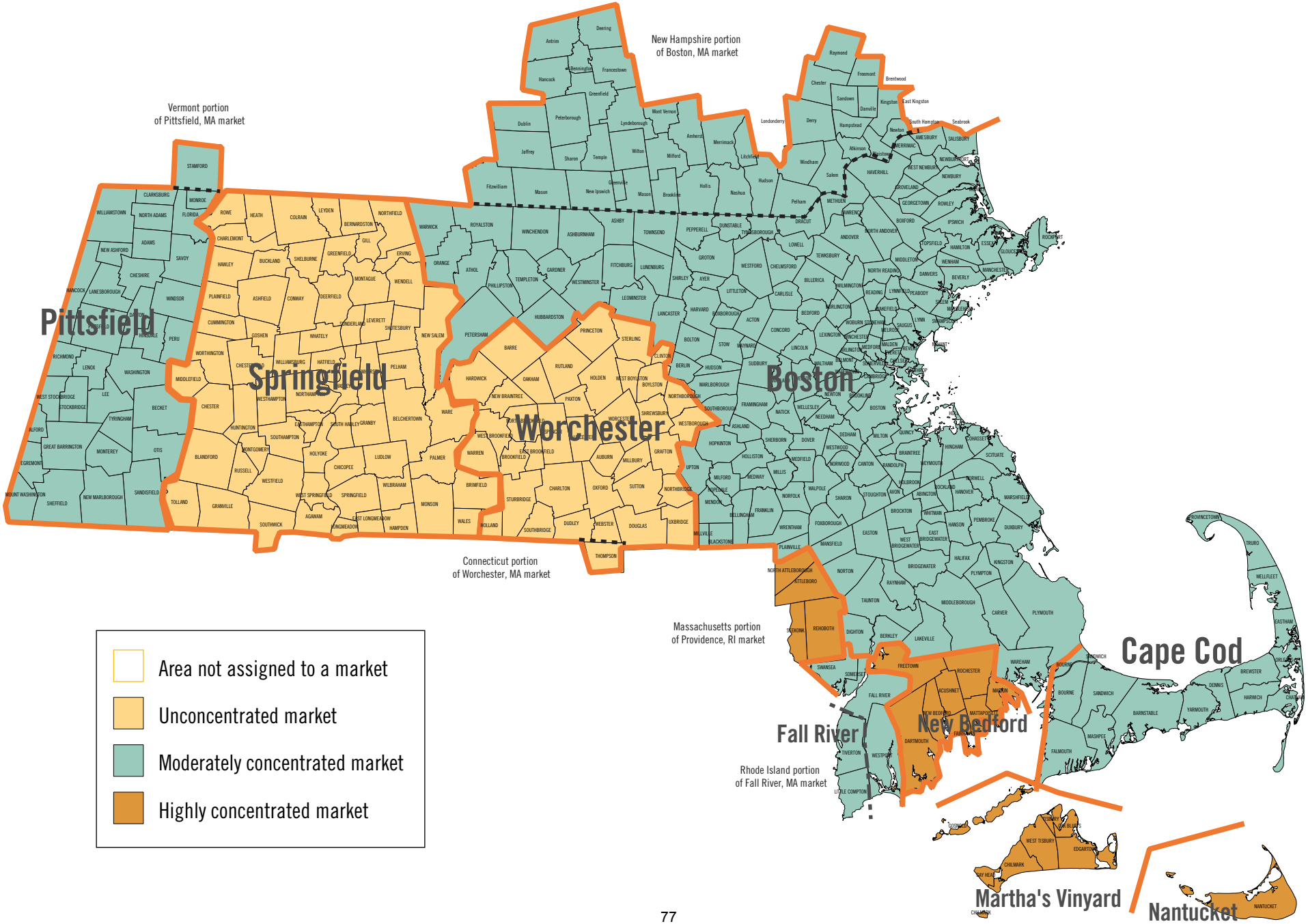Massachusetts Banking Markets