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# BANKS IN WESTERN MASS.

*Ranked by Total Assets\* (Dollars in thousands)*

INSTITUTION	ASSETS	DEPOSITS	NET INCOME	TOTAL EQUITY CAPITAL	TOTAL LOANS & LEASES	COMMERCIAL LOAN VOLUME	SECURED BY REAL ESTATE
<b>1</b> BANK OF AMERICA NA www.bankofamerica.com	1,471,631,047	754,919,971	5,894,592	132,838,001	667,023,315	177,567,660	398,709,127
<b>2</b> RBS CITIZENS NA www.citizensbank.com	129,490,645	71,448,363	(1,105,267)**	15,579,028	92,238,785	14,568,173	54,441,019
<b>3</b> TD BANK NA www.tdbanknorth.com	101,632,075	76,475,518	473,006	17,800,400	51,196,564	10,217,737	32,871,347
<b>4</b> SOVEREIGN BANK www.sovereignbank.com	78,356,709	48,242,377	(566,640)	6,945,197	55,596,500	13,595,859	36,260,069
<b>5</b> WEBSTER BANK www.websterbank.com	17,480,164	12,296,427	(254,337)	1,697,428	12,194,130	3,268,440	8,730,330
<b>6</b> NEW ALLIANCE BANK www.newalliancebank.com	8,286,252	4,572,218	55,275	1,286,732	4,968,151	402,383	4,503,723
<b>7</b> BERKSHIRE BANK www.berkshirebank.com	2,630,715	1,877,804	21,836	363,264	2,008,919	177,370	1,689,092
<b>8</b> PEOPLESBANK www.bankatpeoples.com	1,436,501	859,265	7,515	125,212	1,108,108	43,760	1,048,106
<b>9</b> COUNTRY BANK FOR SAVINGS www.countrybank.com	1,306,745	748,106	5,824	139,436	782,210	19,618	743,978
<b>10</b> UNITED BANK www.bankatunited.com	1,261,222	837,892	6,796	157,638	872,624	73,453	770,539
<b>11</b> FLORENCE SAVINGS BANK www.florencesavings.com	1,126,410	751,045	3,186	66,098	698,635	21,278	671,192
<b>12</b> WESTFIELD BANK www.westfieldbank.com	1,064,781	588,930	8,407	212,279	480,394	322,875	153,377
<b>13</b> LEGACY BANK www.legacy-banks.com	923,443	609,189	1,006	93,955	701,905	32,865	665,124
<b>14</b> THE BANK OF WESTERN MASSACHUSETTS www.bankwmass.com	912,289	528,870	8,606	167,770	775,627	216,647	555,259
<b>15</b> EASTHAMPTON SAVINGS BANK www.bankesb.com	780,590	608,365	59	91,346	584,841	23,592	550,043
<b>16</b> GREENFIELD SAVINGS BANK www.greenfieldsavings.com	596,537	405,711	433	55,660	405,660	16,659	387,722

\*Data (year-end 2008) includes out-of-state subsidiaries in addition to Massachusetts. \*\* Negative numbers in parentheses.

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<b>17</b> CHICOPEE SAVINGS BANK www.chicopeesavings.com	526,260	342,163	501	79,982	419,637	53,118	362,537
<b>18</b> HAMPDEN BANK www.hampdenbank.com	524,531	347,662	1,012	68,057	392,380	41,364	328,568
<b>19</b> SALISBURY BANK & TRUST COMPANY www.salisburybank.com	494,517	344,926	1,330	38,041	303,193	19,674	276,204
<b>20</b> SOUTHBRIDGE SAVINGS BANK www.southbridgesavingsbank.com	448,678	316,359	(5,201)**	35,018	361,895	8,544	340,566
<b>21</b> HOOSAC BANK www.hoosacbank.com	342,523	197,481	(1,199)	38,400	156,587	13,527	140,998
<b>22</b> LEE BANK www.leebank.com	297,176	192,869	1,458	23,028	252,959	20,342	230,428
<b>23</b> WILLIAMSTOWN SAVINGS BANK www.williamstownsavings.com	262,095	156,635	1,545	15,299	129,612	6,644	121,002
<b>24</b> GREENFIELD CO-OP BANK www.greenfieldcoopbank.com	257,101	213,565	1,272	30,586	161,419	10,241	149,562
<b>25</b> PITTSFIELD CO-OP BANK www.pittsfield-coop.com	233,116	178,334	1,472	37,133	150,223	10,042	138,149
<b>26</b> MONSON SAVINGS BANK www.monsonsavings.com	220,160	161,372	874	17,905	166,465	22,868	142,497
<b>27</b> SOUTH ADAMS SAVINGS BANK www.sasavings.com	206,566	151,092	(395)**	23,444	164,494	4,883	155,245
<b>28</b> ADAMS CO-OP BANK www.adamscooperative.com	204,158	147,892	(171)	19,257	167,613	9,438	145,657
<b>29</b> NORTH BROOKFIELD SAVINGS BANK www.banknbsb.com	180,039	154,194	1,126	22,800	111,113	1,085	105,101
<b>30</b> NORTHAMPTON CO-OP BANK www.northamptoncoop.com	153,533	122,946	(1,898)	18,832	98,975	982	97,445
<b>31</b> FAMILYFIRST BANK www.familyfirstbank.com	61,483	39,529	(209)	5,333	40,372	1,320	36,535
<b>32</b> LENOX NB www.lenoxnb.com	53,329	46,191	242	7,032	26,776	1,102	24,717
<b>33</b> NUVO BANK & TRUST COMPANY*** www.nuvobank.com	18,960	9,576	(1,278)	9,190	4,693	2,498	2,175

\*Data (year-end 2008) includes out-of-state subsidiaries in addition to Massachusetts. \*\* Negative numbers in parentheses. \*\*\*De novo bank - Commenced operation during second quarter of 2008.