

Houlton, 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 | KATAHDIN BANKSHARES CORPORATION | PATTEN | ME | \$109.00 | 40.00 | 1 | \$109.00 | 45.98 |
| | KATAHDIN TRUST COMPANY | PATTEN | ME | \$109.00 | | | | |
| 2 | KEYCORP | CLEVELAND | OH | \$40.07 | 14.71 | 2 | \$40.07 | 16.90 |
| | KEYBANK NATIONAL ASSOCIATION | CLEVELAND | OH | \$40.07 | | | | |
| 3 | TORONTO-DOMINION BANK, THE | TORONTO | | \$37.72 | 13.84 | 3 | \$37.72 | 15.91 |
| | TD BANKNORTH, NATIONAL ASSOCIATION | PORTLAND | ME | \$37.72 | | | | |
| 4 | MACHIAS BANCORP, MHC | MACHIAS | ME | \$37.37 | 13.71 | 4 | \$18.68 | 7.88 |
| | MACHIAS SAVINGS BANK | MACHIAS | ME | \$37.37 | | | | |
| 5 | BANGOR SAVINGS BANK | BANGOR | ME | \$33.41 | 12.26 | 5 | \$16.71 | 7.05 |
| 6 | FIRST CITIZENS BANK | PRESQUE ISLE | ME | \$14.89 | 5.47 | 6 | \$14.89 | 6.28 |
| | | | | \$272.47 | 100.00% | | \$237.08 | 100.00% |

HERFINDAHL-HIRSCHMAN INDEX:

2,377

2,804

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.