

Concord, 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	TORONTO-DOMINION BANK, THE TD BANKNORTH, NATIONAL ASSOCIATION	TORONTO PORTLAND		\$566.03 \$566.03	25.51	1	\$566.03	29.92
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE CITIZENS BANK NEW HAMPSHIRE	EDINBURGH MANCHESTER		\$395.53 \$395.53	17.83	2	\$395.53	20.91
3	MERRIMACK BANCORP, MHC MERRIMACK COUNTY SAVINGS BANK	CONCORD CONCORD	NH	\$248.63 \$248.63	11.21	3	\$248.63	13.14
4	FRANKLIN SAVINGS BANK	FRANKLIN	NH	\$197.44	8.90	4	\$98.72	5.22
5	NEW HAMPSHIRE THRIFT BANKSHARES LAKE SUNAPEE BANK, FSB	NEWPORT NEWPORT	NH	\$184.33 \$184.33	8.31	5	\$92.16	4.87
6	SOVEREIGN BANCORP SOVEREIGN BANK	WYOMISSING WYOMISSING	PA	\$122.48 \$122.48	5.52	6	\$61.24	3.24
7	BOW MILLS BANK AND TRUST	BOW	NH	\$111.58	5.03	7	\$111.58	5.90
8	BANK OF AMERICA CORPORATION BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE CHARLOTTE	NC	\$83.41 \$83.41	3.76	8	\$83.41	4.41
9	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$58.15	2.62	9	\$29.07	1.54
10	CHITTENDEN CORPORATION OCEAN NATIONAL BANK	BURLINGTON PORTSMOUTH	VT	\$57.58 \$57.58	2.60	10	\$57.58	3.04
11	LSB FINANCIAL LACONIA SAVINGS BANK	LACONIA LACONIA	NH	\$52.18 \$52.18	2.35	11	\$26.09	1.38
12	NORTHWAY FINANCIAL, INC. NORTHWAY BANK	BERLIN BERLIN	NH	\$41.81 \$41.81	1.88	12	\$41.81	2.21
13	FIRST COLEBROOK BANCORP, INC. THE FIRST COLEBROOK BANK	COLEBROOK COLEBROOK	NH	\$40.58 \$40.58	1.83	13	\$40.58	2.15
14	MASCOMA MUTUAL HOLDING COMPANY MASCOMA SAVINGS BANK	LEBANON LEBANON	NH	\$39.02 \$39.02	1.76	14	\$19.51	1.03
15	LEDYARD NATIONAL BANK	NORWICH	VT	\$19.74	0.89	15	\$19.74	1.04
16	CAMBRIDGE BANCORP CAMBRIDGE TRUST COMPANY	CAMBRIDGE CAMBRIDGE	MA	\$0.00 \$0.00	0.00	16	\$0.00	0.00
				\$2,218.49	100.00%		\$1,891.69	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,343

1,646

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.

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