

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.