

**Worcester, 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	<b>SOVEREIGN BANCORP</b> SOVEREIGN BANK	<b>WYOMISSING</b> WYOMISSING	<b>PA</b> PA	<b>\$1,009.00</b> \$1,009.00	<b>14.10</b>	1	<b>\$504.50</b>	<b>9.77</b>
2	<b>BANK OF AMERICA CORPORATION</b> BANK OF AMERICA, NATIONAL ASSOCIATI	<b>CHARLOTTE</b> CHARLOTTE	<b>NC</b> NC	<b>\$955.19</b> \$955.19	<b>13.35</b>	2	<b>\$955.19</b>	<b>18.49</b>
3	<b>COMMERCE BANCSHARES CORP.</b> COMMERCE BANK & TRUST COMPANY	<b>WORCESTER</b> WORCESTER	<b>MA</b> MA	<b>\$678.70</b> \$678.70	<b>9.49</b>	3	<b>\$678.70</b>	<b>13.14</b>
4	<b>TORONTO-DOMINION BANK, THE</b> TD BANKNORTH, NATIONAL ASSOCIATION	<b>TORONTO</b> PORTLAND		<b>\$628.27</b> \$628.27	<b>8.78</b>	4	<b>\$628.27</b>	<b>12.16</b>
5	<b>UFS BANCORP</b> UNIBANK FOR SAVINGS	<b>WHITINSVILLE</b> WHITINSVILLE	<b>MA</b> MA	<b>\$465.22</b> \$465.22	<b>6.50</b>	5	<b>\$232.61</b>	<b>4.50</b>
6	<b>CHITTENDEN CORPORATION</b> FLAGSHIP BANK AND TRUST COMPANY	<b>BURLINGTON</b> WORCESTER	<b>VT</b> MA	<b>\$443.00</b> \$443.00	<b>6.19</b>	6	<b>\$443.00</b>	<b>8.58</b>
7	<b>WEBSTER FIVE CENTS SAVINGS BANK</b>	<b>WEBSTER</b>	<b>MA</b>	<b>\$332.50</b>	<b>4.65</b>	7	<b>\$166.25</b>	<b>3.22</b>
8	<b>SOUTHBRIDGE SAVINGS BANK</b>	<b>SOUTHBRIDGE</b>	<b>MA</b>	<b>\$279.64</b>	<b>3.91</b>	8	<b>\$139.82</b>	<b>2.71</b>
9	<b>CLINTON FINANCIAL SERVICES, MHC</b> CLINTON SAVINGS BANK	<b>CLINTON</b> CLINTON	<b>MA</b> MA	<b>\$246.92</b> \$246.92	<b>3.45</b>	9	<b>\$123.46</b>	<b>2.39</b>
10	<b>SAVERS CO-OPERATIVE BANK</b>	<b>SOUTHBRIDGE</b>	<b>MA</b>	<b>\$240.12</b>	<b>3.36</b>	10	<b>\$120.06</b>	<b>2.32</b>
11	<b>SPENCER SAVINGS BANK</b>	<b>SPENCER</b>	<b>MA</b>	<b>\$222.31</b>	<b>3.11</b>	11	<b>\$111.16</b>	<b>2.15</b>
12	<b>WESTBOROUGH BANCORP, M.H.C.</b> WESTBOROUGH SAVINGS BANK	<b>WESTBOROUGH</b> WESTBOROUGH	<b>MA</b> MA	<b>\$215.31</b> \$215.31	<b>3.01</b>	12	<b>\$107.66</b>	<b>2.08</b>
13	<b>BAY STATE SAVINGS BANK</b>	<b>WORCESTER</b>	<b>MA</b>	<b>\$214.51</b>	<b>3.00</b>	13	<b>\$107.25</b>	<b>2.08</b>
14	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	<b>EDINBURGH</b> BOSTON		<b>\$197.56</b> \$197.56	<b>2.76</b>	14	<b>\$197.56</b>	<b>3.82</b>
15	<b>CNB FINANCIAL CORPORATION</b> COMMONWEALTH NATIONAL BANK	<b>WORCESTER</b> WORCESTER	<b>MA</b> MA	<b>\$181.31</b> \$181.31	<b>2.53</b>	15	<b>\$181.31</b>	<b>3.51</b>
16	<b>COUNTRY BANK FOR SAVINGS</b>	<b>WARE</b>	<b>MA</b>	<b>\$139.73</b>	<b>1.95</b>	16	<b>\$69.86</b>	<b>1.35</b>
17	<b>MILLBURY SAVINGS BANK</b>	<b>MILLBURY</b>	<b>MA</b>	<b>\$137.34</b>	<b>1.92</b>	17	<b>\$68.67</b>	<b>1.33</b>
18	<b>HOMETOWN BANK, A COOPERATIVE BANK</b>	<b>WEBSTER</b>	<b>MA</b>	<b>\$125.37</b>	<b>1.75</b>	18	<b>\$62.68</b>	<b>1.21</b>
19	<b>NORTH BROOKFIELD SAVINGS BANK</b>	<b>NORTH BROOKFIELD</b>	<b>MA</b>	<b>\$124.73</b>	<b>1.74</b>	19	<b>\$62.36</b>	<b>1.21</b>

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20	BARRE SAVINGS BANK	BARRE	MA	\$104.79	1.46	20	\$52.40	1.01
21	MILLBURY NATIONAL BANK	MILLBURY	MA	\$55.35	0.77	21	\$55.35	1.07
22	ASSABET VALLEY BANCORP	HUDSON	MA	\$30.91	0.43	22	\$15.45	0.30
	HUDSON SAVINGS BANK	HUDSON	MA	\$30.91				
23	MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	\$30.21	0.42	23	\$15.11	0.29
24	FIDELITY CO-OPERATIVE BANK	FITCHBURG	MA	\$28.87	0.40	24	\$14.43	0.28
25	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$20.04	0.28	25	\$10.02	0.19
26	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$19.66	0.27	26	\$19.66	0.38
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$19.66				
27	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$18.65	0.26	27	\$18.65	0.36
	WESTBANK	WEST SPRINGFIELD	MA	\$18.65				
28	ATHOL SAVINGS BANK	ATHOL	MA	\$9.41	0.13	28	\$4.71	0.09
				\$7,154.59	100.00%			
						\$5,166.13	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

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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.