

Springfield, 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	BANK OF AMERICA CORPORATION BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE CHARLOTTE	NC NC	\$1,968.88 \$1,968.88	18.40	1	\$1,968.88	24.54
2	TORONTO-DOMINION BANK, THE TD BANKNORTH, NATIONAL ASSOCIATION	TORONTO PORTLAND		\$1,271.04 \$1,271.04	11.88	2	\$1,271.04	15.84
3	UNITED FINANCIAL BANCORP UNITED BANK	WEST SPRINGFIELD WEST SPRINGFIELD	MA MA	\$772.87 \$772.87	7.22	3	\$386.44	4.82
4	PEOPLESBANCORP, MHC PEOPLESBANK	HOLYOKE HOLYOKE	MA MA	\$693.57 \$693.57	6.48	4	\$346.78	4.32
5	ROYAL BANK OF SCOTLAND GROUP PLC, THE CITIZENS BANK OF MASSACHUSETTS	EDINBURGH BOSTON		\$621.07 \$621.07	5.80	5	\$621.07	7.74
6	FLORENCE BANCORP, MHC FLORENCE SAVINGS BANK	FLORENCE FLORENCE	MA MA	\$619.91 \$619.91	5.79	6	\$309.96	3.86
7	WESTFIELD MUTUAL HOLDING COMPANY WESTFIELD BANK	WESTFIELD WESTFIELD	MA MA	\$618.31 \$618.31	5.78	7	\$309.16	3.85
8	COUNTRY BANK FOR SAVINGS	WARE	MA	\$555.22	5.19	8	\$277.61	3.46
9	CHITTENDEN CORPORATION THE BANK OF WESTERN MASSACHUSETTS	BURLINGTON SPRINGFIELD	VT MA	\$525.40 \$525.40	4.91	9	\$525.40	6.55
10	EASTHAMPTON SAVINGS BANK	EASTHAMPTON	MA	\$507.21	4.74	10	\$253.60	3.16
11	BERKSHIRE HILLS BANCORP BERKSHIRE BANK	PITTSFIELD PITTSFIELD	MA MA	\$450.01 \$450.01	4.21	11	\$225.01	2.80
12	WESTBANK CORPORATION WESTBANK	WEST SPRINGFIELD WEST SPRINGFIELD	MA MA	\$435.93 \$435.93	4.07	12	\$435.93	5.43
13	GSB, MHC GREENFIELD SAVINGS BANK	GREENFIELD GREENFIELD	MA MA	\$373.07 \$373.07	3.49	13	\$373.07	4.65
14	HAMPDEN BANCORP, MHC HAMPDEN BANK	SPRINGFIELD SPRINGFIELD	MA MA	\$311.93 \$311.93	2.92	14	\$155.96	1.94
15	CHICOPEE SAVINGS BANK	CHICOPEE	MA	\$299.73	2.80	15	\$149.86	1.87
16	GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	\$177.21	1.66	16	\$88.61	1.10
17	SOVEREIGN BANCORP SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$150.60 \$150.60	1.41	17	\$75.30	0.94
18	MONSON FINANCIAL SERVICES MHC MONSON SAVINGS BANK	MONSON MONSON	MA MA	\$138.08 \$138.08	1.29	18	\$138.08	1.72
19	THE NORTHAMPTON CO-OPERATIVE BANK	NORTHAMPTON	MA	\$120.26	1.12	19	\$60.13	0.75

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				Market Deposits	Market Share	Rank	Market Deposits	Market Share
20	WARE CO-OPERATIVE BANK	WARE	MA	\$47.54	0.44	20	\$23.77	0.30
21	SOUTHBRIDGE SAVINGS BANK	SOUTHBRIDGE	MA	\$15.72	0.15	21	\$7.86	0.10
22	BANCO COMERCIAL PORTUGUES, S.A.	OPORTO		\$13.53	0.13	22	\$13.53	0.17
	BCPBANK, NATIONAL ASSOCIATION	NEWARK	NJ	\$13.53				
23	NORTH BROOKFIELD SAVINGS BANK	NORTH BROOKFIELD	MA	\$13.14	0.12	23	\$6.57	0.08
				\$10,700.20	100.00%			
						\$8,023.60	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

819

1,122

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.