

**Calais, 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    | MACHIAS BANCORP, MHC                     | MACHIAS      | ME    | \$56.98             | 32.74        | 1                  | \$28.49         | 25.78        |
|      | MACHIAS SAVINGS BANK                     | MACHIAS      | ME    | \$56.98             |              |                    |                 |              |
| 2    | FIRST NATIONAL LINCOLN CORPORATION       | DAMARISCOTTA | ME    | \$47.00             | 27.01        | 2                  | \$47.00         | 42.53        |
|      | THE FIRST, N.A.                          | DAMARISCOTTA | ME    | \$47.00             |              |                    |                 |              |
| 3    | BANGOR SAVINGS BANK                      | BANGOR       | ME    | \$36.13             | 20.76        | 3                  | \$18.07         | 16.35        |
| 4    | CALAIS FEDERAL SAVINGS AND LOAN ASSOCIAT | CALAIS       | ME    | \$33.94             | 19.50        | 4                  | \$16.97         | 15.35        |
|      |  |              |       | \$174.05            | 100.00%      |                    |                 |              |
|      |  |              |       |                     |              | \$110.53           | 100.00%         |              |

HERFINDAHL-HIRSCHMAN INDEX:

2,612

2,976

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.