

Waterville, 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 | SKOWHEGAN SAVINGS BANK | SKOWHEGAN | ME | \$220.99 | 25.68 | 1 | \$110.50 | 17.67 |
| 2 | TORONTO-DOMINION BANK, THE | TORONTO | | \$188.54 | 21.91 | 2 | \$188.54 | 30.15 |
| | TD BANKNORTH, NATIONAL ASSOCIATION | PORTLAND | ME | \$188.54 | | | | |
| 3 | BANGOR SAVINGS BANK | BANGOR | ME | \$89.46 | 10.40 | 3 | \$44.73 | 7.15 |
| 4 | KEYCORP | CLEVELAND | OH | \$89.10 | 10.35 | 4 | \$89.10 | 14.25 |
| | KEYBANK NATIONAL ASSOCIATION | CLEVELAND | OH | \$89.10 | | | | |
| 5 | KENNEBEC SAVINGS BANK | AUGUSTA | ME | \$73.74 | 8.57 | 5 | \$36.87 | 5.90 |
| 6 | GARDINER SAVINGS INSTITUTION, FSB | GARDINER | ME | \$46.41 | 5.39 | 6 | \$23.21 | 3.71 |
| 7 | BANK OF AMERICA CORPORATION | CHARLOTTE | NC | \$42.67 | 4.96 | 7 | \$42.67 | 6.82 |
| | BANK OF AMERICA, NATIONAL ASSOCIATI | CHARLOTTE | NC | \$42.67 | | | | |
| 8 | KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCI | WATERVILLE | ME | \$39.69 | 4.61 | 8 | \$19.85 | 3.17 |
| 9 | CAMDEN NATIONAL CORPORATION | CAMDEN | ME | \$25.42 | 2.95 | 9 | \$25.42 | 4.06 |
| | UNITEDKINGFIELD BANK | BANGOR | ME | \$25.42 | | | | |
| 10 | BORDER BANCSHARES, INC. | SOUTH CHINA | ME | \$25.15 | 2.92 | 10 | \$25.15 | 4.02 |
| | BORDER TRUST COMPANY | SOUTH CHINA | ME | \$25.15 | | | | |
| 11 | FSB BANCORP, MHC | FARMINGTON | ME | \$16.68 | 1.94 | 11 | \$16.68 | 2.67 |
| | FRANKLIN SAVINGS BANK | FARMINGTON | ME | \$16.68 | | | | |
| 12 | MERRILL MERCHANTS BANCSHARES, INC. | BANGOR | ME | \$2.63 | 0.31 | 12 | \$2.63 | 0.42 |
| | MERRILL MERCHANTS BANK | BANGOR | ME | \$2.63 | | | | |
| | | | | \$860.47 | 100.00% | | \$625.32 | 100.00% |

HERFINDAHL-HIRSCHMAN INDEX:

1,525

1,621

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.