

Pittsfield, MA 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	BERKSHIRE HILLS BANCORP	PITTSFIELD	MA	\$862.85	31.71	1	\$431.43	27.39
	BERKSHIRE BANK	PITTSFIELD	MA	\$862.85				
2	MUTUAL BANCORP OF THE BERKSHIRES, INC.	PITTSFIELD	MA	\$484.11	17.79	2	\$242.06	15.37
	LEGACY BANKS	PITTSFIELD	MA	\$484.11				
3	TORONTO-DOMINION BANK, THE	TORONTO		\$323.26	11.88	3	\$323.26	20.52
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$323.26				
5	MOUNTAINONE FINANCIAL PARTNERS, MHC	NORTH ADAMS	MA	\$320.72	11.79	5	\$160.36	10.18
	HOOSAC BANK	NORTH ADAMS	MA	\$191.26				
	WILLIAMSTOWN SAVINGS BANK	WILLIAMSTOWN	MA	\$129.46				
6	THE PITTSFIELD CO-OPERATIVE BANK	PITTSFIELD	MA	\$173.80	6.39	6	\$86.90	5.52
7	BERKSHIRE FINANCIAL SERVICES, INC.	LEE	MA	\$168.02	6.18	7	\$84.01	5.33
	LEE BANK	LEE	MA	\$168.02				
8	SOUTH ADAMS SAVINGS BANK	ADAMS	MA	\$145.29	5.34	8	\$72.64	4.61
9	ADAMS CO-OPERATIVE BANK	ADAMS	MA	\$136.26	5.01	9	\$68.13	4.33
10	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$48.87	1.80	10	\$48.87	3.10
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$48.87				
11	THE LENOX NATIONAL BANK	LENOX	MA	\$46.06	1.69	11	\$46.06	2.92
12	SALISBURY BANCORP, INC.	LAKEVILLE	CT	\$11.47	0.42	12	\$11.47	0.73
	SALISBURY BANK AND TRUST COMPANY	LAKEVILLE	CT	\$11.47				
				\$2,720.71	100.00%		\$1,575.18	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,741

1,629

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.