

Bath, 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	BATH SAVINGS INSTITUTION	BATH	ME	\$170.20	21.55	1	\$85.10	15.10
2	GARDINER SAVINGS INSTITUTION, FSB	GARDINER	ME	\$124.41	15.75	2	\$62.20	11.03
3	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$105.05 \$105.05	13.30	3	\$105.05	18.63
4	NORWAY BANCORP, MHC NORWAY SAVINGS BANK	NORWAY NORWAY	ME ME	\$68.48 \$68.48	8.67	4	\$34.24	6.07
5	NORTHEAST BANCORP NORTHEAST BANK	AUBURN AUBURN	ME ME	\$62.86 \$62.86	7.96	5	\$62.86	11.15
6	TORONTO-DOMINION BANK, THE TD BANKNORTH, NATIONAL ASSOCIATION	TORONTO PORTLAND	ME	\$61.81 \$61.81	7.83	6	\$61.81	10.96
7	BANK OF AMERICA CORPORATION BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE CHARLOTTE	NC NC	\$50.61 \$50.61	6.41	7	\$50.61	8.98
8	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	BATH	ME	\$45.72	5.79	8	\$22.86	4.05
9	ANDROSCOGGIN BANCORP, MHC ANDROSCOGGIN SAVINGS BANK	LEWISTON LEWISTON	ME ME	\$43.45 \$43.45	5.50	9	\$21.73	3.85
10	CHITTENDEN CORPORATION MAINE BANK & TRUST COMPANY	BURLINGTON PORTLAND	VT ME	\$33.00 \$33.00	4.18	10	\$33.00	5.85
11	FIRST NATIONAL LINCOLN CORPORATION THE FIRST, N.A.	DAMARISCOTTA DAMARISCOTTA	ME ME	\$23.73 \$23.73	3.00	11	\$23.73	4.21
12	BORDER BANCSHARES, INC. BORDER TRUST COMPANY	SOUTH CHINA SOUTH CHINA	ME ME	\$0.57 \$0.57	0.07	12	\$0.57	0.10
				\$789.88	100.00%		\$563.75	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,220

1,142

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.