BK	PROVIDENCE	RI	\$419.562				
3	PEOPLE'S BANCSHARES, INC.	NEW BEDFORD	MA	\$381.981	17.19	4	\$190.991	12.57
	PEOPLES SVG BK OF BROCKTO	SOUTH EASTON	MA	\$381.981				
4	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$275.084	12.38	3	\$275.084	18.10
	CITIZENS BK OF MA	BOSTON	MA	\$275.084				
5	SOVEREIGN BANCORP	WYOMISSING	PA	\$90.508	4.07	7	\$45.254	2.98
	SOVEREIGN BANK	WYOMISSING	PA	\$90.508				
6	PLYMOUTH BANCORP, INC.	WAREHAM	MA	\$87.276	3.93	8	\$43.638	2.87
	PLYMOUTH SVG BK	WAREHAM	MA	\$87.276				
7	FIRSTFED AMERICA BANCORP	FALL RIVER	MA	\$76.926	3.46	9	\$38.463	2.53
	FIRST FEDERAL SAVINGS BANK OF AMERICA	FALL RIVER	MA	\$76.926				
8	SLADE'S FERRY BANCORP	SOMERSET	MA	\$68.238	3.07	5	\$68.238	4.49
	SLADES FERRY TC	SOMERSET	MA	\$68.238				
9	NEW BEDFORD COMMUNITY BANCORP	NEW BEDFORD	MA	\$54.027	2.43	6	\$54.027	3.56
	LUZO CMNTY BK	NEW BEDFORD	MA	\$54.027				
10	MAYFLOWER CO-OP BK	MIDDLEBORO	MA	\$12.152	0.55	10	\$6.076	0.40
11	FALL RIVER FIVE CENT SVG	FALL RIVER	MA	\$9.419	0.42	11	\$4.710	0.31
12	BANK OF FALL RIVER CO-OP	FALL RIVER	MA	\$7.974	0.36	12	\$3.987	0.26
				\$2,222.055	100.00%		\$1,519.483	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,971

1,896

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

North-Adams-Williamstown, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	HOOSAC FINANCIAL SERVICES, INC.	NORTH ADAMS	MA	\$169.902	35.00	1	\$84.951	30.86
	HOOSAC BK	NORTH ADAMS	MA	\$169.902				
2	WILLIAMSTOWN SVG BK	WILLIAMSTOWN	MA	\$116.477	23.99	3	\$58.239	21.15
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$65.185	13.43	2	\$65.185	23.68
	FIRST MA BK NA	WORCESTER	MA	\$65.185				
4	ADAMS CO-OP BK	ADAMS	MA	\$60.748	12.51	4	\$30.374	11.03
5	BERKSHIRE BANCORP	PITTSFIELD	MA	\$40.968	8.44	5	\$20.484	7.44
	BERKSHIRE BK	PITTSFIELD	MA	\$40.968				
6	SOUTH ADAMS SVG BK	ADAMS	MA	\$20.469	4.22	6	\$10.235	3.72
7	MUTUAL BANCORP OF THE BERKSHIRES, INC.	PITTSFIELD	MA	\$11.681	2.41	7	\$5.840	2.12
	CITY SVG BK	PITTSFIELD	MA	\$11.681				
				\$485.430	100.00%		\$275.308	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,232

2,156

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Pittsfield, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BERKSHIRE BANCORP	PITTSFIELD	MA	\$474.980	32.98	1	\$237.490	28.88
	BERKSHIRE BK	PITTSFIELD	MA	\$474.980				
2	MUTUAL BANCORP OF THE BERKSHIRES, INC.	PITTSFIELD	MA	\$378.899	26.31	2	\$189.450	23.03
	CITY SVG BK	PITTSFIELD	MA	\$282.727				
	LENOX SVG BK	LENOX	MA	\$96.172				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$173.202	12.03	3	\$173.202	21.06
	FIRST MA BK NA	WORCESTER	MA	\$173.202				
4	BERKSHIRE FINANCIAL SERVICES, INC.	LEE	MA	\$134.363	9.33	4	\$67.182	8.17
	LEE BK	LEE	MA	\$134.363				
5	PITTSFIELD CO-OP BK	PITTSFIELD	MA	\$109.653	7.61	5	\$54.827	6.67
6	SOUTH ADAMS SVG BK	ADAMS	MA	\$97.251	6.75	6	\$48.626	5.91
7	ADAMS CO-OP BK	ADAMS	MA	\$40.499	2.81	8	\$20.249	2.46
8	LENOX NB	LENOX	MA	\$31.425	2.18	7	\$31.425	3.82
				\$1,440.272	100.00%		\$822.449	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,128

1,975

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Springfield, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$1,578.188	20.91	1	\$1,578.188	28.09
	FLEET NA BK	PROVIDENCE	RI	\$1,578.188				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$1,201.011	15.91	2	\$1,201.011	21.38
	FIRST MA BK NA	WORCESTER	MA	\$1,201.011				
3	WESTFIELD MUTUAL HOLDING COMPANY	WESTFIELD	MA	\$571.459	7.57	5	\$285.730	5.09
	WESTFIELD SVG BK	WESTFIELD	MA	\$571.459				
4	PEOPLES SVG BK	HOLYOKE	MA	\$475.377	6.30	7	\$237.688	4.23
5	UNITED CO-OP BK	WEST SPRINGFIELD	MA	\$423.518	5.61	8	\$211.759	3.77
6	COUNTRY BK FOR SVG	WARE	MA	\$406.289	5.38	9	\$203.144	3.62
7	FLORENCE SVG BK	FLORENCE	MA	\$399.528	5.29	10	\$199.764	3.56
8	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$347.883	4.61	3	\$347.883	6.19
	PARK WEST B&TC	WEST SPRINGFIELD	MA	\$347.883				
9	WORONOCO SVG BK	WESTFIELD	MA	\$326.723	4.33	11	\$163.362	2.91
10	EASTHAMPTON SVG BK	EASTHAMPTON	MA	\$325.253	4.31	12	\$162.627	2.89
11	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$288.920	3.83	4	\$288.920	5.14
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$288.920				
12	CHITTENDEN CORPORATION	BURLINGTON	VT	\$273.906	3.63	6	\$273.906	4.88
	BANK OF WESTERN MA	SPRINGFIELD	MA	\$273.906				
13	CHICOPEE SVG BK	CHICOPEE	MA	\$252.317	3.34	13	\$126.159	2.25
14	HAMPDEN SVG BK	SPRINGFIELD	MA	\$212.111	2.81	14	\$106.055	1.89
15	SOVEREIGN BANCORP	WYOMISSING	PA	\$157.039	2.08	15	\$78.519	1.40
	SOVEREIGN BANK	WYOMISSING	PA	\$157.039				
16	MONSON SVG BK	MONSON	MA	\$101.008	1.34	16	\$50.504	0.90
17	NORTHAMPTON CO-OP BK	NORTHAMPTON	MA	\$78.737	1.04	17	\$39.368	0.70
18	GREENFIELD SVG BK	GREENFIELD	MA	\$55.513	0.74	18	\$27.756	0.49
19	WARE CO-OP BK	WARE	MA	\$40.414	0.54	19	\$20.207	0.36
20	SPENCER SVG BK	SPENCER	MA	\$21.480	0.28	20	\$10.740	0.19
21	MUTUAL BANCORP OF THE BERKSHIRES, INC.	PITTSFIELD	MA	\$9.956	0.13	21	\$4.978	0.09
	CITY SVG BK	PITTSFIELD	MA	\$9.956				

Springfield, MA Banking Market
 (For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion			
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
22	NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD	MA	\$0.584	0.01	22	\$0.292	0.01	
				\$7,547.214	100.00%			\$5,618.561	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

990

1,447

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Worcester, MA Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$1,080.089	20.57	1	\$1,080.089	28.68
	FLEET NA BK	PROVIDENCE	RI	\$1,080.089				
2	SOVEREIGN BANCORP	WYOMISSING	PA	\$958.634	18.25	3	\$479.317	12.73
	SOVEREIGN BANK	WYOMISSING	PA	\$958.634				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$519.948	9.90	2	\$519.948	13.81
	FIRST MA BK NA	WORCESTER	MA	\$519.948				
4	COMMERCE BANCSHARES CORP.	WORCESTER	MA	\$324.071	6.17	4	\$324.071	8.61
	COMMERCE B&TC	WORCESTER	MA	\$324.071				
5	UFS BANCORP	WHITINSVILLE	MA	\$304.313	5.79	6	\$152.156	4.04
	UNIBANK FOR SVG	WHITINSVILLE	MA	\$304.313				
6	CHITTENDEN CORPORATION	BURLINGTON	VT	\$298.354	5.68	5	\$298.354	7.92
	FLAGSHIP B&TC	WORCESTER	MA	\$298.354				
7	WEBSTER FIVE CENTS SVG BK	WEBSTER	MA	\$241.525	4.60	7	\$120.763	3.21
8	SAVERS CO-OP BK	SOUTHBRIDGE	MA	\$188.926	3.60	8	\$94.463	2.51
9	SOUTHBRIDGE SVG BK	SOUTHBRIDGE	MA	\$187.577	3.57	9	\$93.788	2.49
10	SPENCER SVG BK	SPENCER	MA	\$163.861	3.12	10	\$81.930	2.18
11	WESTBOROUGH BANCORP, M.H.C.	WESTBOROUGH	MA	\$159.738	3.04	11	\$79.869	2.12
	WESTBOROUGH BK	WESTBOROUGH	MA	\$159.738				
12	BAY ST SVG BK	WORCESTER	MA	\$157.208	2.99	12	\$78.604	2.09
13	CLINTON SVG BK	CLINTON	MA	\$142.100	2.71	13	\$71.050	1.89
14	MILLBURY SVG BK	MILLBURY	MA	\$90.473	1.72	14	\$45.237	1.20
15	NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD	MA	\$89.082	1.70	15	\$44.541	1.18
16	COUNTRY BK FOR SVG	WARE	MA	\$79.740	1.52	16	\$39.870	1.06
17	BARRE SVG BK	BARRE	MA	\$72.142	1.37	18	\$36.071	0.96
18	HOMETOWN BK A CO-OP BK	WEBSTER	MA	\$56.788	1.08	19	\$28.394	0.75
19	MILLBURY NB	MILLBURY	MA	\$39.605	0.75	17	\$39.605	1.05
20	METROWEST BK	FRAMINGHAM	MA	\$28.158	0.54	21	\$14.079	0.37
21	MARLBOROUGH SVG BK	MARLBOROUGH	MA	\$18.794	0.36	22	\$9.397	0.25
22	FIDELITY CO-OP BK	FITCHBURG	MA	\$18.099	0.34	23	\$9.050	0.24

Worcester, MA Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
23	MILFORD FS & LA	MILFORD	MA	\$15.275	0.29	24	\$7.638	0.20
24	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$14.160	0.27	20	\$14.160	0.38
	CITIZENS NB	PUTNAM	CT	\$14.160				
25	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$2.946	0.06	25	\$2.946	0.08
	CARGILL BANK OF CONNECTICUT	DANIELSON	CT	\$2.946				
				\$5,251.606	100.00%		\$3,765.389	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,053

1,376

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

NEW HAMPSHIRE

Berlin, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$143.837	72.04	1	\$143.837	75.18
	BERLIN CITY BK	BERLIN	NH	\$143.837				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$39.121	19.59	2	\$39.121	20.45
	CITIZENS BK NH	MANCHESTER	NH	\$39.121				
3	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$16.712	8.37	3	\$8.356	4.37
	LACONIA SVG BK	LACONIA	NH	\$16.712				
				\$199.670	100.00%		\$191.314	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,643

6,090

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Claremont, NH Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CLAREMONT SVG BK	CLAREMONT	NH	\$180.598	37.52	1	\$90.299	31.12
2	NH THRIFT BANCSHARES LAKE SUNAPEE BANK, FSB	NEWPORT NEWPORT	NH NH	\$113.594 \$113.594	23.60	3	\$56.797	19.57
3	SUGAR RIVER SVG BK	NEWPORT	NH	\$74.302	15.44	5	\$37.151	12.80
4	CONNECTICUT RIVER BANCORP, INC. CONNECTICUT RIVER BK NA	CHARLESTOWN SPRINGFIELD	NH VT	\$57.761 \$57.761	12.00	2	\$57.761	19.91
5	ROYAL BK OF SCOTLAND GROUP PLC CITIZENS BK NH	EDINBURGH MANCHESTER	NA NH	\$41.289 \$41.289	8.58	4	\$41.289	14.23
6	INDEPENDENT MUTUAL HOLDING CORPORATION, T LACONIA SVG BK	LACONIA LACONIA	NH NH	\$13.771 \$13.771	2.86	6	\$6.886	2.37
				\$481.315	100.00%		\$290.183	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,429

2,120

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Colebrook, NH Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$69.923	68.39	1	\$69.923	68.39
	FIRST COLEBROOK BK	COLEBROOK	NH	\$69.923				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$32.314	31.61	2	\$32.314	31.61
	CITIZENS BK NH	MANCHESTER	NH	\$32.314				
				\$102.237	100.00%		\$102.237	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,677

5,677

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Concord, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$391.038	29.12	1	\$391.038	35.25
	BANK OF NH NA	FARMINGTON	NH	\$391.038				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$230.905	17.19	2	\$230.905	20.81
	CITIZENS BK NH	MANCHESTER	NH	\$230.905				
3	MERRIMACK CTY SVG BK	CONCORD	NH	\$178.444	13.29	4	\$89.222	8.04
4	FRANKLIN SVG BK	FRANKLIN	NH	\$122.120	9.09	6	\$61.060	5.50
5	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$104.373	7.77	3	\$104.373	9.41
	FLEET NA BK	PROVIDENCE	RI	\$104.373				
6	FIRST ESSEX BANCORP	LAWRENCE	MA	\$79.600	5.93	8	\$39.800	3.59
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$79.600				
7	BOW MILLS BK & TR	BOW	NH	\$67.805	5.05	5	\$67.805	6.11
8	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$45.512	3.39	7	\$45.512	4.10
	GRANITE BK	KEENE	NH	\$45.512				
9	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$34.589	2.58	9	\$17.294	1.56
	LACONIA SVG BK	LACONIA	NH	\$34.589				
10	NH THRIFT BANCSHARES	NEWPORT	NH	\$26.851	2.00	12	\$13.426	1.21
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$26.851				
11	SUGAR RIVER SVG BK	NEWPORT	NH	\$25.504	1.90	13	\$12.752	1.15
12	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$15.092	1.12	10	\$15.092	1.36
	FIRST COLEBROOK BK	COLEBROOK	NH	\$15.092				
13	KEYCORP	CLEVELAND	OH	\$14.754	1.10	11	\$14.754	1.33
	KEYBANK NA	CLEVELAND	OH	\$14.754				
14	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$6.303	0.47	14	\$6.303	0.57
	PEMIGEWASSET NB OF PLYMOUTH	PLYMOUTH	NH	\$6.303				
				\$1,342.890	100.00%		\$1,109.336	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,552

1,936

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Conway, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$122.704	36.10	1	\$122.704	39.81
	BANK OF NH NA	FARMINGTON	NH	\$122.704				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$72.717	21.39	2	\$72.717	23.59
	CITIZENS BK NH	MANCHESTER	NH	\$72.717				
3	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$58.432	17.19	3	\$58.432	18.96
	BERLIN CITY BK	BERLIN	NH	\$58.432				
4	NORWAY BANCORP, MHC	NORWAY	ME	\$39.240	11.54	5	\$19.620	6.36
	NORWAY SVG BK	NORWAY	ME	\$39.240				
5	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$24.132	7.10	6	\$12.066	3.91
	LACONIA SVG BK	LACONIA	NH	\$24.132				
6	KEYCORP	CLEVELAND	OH	\$22.722	6.68	4	\$22.722	7.37
	KEYBANK NA	CLEVELAND	OH	\$22.722				
				\$339.947	100.00%		\$308.261	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,284

2,610

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Hanover-Lebanon, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	MASCOMA MUTUAL	LEBANON	NH	\$352.955	33.35	1	\$176.477	22.24
	MASCOMA SAVINGS BANK	LEBANON	NH	\$352.955				
2	LEDYARD NB	NORWICH	VT	\$153.539	14.51	2	\$153.539	19.35
3	NH THRIFT BANCSHARES	NEWPORT	NH	\$105.762	9.99	7	\$52.881	6.66
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$105.762				
4	CHITTENDEN CORPORATION	BURLINGTON	VT	\$89.952	8.50	3	\$89.952	11.33
	CHITTENDEN TC	BURLINGTON	VT	\$89.952				
5	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$87.348	8.25	4	\$87.348	11.01
	CITIZENS BK NH	MANCHESTER	NH	\$87.348				
6	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$74.967	7.08	5	\$74.967	9.45
	FLEET NA BK	PROVIDENCE	RI	\$74.967				
7	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$69.716	6.59	6	\$69.716	8.78
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$69.716				
8	MERCHANTS BK	BURLINGTON	VT	\$46.067	4.35	8	\$46.067	5.80
9	WELLS RIVER SVG BK	WELLS RIVER	VT	\$31.831	3.01	9	\$15.916	2.01
10	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$30.907	2.92	10	\$15.454	1.95
	WOODSVILLE GUARANTY SVG B	WOODSVILLE	NH	\$30.907				
11	SUGAR RIVER SVG BK	NEWPORT	NH	\$7.802	0.74	12	\$3.901	0.49
12	BANKNORTH GROUP, INC.	PORTLAND	ME	\$7.389	0.70	11	\$7.389	0.93
	FIRST VT BK NA	BRATTLEBORO	VT	\$7.389				
				\$1,058.235	100.00%		\$793.606	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,694

1,372

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Haverhill, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$56.054	44.55	1	\$28.027	43.32
	WOODSVILLE GUARANTY SVG B	WOODSVILLE	NH	\$56.054				
2	WELLS RIVER SVG BK	WELLS RIVER	VT	\$52.407	41.65	2	\$26.203	40.50
3	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$13.786	10.96	3	\$6.893	10.65
	LACONIA SVG BK	LACONIA	NH	\$13.786				
4	MERCHANTS BK	BURLINGTON	VT	\$3.576	2.84	4	\$3.576	5.53
				\$125.823	100.00%		\$64.700	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,848

3,661

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Hillsborough, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$34.874	42.65	1	\$34.874	53.32	
	BANK OF NH NA	FARMINGTON	NH	\$34.874					
2	FIRST ESSEX BANCORP	LAWRENCE	MA	\$24.400	29.84	3	\$12.200	18.65	
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$24.400					
3	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$14.155	17.31	2	\$14.155	21.64	
	GRANITE BK	KEENE	NH	\$14.155					
4	NH THRIFT BANCSHARES	NEWPORT	NH	\$8.341	10.20	4	\$4.170	6.38	
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$8.341					
				\$81.770	100.00%			\$65.400	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,113

3,701

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Keene, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$330.009	44.19	1	\$330.009	48.45
	BANK OF NH NA	FARMINGTON	NH	\$330.009				
2	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$170.185	22.79	2	\$170.185	24.99
	GRANITE BK	KEENE	NH	\$170.185				
3	SAVINGS BK OF WALPOLE	WALPOLE	NH	\$131.378	17.59	3	\$65.689	9.65
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$44.129	5.91	4	\$44.129	6.48
	FLEET NA BK	PROVIDENCE	RI	\$44.129				
5	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$39.006	5.22	5	\$39.006	5.73
	CITIZENS BK NH	MANCHESTER	NH	\$39.006				
6	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$32.049	4.29	6	\$32.049	4.71
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$32.049				
				\$746.756	100.00%		\$681.067	100.00%
HERFINDAHL-HIRSCHMAN INDEX:					2,862		3,162	

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Laconia, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$297.875	37.43	1	\$148.938	27.32
	LACONIA SVG BK	LACONIA	NH	\$297.875				
2	MEREDITH VILLAGE SVG BK	MEREDITH	NH	\$193.918	24.37	3	\$96.959	17.79
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$99.132	12.46	2	\$99.132	18.18
	BANK OF NH NA	FARMINGTON	NH	\$99.132				
4	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$89.381	11.23	4	\$89.381	16.40
	CITIZENS BK NH	MANCHESTER	NH	\$89.381				
5	VILLAGE FINANCIAL CORPORATION	GILFORD	NH	\$50.810	6.38	5	\$50.810	9.32
	VILLAGE B&TC	GILFORD	NH	\$50.810				
6	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$42.058	5.28	6	\$42.058	7.72
	FLEET NA BK	PROVIDENCE	RI	\$42.058				
7	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$13.049	1.64	7	\$13.049	2.39
	PEMIGEWASSET NB OF PLYMOUTH	PLYMOUTH	NH	\$13.049				
8	FRANKLIN SVG BK	FRANKLIN	NH	\$9.611	1.21	8	\$4.806	0.88
				\$795.834	100.00%		\$545.132	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,349

1,815

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Lancaster, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	SIWOOGANOCK BK	LANCASTER	NH	\$46.461	43.57	2	\$23.230	28.85
2	LANCASTER NB	LANCASTER	NH	\$30.288	28.40	1	\$30.288	37.61
3	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$17.934	16.82	3	\$17.934	22.27
	BERLIN CITY BK	BERLIN	NH	\$17.934				
4	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$6.209	5.82	4	\$6.209	7.71
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$6.209				
5	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$5.744	5.39	5	\$2.872	3.57
	WOODSVILLE GUARANTY SVG B	WOODSVILLE	NH	\$5.744				
				\$106.636	100.00%		\$80.534	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,051

2,815

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Littleton, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$63.355	31.17	3	\$31.678	21.89
	WOODSVILLE GUARANTY SVG B	WOODSVILLE	NH	\$63.355				
2	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$50.410	24.80	4	\$25.205	17.42
	LACONIA SVG BK	LACONIA	NH	\$50.410				
3	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$39.554	19.46	1	\$39.554	27.33
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$39.554				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$35.197	17.32	2	\$35.197	24.32
	BANK OF NH NA	FARMINGTON	NH	\$35.197				
5	LANCASTER NB	LANCASTER	NH	\$7.515	3.70	5	\$7.515	5.19
6	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$3.890	1.91	6	\$3.890	2.69
	BERLIN CITY BK	BERLIN	NH	\$3.890				
7	PASSUMPSIC BANCORP	SAINT JOHNSBURY	VT	\$3.348	1.65	7	\$1.674	1.16
	PASSUMPSIC BANK, FSB	LITTLETON	NH	\$3.348				
				\$203.269	100.00%		\$144.713	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,285

2,157

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Manchester, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$1,045.795	44.87	1	\$1,045.795	45.81	
	CITIZENS BK NH	MANCHESTER	NH	\$1,045.795					
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$529.051	22.70	2	\$529.051	23.17	
	FLEET NA BK	PROVIDENCE	RI	\$529.051					
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$500.502	21.47	3	\$500.502	21.92	
	BANK OF NH NA	FARMINGTON	NH	\$500.502					
4	FIRST ESSEX BANCORP	LAWRENCE	MA	\$90.390	3.88	5	\$45.195	1.98	
	FIRST ESSEX BANK, FSB	LAWRENCE	MA	\$90.390					
5	SOUTHERN NH B&TC	SALEM	NH	\$49.297	2.12	4	\$49.297	2.16	
6	KEYCORP	CLEVELAND	OH	\$41.118	1.76	6	\$41.118	1.80	
	KEYBANK NA	CLEVELAND	OH	\$41.118					
7	ANDOVER BANCORP, INC.	ANDOVER	MA	\$33.435	1.43	7	\$33.435	1.46	
	ANDOVER BK	ANDOVER	MA	\$33.435					
8	CENTRIX B&TC	BEDFORD	NH	\$26.272	1.13	8	\$26.272	1.15	
9	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$9.733	0.42	9	\$9.733	0.43	
	GRANITE BK	KEENE	NH	\$9.733					
10	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH	PA	\$5.056	0.22	10	\$2.528	0.11	
	PNC BANK, FSB	PITTSBURGH	PA	\$5.056					
				\$2,330.649	100.00%			\$2,282.926	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,016

3,132

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Peterborough, NH Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$199.086	59.91	1	\$199.086	62.80	
	GRANITE BK	KEENE	NH	\$199.086					
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$102.684	30.90	2	\$102.684	32.39	
	BANK OF NH NA	FARMINGTON	NH	\$102.684					
3	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$30.512	9.18	3	\$15.256	4.81	
				\$332.282	100.00%			\$317.026	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

4,629

5,016

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Plymouth, NH Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$109.068	35.67	1	\$109.068	43.44
	PEMIGEWASSET NB OF PLYMOUTH	PLYMOUTH	NH	\$109.068				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$46.695	15.27	2	\$46.695	18.60
	CITIZENS BK NH	MANCHESTER	NH	\$46.695				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$40.686	13.31	3	\$40.686	16.20
	BANK OF NH NA	FARMINGTON	NH	\$40.686				
4	COMMUNITY GUARANTY SVG BK	PLYMOUTH	NH	\$37.789	12.36	4	\$18.895	7.52
5	FRANKLIN SVG BK	FRANKLIN	NH	\$30.348	9.93	5	\$15.174	6.04
6	MEREDITH VILLAGE SVG BK	MEREDITH	NH	\$28.802	9.42	6	\$14.401	5.74
7	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$12.354	4.04	7	\$6.177	2.46
	LACONIA SVG BK	LACONIA	NH	\$12.354				
				\$305.742	100.00%		\$251.096	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,039

2,627

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Portsmouth-Dover-Rochester, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$987.181	29.51	1	\$987.181	32.58
	BANK OF NH NA	FARMINGTON	NH	\$848.268				
	PEOPLES HERITAGE BK NA	PORTLAND	ME	\$138.913				
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$754.474	22.55	2	\$754.474	24.90
	CITIZENS BK NH	MANCHESTER	NH	\$754.474				
3	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$367.069	10.97	3	\$367.069	12.12
	FLEET NA BK	PROVIDENCE	RI	\$367.069				
4	KENNEBUNK SVG BK	KENNEBUNK	ME	\$307.766	9.20	6	\$153.883	5.08
5	CHITTENDEN CORPORATION	BURLINGTON	VT	\$171.223	5.12	4	\$171.223	5.65
	CHITTENDEN TC	BURLINGTON	VT	\$157.828				
	MAINE B&TC	PORTLAND	ME	\$13.395				
6	OCEAN NATIONAL CORPORATION	KENNEBUNK	ME	\$157.117	4.70	5	\$157.117	5.19
	OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	\$157.117				
7	FEDERAL SAVINGS BANK	DOVER	NH	\$133.401	3.99	9	\$66.700	2.20
8	GRANITE STATE BANKSHARES, INC.	KEENE	NH	\$127.584	3.81	7	\$127.584	4.21
	GRANITE BK	KEENE	NH	\$127.584				
9	PISCATAQUA SVG BK	PORTSMOUTH	NH	\$123.385	3.69	10	\$61.693	2.04
10	KEYCORP	CLEVELAND	OH	\$95.735	2.86	8	\$95.735	3.16
	KEYBANK NA	CLEVELAND	OH	\$95.735				
11	PROFILE BANK, FSB	ROCHESTER	NH	\$66.792	2.00	12	\$33.396	1.10
12	COMMUNITY B&TC	WOLFEBORO	NH	\$53.803	1.61	11	\$53.803	1.78
				\$3,345.530	100.00%		\$3,029.858	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,691

1,954

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Wolfeboro, NH Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	COMMUNITY B&TC	WOLFEBORO	NH	\$113.002	35.72	1	\$113.002	36.90
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$91.106	28.79	2	\$91.106	29.75
	CITIZENS BK NH	MANCHESTER	NH	\$91.106				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$59.737	18.88	3	\$59.737	19.50
	BANK OF NH NA	FARMINGTON	NH	\$59.737				
4	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$32.290	10.21	4	\$32.290	10.54
	BERLIN CITY BK	BERLIN	NH	\$32.290				
5	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$20.263	6.40	5	\$10.132	3.31
	LACONIA SVG BK	LACONIA	NH	\$20.263				
				\$316.398	100.00%		\$306.267	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,606

2,749

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

RHODE ISLAND

Newport, RI Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANK NEWPORT	NEWPORT	RI	\$312.720	46.86	1	\$156.360	35.36
2	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$154.665	23.18	2	\$154.665	34.98
	CITIZENS BK RI	PROVIDENCE	RI	\$154.665				
3	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$75.826	11.36	4	\$37.913	8.57
4	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$62.427	9.36	3	\$62.427	14.12
	FLEET NA BK	PROVIDENCE	RI	\$62.427				
5	SOVEREIGN BANCORP	WYOMISSING	PA	\$61.658	9.24	5	\$30.829	6.97
	SOVEREIGN BANK	WYOMISSING	PA	\$61.658				
				\$667.296	100.00%		\$442.194	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,035

2,795

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Providence,RI Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$5,624.119	40.38	1	\$5,624.119	45.50
	CITIZENS BK RI	PROVIDENCE	RI	\$5,584.449				
	CITIZENS BK OF MA	BOSTON	MA	\$39.670				
2	FLEETBOSTON FINANCIAL CORPORATION	BOSTON	MA	\$4,017.659	28.85	2	\$4,017.659	32.50
	FLEET NA BK	PROVIDENCE	RI	\$3,934.202				
	FLEET BK RI NA	PROVIDENCE	RI	\$83.457				
3	SOVEREIGN BANCORP	WYOMISSING	PA	\$1,829.123	13.13	3	\$914.561	7.40
	SOVEREIGN BANK	WYOMISSING	PA	\$1,829.123				
4	BANCORP RHODE ISLAND, INC.	PROVIDENCE	RI	\$579.396	4.16	4	\$579.396	4.69
	BANK RHODE ISLAND	EAST PROVIDENCE	RI	\$579.396				
5	CENTREVILLE SVG BK	WEST WARWICK	RI	\$400.161	2.87	6	\$200.081	1.62
6	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$367.897	2.64	5	\$367.897	2.98
	WASHINGTON TC	WESTERLY	RI	\$367.897				
7	FIRSTFED AMERICA BANCORP	FALL RIVER	MA	\$268.111	1.92	7	\$134.055	1.08
	FIRST FEDERAL SAVINGS BANK OF AMERICA	FALL RIVER	MA	\$268.111				
8	HOME LOAN FINANCIAL CORP	PROVIDENCE	RI	\$190.210	1.37	9	\$95.105	0.77
	HOME LOAN AND INVESTMENT BANK, FSB	PROVIDENCE	RI	\$190.210				
9	BEACON BANCORP	TAUNTON	MA	\$135.008	0.97	10	\$67.504	0.55
	BRISTOL CTY SVG BK	TAUNTON	MA	\$135.008				
10	FIRST FINANCIAL CORP.	PROVIDENCE	RI	\$125.539	0.90	8	\$125.539	1.02
	FIRST B&TC	PROVIDENCE	RI	\$125.539				
11	SARGENT INVESTORS, INC.	CRANSTON	RI	\$122.451	0.88	11	\$61.225	0.50
	DOMESTIC BANK	CRANSTON	RI	\$122.451				
12	BANK NEWPORT	NEWPORT	RI	\$95.114	0.68	13	\$47.557	0.38
13	SLADE'S FERRY BANCORP	SOMERSET	MA	\$47.684	0.34	12	\$47.684	0.39
	SLADES FERRY TC	SOMERSET	MA	\$47.684				
14	MILFORD FS & LA	MILFORD	MA	\$41.458	0.30	15	\$20.729	0.17
15	INDEPENDENT BANK CORP.	ROCKLAND	MA	\$33.039	0.24	14	\$33.039	0.27
	ROCKLAND TC	ROCKLAND	MA	\$33.039				
16	FOXBOROUGH SVG BK	FOXBOROUGH	MA	\$20.207	0.15	16	\$10.104	0.08
17	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$17.926	0.13	17	\$8.963	0.07
18	NARRAGANSETT FINANCIAL CORP	FALL RIVER	MA	\$8.275	0.06	18	\$4.138	0.03
	CITIZENS-UNION SVG BK	FALL RIVER	MA	\$8.275				
19	MA ST CARPENTERS PENSION FUND	BOSTON	MA	\$4.560	0.03	19	\$2.280	0.02
	FIRST TRADE UNION BANK	BOSTON	MA	\$4.560				
				\$13,927.937	100.00%		\$12,361.635	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,677

3,218

Providence,RI Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion
50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
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NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

VERMONT

Barre Montpelier, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	NORTHFIELD MHC	NORTHFIELD	VT	\$258.043	31.35	3	\$129.022	18.76
	NORTHFIELD SVG BK	NORTHFIELD	VT	\$258.043				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$207.031	25.15	1	\$207.031	30.10
	CHITTENDEN TC	BURLINGTON	VT	\$207.031				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$177.821	21.60	2	\$177.821	25.85
	HOWARD BK NA	BURLINGTON	VT	\$177.821				
4	MERCHANTS BK	BURLINGTON	VT	\$73.855	8.97	4	\$73.855	10.74
5	KEYCORP	CLEVELAND	OH	\$52.881	6.42	5	\$52.881	7.69
	KEYBANK NA	CLEVELAND	OH	\$52.881				
6	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$24.729	3.00	6	\$24.729	3.59
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$24.729				
7	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$16.299	1.98	7	\$16.299	2.37
	UNION BK	MORRISVILLE	VT	\$16.299				
8	MASCOMA MUTUAL	LEBANON	NH	\$12.534	1.52	8	\$6.267	0.91
	MASCOMA SAVINGS BANK	LEBANON	NH	\$12.534				
				\$823.193	100.00%		\$687.905	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,219

2,119

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Barton Newport, VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	COMMUNITY BANCORP.	DERBY	VT	\$184.694	51.94	1	\$184.694	56.67
	COMMUNITY NB	DERBY	VT	\$184.694				
2	PASSUMPSIC BANCORP	SAINT JOHNSBURY	VT	\$59.346	16.69	4	\$29.673	9.10
	PASSUMPSIC SVG BK	SAINT JOHNSBURY	VT	\$59.346				
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$46.403	13.05	2	\$46.403	14.24
	CHITTENDEN TC	BURLINGTON	VT	\$46.403				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$36.289	10.20	3	\$36.289	11.13
	HOWARD BK NA	BURLINGTON	VT	\$36.289				
5	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$28.878	8.12	5	\$28.878	8.86
				\$355.610	100.00%		\$325.937	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,316

3,699

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Bennington, VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$122.409	24.51	1	\$122.409	27.18	
	CHITTENDEN TC	BURLINGTON	VT	\$122.409					
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$109.272	21.88	2	\$109.272	24.26	
	FIRST VT BK NA	BRATTLEBORO	VT	\$109.272					
3	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$98.204	19.66	5	\$49.102	10.90	
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$98.204					
4	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$74.738	14.96	3	\$74.738	16.60	
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$74.738					
5	MERCHANTS BK	BURLINGTON	VT	\$51.561	10.32	4	\$51.561	11.45	
6	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$40.050	8.02	6	\$40.050	8.89	
	FACTORY POINT NB OF MANCHESTER	MANCHESTER CENTER	VT	\$40.050					
7	KEYCORP	CLEVELAND	OH	\$3.231	0.65	7	\$3.231	0.72	
	KEYBANK NA	CLEVELAND	OH	\$3.231					
				\$499.465	100.00%			\$450.363	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,861

1,932

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Brattleboro, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$168.309	37.23	1	\$168.309	40.10	
	CHITTENDEN TC	BURLINGTON	VT	\$168.309					
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$139.017	30.75	2	\$139.017	33.13	
	FIRST VT BK NA	BRATTLEBORO	VT	\$132.882					
	BANK OF NH NA	FARMINGTON	NH	\$6.135					
3	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$64.906	14.36	3	\$32.453	7.73	
4	KEYCORP	CLEVELAND	OH	\$30.536	6.75	4	\$30.536	7.28	
	KEYBANK NA	CLEVELAND	OH	\$30.536					
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$24.821	5.49	5	\$24.821	5.91	
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$24.821					
6	MERCHANTS BK	BURLINGTON	VT	\$12.760	2.82	6	\$12.760	3.04	
7	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$11.777	2.60	7	\$11.777	2.81	
	CITIZENS BK NH	MANCHESTER	NH	\$11.777					
				\$452.126	100.00%			\$419.673	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,628

2,871

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Burlington-St Albans, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$984.135	37.67	1	\$984.135	37.67
	CHITTENDEN TC	BURLINGTON	VT	\$984.135				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$619.111	23.70	2	\$619.111	23.70
	HOWARD BK NA	BURLINGTON	VT	\$434.609				
	FRANKLIN LAMOILLE BK NA	ST. ALBANS	VT	\$184.502				
3	KEYCORP	CLEVELAND	OH	\$339.225	12.98	3	\$339.225	12.98
	KEYBANK NA	CLEVELAND	OH	\$339.225				
4	MERCHANTS BK	BURLINGTON	VT	\$279.105	10.68	4	\$279.105	10.68
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$223.153	8.54	5	\$223.153	8.54
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$223.153				
6	PEOPLES TC OF ST ALBANS	SAINT ALBANS	VT	\$133.804	5.12	6	\$133.804	5.12
7	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$20.420	0.78	7	\$20.420	0.78
	UNION BK	MORRISVILLE	VT	\$20.420				
8	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$13.753	0.53	8	\$13.753	0.53
				\$2,612.706	100.00%		\$2,612.706	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,363

2,363

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Middlebury, VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	MIDDLEBURY NATIONAL CORPORATION	MIDDLEBURY	VT	\$111.297	38.63	1	\$111.297	38.63
	NATIONAL BK OF MIDDLEBURY	MIDDLEBURY	VT	\$111.297				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$71.612	24.86	2	\$71.612	24.86
	CHITTENDEN TC	BURLINGTON	VT	\$71.612				
3	KEYCORP	CLEVELAND	OH	\$40.135	13.93	3	\$40.135	13.93
	KEYBANK NA	CLEVELAND	OH	\$40.135				
4	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$25.770	8.94	4	\$25.770	8.94
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$25.770				
5	MERCHANTS BK	BURLINGTON	VT	\$19.819	6.88	5	\$19.819	6.88
6	FIRST NB OF ORWELL	ORWELL	VT	\$19.478	6.76	6	\$19.478	6.76
				\$288.111	100.00%		\$288.111	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,477

2,477

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Randolph, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CENTRAL FINANCIAL CORPORATION	RANDOLPH	VT	\$79.907	50.65	1	\$79.907	63.58
	RANDOLPH NB	RANDOLPH	VT	\$79.907				
2	NORTHFIELD MHC	NORTHFIELD	VT	\$38.209	24.22	2	\$19.105	15.20
	NORTHFIELD SVG BK	NORTHFIELD	VT	\$38.209				
3	MASCOMA MUTUAL	LEBANON	NH	\$25.917	16.43	4	\$12.959	10.31
	MASCOMA SAVINGS BANK	LEBANON	NH	\$25.917				
4	CHITTENDEN CORPORATION	BURLINGTON	VT	\$13.716	8.69	3	\$13.716	10.91
	CHITTENDEN TC	BURLINGTON	VT	\$13.716				
				\$157.749	100.00%		\$125.686	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,498

4,498

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Rutland Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$206.782	24.35	1	\$206.782	24.35	
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$206.782					
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$197.879	23.30	2	\$197.879	23.30	
	FIRST VT BK NA	BRATTLEBORO	VT	\$197.879					
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$186.638	21.98	3	\$186.638	21.98	
	CHITTENDEN TC	BURLINGTON	VT	\$186.638					
4	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$115.328	13.58	4	\$115.328	13.58	
	FACTORY POINT NB OF MANCHESTER	MANCHESTER CENTER	VT	\$115.328					
5	FIRST BRANDON NB	BRANDON	VT	\$60.448	7.12	5	\$60.448	7.12	
6	MERCHANTS BK	BURLINGTON	VT	\$59.104	6.96	6	\$59.104	6.96	
7	KEYCORP	CLEVELAND	OH	\$22.956	2.70	7	\$22.956	2.70	
	KEYBANK NA	CLEVELAND	OH	\$22.956					
				\$849.135	100.00%			\$849.135	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,910

1,910

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Saint Johnsbury, VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	PASSUMPSIC BANCORP	SAINT JOHNSBURY	VT	\$182.072	46.22	1	\$91.036	30.06
	PASSUMPSIC SVG BK	SAINT JOHNSBURY	VT	\$182.072				
2	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$87.074	22.10	2	\$87.074	28.75
	CITIZENS SVG B&TC	SAINT JOHNSBURY	VT	\$87.074				
3	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$57.209	14.52	3	\$57.209	18.89
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$36.217	9.19	4	\$36.217	11.96
	HOWARD BK NA	BURLINGTON	VT	\$36.217				
5	MERCHANTS BK	BURLINGTON	VT	\$15.869	4.03	5	\$15.869	5.24
6	COMMUNITY BANCORP.	DERBY	VT	\$15.480	3.93	6	\$15.480	5.11
	COMMUNITY NB	DERBY	VT	\$15.480				
				\$393.921	100.00%		\$302.885	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,952

2,283

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Springfield, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$159.167	38.96	1	\$159.167	40.02
	CHITTENDEN TC	BURLINGTON	VT	\$159.167				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$72.905	17.84	2	\$72.905	18.33
	FIRST VT BK NA	BRATTLEBORO	VT	\$72.905				
3	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$68.883	16.86	3	\$68.883	17.32
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$68.883				
4	MERCHANTS BK	BURLINGTON	VT	\$43.800	10.72	4	\$43.800	11.01
5	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$34.917	8.55	5	\$34.917	8.78
	FACTORY POINT NB OF MANCHESTER	MANCHESTER CENTER	VT	\$34.917				
6	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$21.601	5.29	6	\$10.801	2.72
7	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$7.288	1.78	7	\$7.288	1.83
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$7.288				
				\$408.561	100.00%		\$397.760	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,340

2,446

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Stowe Morristown, VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)	
1	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$125.248	52.84	1	\$125.248	52.84	
	UNION BK	MORRISVILLE	VT	\$125.248					
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$67.205	28.35	2	\$67.205	28.35	
	FRANKLIN LAMOILLE BK NA	ST. ALBANS	VT	\$67.205					
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$28.421	11.99	3	\$28.421	11.99	
	CHITTENDEN TC	BURLINGTON	VT	\$28.421					
4	MERCHANTS BK	BURLINGTON	VT	\$16.172	6.82	4	\$16.172	6.82	
				\$237.046	100.00%			\$237.046	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,786

3,786

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Waitsfield, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$25.210	43.77	1	\$25.210	47.62
	HOWARD BK NA	BURLINGTON	VT	\$25.210				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$23.078	40.07	2	\$23.078	43.59
	CHITTENDEN TC	BURLINGTON	VT	\$23.078				
3	NORTHFIELD MHC	NORTHFIELD	VT	\$9.303	16.15	3	\$4.652	8.79
	NORTHFIELD SVG BK	NORTHFIELD	VT	\$9.303				
				\$57.591	100.00%		\$52.939	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,783

4,245

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Wilmington,VT Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/00)

100 Percent Thrift Weight Inclusion 50 Percent Thrift Weight Inclusion

Rank	Name	City	State	Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$47.106	73.83	1	\$47.106	73.83
	CHITTENDEN TC	BURLINGTON	VT	\$47.106				
2	MERCHANTS BK	BURLINGTON	VT	\$16.695	26.17	2	\$16.695	26.17
				\$63.801	100.00%		\$63.801	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

6,136

6,136

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

Woodstock, VT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/00)

Rank	Name	City	State	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				Market Deposits (million)	Market Share (%)	Rank	Market Deposits (million)	Market Share (%)
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$56.916	38.66	1	\$56.916	38.66
	FIRST VT BK NA	BRATTLEBORO	VT	\$56.916				
2	FIRST COMMUNITY BK	WOODSTOCK	VT	\$33.584	22.81	2	\$33.584	22.81
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$33.123	22.50	3	\$33.123	22.50
	CHITTENDEN TC	BURLINGTON	VT	\$33.123				
4	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$23.598	16.03	4	\$23.598	16.03
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$23.598				
				\$147.221	100.00%		\$147.221	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,778

2,778

NOTE: The table is based on 6/30/00 deposit data. It reflects all mergers and bank holding company acquisitions completed by 5/9/01. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

SOURCES: FDIC Summary of Deposits and OTS Branch Office Deposit Report

VI. CROSS-REFERENCE INDEX

THE BANKING MARKETS IN WHICH EACH BANKING AND THRIFT ORGANIZATION OPERATES

ABINGTON BANCORP INC. Boston	Lincoln Machias Millinocket Parsonfield Pittsfield Rumford
ADAMS CO-OP BK North-Adams-Williamstown Pittsfield	BANK NEWPORT Fall River Newport Providence
ADVEST GROUP INC. Hartford	BANK OF FALL RIVER CO-OP Boston Fall River New Bedford
ALLIANCE BANCORP OF NEW ENGLAND, INC. Hartford	BANK OF NEW YORK COMPANY, INC., THE Fairfield Area
AMERICAN BK OF CT Fairfield Area Hartford Torrington Waterbury	BANK OF NOVA SCOTIA Boston
AMERICAN FINANCIAL HOLDINGS Hartford New Haven	BANK OF WESTPORT Fairfield Area
ANDOVER BANCORP, INC. Boston Manchester	BANKNORTH GROUP, INC. Athol Augusta Bangor Barre Montpelier Barton Newport Belfast Bennington Boston Brattleboro Bridgton Brunswick Burlington-St Albans Concord Conway Ellsworth Farmington Great Barrington Greenfield Hanover-Lebanon Hartford Hillsborough Houlton Keene Laconia Lewiston-Auburn Lincoln Littleton Manchester North-Adams-Williamstown Paris-Norway Peterborough Pittsfield Pittsfield Plymouth Portland Portsmouth-Dover-Rochester Presque-Isle-Caribou Rockland Rutland Saint Johnsbury Sanford Springfield (MA) Springfield (VT) St. John Valley Stowe Morristown Waitsfield Wolfeboro Woodstock Worcester
ANDROSCOGGIN BANCORP, MHC Brunswick Farmington Lewiston-Auburn Paris-Norway Portland Rockland	
AROOSTOOK COUNTY FS & LA Presque-Isle-Caribou	
ASIAN AMER B&TC Boston	
ASSABET VALLEY BANCORP Boston	
ASSOCIATED COMMUNITY BANCORP, INC. Fairfield Area	
ATHOL SVG BK Athol Boston	
ATHOL-CLINTON CO-OP BK Athol Boston	
AUBURN S & LA Lewiston-Auburn	
AUBURNDALE CO-OP BK Boston	
AUGUSTA FEDERAL SAVINGS BANK Augusta	
AVON CO-OP BK Boston	
BANCORP CONNECTICUT, INC. Hartford New Haven	
BANCORP RHODE ISLAND, INC. Providence	
BANGOR SVG BK Augusta Bangor Belfast Calais Ellsworth Farmington Guilford Houlton Lewiston-Auburn	
	BAR HARBOR BANKSHARES Bar Harbor Calais

Ellsworth	Boston
Machias	CAMBRIDGE FINANCIAL GROUP, INC.
BAR HARBOR S & LA	Boston
Bar Harbor	CAMDEN NATIONAL CORPORATION
BARRE SVG BK	Augusta
Worcester	Bangor
BATH SVG INST	Belfast
Boothbay Harbor	Damariscotta
Brunswick	Farmington
Damariscotta	Guilford
Portland	Jackman
BAY ST SVG BK	Lewiston-Auburn
Worcester	Rangeley
BAY STATE BANCORP, INC.	Rockland
Boston	CAMPELLO BANCORP
BEACON BANCORP	Boston
Boston	Cape Cod
Providence	CANAAN NATIONAL BANCORP, INC.
BEACON FEDERAL	Great Barrington
Boston	Salisbury
BELMONT SVG BK	CANTON CO-OP BK
Boston	Boston
BENJAMIN FRANKLIN BANCORP, M.H.C.	CANTON INST FOR SVG
Boston	Boston
BERKSHIRE BANCORP	CAPE ANN SVG BK
Great Barrington	Boston
North-Adams-Williamstown	CAPE COD CO-OP BK
Pittsfield	Cape Cod
BERKSHIRE FINANCIAL SERVICES, INC.	CAPE COD FIVE CENTS SVG BK
Great Barrington	Cape Cod
Pittsfield	CAPITAL CROSSING BK
BEVERLY CO-OP BK	Boston
Boston	CASTLE BK&TC
BEVERLY NATIONAL CORPORATION	New Haven
Boston	CCBT FINANCIAL COMPANIES, INC.
BIDDEFORD SVG BK	Boston
Portland	Cape Cod
Sanford	CENTRAL BANCORP, INC.
BORDER BANCSHARES, INC.	Boston
Augusta	CENTRAL FINANCIAL CORPORATION
Guilford	Randolph
Jackman	CENTREVILLE SVG BK
BOSTON BK OF CMRC	Providence
Boston	CENTRIX B&TC
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	Manchester
Boston	CENTURY BANCORP, INC.
BOSTONFED BANCORP, INC.	Boston
Boston	CHARLES SCHWAB CORPORATION, THE
BOW MILLS BK & TR	Fairfield Area
Concord	Hartford
BRAINTREE CO-OP BK	CHARTER BK A CO-OP BK
Boston	Boston
BRIDGEWATER CO-OP BK	Cape Cod
Boston	CHARTER OAK COMMUNITY BANK CORP.
BRIDGEWATER SVG BK	Hartford
Boston	CHARTER ONE FINANCIAL, INC.
BROOKLINE BANCORP, MHC	Barre Montpelier
Boston	Bennington
BROOKLINE CO-OP BK	Brattleboro
Boston	Burlington-St Albans
BUTLER BK A CO-OP BK	Hanover-Lebanon
Boston	Middlebury
CALAIS FS & LA	Rutland
Calais	Springfield (MA)
CAMBRIDGE BANCORP	Springfield (VT)
	Vergennes
	Woodstock

CHELSEA GROTON SVG BK
New London (CT)

CHELSEA PROVIDENT CO-OP BK
Boston

CHICOPEE SVG BK
Springfield (MA)

CHITTENDEN CORPORATION
Barre Montpelier
Barton Newport
Bennington
Boston
Brattleboro
Brunswick
Burlington-St Albans
Greenfield
Hanover-Lebanon
Middlebury
Parsonfield
Portland
Portsmouth-Dover-Rochester
Randolph
Rutland
Sanford
Springfield (MA)
Springfield (VT)
Stowe Morristown
Vergennes
Waitsfield
Wilmington
Woodstock
Worcester

CITIGROUP INC.
Fairfield Area
Hartford

CITIZENS NATIONAL BANCORP, INC.
Danielson
Worcester

CLAREMONT SVG BK
Claremont

CLINTON SVG BK
Boston
Worcester

COLLINSVILLE SVG SOCIETY
Hartford

COLONIAL CO-OP BK
Boston

COLONIAL FEDERAL SAVINGS BANK
Boston

COMMERCE BANCSHARES CORP.
Worcester

COMMONWEALTH CO-OP BK
Boston

COMMUNITY B&TC
Boston
Portsmouth-Dover-Rochester
Wolfeboro

COMMUNITY BANCORP, INC.
Boston

COMMUNITY BANCORP.
Barton Newport
Saint Johnsbury

COMMUNITY FINANCIAL, MHC
Bennington

COMMUNITY GUARANTY SVG BK
Plymouth

CONNECTICUT BANCSHARES, INC.
Danielson
Hartford

CONNECTICUT BK OF COMMERCE
Fairfield Area
New Haven

CONNECTICUT MUTUAL HOLDING COMPANY
Fairfield Area
Hartford
Salisbury
Torrington
Waterbury

CONNECTICUT RIVER BANCORP, INC.
Claremont
Keene
Lancaster
Littleton
Springfield (VT)

COOPERATIVE BK
Boston

CORNERSTONE BANCORP, INC.
Fairfield Area

COUNTRY BK FOR SVG
Springfield (MA)
Worcester

DAMARISCOTTA BANKSHARES, INC.
Belfast
Damariscotta
Rockland

DANVERS BANCORP, INC.
Boston

DEAN CO-OP BK
Boston

DEDHAM CO-OP BK
Boston

DEDHAM INST FOR SVG
Boston

DIME SVG BK OF NORWICH
New London (CT)

DUKES CTY SVG BK
Martha's Vineyard

EAGLE BK
Boston

EAST BRIDGEWATER SVG BK
Boston

EAST CAMBRIDGE SVG BK
Boston

EASTERN BANK CORPORATION
Boston

EASTERN S & LA
Hartford
New London (CT)

EASTHAMPTON SVG BK
Springfield (MA)

EASTON CO-OP BK
Boston

ECONOMY CO-OP BK
Boston

ENFIELD FS & LA
Hartford

ENTERPRISE BANCORP, INC.
Boston

EQUITABLE CO-OP BK
Boston

ESSEX SVG BK
New London (CT)
Old Saybrook

EVERETT CO-OP BK
Boston

FACTORY POINT BANCORP, INC.
 Bennington
 Rutland
 Springfield (VT)

FAIRFIELD CTY SVG BK
 Fairfield Area

FALL RIVER FIVE CENT SVG
 Fall River
 New Bedford

FALMOUTH BANCORP, INC.
 Cape Cod

FAMILY FEDERAL SAVINGS, F.A.
 Boston

FARMINGTON SVG BK
 Hartford

FEDERAL SAVINGS BANK
 Portsmouth-Dover-Rochester

FIDELITY CO-OP BK
 Boston
 Worcester

FIRST & OCEAN BANCORP
 Boston

FIRST BRANDON NB
 Rutland

FIRST CITIZENS BK
 Houlton
 Lincoln
 Presque-Isle-Caribou
 St. John Valley

FIRST CITY BK
 Hartford

FIRST COASTAL CORPORATION
 Brunswick
 Portland

FIRST COLEBROOK BANCORP, INC.
 Colebrook
 Concord

FIRST COMMUNITY BK
 Woodstock

FIRST COUNTY BK
 Fairfield Area

FIRST EASTERN BANKSHARES CORP.
 Boston

FIRST ESSEX BANCORP
 Boston
 Concord
 Hillsborough
 Manchester

FIRST FINANCIAL CORP.
 Providence

FIRST FS & LA
 Hartford

FIRST FS & LA OF BATH
 Boothbay Harbor
 Brunswick
 Damariscotta

FIRST INTERNATIONAL BANCORP, INC.
 Hartford

FIRST IPSWICH BANCORP
 Boston

FIRST LITCHFIELD FINANCIAL CORPORATION
 Fairfield Area
 Torrington

FIRST NATIONAL LINCOLN CORPORATION
 Boothbay Harbor
 Brunswick

Damariscotta
 Rockland

FIRST NB
 Hartford

FIRST NB OF ORWELL
 Middlebury

FIRST UNION CORPORATION
 Fairfield Area
 Hartford
 New Haven
 Old Saybrook
 Waterbury

FIRSTFED AMERICA BANCORP
 Boston
 Fall River
 New Bedford
 Providence

FITCHBURG SAVINGS BANK, FSB
 Boston

FLEETBOSTON FINANCIAL CORPORATION
 Athol
 Augusta
 Bangor
 Boothbay Harbor
 Boston
 Brunswick
 Cape Cod
 Concord
 Danielson
 Fairfield Area
 Fall River
 Greenfield
 Hanover-Lebanon
 Hartford
 Keene
 Laconia
 Lewiston-Auburn
 Manchester
 Nantucket
 New Bedford
 New Haven
 New London (CT)
 Newport
 Old Saybrook
 Pittsfield
 Portland
 Portsmouth-Dover-Rochester
 Providence
 Rockland
 Sanford
 Springfield (MA)
 Torrington
 Waterbury
 Worcester

FLORENCE SVG BK
 Springfield (MA)

FMR CORP
 Boston

FNB BANKSHARES
 Bar Harbor
 Calais
 Ellsworth

FOXBORO FS & LA
 Boston

FOXBOROUGH SVG BK
 Boston
 Providence

FRAMINGHAM CO-OP BK
 Boston

FRANKLIN SVG BK
 Concord
 Laconia

Plymouth
FSB BANCORP, MHC
Augusta
Farmington
Rangeley
Rumford
GARDINER SAVINGS INSTITUTION, FSB
Augusta
Boothbay Harbor
Brunswick
GEORGETOWN SVG BK
Boston
GLOUCESTER CO-OP BK
Boston
GORHAM SVG BK
Portland
GRAND BANK CORPORATION
Boston
GRANITE STATE BANKSHARES, INC.
Boston
Concord
Hillsborough
Keene
Manchester
Peterborough
Portsmouth-Dover-Rochester
GRANITE SVG BK
Boston
GREENFIELD CO-OP BK
Greenfield
GREENFIELD SVG BK
Greenfield
Springfield (MA)
GUARANTY BANCORP, INC.
Hanover-Lebanon
Haverhill
Lancaster
Littleton
GUARDIAN HOLDINGS, INC.
Boston
GUILFORD SVG BK
New Haven
HAMPDEN SVG BK
Springfield (MA)
HAVERHILL CO-OP BK
Boston
HERITAGE CO-OP BK
Boston
HINGHAM INST FOR SVG
Boston
HOLBROOK CO-OP BK
Boston
HOME LOAN FINANCIAL CORP
Providence
HOMETOWN BK
Hartford
HOMETOWN BK A CO-OP BK
Worcester
HOOSAC FINANCIAL SERVICES, INC.
North-Adams-Williamstown
HORIZON B&TC
Boston
HUDSON UNITED BANCORP
Fairfield Area
Hartford
New Haven

Waterbury
HYDE PARK CO-OP BK
Boston
HYDE PARK SVG BK
Boston
INDEPENDENT BANK CORP.
Boston
Cape Cod
Providence
INDEPENDENT MUTUAL HOLDING CORP
Berlin
Claremont
Concord
Conway
Haverhill
Laconia
Littleton
Plymouth
Wolfeboro
ING GROUP N.V.
Hartford
INSTITUTION SVG IN NEWBUR
Boston
IPSWICH BANCSHARES, INC.
Boston
IPSWICH CO-OP BK
Boston
IRON BANCSHARES, INC
Fairfield Area
Salisbury
Torrington
ISLAND BANCORP, INC.
Martha's Vineyard
J.P. MORGAN CHASE & CO.
Fairfield Area
New Haven
JEWETT CITY SVG BK
Danielson
New London (CT)
KATAHDIN BANKSHARES CORPORATION
Houlton
Millinocket
Presque-Isle-Caribou
St. John Valley
KENNEBEC FS & LA OF WATERVILLE
Augusta
KENNEBEC SVG BK
Augusta
KENNEBUNK SVG BK
Portsmouth-Dover-Rochester
Sanford
KEYCORP
Augusta
Bangor
Barre Montpelier
Belfast
Bennington
Boothbay Harbor
Boston
Brattleboro
Bridgton
Brunswick
Burlington-St Albans
Concord
Conway
Ellsworth
Farmington
Guilford
Houlton

Lewiston-Auburn
 Lincoln
 Manchester
 Middlebury
 Millinocket
 Paris-Norway
 Pittsfield
 Portland
 Portsmouth-Dover-Rochester
 Presque-Isle-Caribou
 Rockland
 Rumford
 Rutland
 Sanford
 St. John Valley

LAFAYETTE FEDERAL SAVINGS BANK
Fall River

LANCASTER NB
Lancaster
Littleton

LAWRENCE SVG BK
Boston

LEDYARD NB
Hanover-Lebanon
New London (NH)

LENOX NB
Pittsfield

LIBERTY B&TC
Boston

LIBERTY BK
Hartford
New Haven
New London (CT)
Old Saybrook

LOWELL CO-OP BK
Boston

LOWELL FIVE CENT SVG BK
Boston

LYNDONVILLE SVG B&TC
Barton Newport
Burlington-St Albans
Saint Johnsbury
Vergennes

MA ST CARPENTERS PENSION FUND
Boston
Providence

MACHIAS BANCORP, MHC
Bar Harbor
Calais
Ellsworth
Houlton
Machias

MANSFIELD CO-OP BK
Boston

MARBLEHEAD SVG BK
Boston

MARLBOROUGH BANCORP
Boston

MARLBOROUGH SVG BK
Boston
Worcester

MARTHAS VINEYARD CO-OP BK
Martha's Vineyard

MASCOMA MUTUAL
Barre Montpelier
Hanover-Lebanon
New London (NH)
Randolph

MASSACHUSETTS CO-OP BK
Boston

MASSBANK CORP.
Boston

MAYFLOWER CO-OP BK
Boston
New Bedford

MECHANICS CO-OP BK
Boston

MECHANICS SVG BK
Lewiston-Auburn

MEDFORD BANCORP, INC.
Boston

MEDWAY CO-OP BK
Boston

MEETINGHOUSE CO-OP BK
Boston

MELLON FINANCIAL CORPORATION
Boston

MELROSE CO-OP BK
Boston

MERCANTILE CAPITAL CORP
Boston

MERCHANTS BK
Barre Montpelier
Bennington
Brattleboro
Burlington-St Albans
Hanover-Lebanon
Haverhill
Middlebury
Rutland
Saint Johnsbury
Springfield (VT)
Stowe Morristown
Vergennes
Wilmington

MEREDITH VILLAGE SVG BK
Laconia
Plymouth

MERIDIAN FINANCIAL SERVICES, INC
Boston

MERRILL MERCHANTS BANCSHARES, INC.
Bangor
Pittsfield

MERRIMAC SVG BK
Boston

MERRIMACK CTY SVG BK
Concord

METHUEN CO-OP BK
Boston

METROWEST BK
Boston
Worcester

MIDDLEBURY NATIONAL CORPORATION
Middlebury

MIDDLESEX B&TC
Boston

MIDDLESEX FEDERAL SAVINGS, F.A.
Boston

MIDDLESEX SVG BK
Boston

MILFORD BK
Fairfield Area

MILFORD FS & LA
Boston

Providence	Concord
Worcester	Hanover-Lebanon
MILLBURY NB	Hillsborough
Worcester	New London (NH)
MILLBURY SVG BK	NORTH ABINGTON CO-OP BK
Worcester	Boston
MNB BANCORP	NORTH AMERICAN B&TC
Boston	Fairfield Area
MONADNOCK COMMUNITY BANK	Hartford
Peterborough	Waterbury
MONSON SVG BK	NORTH BROOKFIELD SVG BK
Springfield (MA)	Springfield (MA)
MT WASHINGTON CO-OP BK	Worcester
Boston	NORTH CAMBRIDGE CO-OP BK
MUTUAL BNCRP OF THE BERKSHIRES, INC.	Boston
Great Barrington	NORTH EASTON SVG BK
North-Adams-Williamstown	Boston
Pittsfield	NORTH FORK BANCORPORATION, INC.
Springfield (MA)	New Haven
MUTUAL FSB OF PLYMOUTH COUNTY	NORTH MIDDLESEX SVG BK
Boston	Boston
MYSTIC FINANCIAL, INC.	NORTH SHORE BANCORP
Boston	Boston
NARRAGANSETT FINANCIAL CORP	NORTHAMPTON CO-OP BK
Fall River	Springfield (MA)
Providence	NORTHEAST BANCORP
NATICK FEDERAL SAVINGS BANK	Augusta
Boston	Bridgton
NATIONAL BANK OF GREECE, S.A.	Brunswick
Boston	Lewiston-Auburn
NAUGATUCK SVG BK	Paris-Norway
Fairfield Area	Rumford
New Haven	NORTHERN BANCORP, INC.
Waterbury	Boston
NAUGATUCK VALLEY S & LA, INC.	NORTHFIELD MHC
Fairfield Area	Barre Montpelier
Waterbury	Randolph
NEEDHAM CO-OP BK	Waitsfield
Boston	NORTHMARK BK
NEW BEDFORD COMMUNITY BANCORP	Boston
New Bedford	NORTHWAY FINANCIAL, INC.
NEW HAVEN SVG BK	Berlin
Fairfield Area	Concord
New Haven	Conway
Old Saybrook	Laconia
NEW YORK COMMUNITY BANCORP	Lancaster
Fairfield Area	Littleton
New Haven	Plymouth
Waterbury	Wolfeboro
NEWBURYPORT FIVE CNT SVG	NORWAY BANCORP, MHC
Boston	Augusta
NEWMIL BANCORP, INC.	Bridgton
Fairfield Area	Conway
Salisbury	Paris-Norway
Torrington	Portland
Waterbury	Rumford
NEWPORT FEDERAL SAVINGS BANK	NORWOOD CO-OP BK
Newport	Boston
Providence	OCEAN NATIONAL CORPORATION
NEWTON SOUTH CO-OP BK	Portland
Boston	Portsmouth-Dover-Rochester
NEWTOWN SVG BK	PASSUMPSIC BANCORP
Fairfield Area	Barton Newport
Waterbury	Littleton
NH THRIFT BANCSHARES	Saint Johnsbury
Claremont	PATRIOT NATIONAL BANCORP, INC.
	Fairfield Area
	PENTUCKET FIVE CENTS SVG

Boston
 PEOPLE'S BANCSHARES, INC.
 Boston
 New Bedford
 PEOPLE'S MUTUAL HOLDINGS
 Danielson
 Fairfield Area
 Hartford
 New Haven
 New London (CT)
 Old Saybrook
 Salisbury
 Torrington
 Waterbury
 PEOPLES FEDERAL SAVINGS BANK
 Boston
 PEOPLES SVG BK
 Springfield (MA)
 PEOPLES TC OF ST ALBANS
 Burlington-St Albans
 PEPPERELL BANCSHARES FIN GRP, INC
 Portland
 PILGRIM CO-OP BK
 Boston
 PISCATAQUA SVG BK
 Portsmouth-Dover-Rochester
 PITTSFIELD CO-OP BK
 Great Barrington
 Pittsfield
 PLYMOUTH BANCORP, INC.
 Boston
 Cape Cod
 New Bedford
 PNC FINANCIAL SERVICES GROUP, INC., THE
 Manchester
 Portland
 PORT FINANCIAL CORP
 Boston
 PRIME BK
 New Haven
 PROFILE BANK, FSB
 Portsmouth-Dover-Rochester
 PROVIDENT BANCORP
 Boston
 PUTNAM SVG BK
 Danielson
 RANDOLPH SVG BK
 Boston
 READING CO-OP BK
 Boston
 REVERE MHC
 Boston
 RIDGEFIELD BK
 Fairfield Area
 ROCKLAND S & LA
 Rockland
 ROCKPORT NATIONAL BANCORP, INC.
 Boston
 ROXBURY HIGHLAND CO-OP BK
 Boston
 ROYAL BK OF SCOTLAND GROUP PLC
 Berlin
 Boston
 Brattleboro
 Cape Cod
 Claremont
 Colebrook
 Concord
 Conway
 Fairfield Area
 Hanover-Lebanon
 Hartford
 Keene
 Laconia
 Manchester
 New Bedford
 New Haven
 New London (CT)
 Newport
 Old Saybrook
 Plymouth
 Portsmouth-Dover-Rochester
 Providence
 Wolfeboro
 SACO & BIDDEFORD SVG INST
 Portland
 SALEM CO-OP BK
 Boston
 SALEM FIVE CENTS SVG BK
 Boston
 SALISBURY BANCORP, INC.
 Salisbury
 SANFORD INST FOR SVG
 Portland
 Sanford
 SARGENT INVESTORS, INC.
 Providence
 SAUGUSBANK, A CO-OP BANK
 Boston
 SAVERS CO-OP BK
 Worcester
 SAVINGS BK
 Boston
 SAVINGS BK OF DANBURY
 Fairfield Area
 SAVINGS BK OF WALPOLE
 Keene
 SCITUATE FEDERAL SAVINGS BANK
 Boston
 SEACOAST FINANCIAL SERVICES CORP
 Boston
 Cape Cod
 Fall River
 Martha's Vineyard
 Nantucket
 New Bedford
 SEAMANS BK
 Cape Cod
 SECURITY FEDERAL SAVINGS BANK
 Boston
 Cape Cod
 SERVICE BANCORP, MHC
 Boston
 SHARON CO-OP BK
 Boston
 SI BANCORP, INC., MHC
 Danielson
 Hartford
 New London (CT)
 SIMSBURY B&TC
 Hartford
 SIWOOGANOCK BK
 Lancaster

SKOWHEGAN SVG BK
 Augusta
 Farmington
 Pittsfield

SLADE'S FERRY BANCORP
 Fall River
 New Bedford
 Providence

SOUND FS & LA
 Fairfield Area

SOUTH ADAMS SVG BK
 North-Adams-Williamstown
 Pittsfield

SOUTH COASTAL BANK
 Boston

SOUTH SHORE CO-OP BK
 Boston

SOUTH SHORE SVGS BK
 Boston

SOUTHBRIDGE SVG BK
 Worcester

SOUTHERN NH B&TC
 Boston
 Manchester

SOVEREIGN BANCORP
 Boston
 Fall River
 Hartford
 New Bedford
 New Haven
 New London (CT)
 Newport
 Providence
 Springfield (MA)
 Torrington
 Waterbury
 Worcester

SPENCER SVG BK
 Springfield (MA)
 Worcester

STAFFORD SVG BK
 Hartford

STATE STREET CORPORATION
 Boston

STONEHAM CO-OP BK
 Boston

STONEHAM SVG BK
 Boston

STOUGHTON CO-OP BK
 Boston

SUGAR RIVER SVG BK
 Claremont
 Concord
 Hanover-Lebanon
 New London (NH)

TELECOM CO-OP BK
 Boston

THE BRATTLEBORO SLA, F.A.
 Brattleboro
 Springfield (VT)

THE MASSMUTUAL TRUST COMPANY
 Hartford

THOMASTON SVG BK
 Hartford
 Waterbury

TORRINGTON SVG BK
 Hartford

 Salisbury
 Torrington

U.S.B. HOLDING CO., INC.
 Fairfield Area

UFS BANCORP
 Boston
 Worcester

UNION BANKSHARES COMPANY
 Augusta
 Bangor
 Bar Harbor
 Belfast
 Damariscotta
 Ellsworth
 Machias
 Rockland

UNION BANKSHARES, INC.
 Barre Montpelier
 Burlington-St Albans
 Saint Johnsbury
 Stowe Morristown

UNION SVG BK
 Fairfield Area
 Salisbury

UNITED CO-OP BK
 Springfield (MA)

URBAN FINANCIAL GROUP
 Fairfield Area
 Hartford

VALLEY BK
 Hartford

VILLAGE FINANCIAL CORPORATION
 Laconia

WAINWRIGHT B&TC
 Boston

WAKEFIELD CO-OP BK
 Boston

WALPOLE CO-OP BK
 Boston

WARE CO-OP BK
 Springfield (MA)

WARREN BANCORP, INC.
 Boston

WASHINGTON SVG BK
 Boston

WASHINGTON TRUST BANCORP, INC.
 New London (CT)
 Providence

WATERTOWN SVG BK
 Boston

WEBSTER FINANCIAL CORPORATION
 Fairfield Area
 Hartford
 New Haven
 New London (CT)
 Old Saybrook
 Torrington
 Waterbury

WEBSTER FIVE CENTS SVG BK
 Worcester

WELLESLEY CO-OP BK
 Boston

WELLS RIVER SVG BK
 Hanover-Lebanon
 Haverhill

WESTBANK CORPORATION
 Danielson

Springfield (MA)
Worcester

WESTBOROUGH BANCORP, M.H.C.
Worcester

WESTERLY SAVINGS BANK
New London (CT)

WESTFIELD MUTUAL HOLDING COMPANY
Springfield (MA)

WEYMOUTH CO-OP BK
Boston

WILLIAMSTOWN SVG BK
North-Adams-Williamstown

WILTON BK
Fairfield Area

WINCHESTER CO-OP BK
Boston

WINCHESTER SVG BK
Boston

WINDSOR FEDERAL MHC
Hartford

WINDSOR LOCKS S & LA
Hartford

WINTER HILL FEDERAL SAVINGS BANK
Boston

WORONOCO SVG BK
Springfield (MA)

WRENTHAM CO-OP BK
Boston