

Berlin, NH 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	NORTHWAY FINANCIAL, INC.	BERLIN	NH	\$138.00	67.32	1	\$138.00	70.66
	NORTHWAY BANK	BERLIN	NH	\$138.00				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$47.64	23.24	2	\$47.64	24.39
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$47.64				
3	LSB FINANCIAL	LACONIA	NH	\$19.34	9.44	3	\$9.67	4.95
	LACONIA SAVINGS BANK	LACONIA	NH	\$19.34				
				\$204.98	100.00%		\$195.31	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

5,162

5,612

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.