

## V. NEW ENGLAND BANKING MARKET TABLES

# CONNECTICUT

# Hartford, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$9,661.12 \$9,661.12	36.10	1	\$9,661.12	41.56
2	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$4,243.90 \$4,243.90	15.86	2	\$4,243.90	18.25
3	<b>NEWALLIANCE BANCSHARES, INC.</b> NEWALLIANCE BANK	NEW HAVEN NEW HAVEN	CT CT	\$2,080.74 \$2,080.74	7.78	3	\$2,080.74	8.95
4	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,784.06 \$1,784.06	6.67	4	\$1,784.06	7.67
5	<b>PEOPLE'S MUTUAL HOLDINGS</b> PEOPLE'S BANK	BRIDGEPORT BRIDGEPORT	CT CT	\$1,697.23 \$1,697.23	6.34	5	\$848.62	3.65
6	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$1,311.60 \$1,311.60	4.90	7	\$655.80	2.82
7	<b>LIBERTY BANK</b>	MIDDLETOWN	CT	\$1,216.94	4.55	8	\$608.47	2.62
8	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF CONNECTICUT	EDINBURGH NEW LONDON	 CT	\$768.30 \$768.30	2.87	6	\$768.30	3.30
9	<b>CHARTER OAK COMMUNITY BANK CORP.</b> ROCKVILLE BANK	ROCKVILLE VERNON ROCKVILLE	CT CT	\$631.93 \$631.93	2.36	9	\$315.97	1.36
10	<b>FARMINGTON SAVINGS BANK</b>	FARMINGTON	CT	\$626.45	2.34	10	\$313.22	1.35
11	<b>WACHOVIA CORPORATION</b> WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE CHARLOTTE	NC NC	\$292.55 \$292.55	1.09	11	\$292.55	1.26
12	<b>SI BANCORP, INC.</b> SAVINGS INSTITUTE	WILLIMANTIC WILLIMANTIC	CT CT	\$257.43 \$257.43	0.96	16	\$128.72	0.55
13	<b>WINDSOR FEDERAL, MHC</b> WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIA	WINDSOR WINDSOR	CT CT	\$193.08 \$193.08	0.72	18	\$96.54	0.42
14	<b>THE SIMSBURY BANK &amp; TRUST COMPANY</b>	SIMSBURY	CT	\$179.68	0.67	12	\$179.68	0.77
15	<b>CONNECTICUT MUTUAL HOLDING COMPANY</b> NORTHWEST COMMUNITY BANK	WINSTED WINSTED	CT CT	\$179.01 \$179.01	0.67	19	\$89.51	0.39
16	<b>NEW ENGLAND BANCSHARES</b> ENFIELD FEDERAL SAVINGS AND LOAN ASSOCIA	ENFIELD ENFIELD	CT CT	\$172.24 \$172.24	0.64	20	\$86.12	0.37
17	<b>PRUDENTIAL FINANCIAL</b> PRUDENTIAL BANK & TRUST, FSB	NEWARK HARTFORD	NJ CT	\$172.08 \$172.08	0.64	21	\$86.04	0.37
18	<b>FIRST CITY BANK</b>	NEW BRITAIN	CT	\$168.28	0.63	13	\$168.28	0.72
19	<b>THE FIRST NATIONAL BANK OF SUFFIELD</b>	SUFFIELD	CT	\$150.51	0.56	14	\$150.51	0.65

**Hartford, CT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
20	STAFFORD SAVINGS BANK	STAFFORD SPRINGS	CT	\$146.45	0.55	23	\$73.22	0.31
21	HUDSON UNITED BANCORP	MAHWAH	NJ	\$138.84	0.52	15	\$138.84	0.60
	HUDSON UNITED BANK	MAHWAH	NJ	\$138.84				
22	ESSEX SAVINGS BANK	ESSEX	CT	\$125.70	0.47	24	\$62.85	0.27
23	THOMASTON SAVINGS BANK	THOMASTON	CT	\$101.25	0.38	25	\$50.63	0.22
24	VALLEY BANK	BRISTOL	CT	\$97.59	0.36	17	\$97.59	0.42
25	COLLINSVILLE SAVINGS SOCIETY	CANTON	CT	\$81.38	0.30	26	\$40.69	0.18
26	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$74.73	0.28	22	\$74.73	0.32
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$74.73				
27	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$54.70	0.20	28	\$27.35	0.12
28	CONNECTICUT RIVER COMMUNITY BANK	WETHERSFIELD	CT	\$37.35	0.14	27	\$37.35	0.16
29	PEYTON STREET FINANCIAL SERVICES CORP.	FARMINGTON	CT	\$35.38	0.13	31	\$17.69	0.08
	INSURBANC	FARMINGTON	CT	\$35.38				
30	URBAN FINANCIAL GROUP, INC.	BRIDGEPORT	CT	\$25.29	0.09	29	\$25.29	0.11
	THE COMMUNITY'S BANK	BRIDGEPORT	CT	\$25.29				
31	EASTERN FEDERAL BANK	NORWICH	CT	\$21.95	0.08	32	\$10.98	0.05
32	IRON BANCSHARES, INC.	SALISBURY	CT	\$21.12	0.08	30	\$21.12	0.09
	THE NATIONAL IRON BANK	SALISBURY	CT	\$21.12				
33	THE CONNECTICUT BANK AND TRUST COMP	HARTFORD	CT	\$8.77	0.03	33	\$8.77	0.04
34	CHARLES SCHWAB CORPORATION, THE	SAN FRANCISCO	CA	\$3.24	0.01	34	\$3.24	0.01
	U.S. TRUST COMPANY, NATIONAL ASSOCI	GREENWICH	CT	\$3.24				
35	BANKERS' BANK, NORTHEAST	GLASTONBURY	CT	\$0.00	0.00	35	\$0.00	0.00
				<b>\$26,760.88</b>	<b>100.00%</b>		<b>\$23,248.48</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,770

2,247

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**New Haven, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NEWALLIANCE BANCSHARES, INC.</b> NEWALLIANCE BANK	NEW HAVEN	CT	\$1,925.42	18.64	1	\$1,925.42	20.33
2	<b>WACHOVIA CORPORATION</b> WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE	NC	\$1,726.75	16.71	2	\$1,726.75	18.23
3	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$1,546.12	14.96	3	\$1,546.12	16.32
4	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$1,036.45	10.03	4	\$1,036.45	10.94
5	<b>PEOPLE'S MUTUAL HOLDINGS</b> PEOPLE'S BANK	BRIDGEPORT	CT	\$1,022.48	9.90	7	\$511.24	5.40
6	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF CONNECTICUT	EDINBURGH		\$944.12	9.14	5	\$944.12	9.97
7	<b>HUDSON UNITED BANCORP</b> HUDSON UNITED BANK	MAHWAH	NJ	\$719.81	6.97	6	\$719.81	7.60
8	<b>NORTH FORK BANCORPORATION, INC.</b> SUPERIOR SAVINGS OF NEW ENGLAND, NA	MELVILLE	NY	\$368.05	3.56	8	\$368.05	3.89
9	<b>THE GUILFORD SAVINGS BANK</b>	GUILFORD	CT	\$327.70	3.17	9	\$163.85	1.73
10	<b>LIBERTY BANK</b>	MIDDLETOWN	CT	\$268.10	2.59	10	\$134.05	1.42
11	<b>J.P. MORGAN CHASE &amp; CO.</b> JPMORGAN CHASE BANK	NEW YORK	NY	\$104.73	1.01	11	\$104.73	1.11
12	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$76.77	0.74	12	\$76.77	0.81
13	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING	PA	\$67.25	0.65	16	\$33.63	0.36
14	<b>SOUTHERN CONNECTICUT BANCORP, INC</b> THE BANK OF SOUTHERN CONNECTICUT	NEW HAVEN	CT	\$52.95	0.51	13	\$52.95	0.56
15	<b>CASTLE BANK &amp; TRUST COMPANY</b>	MERIDEN	CT	\$41.32	0.40	14	\$41.32	0.44
16	<b>THE APPLE VALLEY BANK &amp; TRUST COMPA</b>	CHESHIRE	CT	\$36.76	0.36	15	\$36.76	0.39
17	<b>PRIME BANK</b>	ORANGE	CT	\$33.58	0.33	17	\$33.58	0.35
18	<b>NAUGATUCK SAVINGS BANK</b>	NAUGATUCK	CT	\$33.44	0.32	18	\$16.72	0.18
				<b>\$10,331.80</b>	<b>100.00%</b>		<b>\$9,472.31</b>	<b>100.00%</b>

**New Haven, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>HERFINDAHL-HIRSCHMAN INDEX:</b>				1,213		1,341		

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**New London, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$1,272.60	23.25	1	\$1,272.60	30.47
	CITIZENS BANK OF CONNECTICUT	NEW LONDON	CT	\$1,156.11				
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$116.49				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$651.37	11.90	2	\$651.37	15.60
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$651.37				
3	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$628.70	11.48	3	\$628.70	15.05
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$628.70				
4	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$626.59	11.45	4	\$313.30	7.50
	PEOPLE'S BANK	BRIDGEPORT	CT	\$626.59				
5	THE CHELSEA GROTON SAVINGS BANK	NORWICH	CT	\$540.77	9.88	5	\$270.39	6.47
6	THE DIME SAVINGS BANK OF NORWICH	NORWICH	CT	\$330.33	6.03	6	\$165.16	3.95
7	LIBERTY BANK	MIDDLETOWN	CT	\$309.18	5.65	7	\$154.59	3.70
8	PUTNAM BANCORP MHC, INC.	PUTNAM	CT	\$204.30	3.73	10	\$102.15	2.45
	PUTNAM SAVINGS BANK	PUTNAM	CT	\$204.30				
9	SI BANCORP, INC.	WILLIMANTIC	CT	\$187.22	3.42	11	\$93.61	2.24
	SAVINGS INSTITUTE	WILLIMANTIC	CT	\$187.22				
10	JEWETT CITY SAVINGS BANK	JEWETT CITY	CT	\$180.31	3.29	12	\$90.16	2.16
11	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$144.20	2.63	8	\$144.20	3.45
	WESTBANK	WEST SPRINGFIELD	MA	\$144.20				
12	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$131.47	2.40	9	\$131.47	3.15
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$131.47				
13	EASTERN FEDERAL BANK	NORWICH	CT	\$120.29	2.20	13	\$60.15	1.44
14	WESTERLY SAVINGS BANK	WESTERLY	RI	\$52.54	0.96	15	\$26.27	0.63
15	ESSEX SAVINGS BANK	ESSEX	CT	\$43.95	0.80	17	\$21.97	0.53
16	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$28.26	0.52	14	\$28.26	0.68
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$28.26				
17	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN	CT	\$22.36	0.41	16	\$22.36	0.54
	NEWALLIANCE BANK	NEW HAVEN	CT	\$22.36				
				<b>\$5,474.44</b>	<b>100.00%</b>		<b>\$4,176.70</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,167

1,567

**New London, CT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Torrington, CT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$447.30	36.01	1	\$223.65	25.47
2	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$220.73	17.77	2	\$220.73	25.14
	THE FIRST NATIONAL BANK OF LITCHFIE	LITCHFIELD	CT	\$220.73				
3	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$160.21	12.90	3	\$160.21	18.25
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$160.21				
4	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$111.24	8.96	5	\$55.62	6.33
	PEOPLE'S BANK	BRIDGEPORT	CT	\$111.24				
5	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$104.87	8.44	6	\$52.44	5.97
	LITCHFIELD BANCORP	LITCHFIELD	CT	\$82.33				
	NORTHWEST COMMUNITY BANK	WINSTED	CT	\$22.54				
6	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$95.57	7.69	4	\$95.57	10.88
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$95.57				
7	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$50.97	4.10	8	\$25.49	2.90
	SOVEREIGN BANK	WYOMISSING	PA	\$50.97				
8	BANKNORTH GROUP, INC.	PORTLAND	ME	\$37.41	3.01	7	\$37.41	4.26
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$37.41				
9	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$13.85	1.11	9	\$6.92	0.79
	NEWMIL BANK	NEW MILFORD	CT	\$13.85				
				<b>\$1,242.14</b>	<b>100.00%</b>		<b>\$878.03</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,017

1,835

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# Waterbury, CT Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$2,053.73	43.48	1	\$2,053.73	50.45
2	<b>WACHOVIA CORPORATION</b> WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE	NC	\$539.51	11.42	2	\$539.51	13.25
3	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$522.74	11.07	3	\$522.74	12.84
4	<b>NAUGATUCK SAVINGS BANK</b>	NAUGATUCK	CT	\$367.35	7.78	5	\$183.68	4.51
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$279.68	5.92	4	\$279.68	6.87
6	<b>THOMASTON SAVINGS BANK</b>	THOMASTON	CT	\$251.64	5.33	6	\$125.82	3.09
7	<b>PEOPLE'S MUTUAL HOLDINGS</b> PEOPLE'S BANK	BRIDGEPORT	CT	\$226.37	4.79	7	\$113.19	2.78
8	<b>NAUGATUCK VALLEY SAVINGS AND LOAN, S.B.</b>	NAUGATUCK	CT	\$153.34	3.25	8	\$76.67	1.88
9	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING	PA	\$134.60	2.85	9	\$67.30	1.65
10	<b>NEWTOWN SAVINGS BANK</b>	NEWTOWN	CT	\$117.98	2.50	10	\$58.99	1.45
11	<b>NEWMIL BANCORP, INC.</b> NEWMIL BANK	NEW MILFORD	CT	\$32.44	0.69	12	\$16.22	0.40
12	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$23.09	0.49	11	\$23.09	0.57
13	<b>CONNECTICUT MUTUAL HOLDING COMPANY</b> LITCHFIELD BANCORP	WINSTED	CT	\$20.56	0.44	13	\$10.28	0.25
				<b>\$4,723.03</b>	<b>100.00%</b>		<b>\$4,070.89</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,316

2,979

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**MAINE**

**Augusta, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$300.51	30.46	1	\$150.25	22.72
2	KENNEBEC SAVINGS BANK	AUGUSTA	ME	\$286.97	29.09	2	\$143.49	21.70
3	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$118.54 \$118.54	12.02	3	\$118.54	17.93
4	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$102.93 \$102.93	10.43	4	\$102.93	15.57
5	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$82.97 \$82.97	8.41	5	\$82.97	12.55
6	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$34.63 \$34.63	3.51	7	\$17.32	2.62
7	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$31.52 \$31.52	3.20	6	\$31.52	4.77
8	BANGOR SAVINGS BANK	BANGOR	ME	\$14.45	1.46	8	\$7.23	1.09
9	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$11.52	1.17	9	\$5.76	0.87
10	NORWAY BANCORP, MHC NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$2.52 \$2.52	0.25	10	\$1.26	0.19
				<b>\$986.56</b>	<b>100.00%</b>		<b>\$661.26</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,124

1,740

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Bangor, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$593.18	42.04	1	\$296.59	26.70
2	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MERCHANTS BANK	BANGOR	ME	\$263.06	18.65	2	\$263.06	23.68
3	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$163.85	11.61	3	\$163.85	14.75
4	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE	NC	\$138.72	9.83	4	\$138.72	12.49
5	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$125.88	8.92	5	\$125.88	11.33
6	CAMDEN NATIONAL CORPORATION UNITEDKINGFIELD BANK THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$119.46	8.47	6	\$119.46	10.75
7	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$6.72	0.48	7	\$3.36	0.30
				<b>\$1,410.87</b>	<b>100.00%</b>		<b>\$1,110.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,498

1,891

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Bar Harbor, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$164.06</b>	<b>51.96</b>	<b>1</b>	<b>\$164.06</b>	<b>55.06</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$164.06				
<b>2</b>	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$97.47</b>	<b>30.87</b>	<b>2</b>	<b>\$97.47</b>	<b>32.71</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$97.47				
<b>3</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$18.72</b>	<b>5.93</b>	<b>3</b>	<b>\$18.72</b>	<b>6.28</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$18.72				
<b>4</b>	<b>BAR HARBOR SAVINGS AND LOAN ASSOCIATION</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$18.29</b>	<b>5.79</b>	<b>4</b>	<b>\$9.15</b>	<b>3.07</b>
<b>5</b>	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$17.17</b>	<b>5.44</b>	<b>5</b>	<b>\$8.59</b>	<b>2.88</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$17.17				
				<b>\$315.72</b>	<b>100.00%</b>		<b>\$297.99</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,752

4,158

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Bath, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BATH SAVINGS INSTITUTION	BATH	ME	\$146.88	20.21	2	\$73.44	14.98
2	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$108.97	14.99	3	\$54.48	11.11
3	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$104.22 \$104.22	14.34	1	\$104.22	21.26
4	NORWAY BANCORP, MHC NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$68.07 \$68.07	9.36	6	\$34.03	6.94
5	NORTHEAST BANCORP NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$56.70 \$56.70	7.80	8	\$28.35	5.78
6	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$52.74	7.26	10	\$26.37	5.38
7	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$50.82 \$50.82	6.99	4	\$50.82	10.37
8	ANDROSCOGGIN BANCORP, MHC ANDROSCOGGIN SAVINGS BANK	LEWISTON LEWISTON	ME ME	\$39.96 \$39.96	5.50	11	\$19.98	4.08
9	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$37.06 \$37.06	5.10	5	\$37.06	7.56
10	CHITTENDEN CORPORATION MAINE BANK & TRUST COMPANY	BURLINGTON PORTLAND	VT ME	\$32.62 \$32.62	4.49	7	\$32.62	6.65
11	FIRST NATIONAL LINCOLN CORPORATION THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA DAMARISCOTTA	ME ME	\$28.08 \$28.08	3.86	9	\$28.08	5.73
12	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$0.79 \$0.79	0.11	12	\$0.79	0.16
				<b>\$726.92</b>	<b>100.00%</b>		<b>\$490.25</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,180

1,169

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Belfast, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$112.99	45.86	1	\$56.49	29.76
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$51.76	21.01	2	\$51.76	27.26
	THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$51.76				
3	KEYCORP	CLEVELAND	OH	\$49.65	20.16	3	\$49.65	26.15
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$49.65				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$16.96	6.89	4	\$16.96	8.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$16.96				
5	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$8.59	3.49	5	\$8.59	4.52
	DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$8.59				
6	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$6.40	2.60	6	\$6.40	3.37
	UNION TRUST COMPANY	ELLSWORTH	ME	\$6.40				
				<b>\$246.35</b>	<b>100.00%</b>		<b>\$189.86</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,017

2,424

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Blue Hill, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$86.82</b>	<b>51.91</b>	<b>1</b>	<b>\$86.82</b>	<b>53.09</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$86.82				
<b>2</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$65.93</b>	<b>39.42</b>	<b>2</b>	<b>\$65.93</b>	<b>40.32</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$65.93				
<b>3</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$7.43</b>	<b>4.44</b>	<b>4</b>	<b>\$3.71</b>	<b>2.27</b>
<b>4</b>	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$7.06</b>	<b>4.22</b>	<b>3</b>	<b>\$7.06</b>	<b>4.32</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$7.06				
				<b>\$167.24</b>	<b>100.00%</b>		<b>\$163.52</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,287

4,468

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Boothbay Harbor, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$50.58	36.42	1	\$50.58	43.42
	THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$50.58				
2	KEYCORP	CLEVELAND	OH	\$43.51	31.33	2	\$43.51	37.35
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$43.51				
3	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$24.08	17.34	3	\$12.04	10.34
4	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$11.55	8.32	4	\$5.77	4.96
5	BATH SAVINGS INSTITUTION	BATH	ME	\$9.16	6.60	5	\$4.58	3.93
				<b>\$138.88</b>	<b>100.00%</b>		<b>\$116.48</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,721

3,427

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Calais, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	MACHIAS BANCORP, MHC MACHIAS SAVINGS BANK	MACHIAS	ME	\$55.13	32.52	2	\$27.56	25.43
2	FNB BANKSHARES THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$47.27	27.88	1	\$47.27	43.61
3	BANGOR SAVINGS BANK	BANGOR	ME	\$36.30	21.41	3	\$18.15	16.74
4	CALAIS FEDERAL SAVINGS AND LOAN ASSOCIAT	CALAIS	ME	\$30.84	18.19	4	\$15.42	14.22
				\$169.53	100.00%			
						\$108.40	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,624

3,031

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Damariscotta, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$232.91	59.87	1	\$232.91	64.36
	THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$232.91				
2	DAMARISCOTTA BANKSHARES, INC.	DAMARISCOTTA	ME	\$79.15	20.35	2	\$79.15	21.87
	DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$79.15				
3	BATH SAVINGS INSTITUTION	BATH	ME	\$27.32	7.02	4	\$13.66	3.77
4	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$22.72	5.84	3	\$22.72	6.28
	THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$22.72				
5	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$22.38	5.75	5	\$11.19	3.09
6	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$4.55	1.17	6	\$2.28	0.63
				\$389.02	100.00%			
						\$361.90	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

4,116

4,684

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Ellsworth, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$103.81</b>	<b>27.88</b>	<b>1</b>	<b>\$103.81</b>	<b>32.89</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$103.81				
2	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$69.82</b>	<b>18.75</b>	<b>4</b>	<b>\$34.91</b>	<b>11.06</b>
3	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$54.42</b>	<b>14.61</b>	<b>2</b>	<b>\$54.42</b>	<b>17.24</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$54.42				
4	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$43.72</b>	<b>11.74</b>	<b>7</b>	<b>\$21.86</b>	<b>6.93</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$43.72				
5	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$36.29</b>	<b>9.75</b>	<b>3</b>	<b>\$36.29</b>	<b>11.50</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$36.29				
6	<b>FNB BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$34.13</b>	<b>9.17</b>	<b>5</b>	<b>\$34.13</b>	<b>10.81</b>
	THE FIRST NATIONAL BANK OF BAR HARB	BAR HARBOR	ME	\$34.13				
7	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$30.17</b>	<b>8.10</b>	<b>6</b>	<b>\$30.17</b>	<b>9.56</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$30.17				
				<b>\$372.36</b>	<b>100.00%</b>		<b>\$315.59</b>	<b>100.00%</b>

**HERFINDAHL-HIRSCHMAN INDEX:**

**1,725**

**1,890**

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Farmington, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>FSB BANCORP, MHC</b>	<b>FARMINGTON</b>	<b>ME</b>	<b>\$120.79</b>	<b>41.81</b>	<b>1</b>	<b>\$120.79</b>	<b>44.61</b>
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$120.79				
<b>2</b>	<b>CAMDEN NATIONAL CORPORATION</b>	<b>CAMDEN</b>	<b>ME</b>	<b>\$58.59</b>	<b>20.28</b>	<b>2</b>	<b>\$58.59</b>	<b>21.64</b>
	UNITEDKINGFIELD BANK	BANGOR	ME	\$58.59				
<b>3</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$55.33</b>	<b>19.15</b>	<b>3</b>	<b>\$55.33</b>	<b>20.43</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$55.33				
<b>4</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$35.01</b>	<b>12.12</b>	<b>5</b>	<b>\$17.50</b>	<b>6.46</b>
<b>5</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$17.95</b>	<b>6.21</b>	<b>4</b>	<b>\$17.95</b>	<b>6.63</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$17.95				
<b>6</b>	<b>ANDROSCOGGIN BANCORP, MHC</b>	<b>LEWISTON</b>	<b>ME</b>	<b>\$1.26</b>	<b>0.44</b>	<b>6</b>	<b>\$0.63</b>	<b>0.23</b>
	ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$1.26				
				<b>\$288.93</b>	<b>100.00%</b>		<b>\$270.79</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,711

2,961

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Fort Kent, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$34.63</b>	<b>47.17</b>	<b>1</b>	<b>\$34.63</b>	<b>47.17</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$34.63				
<b>2</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$20.60</b>	<b>28.07</b>	<b>2</b>	<b>\$20.60</b>	<b>28.07</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$20.60				
<b>3</b>	<b>FIRST CITIZENS BANK</b>	<b>PRESQUE ISLE</b>	<b>ME</b>	<b>\$11.07</b>	<b>15.07</b>	<b>3</b>	<b>\$11.07</b>	<b>15.07</b>
<b>4</b>	<b>KATAHDIN BANKSHARES CORPORATION</b>	<b>PATTEN</b>	<b>ME</b>	<b>\$7.12</b>	<b>9.69</b>	<b>4</b>	<b>\$7.12</b>	<b>9.69</b>
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$7.12				
				<b>\$73.41</b>	<b>100.00%</b>		<b>\$73.41</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,334

3,334

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Guilford, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$86.80	41.75	2	\$43.40	29.70
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$56.31	27.08	1	\$56.31	38.53
	UNITEDKINGFIELD BANK	BANGOR	ME	\$56.31				
3	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$36.73	17.67	4	\$18.37	12.57
4	KEYCORP	CLEVELAND	OH	\$28.07	13.50	3	\$28.07	19.21
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$28.07				
				<b>\$207.92</b>	<b>100.00%</b>		<b>\$146.15</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,971

2,893

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Houlton, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$92.33	35.70	1	\$92.33	40.67
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$92.33				
2	KEYCORP	CLEVELAND	OH	\$43.39	16.78	2	\$43.39	19.11
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$43.39				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$42.98	16.62	3	\$42.98	18.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$42.98				
4	BANGOR SAVINGS BANK	BANGOR	ME	\$32.08	12.41	5	\$16.04	7.07
5	MACHIAS BANCORP, MHC	MACHIAS	ME	\$31.12	12.03	6	\$15.56	6.85
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$31.12				
6	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$16.72	6.46	4	\$16.72	7.36
				<b>\$258.62</b>	<b>100.00%</b>		<b>\$227.02</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,173

2,529

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Lewiston, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$294.70	25.76	1	\$294.70	35.72
2	<b>ANDROSCOGGIN BANCORP, MHC</b> ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$231.52	20.23	2	\$115.76	14.03
3	<b>NORTHEAST BANCORP</b> NORTHEAST BANK, F.S.B.	AUBURN	ME	\$195.04	17.05	3	\$97.52	11.82
4	<b>MECHANICS' SAVINGS BANK</b>	AUBURN	ME	\$155.74	13.61	5	\$77.87	9.44
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$95.78	8.37	4	\$95.78	11.61
6	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$75.81	6.63	6	\$75.81	9.19
7	<b>AUBURN SAVINGS AND LOAN ASSOCIATION</b>	AUBURN	ME	\$39.40	3.44	8	\$19.70	2.39
8	<b>CAMDEN NATIONAL CORPORATION</b> UNITEDKINGFIELD BANK	CAMDEN	ME	\$35.62	3.11	7	\$35.62	4.32
9	<b>SKOWHEGAN SAVINGS BANK</b>	SKOWHEGAN	ME	\$8.36	0.73	9	\$4.18	0.51
10	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$8.36	0.73	10	\$4.18	0.51
11	<b>CHITTENDEN CORPORATION</b> MAINE BANK & TRUST COMPANY	BURLINGTON	VT	\$3.89	0.34	11	\$3.89	0.47
				<b>\$1,144.22</b>	<b>100.00%</b>		<b>\$825.00</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,685

1,946

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Lincoln, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$43.85	43.08	2	\$21.93	28.42
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$26.39 \$26.39	25.93	1	\$26.39	34.21
3	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$14.86 \$14.86	14.59	3	\$14.86	19.25
4	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$11.26	11.06	4	\$11.26	14.59
5	MACHIAS BANCORP, MHC MACHIAS SAVINGS BANK	MACHIAS MACHIAS	ME ME	\$5.44 \$5.44	5.34	5	\$2.72	3.52
				<b>\$101.79</b>	<b>100.00%</b>		<b>\$77.15</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,892

2,574

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Machias, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>MACHIAS BANCORP, MHC</b>	<b>MACHIAS</b>	<b>ME</b>	<b>\$185.93</b>	<b>61.17</b>	<b>1</b>	<b>\$92.97</b>	<b>46.01</b>
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$185.93				
<b>2</b>	<b>BAR HARBOR BANKSHARES</b>	<b>BAR HARBOR</b>	<b>ME</b>	<b>\$51.12</b>	<b>16.82</b>	<b>2</b>	<b>\$51.12</b>	<b>25.30</b>
	BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$51.12				
<b>3</b>	<b>UNION BANKSHARES COMPANY</b>	<b>ELLSWORTH</b>	<b>ME</b>	<b>\$49.06</b>	<b>16.14</b>	<b>3</b>	<b>\$49.06</b>	<b>24.28</b>
	UNION TRUST COMPANY	ELLSWORTH	ME	\$49.06				
<b>4</b>	<b>BANGOR SAVINGS BANK</b>	<b>BANGOR</b>	<b>ME</b>	<b>\$17.84</b>	<b>5.87</b>	<b>4</b>	<b>\$8.92</b>	<b>4.42</b>
				<b>\$303.96</b>	<b>100.00%</b>		<b>\$202.07</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,320

3,366

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Madawaska, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KEYCORP	CLEVELAND	OH	\$19.86	100.00	1	\$19.86	100.00
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$19.86				
				<b>\$19.86</b>	<b>100.00%</b>		<b>\$19.86</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

10,000

10,000

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Millinocket, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANGOR SAVINGS BANK	BANGOR	ME	\$35.06	75.79	1	\$17.53	61.02
2	KEYCORP	CLEVELAND	OH	\$11.20	24.21	2	\$11.20	38.98
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$11.20				
				<b>\$46.26</b>	<b>100.00%</b>		<b>\$28.73</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

6,330

5,243

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Paris-Norway, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>NORWAY BANCORP, MHC</b>	<b>NORWAY</b>	<b>ME</b>	<b>\$143.01</b>	<b>39.69</b>	<b>1</b>	<b>\$71.50</b>	<b>30.63</b>
	NORWAY SAVINGS BANK	NORWAY	ME	\$143.01				
<b>2</b>	<b>NORTHEAST BANCORP</b>	<b>AUBURN</b>	<b>ME</b>	<b>\$78.98</b>	<b>21.92</b>	<b>4</b>	<b>\$39.49</b>	<b>16.92</b>
	NORTHEAST BANK, F.S.B.	AUBURN	ME	\$78.98				
<b>3</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$56.74</b>	<b>15.75</b>	<b>2</b>	<b>\$56.74</b>	<b>24.31</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$56.74				
<b>4</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$49.79</b>	<b>13.82</b>	<b>3</b>	<b>\$49.79</b>	<b>21.33</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$49.79				
<b>5</b>	<b>ANDROSCOGGIN BANCORP, MHC</b>	<b>LEWISTON</b>	<b>ME</b>	<b>\$31.83</b>	<b>8.83</b>	<b>5</b>	<b>\$15.92</b>	<b>6.82</b>
	ANDROSCOGGIN SAVINGS BANK	LEWISTON	ME	\$31.83				
				<b>\$360.34</b>	<b>100.00%</b>		<b>\$233.43</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,572

2,317

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Pittsfield, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANKNORTH GROUP, INC.	PORTLAND	ME	\$26.92	35.19	1	\$26.92	43.00
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$26.92				
2	MERRILL MERCHANTS BANCSHARES, INC.	BANGOR	ME	\$21.78	28.47	2	\$21.78	34.79
	MERRILL MERCHANTS BANK	BANGOR	ME	\$21.78				
3	BANGOR SAVINGS BANK	BANGOR	ME	\$14.75	19.28	3	\$7.38	11.78
4	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$13.06	17.06	4	\$6.53	10.43
				\$76.51	100.00%			
						\$62.61	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

2,712

3,307

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Portland, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,840.83 \$1,840.83	32.18	1	\$1,840.83	37.89
2	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$845.07 \$845.07	14.77	2	\$845.07	17.40
3	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK FLEET MAINE, NATIONAL ASSOCIATION	CHARLOTTE PROVIDENCE SOUTH PORTLAND	NC RI ME	\$815.20 \$814.15 \$1.05	14.25	3	\$815.20	16.78
4	<b>SACO &amp; BIDDEFORD SAVINGS INSTITUTION</b>	SACO	ME	\$385.24	6.74	5	\$192.62	3.96
5	<b>GORHAM SAVINGS BANK</b>	GORHAM	ME	\$338.23	5.91	6	\$169.12	3.48
6	<b>CHITTENDEN CORPORATION</b> MAINE BANK & TRUST COMPANY OCEAN NATIONAL BANK	BURLINGTON PORTLAND KENNEBUNK	VT ME ME	\$315.89 \$222.54 \$93.35	5.52	4	\$315.89	6.50
7	<b>NORWAY BANCORP, MHC</b> NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$252.63 \$252.63	4.42	7	\$126.31	2.60
8	<b>KENNEBUNK SAVINGS BANK</b>	KENNEBUNK	ME	\$209.55	3.66	8	\$104.77	2.16
9	<b>SANFORD INSTITUTION FOR SAVINGS</b>	SANFORD	ME	\$198.27	3.47	9	\$99.14	2.04
10	<b>BIDDEFORD SAVINGS BANK</b>	BIDDEFORD	ME	\$169.45	2.96	10	\$84.72	1.74
11	<b>BATH SAVINGS INSTITUTION</b>	BATH	ME	\$91.38	1.60	13	\$45.69	0.94
12	<b>PEPPERELL BANCSHARES FINANCIAL GROUP, INC.</b> PEPPERELL BANK & TRUST	BIDDEFORD BIDDEFORD	ME ME	\$77.61 \$77.61	1.36	11	\$77.61	1.60
13	<b>CAMDEN NATIONAL CORPORATION</b> THE CAMDEN NATIONAL BANK	CAMDEN CAMDEN	ME ME	\$67.03 \$67.03	1.17	12	\$67.03	1.38
14	<b>RIVERGREEN BANK</b>	KENNEBUNK	ME	\$34.57	0.60	14	\$34.57	0.71
15	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$27.73	0.48	15	\$13.86	0.29
16	<b>MECHANICS' SAVINGS BANK</b>	AUBURN	ME	\$20.71	0.36	16	\$10.35	0.21
17	<b>NORTHEAST BANCORP</b> NORTHEAST BANK, F.S.B.	AUBURN AUBURN	ME ME	\$20.07 \$20.07	0.35	17	\$10.03	0.21
18	<b>ANDROSCOGGIN BANCORP, MHC</b> ANDROSCOGGIN SAVINGS BANK	LEWISTON LEWISTON	ME ME	\$10.45 \$10.45	0.18	18	\$5.22	0.11
				<b>\$5,719.91</b>	<b>100.00%</b>		<b>\$4,858.06</b>	<b>100.00%</b>

**Portland, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
HERFINDAHL-HIRSCHMAN INDEX:				1,628		2,115		

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Presque-Isle-Caribou, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	KATAHDIN BANKSHARES CORPORATION	PATTEN	ME	\$131.83	28.09	1	\$131.83	29.99
	KATAHDIN TRUST COMPANY	PATTEN	ME	\$131.83				
2	KEYCORP	CLEVELAND	OH	\$115.48	24.61	2	\$115.48	26.27
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$115.48				
3	FIRST CITIZENS BANK	PRESQUE ISLE	ME	\$85.07	18.13	3	\$85.07	19.35
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$77.54	16.52	4	\$77.54	17.64
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$77.54				
5	AROOSTOOK COUNTY FEDERAL SAVINGS AND LOA	CARIBOU	ME	\$59.40	12.66	5	\$29.70	6.76
				<b>\$469.32</b>	<b>100.00%</b>		<b>\$439.62</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,156

2,320

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Rangley Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FSB BANCORP, MHC	FARMINGTON	ME	\$21.07	57.29	1	\$21.07	57.29
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$21.07				
2	CAMDEN NATIONAL CORPORATION	CAMDEN	ME	\$15.71	42.71	2	\$15.71	42.71
	UNITEDKINGFIELD BANK	BANGOR	ME	\$15.71				
				<b>\$36.78</b>	<b>100.00%</b>			
<b>HERFINDAHL-HIRSCHMAN INDEX:</b>				<b>5,106</b>		<b>5,106</b>		

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Rockland, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>CAMDEN NATIONAL CORPORATION</b> THE CAMDEN NATIONAL BANK	CAMDEN	ME	\$518.51	54.54	1	\$518.51	56.52
2	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$103.28	10.86	2	\$103.28	11.26
3	<b>FIRST NATIONAL LINCOLN CORPORATION</b> THE FIRST NATIONAL BANK OF DAMARISC	DAMARISCOTTA	ME	\$76.17	8.01	3	\$76.17	8.30
4	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$67.45	7.10	4	\$67.45	7.35
5	<b>ROCKLAND SAVINGS AND LOAN ASSOCIATION</b>	ROCKLAND	ME	\$54.61	5.74	7	\$27.30	2.98
6	<b>UNION BANKSHARES COMPANY</b> UNION TRUST COMPANY	ELLSWORTH	ME	\$40.74	4.29	5	\$40.74	4.44
7	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$33.40	3.51	6	\$33.40	3.64
8	<b>DAMARISCOTTA BANKSHARES, INC.</b> DAMARISCOTTA BANK & TRUST CO.	DAMARISCOTTA	ME	\$24.21	2.55	8	\$24.21	2.64
9	<b>BAR HARBOR BANKSHARES</b> BAR HARBOR BANKING AND TRUST COMPAN	BAR HARBOR	ME	\$20.47	2.15	9	\$20.47	2.23
10	<b>BANGOR SAVINGS BANK</b>	BANGOR	ME	\$11.87	1.25	10	\$5.93	0.65
				<b>\$950.70</b>	<b>100.00%</b>			
						<b>\$917.46</b>	<b>100.00%</b>	

HERFINDAHL-HIRSCHMAN INDEX:

3,284

3,498

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Rumford, ME Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FSB BANCORP, MHC	FARMINGTON	ME	\$58.39	51.99	1	\$58.39	60.65
	FRANKLIN SAVINGS BANK	FARMINGTON	ME	\$58.39				
2	BANGOR SAVINGS BANK	BANGOR	ME	\$32.08	28.56	3	\$16.04	16.66
3	KEYCORP	CLEVELAND	OH	\$21.84	19.45	2	\$21.84	22.69
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$21.84				
				<b>\$112.31</b>	<b>100.00%</b>		<b>\$96.27</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,897

4,471

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Waterville, ME Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SKOWHEGAN SAVINGS BANK	SKOWHEGAN	ME	\$224.28	26.94	2	\$112.14	18.53
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$179.89 \$179.89	21.61	1	\$179.89	29.73
3	BANGOR SAVINGS BANK	BANGOR	ME	\$93.54	11.24	4	\$46.77	7.73
4	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$82.82 \$82.82	9.95	3	\$82.82	13.69
5	KENNEBEC SAVINGS BANK	AUGUSTA	ME	\$65.95	7.92	6	\$32.97	5.45
6	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$45.48 \$45.48	5.46	5	\$45.48	7.52
7	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$36.90	4.43	9	\$18.45	3.05
8	KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCI	WATERVILLE	ME	\$34.42	4.13	10	\$17.21	2.84
9	CAMDEN NATIONAL CORPORATION UNITEDKINGFIELD BANK	CAMDEN BANGOR	ME ME	\$25.04 \$25.04	3.01	7	\$25.04	4.14
10	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$24.87 \$24.87	2.99	8	\$24.87	4.11
11	FSB BANCORP, MHC FRANKLIN SAVINGS BANK	FARMINGTON FARMINGTON	ME ME	\$16.57 \$16.57	1.99	11	\$16.57	2.74
12	MERRILL MERCHANTS BANCSHARES, INC. MERRILL MERCHANTS BANK	BANGOR BANGOR	ME ME	\$2.82 \$2.82	0.34	12	\$2.82	0.47
				<b>\$832.58</b>	<b>100.00%</b>		<b>\$605.04</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,569

1,620

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# MASSACHUSETTS



**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$34,127.65</b>	<b>24.36</b>	1	<b>\$34,127.65</b>	<b>29.31</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$34,127.65				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$22,554.21</b>	<b>16.10</b>	2	<b>\$22,554.21</b>	<b>19.37</b>
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$20,608.42				
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$1,291.83				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$652.45				
	BOSTON TRUST & INVESTMENT MANAGEMEN	BOSTON	MA	\$1.50				
3	<b>STATE STREET CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$14,881.96</b>	<b>10.62</b>	3	<b>\$14,881.96</b>	<b>12.78</b>
	STATE STREET BANK AND TRUST COMPANY	BOSTON	MA	\$14,881.96				
4	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$8,861.48</b>	<b>6.33</b>	6	<b>\$4,430.74</b>	<b>3.81</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$8,861.48				
5	<b>MELLON FINANCIAL CORPORATION</b>	<b>PITTSBURGH</b>	<b>PA</b>	<b>\$6,658.04</b>	<b>4.75</b>	4	<b>\$6,658.04</b>	<b>5.72</b>
	MELLON TRUST OF NEW ENGLAND, NATION	BOSTON	MA	\$6,658.04				
6	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$5,210.20</b>	<b>3.72</b>	5	<b>\$5,210.20</b>	<b>4.47</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$5,210.20				
7	<b>EASTERN BANK CORPORATION</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$3,781.07</b>	<b>2.70</b>	7	<b>\$1,890.53</b>	<b>1.62</b>
	EASTERN BANK	BOSTON	MA	\$3,781.07				
8	<b>MIDDLESEX SAVINGS BANK</b>	<b>NATICK</b>	<b>MA</b>	<b>\$2,732.52</b>	<b>1.95</b>	10	<b>\$1,366.26</b>	<b>1.17</b>
9	<b>CAMBRIDGE FINANCIAL GROUP, INC.</b>	<b>CAMBRIDGE</b>	<b>MA</b>	<b>\$1,644.55</b>	<b>1.17</b>	12	<b>\$822.28</b>	<b>0.71</b>
	CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$1,644.55				
10	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$1,530.45</b>	<b>1.09</b>	8	<b>\$1,530.45</b>	<b>1.31</b>
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$1,530.45				
11	<b>BOSTON PRIVATE FINANCIAL HOLDINGS, INC.</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$1,371.20</b>	<b>0.98</b>	9	<b>\$1,371.20</b>	<b>1.18</b>
	BOSTON PRIVATE BANK & TRUST COMPANY	BOSTON	MA	\$1,371.20				
12	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b>	<b>NEW BEDFORD</b>	<b>MA</b>	<b>\$1,270.10</b>	<b>0.91</b>	15	<b>\$635.05</b>	<b>0.55</b>
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$1,270.10				
13	<b>CENTURY BANCORP, INC.</b>	<b>MEDFORD</b>	<b>MA</b>	<b>\$1,268.16</b>	<b>0.91</b>	11	<b>\$1,268.16</b>	<b>1.09</b>
	CENTURY BANK AND TRUST COMPANY	SOMERVILLE	MA	\$1,268.16				
14	<b>SALEM FIVE CENTS SAVINGS BANK</b>	<b>SALEM</b>	<b>MA</b>	<b>\$1,219.42</b>	<b>0.87</b>	16	<b>\$609.71</b>	<b>0.52</b>
15	<b>BOSTONFED BANCORP, INC.</b>	<b>BURLINGTON</b>	<b>MA</b>	<b>\$1,212.77</b>	<b>0.87</b>	17	<b>\$606.39</b>	<b>0.52</b>
	BOSTON FEDERAL SAVINGS BANK	BURLINGTON	MA	\$1,212.77				
16	<b>WATERTOWN SAVINGS BANK</b>	<b>WATERTOWN</b>	<b>MA</b>	<b>\$934.28</b>	<b>0.67</b>	18	<b>\$467.14</b>	<b>0.40</b>
17	<b>MASSBANK CORP.</b>	<b>READING</b>	<b>MA</b>	<b>\$865.65</b>	<b>0.62</b>	21	<b>\$432.83</b>	<b>0.37</b>
	MASSBANK	READING	MA	\$865.65				
18	<b>CAPITAL CROSSING BANK</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$798.58</b>	<b>0.57</b>	13	<b>\$798.58</b>	<b>0.69</b>

**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
19	DEDHAM INSTITUTION FOR SAVINGS	DEDHAM	MA	\$762.31	0.54	22	\$381.15	0.33
20	DANVERS BANCORP, INC. DANVERS SAVINGS BANK	DANVERS DANVERS	MA MA	\$755.71 \$755.71	0.54	23	\$377.85	0.32
21	ENTERPRISE BANCORP, INC. ENTERPRISE BANK AND TRUST COMPANY	LOWELL LOWELL	MA MA	\$736.01 \$736.01	0.53	14	\$736.01	0.63
22	BROOKLINE BANCORP, MHC BROOKLINE BANK	BROOKLINE BROOKLINE	MA MA	\$732.88 \$732.88	0.52	24	\$366.44	0.31
23	MERIDIAN FINANCIAL SERVICES, INC EAST BOSTON SAVINGS BANK	EAST BOSTON BOSTON	MA MA	\$649.31 \$649.31	0.46	25	\$324.66	0.28
24	HYDE PARK SAVINGS BANK	BOSTON	MA	\$647.96	0.46	27	\$323.98	0.28
25	SOUTH SHORE BANCORP MHC SOUTH SHORE SAVINGS BANK	SOUTH WEYMOUTH WEYMOUTH	MA MA	\$629.11 \$629.11	0.45	28	\$314.55	0.27
26	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL	MA	\$583.52	0.42	30	\$291.76	0.25
27	PLYMOUTH BANCORP, INC. PLYMOUTH SAVINGS BANK	WAREHAM WAREHAM	MA MA	\$583.47 \$583.47	0.42	31	\$291.74	0.25
28	EAST CAMBRIDGE SAVINGS BANK	CAMBRIDGE	MA	\$543.16	0.39	32	\$271.58	0.23
29	WAINWRIGHT BANK & TRUST COMPANY	BOSTON	MA	\$464.97	0.33	19	\$464.97	0.40
30	PONKAPOAG BANCORP, MHC THE BANK OF CANTON	CANTON CANTON	MA MA	\$453.48 \$453.48	0.32	37	\$226.74	0.19
31	CHITTENDEN CORPORATION OCEAN NATIONAL BANK FLAGSHIP BANK AND TRUST COMPANY	BURLINGTON KENNEBUNK WORCESTER	VT ME MA	\$444.46 \$425.23 \$19.24	0.32	20	\$444.46	0.38
32	THE VILLAGE BANK	AUBURNDALE	MA	\$430.83	0.31	38	\$215.41	0.19
33	BENJAMIN FRANKLIN BANCORP, MHC BENJAMIN FRANKLIN SAVINGS BANK	FRANKLIN FRANKLIN	MA MA	\$412.72 \$412.72	0.29	40	\$206.36	0.18
34	BEACON BANCORP BRISTOL COUNTY SAVINGS BANK	TAUNTON TAUNTON	MA MA	\$398.25 \$398.25	0.28	41	\$199.12	0.17
35	EAGLE BANK	EVERETT	MA	\$378.99	0.27	42	\$189.50	0.16
36	WINCHESTER SAVINGS BANK	WINCHESTER	MA	\$370.79	0.26	44	\$185.40	0.16
37	ASSABET VALLEY BANCORP HUDSON SAVINGS BANK	HUDSON HUDSON	MA MA	\$367.99 \$367.99	0.26	45	\$184.00	0.16

**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
38	NORTH EASTON SAVINGS BANK	NORTH EASTON	MA	\$360.88	0.26	46	\$180.44	0.15
39	MYSTIC FINANCIAL, INC. MEDFORD CO-OPERATIVE BANK	MEDFORD MEDFORD	MA MA	\$352.56 \$352.56	0.25	47	\$176.28	0.15
40	INSTITUTION FOR SAVINGS IN NEWBURYPORT A	NEWBURYPORT	MA	\$342.19	0.24	48	\$171.09	0.15
41	THE SAVINGS BANK	WAKEFIELD	MA	\$340.56	0.24	49	\$170.28	0.15
42	PENTUCKET BANK	HAVERHILL	MA	\$336.64	0.24	50	\$168.32	0.14
43	HINGHAM INSTITUTION FOR SAVINGS	HINGHAM	MA	\$332.44	0.24	51	\$166.22	0.14
44	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWBURYPORT	MA	\$330.33	0.24	52	\$165.16	0.14
45	WEBSTER FINANCIAL CORPORATION WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$324.65 \$324.65	0.23	26	\$324.65	0.28
46	CENTRAL BANCORP, INC. CENTRAL CO-OPERATIVE BANK	SOMERVILLE SOMERVILLE	MA MA	\$315.66 \$315.66	0.23	53	\$157.83	0.14
47	BEVERLY NATIONAL CORPORATION THE BEVERLY NATIONAL BANK	BEVERLY BEVERLY	MA MA	\$312.94 \$312.94	0.22	29	\$312.94	0.27
48	WINCHESTER CO-OPERATIVE BANK	WINCHESTER	MA	\$308.61	0.22	54	\$154.30	0.13
49	NORTH SHORE BANCORP NORTH SHORE BANK, A CO-OPERATIVE BANK	PEABODY PEABODY	MA MA	\$302.73 \$302.73	0.22	55	\$151.37	0.13
50	RANDOLPH BANCORP RANDOLPH SAVINGS BANK	STOUGHTON RANDOLPH	MA MA	\$300.47 \$300.47	0.21	56	\$150.23	0.13
51	BELMONT SAVINGS BANK	BELMONT	MA	\$297.54	0.21	57	\$148.77	0.13
52	LSB CORPORATION LAWRENCE SAVINGS BANK	NORTH ANDOVER NORTH ANDOVER	MA MA	\$291.24 \$291.24	0.21	58	\$145.62	0.13
53	NORWOOD CO-OPERATIVE BANK	NORWOOD	MA	\$284.24	0.20	59	\$142.12	0.12
54	MIDDLESEX FEDERAL SAVINGS AND LOAN ASSOC	SOMERVILLE	MA	\$279.64	0.20	60	\$139.82	0.12
55	MASSACHUSETTS STATE CARPENTERS FIRST TRADE UNION BANK	BOSTON BOSTON	MA MA	\$277.09 \$277.09	0.20	61	\$138.54	0.12
56	THE NEEDHAM CO-OPERATIVE BANK	NEEDHAM	MA	\$274.48	0.20	62	\$137.24	0.12
57	NORTHERN BANCORP, INC.	WOBURN	MA	\$267.19	0.19	33	\$267.19	0.23

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	NORTHERN BANK & TRUST COMPANY	WOBURN	MA	\$267.19				
58	CAPE ANN SAVINGS BANK	GLOUCESTER	MA	\$262.68	0.19	63	\$131.34	0.11
59	MT. WASHINGTON CO-OPERATIVE BANK	SOUTH BOSTON	MA	\$261.99	0.19	64	\$131.00	0.11
60	STONEHAMBANK, A CO-OPERATIVE BANK	STONEHAM	MA	\$251.60	0.18	65	\$125.80	0.11
61	MNB BANCORP	MILFORD	MA	\$245.73	0.18	34	\$245.73	0.21
	THE MILFORD NATIONAL BANK AND TRUST	MILFORD	MA	\$245.73				
62	STONEHAM SAVINGS BANK	STONEHAM	MA	\$244.20	0.17	66	\$122.10	0.10
63	SERVICE BANCORP, MHC	MEDWAY	MA	\$243.04	0.17	67	\$121.52	0.10
	STRATA BANK	MEDWAY	MA	\$243.04				
64	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$241.64	0.17	68	\$120.82	0.10
65	FITCHBURG SAVINGS BANK, FSB	FITCHBURG	MA	\$237.38	0.17	69	\$118.69	0.10
66	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$235.44	0.17	35	\$235.44	0.20
67	NORTH MIDDLESEX SAVINGS BANK	AYER	MA	\$234.22	0.17	70	\$117.11	0.10
68	FRAMINGHAM CO-OPERATIVE BANK	FRAMINGHAM	MA	\$232.13	0.17	71	\$116.06	0.10
69	WALPOLE CO-OPERATIVE BANK	WALPOLE	MA	\$231.64	0.17	72	\$115.82	0.10
70	FIRST IPSWICH BANCORP	IPSWICH	MA	\$229.22	0.16	36	\$229.22	0.20
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$229.22				
71	PEOPLES FEDERAL SAVINGS BANK	BOSTON	MA	\$226.78	0.16	74	\$113.39	0.10
72	HERITAGE CO-OPERATIVE BANK	SALEM	MA	\$221.03	0.16	75	\$110.51	0.09
73	ATHOL SAVINGS BANK	ATHOL	MA	\$217.63	0.16	76	\$108.81	0.09
74	NORTHMARK BANK	NORTH ANDOVER	MA	\$214.72	0.15	39	\$214.72	0.18
75	BRIDGEWATER FINANCIAL, MHC	RAYNHAM	MA	\$213.37	0.15	77	\$106.69	0.09
	BRIDGEWATER SAVINGS BANK	RAYNHAM	MA	\$213.37				
76	THE COOPERATIVE BANK	BOSTON	MA	\$209.35	0.15	79	\$104.68	0.09
77	PROVIDENT BANCORP	AMESBURY	MA	\$205.55	0.15	80	\$102.78	0.09

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	THE PROVIDENT BANK	AMESBURY	MA	\$205.55				
78	CAMPELLO BANCORP	BROCKTON	MA	\$203.71	0.15	81	\$101.85	0.09
	THE COMMUNITY BANK, A MASSACHUSETTS COOP	BROCKTON	MA	\$203.71				
79	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$203.10	0.14	82	\$101.55	0.09
80	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$200.40	0.14	83	\$100.20	0.09
81	CHART BANK, A COOPERATIVE BANK	WALTHAM	MA	\$200.36	0.14	84	\$100.18	0.09
82	MANSFIELD CO-OPERATIVE BANK	MANSFIELD	MA	\$199.94	0.14	85	\$99.97	0.09
83	COLONIAL FEDERAL SAVINGS BANK	QUINCY	MA	\$192.80	0.14	86	\$96.40	0.08
84	WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	\$189.02	0.13	87	\$94.51	0.08
85	GRAND BANK CORPORATION	MARBLEHEAD	MA	\$185.86	0.13	43	\$185.86	0.16
	THE NATIONAL GRAND BANK OF MARBLEHE	MARBLEHEAD	MA	\$185.86				
86	READING CO-OPERATIVE BANK	READING	MA	\$183.75	0.13	90	\$91.87	0.08
87	EVERETT CO-OPERATIVE BANK	EVERETT	MA	\$183.19	0.13	91	\$91.60	0.08
88	SOUTH COASTAL HOLDINGS MHC, INC	ROCKLAND	MA	\$174.85	0.12	94	\$87.42	0.08
	SOUTH COASTAL BANK	ROCKLAND	MA	\$174.85				
89	SCITUATE FEDERAL SAVINGS BANK	SCITUATE	MA	\$171.58	0.12	95	\$85.79	0.07
90	THE BRAINTREE CO-OPERATIVE BANK	BRAINTREE	MA	\$168.63	0.12	96	\$84.32	0.07
91	NATICK FEDERAL SAVINGS BANK	NATICK	MA	\$157.36	0.11	97	\$78.68	0.07
92	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$154.78	0.11	98	\$77.39	0.07
93	DEAN CO-OPERATIVE BANK	FRANKLIN	MA	\$142.22	0.10	100	\$71.11	0.06
94	SALEM CO-OPERATIVE BANK	SALEM	NH	\$141.16	0.10	101	\$70.58	0.06
95	HAVERHILL CO-OPERATIVE BANK	HAVERHILL	MA	\$137.24	0.10	102	\$68.62	0.06
96	WEYMOUTH BANK	EAST WEYMOUTH	MA	\$133.60	0.10	103	\$66.80	0.06
97	SAUGUSBANK, A CO-OPERATIVE BANK	SAUGUS	MA	\$131.53	0.09	104	\$65.77	0.06

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
98	IPSWICH CO-OPERATIVE BANK	IPSWICH	MA	\$128.84	0.09	105	\$64.42	0.06
99	BEVERLY FINANCIAL, MHC BEVERLY CO-OPERATIVE BANK	BEVERLY BEVERLY	MA MA	\$122.46 \$122.46	0.09	106	\$61.23	0.05
100	WELLESLEY CO-OPERATIVE BANK	WELLESLEY	MA	\$121.15	0.09	107	\$60.57	0.05
101	WASHINGTON SAVINGS BANK	LOWELL	MA	\$120.90	0.09	108	\$60.45	0.05
102	CHARLES SCHWAB CORPORATION, THE U.S. TRUST COMPANY, NATIONAL ASSOCI	SAN FRANCISCO GREENWICH	CA CT	\$114.40 \$114.40	0.08	73	\$114.40	0.10
103	PILGRIM CO-OPERATIVE BANK	COHASSET	MA	\$109.48	0.08	109	\$54.74	0.05
104	MARBLEHEAD SAVINGS BANK	MARBLEHEAD	MA	\$108.97	0.08	110	\$54.49	0.05
105	MECHANICS' CO-OPERATIVE BANK	TAUNTON	MA	\$106.44	0.08	111	\$53.22	0.05
106	ASIAN AMERICAN BANK AND TRUST COMPA	BOSTON	MA	\$105.23	0.08	78	\$105.23	0.09
107	MELROSE CO-OPERATIVE BANK	MELROSE	MA	\$103.98	0.07	112	\$51.99	0.04
108	BUTLER BANK--A CO-OPERATIVE BANK	LOWELL	MA	\$99.34	0.07	113	\$49.67	0.04
109	MEDWAY CO-OPERATIVE BANK	MEDWAY	MA	\$99.13	0.07	114	\$49.56	0.04
110	FOXBORO FEDERAL SAVINGS	FOXBORO	MA	\$98.23	0.07	115	\$49.12	0.04
111	LOWELL CO-OPERATIVE BANK	LOWELL	MA	\$97.15	0.07	116	\$48.57	0.04
112	WAKEFIELD CO-OPERATIVE BANK	WAKEFIELD	MA	\$97.14	0.07	117	\$48.57	0.04
113	GLOUCESTER CO-OPERATIVE BANK	GLOUCESTER	MA	\$95.13	0.07	118	\$47.56	0.04
114	MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH	WHITMAN	MA	\$92.74	0.07	119	\$46.37	0.04
115	MERCANTILE CAPITAL CORP MERCANTILE BANK AND TRUST COMPANY	BOSTON BOSTON	MA MA	\$92.73 \$92.73	0.07	88	\$92.73	0.08
116	ROCKPORT NATIONAL BANCORP, INC. THE ROCKPORT NATIONAL BANK	ROCKPORT ROCKPORT	MA MA	\$92.52 \$92.52	0.07	89	\$92.52	0.08
117	EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	\$92.23	0.07	120	\$46.12	0.04

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
118	HYDE PARK CO-OPERATIVE BANK	HYDE PARK	MA	\$90.47	0.06	121	\$45.23	0.04
119	LEADER BANK, NATIONAL ASSOCIATION	ARLINGTON	MA	\$89.83	0.06	92	\$89.83	0.08
120	GEORGETOWN SAVINGS BANK	GEORGETOWN	MA	\$88.20	0.06	122	\$44.10	0.04
121	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$87.86	0.06	93	\$87.86	0.08
122	SOUTH SHORE MUTUAL HOLDING COMPANY	WEYMOUTH	MA	\$86.36	0.06	123	\$43.18	0.04
	SOUTH SHORE CO-OPERATIVE BANK	WEYMOUTH	MA	\$86.36				
123	WRENTHAM CO-OPERATIVE BANK	WRENTHAM	MA	\$81.56	0.06	124	\$40.78	0.04
124	UFS BANCORP	WHITINSVILLE	MA	\$78.44	0.06	125	\$39.22	0.03
	UNIBANK FOR SAVINGS	WHITINSVILLE	MA	\$78.44				
125	ONEUNITED BANK	BOSTON	MA	\$74.26	0.05	99	\$74.26	0.06
126	NORTH CAMBRIDGE CO-OPERATIVE BANK	CAMBRIDGE	MA	\$72.96	0.05	126	\$36.48	0.03
127	BANK OF EASTON, A CO-OPERATIVE BANK	NORTH EASTON	MA	\$70.84	0.05	127	\$35.42	0.03
128	STOUGHTON CO-OPERATIVE BANK	STOUGHTON	MA	\$69.02	0.05	128	\$34.51	0.03
129	HOLBROOK CO-OPERATIVE BANK	HOLBROOK	MA	\$68.83	0.05	129	\$34.41	0.03
130	MARLBOROUGH BANCORP	MARLBOROUGH	MA	\$68.14	0.05	130	\$34.07	0.03
	MARLBOROUGH CO-OPERATIVE BANK	MARLBOROUGH	MA	\$68.14				
131	METHUEN CO-OPERATIVE BANK	METHUEN	MA	\$67.44	0.05	131	\$33.72	0.03
132	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$65.66	0.05	132	\$32.83	0.03
133	NORTH ABINGTON CO-OPERATIVE BANK	ABINGTON	MA	\$65.65	0.05	133	\$32.83	0.03
134	CANTON CO-OPERATIVE BANK	CANTON	MA	\$65.15	0.05	134	\$32.57	0.03
135	FAMILY FEDERAL SAVINGS AND LOAN ASSOCIAT	FITCHBURG	MA	\$64.61	0.05	135	\$32.31	0.03
136	COLONIAL CO-OPERATIVE BANK	GARDNER	MA	\$64.43	0.05	136	\$32.21	0.03

**Boston, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
137	ATHOL-CLINTON CO-OPERATIVE BANK	ATHOL	MA	\$62.45	0.04	137	\$31.22	0.03
138	EQUITABLE CO-OPERATIVE BANK	LYNN	MA	\$62.23	0.04	138	\$31.12	0.03
139	SHARON CO-OPERATIVE BANK	SHARON	MA	\$59.99	0.04	139	\$29.99	0.03
140	CLINTON FINANCIAL SERVICES, MHC	CLINTON	MA	\$58.96	0.04	140	\$29.48	0.03
	CLINTON SAVINGS BANK	CLINTON	MA	\$58.96				
141	FIRST EASTERN BANKSHARES	ANDOVER	MA	\$55.61	0.04	141	\$27.80	0.02
	FIRST FEDERAL SAVINGS BANK OF BOSTON	BOSTON	MA	\$55.61				
142	BROOKLINE CO-OPERATIVE BANK	BROOKLINE	MA	\$54.20	0.04	142	\$27.10	0.02
143	DEDHAM CO-OPERATIVE BANK	DEDHAM	MA	\$54.17	0.04	143	\$27.09	0.02
144	AVON CO-OPERATIVE BANK	AVON	MA	\$51.48	0.04	144	\$25.74	0.02
145	GRANITE SAVINGS BANK	ROCKPORT	MA	\$44.08	0.03	146	\$22.04	0.02
146	COMMONWEALTH CO-OPERATIVE BANK	BOSTON	MA	\$43.15	0.03	147	\$21.58	0.02
147	BANK OF FALL RIVER, A CO-OPERATIVE BANK	FALL RIVER	MA	\$38.21	0.03	149	\$19.10	0.02
148	CHELSEA-PROVIDENT CO-OPERATIVE BANK	CHELSEA	MA	\$36.81	0.03	150	\$18.40	0.02
149	MEETINGHOUSE CO-OPERATIVE BANK	BOSTON	MA	\$35.96	0.03	151	\$17.98	0.02
150	MONADNOCK COMMUNITY BANK	PETERBOROUGH	NH	\$34.32	0.02	153	\$17.16	0.01
151	MERRIMAC SAVINGS BANK	MERRIMAC	MA	\$34.14	0.02	154	\$17.07	0.01
152	BANKMALDEN, A CO-OPERATIVE BANK	MALDEN	MA	\$33.02	0.02	155	\$16.51	0.01
153	NATIONAL BANK OF GREECE S.A.	ATHENS		\$25.29	0.02	145	\$25.29	0.02
	ATLANTIC BANK OF NEW YORK	NEW YORK	NY	\$25.29				
154	ROXBURY-HIGHLAND CO-OPERATIVE BANK	BOSTON	MA	\$23.89	0.02	157	\$11.94	0.01
155	ECONOMY CO-OPERATIVE BANK	MERRIMAC	MA	\$23.69	0.02	158	\$11.84	0.01
156	COMMERCE BANCSHARES CORP.	WORCESTER	MA	\$20.62	0.01	148	\$20.62	0.02



**Boston, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
	COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	\$20.62				
157	BEACON FEDERAL	EAST SYRACUSE	NY	\$18.54	0.01	159	\$9.27	0.01
158	CATHAY GENERAL BANCORP	LOS ANGELES	CA	\$17.86	0.01	152	\$17.86	0.02
	CATHAY BANK	LOS ANGELES	CA	\$17.86				
159	MERRIMACK COUNTY SAVINGS BANK	CONCORD	NH	\$17.75	0.01	160	\$8.88	0.01
160	BRIDGEWATER CO-OPERATIVE BANK	BRIDGEWATER	MA	\$16.51	0.01	161	\$8.25	0.01
161	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$12.46	0.01	156	\$12.46	0.01
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$12.46				
162	SARGENT INVESTORS INC.	CRANSTON	RI	\$1.55	0.00	162	\$0.77	0.00
	DOMESTIC BANK	CRANSTON	RI	\$1.55				
163	FMR CORP.	BOSTON	MA	\$0.52	0.00	163	\$0.52	0.00
	FIDELITY MANAGEMENT TRUST COMPANY	BOSTON	MA	\$0.52				
164	BANK OF MONTREAL	MONTREAL		\$0.50	0.00	164	\$0.50	0.00
	HARRIS BANK (NH), NATIONAL ASSOCIAT	NASHUA	NH	\$0.50				
165	MARSH MCLENNAN INC.	NEW YORK	NY	\$1.00	0.00	165	\$0.50	0.00
	PUTNAM FIDUCIARY TRUST COMPANY	BOSTON	MA	\$0.50				
166	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$0.00	0.00	166	\$0.00	0.00
	J. P. MORGAN TRUST COMPANY, NATIONA	LOS ANGELES	CA	\$0.00				
167	INVESTORS FINANCIAL SERVICES CORP.	BOSTON	MA	\$0.00	0.00	167	\$0.00	0.00
	INVESTORS BANK & TRUST COMPANY	BOSTON	MA	\$0.00				
				<b>\$140,071.01</b>	<b>100.00%</b>		<b>\$116,433.60</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,066

1,478

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Cape Cod, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	THE CAPE COD FIVE CENTS SAVINGS BANK	HARWICH PORT	MA	\$1,150.95	20.38	4	\$575.48	13.60
2	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$955.95 \$955.95	16.93	1	\$955.95	22.60
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$769.54	13.63	2	\$769.54	18.19
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$769.54				
4	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$673.74 \$673.74	11.93	3	\$673.74	15.93
5	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$636.56	11.27	6	\$318.28	7.52
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$636.56				
6	INDEPENDENT BANK CORP. ROCKLAND TRUST COMPANY	ROCKLAND ROCKLAND	MA MA	\$414.19 \$414.19	7.34	5	\$414.19	9.79
7	PLYMOUTH BANCORP, INC. PLYMOUTH SAVINGS BANK	WAREHAM WAREHAM	MA MA	\$353.53 \$353.53	6.26	7	\$176.76	4.18
8	CAPE COD CO-OPERATIVE BANK	YARMOUTH PORT	MA	\$314.22	5.57	8	\$157.11	3.71
9	SEAMEN'S BANK	PROVINCETOWN	MA	\$201.04	3.56	9	\$100.52	2.38
10	FALMOUTH BANCORP, INC. FALMOUTH CO-OPERATIVE BANK	FALMOUTH FALMOUTH	MA MA	\$135.74 \$135.74	2.40	10	\$67.87	1.60
11	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$20.50	0.36	11	\$10.25	0.24
12	CAMPELLO BANCORP THE COMMUNITY BANK, A MASSACHUSETTS COOP	BROCKTON BROCKTON	MA MA	\$20.45 \$20.45	0.36	12	\$10.22	0.24
				<b>\$5,646.41</b>	<b>100.00%</b>		<b>\$4,229.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,300

1,473

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Fall River, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$567.47	23.04	1	\$567.47	31.35
2	<b>NARRAGANSETT FINANCIAL CORP</b> CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	\$390.09	15.84	4	\$195.05	10.78
3	<b>FALL RIVER FIVE CENTS SAVINGS BANK</b>	FALL RIVER	MA	\$341.74	13.88	5	\$170.87	9.44
4	<b>SLADE'S FERRY BANCORP</b> SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$269.92	10.96	2	\$269.92	14.91
5	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE	NC	\$268.69	10.91	3	\$268.69	14.84
6	<b>SEACOAST FINANCIAL SERVICES CORPORATION</b> COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$256.32	10.41	6	\$128.16	7.08
7	<b>BANK OF NEWPORT</b>	NEWPORT	RI	\$102.90	4.18	7	\$51.45	2.84
8	<b>LAFAYETTE FEDERAL SAVINGS BANK</b>	FALL RIVER	MA	\$91.97	3.73	8	\$45.98	2.54
9	<b>BANK OF FALL RIVER, A CO-OPERATIVE BANK</b>	FALL RIVER	MA	\$64.75	2.63	10	\$32.37	1.79
10	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING	PA	\$57.36	2.33	11	\$28.68	1.58
11	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH		\$42.23	1.71	9	\$42.23	2.33
12	<b>BANCO COMERCIAL PORTUGUES, S.A.</b> BCPBANK, NATIONAL ASSOCIATION	OPORTO		\$9.10	0.37	12	\$9.10	0.50
				\$2,462.52	100.00%			
						\$1,809.96	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

1,369

1,707

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Martha's Vineyard, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	DUKES COUNTY SAVINGS BANK	EDGARTOWN	MA	\$221.28	38.14	1	\$110.64	32.77
2	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$164.35	28.33	3	\$82.17	24.34
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$164.35				
3	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	\$99.52	17.15	4	\$49.76	14.74
4	ISLAND BANCORP, INC.	EDGARTOWN	MA	\$95.05	16.38	2	\$95.05	28.15
	THE EDGARTOWN NATIONAL BANK	EDGARTOWN	MA	\$95.05				
				<b>\$580.19</b>	<b>100.00%</b>		<b>\$337.62</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,820

2,676

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Nantucket, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$347.18	77.35	1	\$173.59	63.06
	NANTUCKET BANK	NANTUCKET	MA	\$347.18				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$101.69	22.65	2	\$101.69	36.94
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$101.69				
				<b>\$448.88</b>	<b>100.00%</b>		<b>\$275.29</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

6,496

5,341

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**New Bedford, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$982.69	39.82	1	\$491.35	26.98
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$982.69				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$417.55	16.92	2	\$417.55	22.93
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$417.55				
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$364.72	14.78	3	\$364.72	20.03
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$364.72				
4	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$216.71	8.78	4	\$216.71	11.90
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$216.71				
5	PLYMOUTH BANCORP, INC.	WAREHAM	MA	\$117.86	4.78	7	\$58.93	3.24
	PLYMOUTH SAVINGS BANK	WAREHAM	MA	\$117.86				
6	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$103.97	4.21	8	\$51.98	2.85
	SOVEREIGN BANK	WYOMISSING	PA	\$103.97				
7	SLADE'S FERRY BANCORP	SOMERSET	MA	\$92.09	3.73	5	\$92.09	5.06
	SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$92.09				
8	NEW BEDFORD COMMUNITY BANCORP	NEW BEDFORD	MA	\$66.93	2.71	6	\$66.93	3.68
	LUZO COMMUNITY BANK	NEW BEDFORD	MA	\$66.93				
9	FALL RIVER FIVE CENTS SAVINGS BANK	FALL RIVER	MA	\$52.24	2.12	9	\$26.12	1.43
10	MAYFLOWER CO-OPERATIVE BANK	MIDDLEBORO	MA	\$21.12	0.86	10	\$10.56	0.58
11	BANK OF FALL RIVER, A CO-OPERATIVE BANK	FALL RIVER	MA	\$16.29	0.66	12	\$8.14	0.45
12	BANKNORTH GROUP, INC.	PORTLAND	ME	\$9.46	0.38	11	\$9.46	0.52
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$9.46				
13	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$6.36	0.26	13	\$6.36	0.35
	BCPBANK, NATIONAL ASSOCIATION	NEWARK	NJ	\$6.36				
				<b>\$2,467.99</b>	<b>100.00%</b>		<b>\$1,820.90</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,235

1,857

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Pittsfield, MA Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BERKSHIRE HILLS BANCORP</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$854.90</b>	<b>32.77</b>	<b>1</b>	<b>\$427.45</b>	<b>28.46</b>
	BERKSHIRE BANK	PITTSFIELD	MA	\$854.90				
2	<b>MUTUAL BANCORP OF THE BERKSHIRES, INC.</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$439.48</b>	<b>16.84</b>	<b>3</b>	<b>\$219.74</b>	<b>14.63</b>
	LEGACY BANKS	PITTSFIELD	MA	\$439.48				
3	<b>MOUNTAINONE FINANCIAL PARTNERS, MHC</b>	<b>NORTH ADAMS</b>	<b>MA</b>	<b>\$312.52</b>	<b>11.98</b>	<b>4</b>	<b>\$156.26</b>	<b>10.40</b>
	HOOSAC BANK	NORTH ADAMS	MA	\$191.23				
	WILLIAMSTOWN SAVINGS BANK	WILLIAMSTOWN	MA	\$121.28				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$293.86</b>	<b>11.26</b>	<b>2</b>	<b>\$293.86</b>	<b>19.57</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$293.86				
5	<b>THE PITTSFIELD CO-OPERATIVE BANK</b>	<b>PITTSFIELD</b>	<b>MA</b>	<b>\$171.51</b>	<b>6.57</b>	<b>5</b>	<b>\$85.76</b>	<b>5.71</b>
6	<b>BERKSHIRE FINANCIAL SERVICES, INC.</b>	<b>LEE</b>	<b>MA</b>	<b>\$159.02</b>	<b>6.10</b>	<b>6</b>	<b>\$79.51</b>	<b>5.29</b>
	LEE BANK	LEE	MA	\$159.02				
7	<b>SOUTH ADAMS SAVINGS BANK</b>	<b>ADAMS</b>	<b>MA</b>	<b>\$155.96</b>	<b>5.98</b>	<b>7</b>	<b>\$77.98</b>	<b>5.19</b>
8	<b>ADAMS CO-OPERATIVE BANK</b>	<b>ADAMS</b>	<b>MA</b>	<b>\$120.91</b>	<b>4.63</b>	<b>8</b>	<b>\$60.45</b>	<b>4.03</b>
9	<b>THE LENOX NATIONAL BANK</b>	<b>LENOX</b>	<b>MA</b>	<b>\$41.48</b>	<b>1.59</b>	<b>9</b>	<b>\$41.48</b>	<b>2.76</b>
10	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$34.50</b>	<b>1.32</b>	<b>10</b>	<b>\$34.50</b>	<b>2.30</b>
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$34.50				
11	<b>CANAAN NATIONAL BANCORP, INC.</b>	<b>CANAAN</b>	<b>CT</b>	<b>\$19.48</b>	<b>0.75</b>	<b>11</b>	<b>\$19.48</b>	<b>1.30</b>
	THE CANAAN NATIONAL BANK	CANAAN	CT	\$19.48				
12	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$5.36</b>	<b>0.21</b>	<b>12</b>	<b>\$5.36</b>	<b>0.36</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$5.36				
				<b>\$2,608.99</b>	<b>100.00%</b>		<b>\$1,501.84</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,770

1,634

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Springfield, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$1,565.95 \$1,565.95	15.91	1	\$1,565.95	22.15
2	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$1,249.95 \$1,249.95	12.70	2	\$1,249.95	17.68
3	<b>WESTFIELD MUTUAL HOLDING COMPANY</b> WESTFIELD BANK	WESTFIELD WESTFIELD	MA MA	\$620.97 \$620.97	6.31	6	\$310.48	4.39
4	<b>UNITED BANK</b>	WEST SPRINGFIELD	MA	\$604.12	6.14	7	\$302.06	4.27
5	<b>FLORENCE SAVINGS BANK</b>	FLORENCE	MA	\$594.37	6.04	8	\$297.18	4.20
6	<b>PEOPLESBANCORP, MHC</b> PEOPLESBANK	HOLYOKE HOLYOKE	MA MA	\$584.50 \$584.50	5.94	9	\$292.25	4.13
7	<b>COUNTRY BANK FOR SAVINGS</b>	WARE	MA	\$548.14	5.57	10	\$274.07	3.88
8	<b>CHITTENDEN CORPORATION</b> THE BANK OF WESTERN MASSACHUSETTS	BURLINGTON SPRINGFIELD	VT MA	\$496.30 \$496.30	5.04	3	\$496.30	7.02
9	<b>EASTHAMPTON SAVINGS BANK</b>	EASTHAMPTON	MA	\$490.27	4.98	11	\$245.14	3.47
10	<b>WORONOCO BANCORP, INC.</b> WORONOCO SAVINGS BANK	WESTFIELD WESTFIELD	MA MA	\$456.09 \$456.09	4.63	12	\$228.05	3.23
11	<b>WESTBANK CORPORATION</b> WESTBANK	WEST SPRINGFIELD WEST SPRINGFIELD	MA MA	\$425.05 \$425.05	4.32	4	\$425.05	6.01
12	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND CLEVELAND	OH OH	\$391.94 \$391.94	3.98	5	\$391.94	5.54
13	<b>GREENFIELD SAVINGS BANK</b>	GREENFIELD	MA	\$377.91	3.84	13	\$188.96	2.67
14	<b>HAMPDEN BANCORP, MHC</b> HAMPDEN BANK	SPRINGFIELD SPRINGFIELD	MA MA	\$317.34 \$317.34	3.22	14	\$158.67	2.24
15	<b>CHICOPEE SAVINGS BANK</b>	CHICOPEE	MA	\$284.91	2.89	16	\$142.46	2.02
16	<b>GREENFIELD CO-OPERATIVE BANK</b>	GREENFIELD	MA	\$178.10	1.81	17	\$89.05	1.26
17	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$169.88 \$169.88	1.73	18	\$84.94	1.20
18	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH BOSTON		\$155.14 \$155.14	1.58	15	\$155.14	2.19
19	<b>MONSON SAVINGS BANK</b>	MONSON	MA	\$135.30	1.37	19	\$67.65	0.96



**Springfield, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
20	THE NORTHAMPTON CO-OPERATIVE BANK	NORTHAMPTON	MA	\$122.29	1.24	20	\$61.15	0.87
21	WARE CO-OPERATIVE BANK	WARE	MA	\$49.77	0.51	21	\$24.89	0.35
22	NORTH BROOKFIELD SAVINGS BANK	NORTH BROOKFIELD	MA	\$10.55	0.11	23	\$5.27	0.07
23	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$8.26	0.08	22	\$8.26	0.12
	BCPBANK, NATIONAL ASSOCIATION	NEWARK	NJ	\$8.26				
24	SOUTHBRIDGE SAVINGS BANK	SOUTHBRIDGE	MA	\$7.77	0.08	24	\$3.88	0.05
				<b>\$9,844.88</b>	<b>100.00%</b>		<b>\$7,068.74</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

746

1,055

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Worcester, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANK OF AMERICA CORPORATION</b> FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$1,437.50 \$1,437.50	19.42	1	\$1,437.50	26.50
2	<b>SOVEREIGN BANCORP, INC.</b> SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$1,045.32 \$1,045.32	14.12	4	\$522.66	9.64
3	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$636.95 \$636.95	8.61	2	\$636.95	11.74
4	<b>COMMERCE BANCSHARES CORP.</b> COMMERCE BANK & TRUST COMPANY	WORCESTER WORCESTER	MA MA	\$558.15 \$558.15	7.54	3	\$558.15	10.29
5	<b>UFS BANCORP</b> UNIBANK FOR SAVINGS	WHITINSVILLE WHITINSVILLE	MA MA	\$503.93 \$503.93	6.81	6	\$251.96	4.65
6	<b>CHITTENDEN CORPORATION</b> FLAGSHIP BANK AND TRUST COMPANY	BURLINGTON WORCESTER	VT MA	\$427.41 \$427.41	5.78	5	\$427.41	7.88
7	<b>WEBSTER FIVE CENTS SAVINGS BANK</b>	WEBSTER	MA	\$320.27	4.33	7	\$160.14	2.95
8	<b>SOUTHBRIDGE SAVINGS BANK</b>	SOUTHBRIDGE	MA	\$261.25	3.53	10	\$130.62	2.41
9	<b>SAVERS CO-OPERATIVE BANK</b>	SOUTHBRIDGE	MA	\$236.69	3.20	11	\$118.35	2.18
10	<b>SPENCER SAVINGS BANK</b>	SPENCER	MA	\$217.59	2.94	12	\$108.79	2.01
11	<b>CLINTON FINANCIAL SERVICES, MHC</b> CLINTON SAVINGS BANK	CLINTON CLINTON	MA MA	\$215.28 \$215.28	2.91	13	\$107.64	1.98
12	<b>WESTBOROUGH BANCORP, M.H.C.</b> WESTBOROUGH SAVINGS BANK	WESTBOROUGH WESTBOROUGH	MA MA	\$215.02 \$215.02	2.91	14	\$107.51	1.98
13	<b>BAY STATE SAVINGS BANK</b>	WORCESTER	MA	\$214.78	2.90	15	\$107.39	1.98
14	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	EDINBURGH BOSTON	MA MA	\$143.20 \$143.20	1.93	8	\$143.20	2.64
15	<b>COMMONWEALTH NATIONAL BANK</b>	WORCESTER	MA	\$140.24	1.89	9	\$140.24	2.59
16	<b>MILLBURY SAVINGS BANK</b>	MILLBURY	MA	\$130.84	1.77	16	\$65.42	1.21
17	<b>NORTH BROOKFIELD SAVINGS BANK</b>	NORTH BROOKFIELD	MA	\$127.59	1.72	17	\$63.79	1.18
18	<b>COUNTRY BANK FOR SAVINGS</b>	WARE	MA	\$125.83	1.70	18	\$62.91	1.16
19	<b>HOMETOWN BANK, A COOPERATIVE BANK</b>	WEBSTER	MA	\$115.57	1.56	19	\$57.78	1.07
20	<b>BARRE SAVINGS BANK</b>	BARRE	MA	\$106.47	1.44	21	\$53.23	0.98

**Worcester, MA Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
21	MILLBURY NATIONAL BANK	MILLBURY	MA	\$57.32	0.77	20	\$57.32	1.06
22	ASSABET VALLEY BANCORP	HUDSON	MA	\$34.08	0.46	23	\$17.04	0.31
	HUDSON SAVINGS BANK	HUDSON	MA	\$34.08				
23	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$30.36	0.41	25	\$15.18	0.28
24	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$26.02	0.35	26	\$13.01	0.24
25	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$21.98	0.30	22	\$21.98	0.41
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$21.98				
26	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$19.86	0.27	27	\$9.93	0.18
27	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$15.29	0.21	24	\$15.29	0.28
	WESTBANK	WEST SPRINGFIELD	MA	\$15.29				
28	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$9.45	0.13	28	\$9.45	0.17
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$9.45				
29	ATHOL SAVINGS BANK	ATHOL	MA	\$6.74	0.09	29	\$3.37	0.06
				\$7,400.96	100.00%		\$5,424.22	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

885

1,179

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# NEW HAMPSHIRE

**Berlin, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$146.11</b>	<b>69.61</b>	1	<b>\$146.11</b>	<b>72.90</b>
	THE BERLIN CITY BANK	BERLIN	NH	\$146.11				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$44.82</b>	<b>21.35</b>	2	<b>\$44.82</b>	<b>22.36</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$44.82				
3	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$18.97</b>	<b>9.04</b>	3	<b>\$9.48</b>	<b>4.73</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$18.97				
				<b>\$209.90</b>	<b>100.00%</b>		<b>\$200.41</b>	<b>100.00%</b>
<b>HERFINDAHL-HIRSCHMAN INDEX:</b>					<b>5,383</b>		<b>5,838</b>	

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Claremont, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$230.77	38.41	1	\$115.39	32.36
2	NEW HAMPSHIRE THRIFT BANCSHARES	NEWPORT	NH	\$154.72	25.75	2	\$77.36	21.69
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$154.72				
3	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$87.06	14.49	5	\$43.53	12.21
4	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$61.41	10.22	3	\$61.41	17.22
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$61.41				
5	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$50.91	8.47	4	\$50.91	14.28
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$50.91				
6	LSB FINANCIAL	LACONIA	NH	\$15.96	2.66	6	\$7.98	2.24
	LACONIA SAVINGS BANK	LACONIA	NH	\$15.96				
				<b>\$600.84</b>	<b>100.00%</b>		<b>\$356.58</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,532

2,172

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Colebrook, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FIRST COLEBROOK BANCORP, INC.	COLEBROOK	NH	\$83.96	65.98	1	\$83.96	65.98
	THE FIRST COLEBROOK BANK	COLEBROOK	NH	\$83.96				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$43.28	34.02	2	\$43.28	34.02
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$43.28				
				<b>\$127.24</b>	<b>100.00%</b>		<b>\$127.24</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

5,511

5,511

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# Concord, NH Banking Market

(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$602.63</b>	<b>27.31</b>	<b>1</b>	<b>\$602.63</b>	<b>34.16</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$602.63				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$370.70</b>	<b>16.80</b>	<b>2</b>	<b>\$370.70</b>	<b>21.02</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$370.70				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$0.00				
3	<b>MERRIMACK COUNTY SAVINGS BANK</b>	<b>CONCORD</b>	<b>NH</b>	<b>\$235.78</b>	<b>10.69</b>	<b>3</b>	<b>\$117.89</b>	<b>6.68</b>
4	<b>NEW HAMPSHIRE THRIFT BANCSHARES</b>	<b>NEWPORT</b>	<b>NH</b>	<b>\$185.02</b>	<b>8.38</b>	<b>6</b>	<b>\$92.51</b>	<b>5.24</b>
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$185.02				
5	<b>FRANKLIN SAVINGS BANK</b>	<b>FRANKLIN</b>	<b>NH</b>	<b>\$181.62</b>	<b>8.23</b>	<b>7</b>	<b>\$90.81</b>	<b>5.15</b>
6	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$129.01</b>	<b>5.85</b>	<b>8</b>	<b>\$64.51</b>	<b>3.66</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$129.01				
7	<b>BOW MILLS BANK AND TRUST</b>	<b>BOW</b>	<b>NH</b>	<b>\$110.60</b>	<b>5.01</b>	<b>4</b>	<b>\$110.60</b>	<b>6.27</b>
8	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$109.13</b>	<b>4.95</b>	<b>5</b>	<b>\$109.13</b>	<b>6.19</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$109.13				
9	<b>SUGAR RIVER SAVINGS BANK</b>	<b>NEWPORT</b>	<b>NH</b>	<b>\$59.10</b>	<b>2.68</b>	<b>12</b>	<b>\$29.55</b>	<b>1.68</b>
10	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$55.35</b>	<b>2.51</b>	<b>13</b>	<b>\$27.67</b>	<b>1.57</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$55.35				
11	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$42.46</b>	<b>1.92</b>	<b>9</b>	<b>\$42.46</b>	<b>2.41</b>
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$42.46				
12	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$40.38</b>	<b>1.83</b>	<b>10</b>	<b>\$40.38</b>	<b>2.29</b>
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$40.38				
13	<b>MASCOMA MUTUAL HOLDING COMPANY</b>	<b>LEBANON</b>	<b>NH</b>	<b>\$39.37</b>	<b>1.78</b>	<b>14</b>	<b>\$19.68</b>	<b>1.12</b>
	MASCOMA SAVINGS BANK	LEBANON	NH	\$39.37				
14	<b>FIRST COLEBROOK BANCORP, INC.</b>	<b>COLEBROOK</b>	<b>NH</b>	<b>\$29.92</b>	<b>1.36</b>	<b>11</b>	<b>\$29.92</b>	<b>1.70</b>
	THE FIRST COLEBROOK BANK	COLEBROOK	NH	\$29.92				
15	<b>LEDYARD NATIONAL BANK</b>	<b>NORWICH</b>	<b>VT</b>	<b>\$15.47</b>	<b>0.70</b>	<b>15</b>	<b>\$15.47</b>	<b>0.88</b>
16	<b>PROVIDIAN NATIONAL BANK</b>	<b>TILTON</b>	<b>NH</b>	<b>\$0.00</b>	<b>0.00</b>	<b>16</b>	<b>\$0.00</b>	<b>0.00</b>
				<b>\$2,206.55</b>	<b>100.00%</b>		<b>\$1,763.92</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,390

1,820

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Conway, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$238.50	28.26	1	\$238.50	30.26
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$238.50				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$181.82	21.54	2	\$181.82	23.07
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$181.82				
3	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$179.09	21.22	3	\$179.09	22.72
4	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$103.70	12.29	4	\$103.70	13.16
	THE BERLIN CITY BANK	BERLIN	NH	\$103.70				
5	LSB FINANCIAL	LACONIA	NH	\$62.60	7.42	5	\$31.30	3.97
	LACONIA SAVINGS BANK	LACONIA	NH	\$62.60				
6	NORWAY BANCORP, MHC	NORWAY	ME	\$48.87	5.79	7	\$24.43	3.10
	NORWAY SAVINGS BANK	NORWAY	ME	\$48.87				
7	KEYCORP	CLEVELAND	OH	\$29.43	3.49	6	\$29.43	3.73
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$29.43				
				<b>\$844.02</b>	<b>100.00%</b>		<b>\$788.28</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,964

2,176

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Hanover-Lebanon, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	MASCOMA MUTUAL HOLDING COMPANY MASCOMA SAVINGS BANK	LEBANON LEBANON	NH NH	\$486.82 \$486.82	29.91	1	\$243.41	19.55
2	LEDYARD NATIONAL BANK	NORWICH	VT	\$203.75	12.52	2	\$203.75	16.36
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$141.15	8.67	3	\$141.15	11.34
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$141.15				
4	NEW HAMPSHIRE THRIFT BANCSHARES LAKE SUNAPEE BANK, FSB	NEWPORT NEWPORT	NH NH	\$118.44 \$118.44	7.28	8	\$59.22	4.76
5	BANK OF AMERICA CORPORATION FLEET NATIONAL BANK	CHARLOTTE PROVIDENCE	NC RI	\$114.29 \$114.29	7.02	4	\$114.29	9.18
6	CHITTENDEN CORPORATION CHITTENDEN TRUST COMPANY	BURLINGTON BURLINGTON	VT VT	\$107.17 \$107.17	6.58	5	\$107.17	8.61
7	CHARTER ONE FINANCIAL, INC. CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND CLEVELAND	OH OH	\$102.33 \$102.33	6.29	6	\$102.33	8.22
8	WELLS RIVER SAVINGS BANK	WELLS RIVER	VT	\$94.90	5.83	10	\$47.45	3.81
9	MERCHANTS BANCSHARES INC. THE MERCHANTS BANK	BURLINGTON BURLINGTON	VT VT	\$60.56 \$60.56	3.72	7	\$60.56	4.86
10	BANKNORTH GROUP, INC. BANKNORTH, NATIONAL ASSOCIATION	PORTLAND PORTLAND	ME ME	\$55.40 \$55.40	3.40	9	\$55.40	4.45
11	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$44.26	2.72	11	\$44.26	3.55
12	GUARANTY BANCORP, INC. WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE WOODSVILLE	NH NH	\$34.67 \$34.67	2.13	13	\$17.34	1.39
13	CENTRAL FINANCIAL CORPORATION THE RANDOLPH NATIONAL BANK	RANDOLPH RANDOLPH	VT VT	\$33.97 \$33.97	2.09	12	\$33.97	2.73
14	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$11.86	0.73	14	\$5.93	0.48
15	NORTHFIELD MHC NORTHFIELD SAVINGS BANK	NORTHFIELD NORTHFIELD	VT VT	\$11.52 \$11.52	0.71	15	\$5.76	0.46
16	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$6.48	0.40	16	\$3.24	0.26
				\$1,627.58	100.00%		\$1,245.23	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,389

1,107

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Haverhill, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$75.72</b>	<b>85.65</b>	<b>1</b>	<b>\$37.86</b>	<b>85.65</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$75.72				
2	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$12.69</b>	<b>14.35</b>	<b>2</b>	<b>\$6.35</b>	<b>14.35</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$12.69				
				<b>\$88.41</b>	<b>100.00%</b>		<b>\$44.21</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

7,541

7,541

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Keene, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$320.10</b>	<b>35.77</b>	<b>1</b>	<b>\$320.10</b>	<b>40.44</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$320.10				
2	<b>SAVINGS BANK OF WALPOLE</b>	<b>WALPOLE</b>	<b>NH</b>	<b>\$206.69</b>	<b>23.10</b>	<b>3</b>	<b>\$103.34</b>	<b>13.06</b>
3	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$170.15</b>	<b>19.01</b>	<b>2</b>	<b>\$170.15</b>	<b>21.49</b>
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$170.15				
4	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$84.00</b>	<b>9.39</b>	<b>4</b>	<b>\$84.00</b>	<b>10.61</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$84.00				
5	<b>CONNECTICUT RIVER BANCORP, INC.</b>	<b>CHARLESTOWN</b>	<b>NH</b>	<b>\$60.90</b>	<b>6.80</b>	<b>5</b>	<b>\$60.90</b>	<b>7.69</b>
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$60.90				
6	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$53.10</b>	<b>5.93</b>	<b>6</b>	<b>\$53.10</b>	<b>6.71</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$53.10				
				<b>\$894.95</b>	<b>100.00%</b>		<b>\$791.60</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,344

2,484

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Laconia, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$359.82</b>	<b>35.10</b>	<b>1</b>	<b>\$179.91</b>	<b>25.68</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$359.82				
2	<b>MEREDITH VILLAGE SAVINGS BANK</b>	<b>MEREDITH</b>	<b>NH</b>	<b>\$284.61</b>	<b>27.76</b>	<b>3</b>	<b>\$142.31</b>	<b>20.31</b>
3	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$151.01</b>	<b>14.73</b>	<b>2</b>	<b>\$151.01</b>	<b>21.55</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$151.01				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$123.51</b>	<b>12.05</b>	<b>4</b>	<b>\$123.51</b>	<b>17.63</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$123.51				
5	<b>VILLAGE FINANCIAL CORPORATION</b>	<b>GILFORD</b>	<b>NH</b>	<b>\$70.20</b>	<b>6.85</b>	<b>5</b>	<b>\$70.20</b>	<b>10.02</b>
	VILLAGE BANK & TRUST COMPANY	GILFORD	NH	\$70.20				
6	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$31.38</b>	<b>3.06</b>	<b>6</b>	<b>\$31.38</b>	<b>4.48</b>
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$31.38				
7	<b>FRANKLIN SAVINGS BANK</b>	<b>FRANKLIN</b>	<b>NH</b>	<b>\$4.71</b>	<b>0.46</b>	<b>7</b>	<b>\$2.36</b>	<b>0.34</b>
8	<b>PROVIDIAN NATIONAL BANK</b>	<b>TILTON</b>	<b>NH</b>	<b>\$0.00</b>	<b>0.00</b>	<b>8</b>	<b>\$0.00</b>	<b>0.00</b>
				<b>\$1,025.25</b>	<b>100.00%</b>		<b>\$700.67</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,421

1,968

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Littleton, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>SIWOOGANOCK HOLDING COMPANY, INC., THE</b>	<b>LANCASTER</b>	<b>NH</b>	<b>\$117.46</b>	<b>29.08</b>	<b>1</b>	<b>\$117.46</b>	<b>37.26</b>
	THE SIWOOGANOCK BANK	LANCASTER	NH	\$66.44				
	THE LANCASTER NATIONAL BANK	LANCASTER	NH	\$51.02				
<b>2</b>	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$97.85</b>	<b>24.23</b>	<b>3</b>	<b>\$48.93</b>	<b>15.52</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$97.85				
<b>3</b>	<b>CONNECTICUT RIVER BANCORP, INC.</b>	<b>CHARLESTOWN</b>	<b>NH</b>	<b>\$61.71</b>	<b>15.28</b>	<b>2</b>	<b>\$61.71</b>	<b>19.57</b>
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$61.71				
<b>4</b>	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$60.78</b>	<b>15.05</b>	<b>5</b>	<b>\$30.39</b>	<b>9.64</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$60.78				
<b>5</b>	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$47.51</b>	<b>11.76</b>	<b>4</b>	<b>\$47.51</b>	<b>15.07</b>
	THE BERLIN CITY BANK	BERLIN	NH	\$47.51				
<b>6</b>	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$18.58</b>	<b>4.60</b>	<b>6</b>	<b>\$9.29</b>	<b>2.95</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$18.58				
				<b>\$403.89</b>	<b>100.00%</b>		<b>\$315.29</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,052

2,341

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Manchester, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$2,208.50	54.21	1	\$2,208.50	54.85
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$2,208.50				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$843.87	20.71	2	\$843.87	20.96
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$843.87				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$652.55	16.02	3	\$652.55	16.21
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$652.55				
4	CENTRIX BANK & TRUST	BEDFORD	NH	\$153.36	3.76	4	\$153.36	3.81
5	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$95.62	2.35	6	\$47.81	1.19
	SOVEREIGN BANK	WYOMISSING	PA	\$95.62				
6	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$76.86	1.89	5	\$76.86	1.91
7	CHITTENDEN CORPORATION	BURLINGTON	VT	\$30.60	0.75	7	\$30.60	0.76
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$30.60				
8	FIRST IPSWICH BANCORP	IPSWICH	MA	\$12.72	0.31	8	\$12.72	0.32
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$12.72				
				<b>\$4,074.09</b>	<b>100.00%</b>		<b>\$4,026.28</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,648

3,731

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Plymouth, NH Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NORTHWAY FINANCIAL, INC.</b>	<b>BERLIN</b>	<b>NH</b>	<b>\$110.17</b>	<b>33.34</b>	<b>1</b>	<b>\$110.17</b>	<b>37.90</b>
	THE PEMIGEWASSET NATIONAL BANK OF P	PLYMOUTH	NH	\$110.17				
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$79.59</b>	<b>24.08</b>	<b>2</b>	<b>\$79.59</b>	<b>27.38</b>
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$79.59				
3	<b>COMMUNITY GUARANTY CORPORATION</b>	<b>PLYMOUTH</b>	<b>NH</b>	<b>\$61.18</b>	<b>18.51</b>	<b>3</b>	<b>\$61.18</b>	<b>21.04</b>
	COMMUNITY GUARANTY SAVINGS BANK	PLYMOUTH	NH	\$61.18				
4	<b>MEREDITH VILLAGE SAVINGS BANK</b>	<b>MEREDITH</b>	<b>NH</b>	<b>\$53.28</b>	<b>16.12</b>	<b>4</b>	<b>\$26.64</b>	<b>9.16</b>
5	<b>LSB FINANCIAL</b>	<b>LACONIA</b>	<b>NH</b>	<b>\$21.48</b>	<b>6.50</b>	<b>5</b>	<b>\$10.74</b>	<b>3.70</b>
	LACONIA SAVINGS BANK	LACONIA	NH	\$21.48				
6	<b>GUARANTY BANCORP, INC.</b>	<b>WOODSVILLE</b>	<b>NH</b>	<b>\$4.79</b>	<b>1.45</b>	<b>6</b>	<b>\$2.40</b>	<b>0.82</b>
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$4.79				
				<b>\$330.49</b>	<b>100.00%</b>		<b>\$290.71</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,338

2,727

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Portsmouth, NH Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$1,215.00	29.98	1	\$1,215.00	33.07
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$1,215.00				
	CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	\$0.00				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$988.65	24.39	2	\$988.65	26.91
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$988.65				
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$481.37	11.88	3	\$481.37	13.10
	OCEAN NATIONAL BANK	KENNEBUNK	ME	\$481.37				
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$455.02	11.23	4	\$455.02	12.38
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$455.02				
5	KENNEBUNK SAVINGS BANK	KENNEBUNK	ME	\$323.65	7.99	5	\$161.83	4.40
6	FEDERAL SAVINGS BANK	DOVER	NH	\$186.66	4.61	7	\$93.33	2.54
7	PISCATAQUA SAVINGS BANK	PORTSMOUTH	NH	\$143.38	3.54	8	\$71.69	1.95
8	COMMUNITY BANK AND TRUST COMPANY	WOLFEBORO	NH	\$102.22	2.52	6	\$102.22	2.78
9	PROFILE BANK, FSB	ROCHESTER	NH	\$99.48	2.45	9	\$49.74	1.35
10	KEYCORP	CLEVELAND	OH	\$38.66	0.95	10	\$38.66	1.05
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$38.66				
11	CENTRIX BANK & TRUST	BEDFORD	NH	\$7.50	0.19	11	\$7.50	0.20
12	FIRST IPSWICH BANCORP	IPSWICH	MA	\$6.61	0.16	12	\$6.61	0.18
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$6.61				
13	SANFORD INSTITUTION FOR SAVINGS	SANFORD	ME	\$4.39	0.11	13	\$2.19	0.06
14	PEPPERELL BANCSHARES FINANCIAL GROUP, INC.	BIDDEFORD	ME	\$0.25	0.01	14	\$0.25	0.01
	PEPPERELL BANK & TRUST	BIDDEFORD	ME	\$0.25				
15	MANULIFE FINANCIAL CORPORATION	TORONTO		\$0.00	0.00	15	\$0.00	0.00
	FIRST SIGNATURE BANK AND TRUST COMP	PORTSMOUTH	NH	\$0.00				
				<b>\$4,052.82</b>	<b>100.00%</b>		<b>\$3,674.05</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,872

2,183

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

# RHODE ISLAND

**Newport, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BANK OF NEWPORT	NEWPORT	RI	\$406.80	43.94	2	\$203.40	31.50
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$274.59	29.66	1	\$274.59	42.52
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$274.59				
3	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$95.03	10.26	4	\$47.52	7.36
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$82.98	8.96	3	\$82.98	12.85
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$82.98				
5	SOVEREIGN BANCORP, INC.	WYOMISSING	PA	\$58.20	6.29	5	\$29.10	4.51
	SOVEREIGN BANK	WYOMISSING	PA	\$58.20				
6	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$8.21	0.89	6	\$8.21	1.27
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$8.21				
				<b>\$925.80</b>	<b>100.00%</b>		<b>\$645.79</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,036

3,041

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Providence, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$7,961.38</b>	<b>41.49</b>	<b>1</b>	<b>\$7,961.38</b>	<b>45.54</b>
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$7,854.97				
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$106.41				
<b>2</b>	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$4,610.30</b>	<b>24.02</b>	<b>2</b>	<b>\$4,610.30</b>	<b>26.37</b>
	FLEET NATIONAL BANK	PROVIDENCE	RI	\$4,529.86				
	FLEET BANK (RI), NATIONAL ASSOCIATI	PROVIDENCE	RI	\$80.44				
<b>3</b>	<b>SOVEREIGN BANCORP, INC.</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$1,942.94</b>	<b>10.12</b>	<b>4</b>	<b>\$971.47</b>	<b>5.56</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$1,942.94				
<b>4</b>	<b>METLIFE, INC.</b>	<b>NEW YORK</b>	<b>NY</b>	<b>\$1,022.04</b>	<b>5.33</b>	<b>3</b>	<b>\$1,022.04</b>	<b>5.85</b>
	METLIFE BANK, NATIONAL ASSOCIATION	BRIDGEWATER	NJ	\$1,022.04				
<b>5</b>	<b>BANCORP RHODE ISLAND, INC.</b>	<b>PROVIDENCE</b>	<b>RI</b>	<b>\$888.24</b>	<b>4.63</b>	<b>5</b>	<b>\$888.24</b>	<b>5.08</b>
	BANK RHODE ISLAND	PROVIDENCE	RI	\$888.24				
<b>6</b>	<b>WASHINGTON TRUST BANCORP, INC.</b>	<b>WESTERLY</b>	<b>RI</b>	<b>\$714.86</b>	<b>3.73</b>	<b>6</b>	<b>\$714.86</b>	<b>4.09</b>
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$714.86				
<b>7</b>	<b>CENTREVILLE SAVINGS BANK</b>	<b>WEST WARWICK</b>	<b>RI</b>	<b>\$546.95</b>	<b>2.85</b>	<b>8</b>	<b>\$273.47</b>	<b>1.56</b>
<b>8</b>	<b>WEBSTER FINANCIAL CORPORATION</b>	<b>WATERBURY</b>	<b>CT</b>	<b>\$351.73</b>	<b>1.83</b>	<b>7</b>	<b>\$351.73</b>	<b>2.01</b>
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$351.73				
<b>9</b>	<b>BEACON BANCORP</b>	<b>TAUNTON</b>	<b>MA</b>	<b>\$260.92</b>	<b>1.36</b>	<b>9</b>	<b>\$130.46</b>	<b>0.75</b>
	BRISTOL COUNTY SAVINGS BANK	TAUNTON	MA	\$260.92				
<b>10</b>	<b>HOME LOAN FINANCIAL CORP.</b>	<b>WARWICK</b>	<b>RI</b>	<b>\$194.57</b>	<b>1.01</b>	<b>10</b>	<b>\$97.29</b>	<b>0.56</b>
	HOME LOAN AND INVESTMENT BANK, F.S.B.	WARWICK	RI	\$194.57				
<b>11</b>	<b>BANK OF NEWPORT</b>	<b>NEWPORT</b>	<b>RI</b>	<b>\$166.54</b>	<b>0.87</b>	<b>11</b>	<b>\$83.27</b>	<b>0.48</b>
<b>12</b>	<b>SARGENT INVESTORS INC.</b>	<b>CRANSTON</b>	<b>RI</b>	<b>\$150.28</b>	<b>0.78</b>	<b>12</b>	<b>\$75.14</b>	<b>0.43</b>
	DOMESTIC BANK	CRANSTON	RI	\$150.28				
<b>13</b>	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$54.93</b>	<b>0.29</b>	<b>13</b>	<b>\$54.93</b>	<b>0.31</b>
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$54.93				
<b>14</b>	<b>SLADE'S FERRY BANCORP</b>	<b>SOMERSET</b>	<b>MA</b>	<b>\$51.21</b>	<b>0.27</b>	<b>14</b>	<b>\$51.21</b>	<b>0.29</b>
	SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$51.21				
<b>15</b>	<b>MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA</b>	<b>MILFORD</b>	<b>MA</b>	<b>\$43.41</b>	<b>0.23</b>	<b>18</b>	<b>\$21.70</b>	<b>0.12</b>
<b>16</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$41.01</b>	<b>0.21</b>	<b>15</b>	<b>\$41.01</b>	<b>0.23</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$41.01				
<b>17</b>	<b>BERKSHIRE FINANCIAL SERVICES, INC.</b>	<b>LEE</b>	<b>MA</b>	<b>\$38.08</b>	<b>0.20</b>	<b>16</b>	<b>\$38.08</b>	<b>0.22</b>
	FREEDOM NATIONAL BANK	GREENVILLE	RI	\$38.08				
<b>18</b>	<b>INDEPENDENCE BANK</b>	<b>EAST GREENWICH</b>	<b>RI</b>	<b>\$34.59</b>	<b>0.18</b>	<b>17</b>	<b>\$34.59</b>	<b>0.20</b>

**Providence, RI Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
19	UNION FEDERAL SAVINGS BANK	NORTH PROVIDENCE	RI	\$30.43	0.16	19	\$15.22	0.09
20	NARRAGANSETT FINANCIAL CORP	FALL RIVER	MA	\$26.63	0.14	20	\$13.31	0.08
	CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	\$26.63				
21	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$26.18	0.14	21	\$13.09	0.07
22	SEACOAST FINANCIAL SERVICES CORPORATION	NEW BEDFORD	MA	\$16.69	0.09	22	\$8.35	0.05
	COMPASS BANK FOR SAVINGS	NEW BEDFORD	MA	\$16.69				
23	MASSACHUSETTS STATE CARPENTERS	BOSTON	MA	\$10.44	0.05	24	\$5.22	0.03
	FIRST TRADE UNION BANK	BOSTON	MA	\$10.44				
24	TALBOTS CLASSICS NATIONAL BANK	LINCOLN	RI	\$5.99	0.03	23	\$5.99	0.03
25	J.P. MORGAN CHASE & CO.	NEW YORK	NY	\$0.00	0.00	25	\$0.00	0.00
	J. P. MORGAN TRUST COMPANY, NATIONA	LOS ANGELES	CA	\$0.00				
				<b>\$19,190.31</b>	<b>100.00%</b>		<b>\$17,482.32</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,481

2,885

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

VERMONT

**Barre Montpelier, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>NORTHFIELD MHC</b>	<b>NORTHFIELD</b>	<b>VT</b>	<b>\$227.35</b>	<b>30.34</b>	<b>3</b>	<b>\$113.67</b>	<b>18.10</b>
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$227.35				
2	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$197.30</b>	<b>26.33</b>	<b>1</b>	<b>\$197.30</b>	<b>31.41</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$197.30				
3	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$145.51</b>	<b>19.42</b>	<b>2</b>	<b>\$145.51</b>	<b>23.17</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$145.51				
4	<b>MERCHANTS BANCSHARES INC.</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$49.52</b>	<b>6.61</b>	<b>4</b>	<b>\$49.52</b>	<b>7.88</b>
	THE MERCHANTS BANK	BURLINGTON	VT	\$49.52				
5	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$47.00</b>	<b>6.27</b>	<b>5</b>	<b>\$47.00</b>	<b>7.48</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$47.00				
6	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$46.95</b>	<b>6.26</b>	<b>6</b>	<b>\$46.95</b>	<b>7.47</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$46.95				
7	<b>MASCOMA MUTUAL HOLDING COMPANY</b>	<b>LEBANON</b>	<b>NH</b>	<b>\$15.22</b>	<b>2.03</b>	<b>8</b>	<b>\$7.61</b>	<b>1.21</b>
	MASCOMA SAVINGS BANK	LEBANON	NH	\$15.22				
8	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$14.24</b>	<b>1.90</b>	<b>7</b>	<b>\$14.24</b>	<b>2.27</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$14.24				
9	<b>CENTRAL FINANCIAL CORPORATION</b>	<b>RANDOLPH</b>	<b>VT</b>	<b>\$6.32</b>	<b>0.84</b>	<b>9</b>	<b>\$6.32</b>	<b>1.01</b>
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$6.32				
				<b>\$749.41</b>	<b>100.00%</b>		<b>\$628.13</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,121

2,032

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Bennington, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$93.03	27.29	4	\$46.51	15.99
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$93.03				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$72.28	21.20	1	\$72.28	24.84
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$72.28				
3	BANKNORTH GROUP, INC.	PORTLAND	ME	\$69.63	20.43	2	\$69.63	23.93
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$69.63				
4	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$54.52	15.99	3	\$54.52	18.74
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$54.52				
5	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$44.65	13.10	5	\$44.65	15.35
	THE MERCHANTS BANK	BURLINGTON	VT	\$44.65				
6	TRUSTCO BANK CORP.	GLENVILLE	NY	\$6.78	1.99	6	\$3.39	1.16
	TRUSTCO BANK	GLENVILLE	NY	\$6.78				
				<b>\$340.87</b>	<b>100.00%</b>		<b>\$290.97</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,043

2,033

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Brattleboro, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$304.98	42.66	1	\$304.98	45.54
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$304.98				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$169.78	23.75	2	\$169.78	25.35
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$169.78				
3	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$90.39	12.64	5	\$45.20	6.75
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$57.28	8.01	3	\$57.28	8.55
	THE MERCHANTS BANK	BURLINGTON	VT	\$57.28				
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$55.84	7.81	4	\$55.84	8.34
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$55.84				
6	KEYCORP	CLEVELAND	OH	\$23.57	3.30	6	\$23.57	3.52
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$23.57				
7	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$13.03	1.82	7	\$13.03	1.94
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$13.03				
				<b>\$714.88</b>	<b>100.00%</b>		<b>\$669.68</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,683

2,921

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Burlington, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$1,290.46	38.33	1	\$1,290.46	38.84
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$1,290.46				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$733.18	21.78	2	\$733.18	22.07
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$733.18				
3	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$401.46	11.92	3	\$401.46	12.08
	THE MERCHANTS BANK	BURLINGTON	VT	\$401.46				
4	KEYCORP	CLEVELAND	OH	\$315.22	9.36	4	\$315.22	9.49
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$315.22				
5	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$284.79	8.46	5	\$284.79	8.57
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$284.79				
6	PEOPLES TRUST COMPANY OF ST. ALBANS	SAINT ALBANS	VT	\$174.74	5.19	6	\$174.74	5.26
7	NORTHFIELD MHC	NORTHFIELD	VT	\$88.37	2.62	7	\$44.19	1.33
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$88.37				
8	LYNDONVILLE SAVINGS BANK AND TRUST	LYNDONVILLE	VT	\$28.13	0.84	8	\$28.13	0.85
9	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$27.17	0.81	9	\$27.17	0.82
	UNION BANK	MORRISVILLE	VT	\$27.17				
10	MIDDLEBURY NATIONAL CORPORATION	MIDDLEBURY	VT	\$23.13	0.69	10	\$23.13	0.70
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$23.13				
				<b>\$3,366.65</b>	<b>100.00%</b>		<b>\$3,322.47</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,281

2,336

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Manchester, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$159.38	46.50	1	\$159.38	48.35
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$159.38				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$56.05	16.35	2	\$56.05	17.00
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$56.05				
3	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$47.58	13.88	3	\$47.58	14.43
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$47.58				
4	BANKNORTH GROUP, INC.	PORTLAND	ME	\$29.29	8.54	4	\$29.29	8.88
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$29.29				
5	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$26.27	7.66	6	\$13.13	3.98
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$26.27				
6	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$24.22	7.07	5	\$24.22	7.35
	THE MERCHANTS BANK	BURLINGTON	VT	\$24.22				
				<b>\$342.77</b>	<b>100.00%</b>		<b>\$329.64</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,804

2,984

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Middlebury, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>MIDDLEBURY NATIONAL CORPORATION</b>	<b>MIDDLEBURY</b>	<b>VT</b>	<b>\$129.05</b>	<b>40.28</b>	<b>1</b>	<b>\$129.05</b>	<b>40.28</b>
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$129.05				
<b>2</b>	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$81.24</b>	<b>25.35</b>	<b>2</b>	<b>\$81.24</b>	<b>25.35</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$81.24				
<b>3</b>	<b>KEYCORP</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$40.10</b>	<b>12.52</b>	<b>3</b>	<b>\$40.10</b>	<b>12.52</b>
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$40.10				
<b>4</b>	<b>CHARTER ONE FINANCIAL, INC.</b>	<b>CLEVELAND</b>	<b>OH</b>	<b>\$35.07</b>	<b>10.95</b>	<b>4</b>	<b>\$35.07</b>	<b>10.95</b>
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$35.07				
<b>5</b>	<b>THE FIRST NATIONAL BANK OF ORWELL</b>	<b>ORWELL</b>	<b>VT</b>	<b>\$22.50</b>	<b>7.02</b>	<b>5</b>	<b>\$22.50</b>	<b>7.02</b>
<b>6</b>	<b>CENTRAL FINANCIAL CORPORATION</b>	<b>RANDOLPH</b>	<b>VT</b>	<b>\$12.45</b>	<b>3.89</b>	<b>6</b>	<b>\$12.45</b>	<b>3.89</b>
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$12.45				
				<b>\$320.40</b>	<b>100.00%</b>		<b>\$320.40</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,606

2,606

**Note:** The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Morristown, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$176.63	50.57	1	\$176.63	50.57
	UNION BANK	MORRISVILLE	VT	\$176.63				
2	BANKNORTH GROUP, INC.	PORTLAND	ME	\$76.84	22.00	2	\$76.84	22.00
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$76.84				
3	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$54.90	15.72	3	\$54.90	15.72
	THE MERCHANTS BANK	BURLINGTON	VT	\$54.90				
4	CHITTENDEN CORPORATION	BURLINGTON	VT	\$40.89	11.71	4	\$40.89	11.71
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$40.89				
				<b>\$349.26</b>	<b>100.00%</b>		<b>\$349.26</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,426

3,426

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Newport, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$215.51</b>	<b>53.81</b>	<b>1</b>	<b>\$215.51</b>	<b>58.95</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$215.51				
2	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$69.92</b>	<b>17.46</b>	<b>3</b>	<b>\$34.96</b>	<b>9.56</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$69.92				
3	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$48.49</b>	<b>12.11</b>	<b>2</b>	<b>\$48.49</b>	<b>13.27</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$48.49				
4	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$34.20</b>	<b>8.54</b>	<b>4</b>	<b>\$34.20</b>	<b>9.35</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$34.20				
5	<b>LYNDONVILLE SAVINGS BANK AND TRUST</b>	<b>LYNDONVILLE</b>	<b>VT</b>	<b>\$32.40</b>	<b>8.09</b>	<b>5</b>	<b>\$32.40</b>	<b>8.86</b>
				<b>\$400.52</b>	<b>100.00%</b>		<b>\$365.56</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,485

3,909

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Randolph, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CENTRAL FINANCIAL CORPORATION	RANDOLPH	VT	\$54.35	55.74	1	\$54.35	66.11
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$54.35				
2	NORTHFIELD MHC	NORTHFIELD	VT	\$30.61	31.39	2	\$15.31	18.62
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$30.61				
3	CHITTENDEN CORPORATION	BURLINGTON	VT	\$12.55	12.87	3	\$12.55	15.27
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$12.55				
				<b>\$97.51</b>	<b>100.00%</b>		<b>\$82.20</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

4,258

4,951

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**

**Rutland, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	<b>BANKNORTH GROUP, INC.</b> BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$198.03	23.97	1	\$198.03	23.97
2	<b>CHARTER ONE FINANCIAL, INC.</b> CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$197.22	23.88	2	\$197.22	23.88
3	<b>CHITTENDEN CORPORATION</b> CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$185.75	22.49	3	\$185.75	22.49
4	<b>FIRST BRANDON NATIONAL BANK</b>	BRANDON	VT	\$76.02	9.20	4	\$76.02	9.20
5	<b>MERCHANTS BANCSHARES INC.</b> THE MERCHANTS BANK	BURLINGTON	VT	\$75.81	9.18	5	\$75.81	9.18
6	<b>FACTORY POINT BANCORP, INC.</b> THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$60.39	7.31	6	\$60.39	7.31
7	<b>KEYCORP</b> KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$23.68	2.87	7	\$23.68	2.87
8	<b>FIRST COMMUNITY BANK</b>	WOODSTOCK	VT	\$9.10	1.10	8	\$9.10	1.10
				\$825.98	100.00%			

HERFINDAHL-HIRSCHMAN INDEX:

1,882

1,882

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.



**Saint Johnsbury, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$199.12</b>	<b>48.07</b>	<b>1</b>	<b>\$99.56</b>	<b>31.64</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$199.12				
<b>2</b>	<b>UNION BANKSHARES, INC.</b>	<b>MORRISVILLE</b>	<b>VT</b>	<b>\$84.48</b>	<b>20.40</b>	<b>2</b>	<b>\$84.48</b>	<b>26.85</b>
	UNION BANK	MORRISVILLE	VT	\$84.48				
<b>3</b>	<b>LYNDONVILLE SAVINGS BANK AND TRUST</b>	<b>LYNDONVILLE</b>	<b>VT</b>	<b>\$60.27</b>	<b>14.55</b>	<b>3</b>	<b>\$60.27</b>	<b>19.16</b>
<b>4</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$28.98</b>	<b>7.00</b>	<b>4</b>	<b>\$28.98</b>	<b>9.21</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$28.98				
<b>5</b>	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$23.30</b>	<b>5.62</b>	<b>5</b>	<b>\$23.30</b>	<b>7.40</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$23.30				
<b>6</b>	<b>MERCHANTS BANCSHARES INC.</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$18.06</b>	<b>4.36</b>	<b>6</b>	<b>\$18.06</b>	<b>5.74</b>
	THE MERCHANTS BANK	BURLINGTON	VT	\$18.06				
				<b>\$414.20</b>	<b>100.00%</b>		<b>\$314.64</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,038

2,262

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Springfield, VT Banking Market**  
(For Commercial Bank And Thrift Organizations- 6/30/04)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	CHITTENDEN CORPORATION	BURLINGTON	VT	\$123.19	39.76	1	\$123.19	41.49
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$123.19				
2	CHARTER ONE FINANCIAL, INC.	CLEVELAND	OH	\$43.51	14.04	2	\$43.51	14.66
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$43.51				
3	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$36.12	11.66	3	\$36.12	12.17
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$36.12				
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$31.58	10.19	4	\$31.58	10.64
	THE MERCHANTS BANK	BURLINGTON	VT	\$31.58				
5	BANKNORTH GROUP, INC.	PORTLAND	ME	\$31.28	10.09	5	\$31.28	10.54
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$31.28				
6	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$25.91	8.36	7	\$12.95	4.36
7	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$18.27	5.89	6	\$18.27	6.15
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$18.27				
				<b>\$309.86</b>	<b>100.00%</b>		<b>\$296.90</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,224

2,365

Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.

**Waitsfield, VT Banking Market**  
**(For Commercial Bank And Thrift Organizations- 6/30/04)**

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
<b>1</b>	<b>BANKNORTH GROUP, INC.</b>	<b>PORTLAND</b>	<b>ME</b>	<b>\$35.50</b>	<b>41.02</b>	<b>1</b>	<b>\$35.50</b>	<b>46.45</b>
	BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$35.50				
<b>2</b>	<b>CHITTENDEN CORPORATION</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$30.81</b>	<b>35.60</b>	<b>2</b>	<b>\$30.81</b>	<b>40.31</b>
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$30.81				
<b>3</b>	<b>NORTHFIELD MHC</b>	<b>NORTHFIELD</b>	<b>VT</b>	<b>\$20.23</b>	<b>23.37</b>	<b>3</b>	<b>\$10.11</b>	<b>13.23</b>
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$20.23				
				<b>\$86.54</b>	<b>100.00%</b>		<b>\$76.42</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,497

3,958

**Note: The table is based on 6/30/04 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/04. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.**