

III. NEW ENGLAND DEPOSITORY INSTITUTIONS

NEW ENGLAND BANKING TABLE

Commercial Banking and Thrift Organizations Operating In New England

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Sources: FDIC and OTS Reports of Condition.

STATE BANKING TABLES

CONNECTICUT

Commercial Banking and Thrift Organizations Operating In Connecticut

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

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

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

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

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

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

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

Sources: FDIC and OTS Reports of Condition.

MAINE

Commercial Banking and Thrift Organizations Operating In Maine

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

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

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

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

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

Sources: FDIC and OTS Reports of Condition.

MASSACHUSETTS

Commercial Banking and Thrift Organizations Operating In Massachusetts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Sources: FDIC and OTS Reports of Condition.

NEW HAMPSHIRE

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

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

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

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

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

Sources: FDIC and OTS Reports of Condition.

RHODE ISLAND

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

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

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

Sources: FDIC and OTS Reports of Condition.

VERMONT

Commercial Banking and Thrift Organizations Operating In Vermont

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

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

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

Sources: FDIC and OTS Reports of Condition.