

Bar Harbor, ME Banking Market
(For Commercial Bank And Thrift Organizations- 6/30/05)

Rank	Name	City	State	100 % Thrift Weight		50 % Thrift Weight		
				Market Deposits	Market Share	Rank	Market Deposits	Market Share
1	BAR HARBOR BANKSHARES	BAR HARBOR	ME	\$198.55	57.40	1	\$198.55	61.40
	BAR HARBOR BANK AND TRUST	BAR HARBOR	ME	\$198.55				
2	FIRST NATIONAL LINCOLN CORPORATION	DAMARISCOTTA	ME	\$83.76	24.22	2	\$83.76	25.90
	THE FIRST, N.A.	DAMARISCOTTA	ME	\$83.76				
3	MACHIAS BANCORP, MHC	MACHIAS	ME	\$23.78	6.88	3	\$11.89	3.68
	MACHIAS SAVINGS BANK	MACHIAS	ME	\$23.78				
4	BAR HARBOR SAVINGS AND LOAN ASSOCIATION	BAR HARBOR	ME	\$21.24	6.14	4	\$10.62	3.28
5	UNION BANKSHARES COMPANY	ELLSWORTH	ME	\$18.56	5.37	5	\$18.56	5.74
	UNION TRUST COMPANY	ELLSWORTH	ME	\$18.56				
				\$345.89	100.00%		\$323.38	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,995

4,498

Note: The table is based on 6/30/05 FDIC and OTS Summary of Deposits data (dollars in millions). It reflects all mergers and bank holding company acquisitions completed by 6/30/06. Holding companies with at least one commercial bank subsidiary are always considered commercial banking organizations, even in markets where only their thrift(s) operate.