

Manchester, 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	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$2,311.23	57.07	1	\$2,311.23	57.57
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$2,311.23				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$727.54	17.96	2	\$727.54	18.12
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$727.54				
3	TORONTO-DOMINION BANK, THE	TORONTO		\$613.90	15.16	3	\$613.90	15.29
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$613.90				
4	CENTRIX BANK & TRUST	BEDFORD	NH	\$187.92	4.64	4	\$187.92	4.68
5	SOUTHERN NEW HAMPSHIRE BANK AND TRU	SALEM	NH	\$93.77	2.32	5	\$93.77	2.34
6	SOVEREIGN BANCORP	WYOMISSING	PA	\$66.84	1.65	6	\$33.42	0.83
	SOVEREIGN BANK	WYOMISSING	PA	\$66.84				
7	CHITTENDEN CORPORATION	BURLINGTON	VT	\$28.78	0.71	7	\$28.78	0.72
	OCEAN NATIONAL BANK	PORTSMOUTH	NH	\$28.78				
8	FIRST IPSWICH BANCORP	IPSWICH	MA	\$15.69	0.39	8	\$15.69	0.39
	THE FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	\$15.69				
9	LSB FINANCIAL	LACONIA	NH	\$4.30	0.11	9	\$2.15	0.05
	LACONIA SAVINGS BANK	LACONIA	NH	\$4.30				
				\$4,049.95	100.00%		\$4,014.38	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,840

3,906

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.