

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.

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New Haven, 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	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

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 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

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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)

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)

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	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	100 Percent Thrift Weight Inclusion		50 Percent Thrift Weight Inclusion		
				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)

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	\$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 PORTLAND	ME ME	\$33.720 \$33.720	35.62	1	\$33.720	44.84
3	KEYCORP KEYBANK NA	CLEVELAND CLEVELAND	OH OH	\$13.683 \$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)

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	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	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)

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	\$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)

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 (%)
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	NEWPORT	NH	\$113.594	23.60	3	\$56.797	19.57
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$113.594				
3	SUGAR RIVER SVG BK	NEWPORT	NH	\$74.302	15.44	5	\$37.151	12.80
4	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$57.761	12.00	2	\$57.761	19.91
	CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	\$57.761				
5	ROYAL BK OF SCOTLAND GROUP PLC	EDINBURGH	NA	\$41.289	8.58	4	\$41.289	14.23
	CITIZENS BK NH	MANCHESTER	NH	\$41.289				
6	INDEPENDENT MUTUAL HOLDING CORPORATION, T	LACONIA	NH	\$13.771	2.86	6	\$6.886	2.37
	LACONIA SVG BK	LACONIA	NH	\$13.771				
				\$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 CITY BK	BERLIN	NH	\$17.934	16.82	3	\$17.934	22.27
4	CONNECTICUT RIVER BANCORP, INC. CONNECTICUT RIVER BK NA	CHARLESTOWN	NH	\$6.209	5.82	4	\$6.209	7.71
5	GUARANTY BANCORP, INC. WOODSVILLE GUARANTY SVG B	WOODSVILLE	NH	\$5.744	5.39	5	\$2.872	3.57
				\$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)

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	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

New London, 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	NH THRIFT BANCSHARES	NEWPORT	NH	\$131.081	69.24	1	\$65.541	67.30	
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$131.081					
2	MASCOMA MUTUAL	LEBANON	NH	\$33.865	17.89	2	\$16.933	17.39	
	MASCOMA SAVINGS BANK	LEBANON	NH	\$33.865					
3	SUGAR RIVER SVG BK	NEWPORT	NH	\$18.906	9.99	3	\$9.453	9.71	
4	LEDYARD NB	NORWICH	VT	\$5.463	2.89	4	\$5.463	5.61	
				\$189.315	100.00%			\$97.389	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,222

4,957

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)

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	\$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)

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	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

Vergennes, 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	\$31.869	51.30	1	\$31.869	51.30	
	CHITTENDEN TC	BURLINGTON	VT	\$31.869					
2	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$14.903	23.99	2	\$14.903	23.99	
	CHARTER ONE BANK, FSB	CLEVELAND	OH	\$14.903					
3	MERCHANTS BK	BURLINGTON	VT	\$11.436	18.41	3	\$11.436	18.41	
4	LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	\$3.915	6.30	4	\$3.915	6.30	
				\$62.123	100.00%			\$62.123	100.00%

HERFINDAHL-HIRSCHMAN INDEX: 3,586 3,586

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)

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	\$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