



MAINE BANKING INDUSTRY: THIRD QUARTER 2006

*(Note: Your subscription expiration date is
on the label of the envelope in which you received the Review)*

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the Maine banking industry for the quarter ending September 30, 2006. It includes data on all 36 Federal and State chartered commercial banks, savings banks and savings and loan associations in Maine. Our analysis on pages 6-8 also presents a four-year retrospective between 2003-2006 using aggregate industry data. All financial data is based on Call Reports from the FDIC and OTS. Bank stock data as of 12/29/06 is included on pages 15-16.

In certain states, recent merger/acquisition activity has resulted in a single bank charter now operating branches across more than one state, thereby complicating the construction of a "statewide" balance sheet and income statement. This is because Call Report data is collected based on the state of record for the bank charter. Maine may be among those states impacted by this change. Therefore, year-to-year comparisons in the aggregate statewide data should be used with caution as can be seen in the data below. Here is a synopsis of the Maine banking industry for the quarter ending September 30, 2006:

THIRD QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 36 remaining banks in Maine (down from 40 in January of 2003), recorded a 21% **increase** for the nine month period ending 9/30/06 relative to the same period in 2005. However, the aggregate data is distorted by unusual performance swings by large institutions, one-time restructuring charges associated with mergers and acquisitions and jurisdictional reporting changes. A closer inspection of the banks existing in both time periods, indicates that 19 institutions (53%) registered a decrease in earnings between Q3-2005 and Q3-2006 and 17 institutions (47%) reported an increase. **The median performance for all institutions was a -2.3% decrease between Q3-2005 and Q3-2006.** Nonetheless, 97% of all ME institutions were profitable during Q3-06. Here is the aggregate data; individual institutional data is contained on pages 9-14.

36 MAINE INSTITUTIONS (see pages 6-8 for complete details)	12 Months Ending: 12/31/05	9 Months Ending: 9/30/05	9 Months Ending: 9/30/06	% Change 9 Mos. '05 vs 9 Mos. '06
Net Income After Tax (\$ millions)	\$447	\$336	\$408	21.4%
Return on Assets (R.O.A.)	0.99%	1.00%	1.05%	
Gross Loans (\$ billions)	\$32	\$32	\$39	21.7%
Deposits (\$ billions)	\$32	\$32	\$40	24.0%
Net Interest Margin	3.63%	3.50%	4.37%	
Efficiency Ratio	60.42%	60.14%	64.26%	
Non-Interest Inc. % Avg. Assets	0.96%	0.92%	1.07%	
Non-Performing Assets (\$ millions)	\$125	\$120	\$188	56.7%
Tier 1 Leverage	7.84%	8.02%	7.83	
Reserves % Non-Perf. Loans	302%	314%	234.%	
Provision for Losses (\$ millions)	\$31	\$21	\$42	103.8%
Liquidity (loans % deposits)	101%	99%	97%	

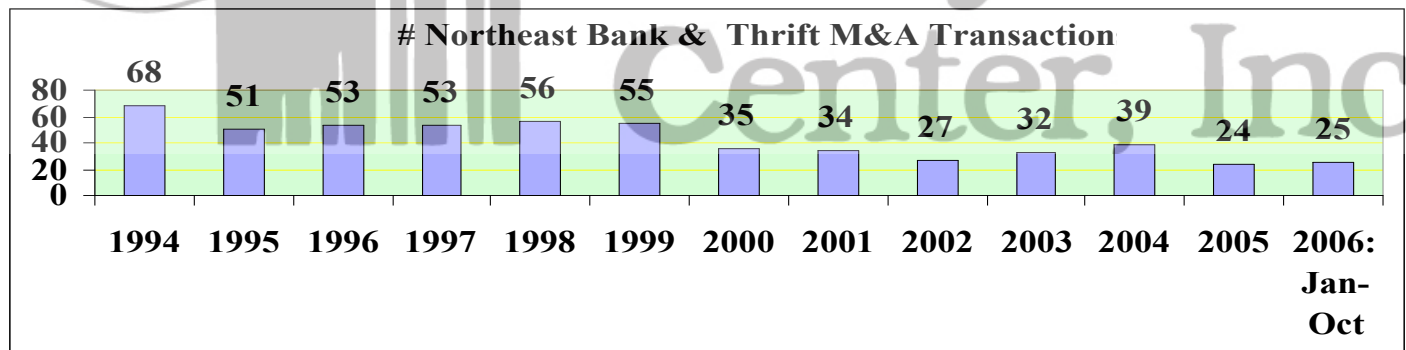
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING DATA as of 9/30/06 (\$=Billions, except net inc.)							New Eng.			
	CT	ME	MA	NH	RI	VT		NY	NJ	PA
# Banking Institutions	56	36	190	26	12	19	339	195	130	248
% Institutions Profitable	91%	97%	94%	100%	83%	100%	94%	90%	86%	90%
Total Assets (\$ Bils)	\$64	\$56	\$243	\$19	\$21	\$9	\$412	\$1,334	\$137	\$427
Total Deposits (\$ Bils)	\$47	\$40	\$170	\$13	\$13	\$7	\$290	\$919	\$89	\$300
Gross Loans (\$ Bils)	\$46	\$39	\$96	\$13	\$13	\$6	\$212	\$711	\$81	\$254
Net Inc. After Tax (\$ Mils)	\$352	\$408	\$1,819	\$166	\$162	\$79	\$2,986	\$11,626	\$886	\$2,744
Return on Assets (R.O.A.)	0.82%	1.05%	1.03%	1.16%	1.06%	1.25%	1.01%	1.23%	0.90%	0.91%
Return on Equity (R.O.E.)	6.91%	5.83%	11.57%	11.59%	12.39%	14.37%	9.6%	12.69%	7.97%	9.64%
Net Interest Margins	3.29%	4.37%	2.38%	3.41%	3.08%	4.25%	2.88%	3.17%	2.82%	2.99%
Efficiency Ratio	65.4%	64.26%	68.5%	55.9%	57.1%	63.4%	66.4%	62.1%	57.2%	64.9%
Non-Perf. Assets % Assets	0.20%	0.33%	0.10%	0.20%	0.20%	0.50%	0.20%	0.40%	0.30%	0.30%

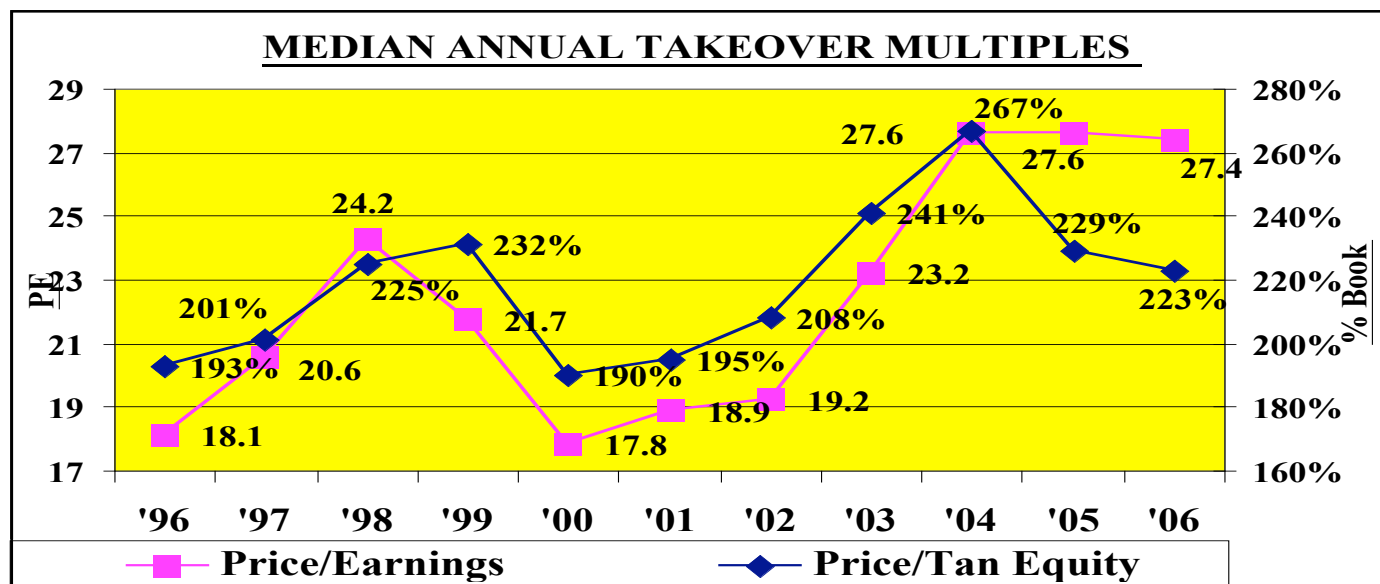
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

On the following pages (pages 4-5) we have compiled information concerning recent merger and acquisition trends and also stock price indicators for both banks and thrifts for the trailing twelve months ending in October 2006.

Although the *number* of Northeast mergers and acquisitions between banks and thrifts has decreased since the 1990's, their *pricing* (both as a multiple of earnings as well as book equity) and *bank stock PE ratios* have increased steadily and peaked in 2004. Present takeover multiples appear to be firming as can be seen below.



For the 30 transactions in the Northeast completed over the last 12 months between October 2005 and October 2006 the median price for all deals (banks & thrifts) was approximately 223% of tangible book equity and a multiple of 27X earnings. Please call us if we can add any clarification to the variation in these statistics. BAC is an active participant in merger and acquisition advisory services.



MARKET RESEARCH SERVICE

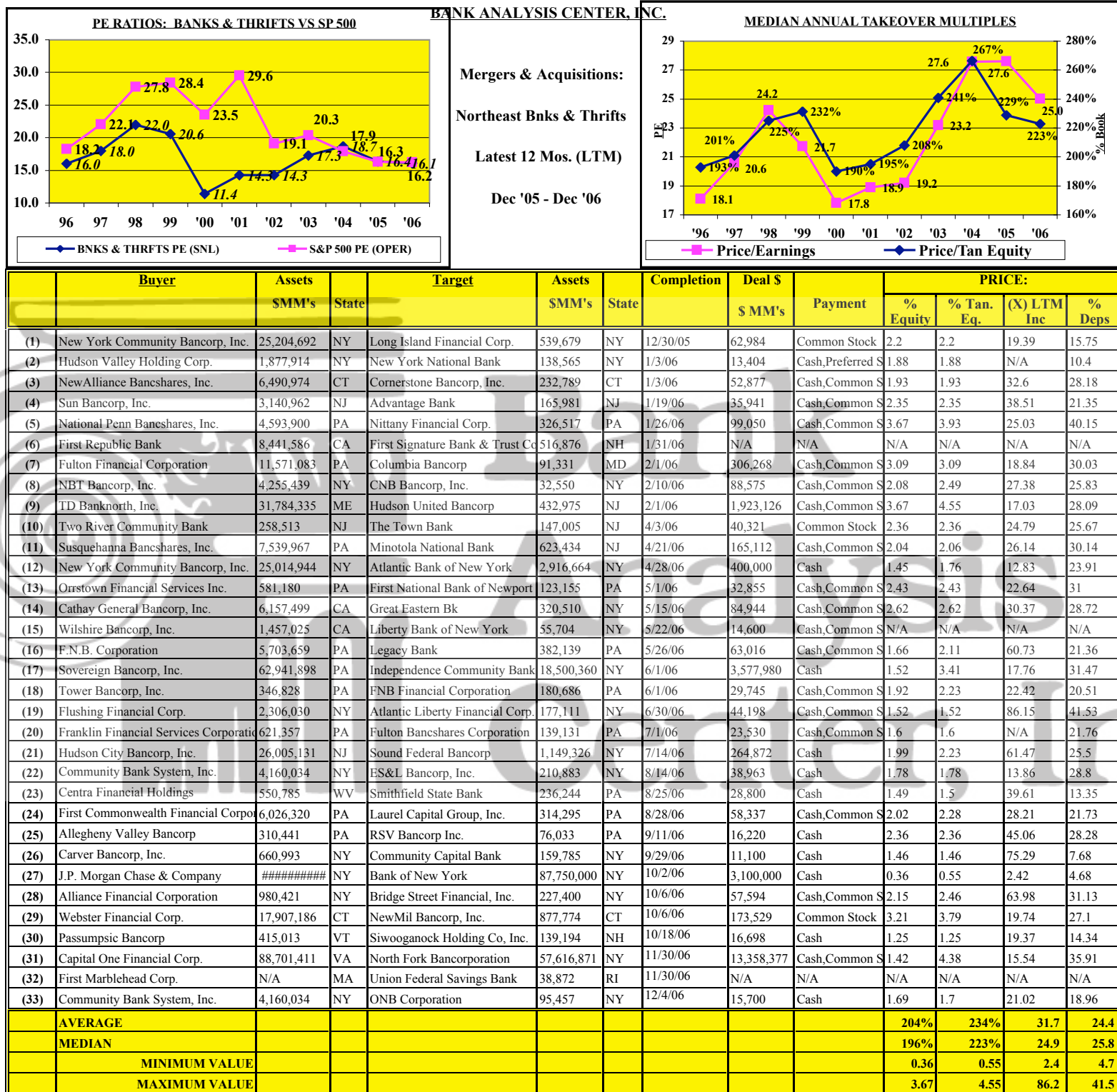
Included in this edition of the Quarterly Review is a descriptive packet of information concerning BAC's market research capabilities on economics, demographics, banking industry competition and commercial businesses. These packets are available for your individual branch banking markets in Connecticut. We would invite you to review this material and to contact us if you might wish to procure this information for your institution. It is not very expensive. Our New England-wide databases, combined with our reporting capabilities and proprietary software, can produce insightful and valuable reconnaissance tools to help guide your institution in the following:

- | | |
|---|--|
| <ul style="list-style-type: none"> ✓ Market Segmentation ✓ Product Development & Positioning ✓ Business Development Initiatives ✓ Consumer Behavior | <ul style="list-style-type: none"> ✓ Competitive Analysis ✓ Start-up Branch Site Location ✓ Branch Purchase Analysis ✓ Merger/Acquisition Analysis |
|---|--|

The second item included in this edition of the Quarterly Review is a subscription form. If you would like to continue receiving the Review, please complete the form and return it to our offices. If you are already a subscriber, we thank you for your confidence. Your subscription expiration date is on the label of the envelope in which you received the Review. We would appreciate any feedback on how to improve the Review. We are aware that through a data base error, a number of subscribers did not receive certain quarters of the Review last year. If you are a subscriber and need these past issues, please contact Ms. Tamica Curling at 860-275-6050 and we will forward them to you. Alternatively, if you would like to extend your subscription by the number of quarters that you missed please indicate that to Ms. Curling. This data will soon be available by subscription on BAC's website.

If you would like to hear more about our investment banking and consulting services, please contact me personally. BAC specializes in helping clients develop and execute strategies. We are consultants and investment banking advisors to the banking industry throughout New England, New York, Pennsylvania and New Jersey. Our services are listed on the back cover of this publication.

John S. Carusone, President

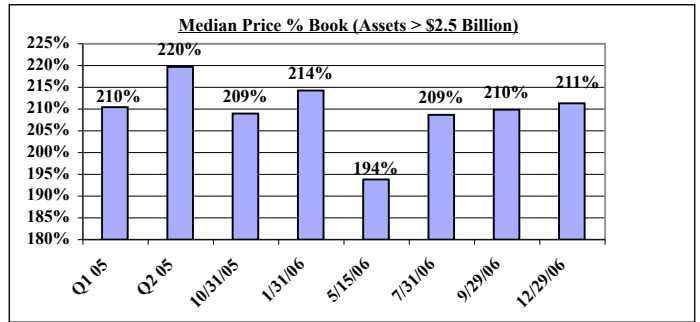
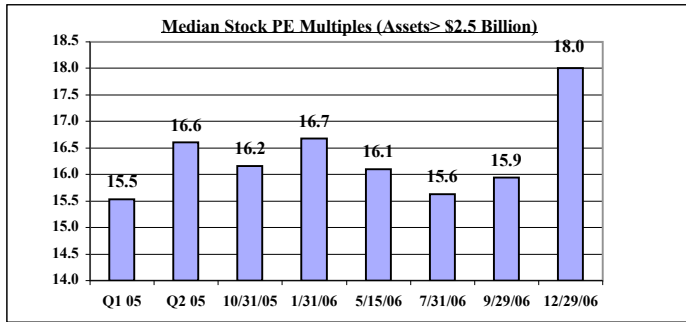


NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

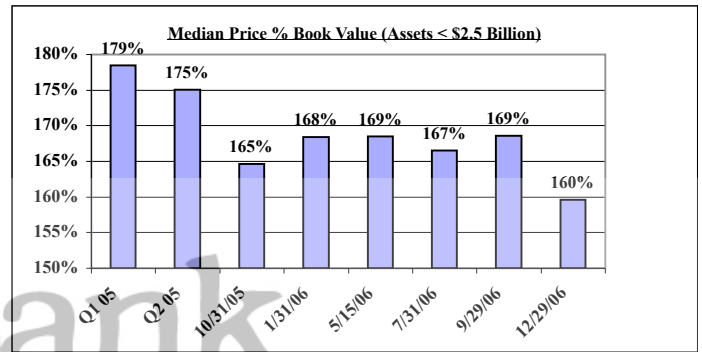
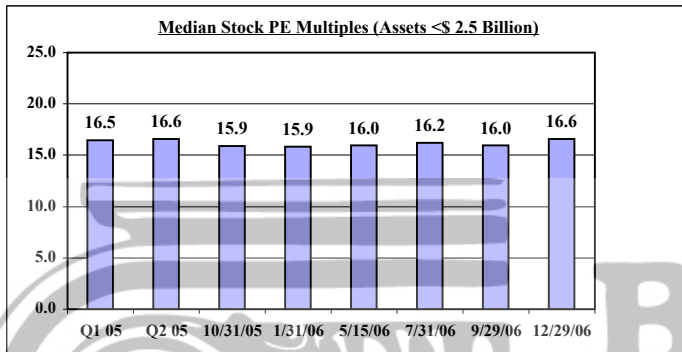
PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

COMMERCIAL BANKS

ASSETS GREATER THAN \$2.5 BILLION

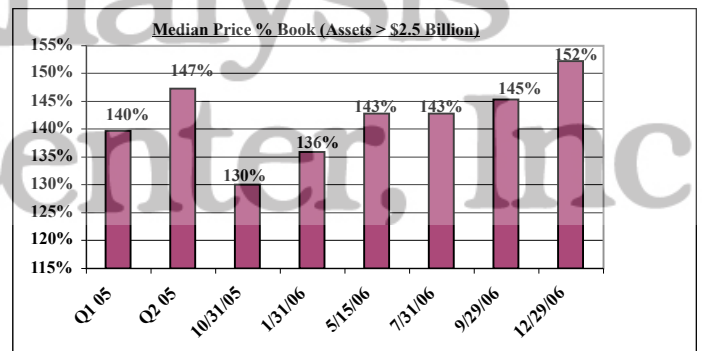
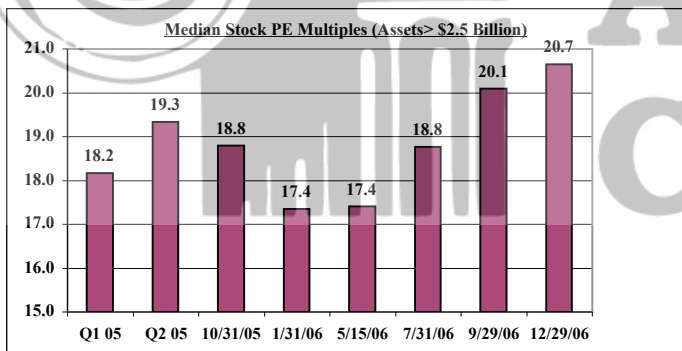


ASSETS LESS THAN \$2.5 BILLION

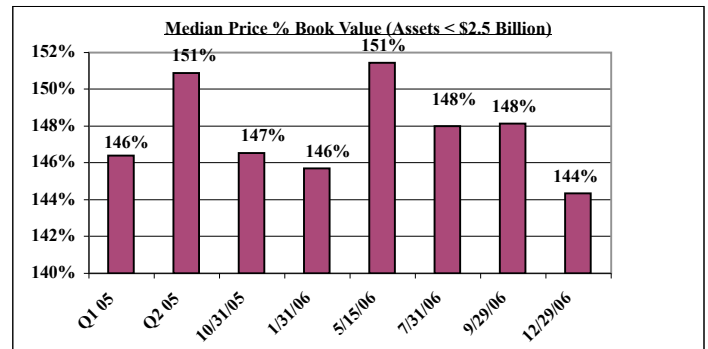
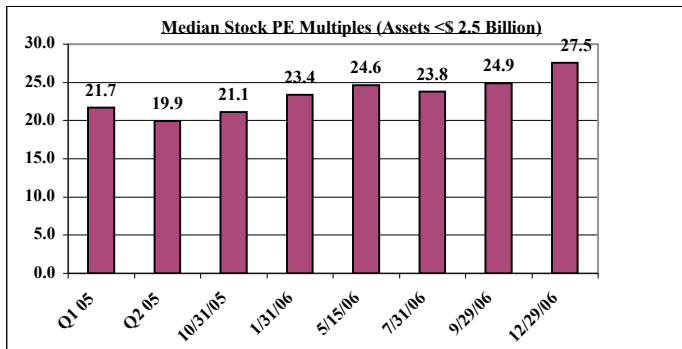


THRIFTS

ASSETS GREATER THAN \$2.5 BILLION



ASSETS LESS THAN \$2.5 BILLION



PREPARED BY:
BANK ANALYSIS CENTER, INC.
HARTFORD, CT 860-275-6050
Contact: John S. Carusone, President

AGGREGATE MAINE BANKING INDUSTRY DATA AT 9/30/2006

(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.)

(Note: excludes trust companies and credit unions)

(NOTE: \$ in 000,000's @ Period End):

NM = Not Meaningful

BASIC DATA:

INSTITUTION COUNT: (Banks, Savings Banks & S&L's)

	2003	2004	2005	9/30/05	9/30/06
(1) Beginning balance # Institutions:	40	39	37	37	37
(2) - Number of institutions reduced through mergers	0	2	0	0	1
(3) + Number of new institutions receiving permanent new charters	0	1	0	0	0
(4) - Number institutions failing/retiring in calendar year	0	0	0	0	0
(5) (Cumulative number of failed institutions)	0	0	0	1	1
(6) Ending balance # institutions period end:	40	38	37	37	36
(7) # Reporting profits	39	36	36	36	35
(8) % Reporting Profits	98%	95%	97%	97%	97%

BALANCE SHEET DATA:

ASSETS

(9) Gross Loans	26,655	29,603	32,097	31,682	38,566
(10) -Allowance for Loan Losses	360	371	356	360	417
(11) Net Loans	26,295	29,232	31,741	31,322	38,149
(12) Investments, Securities & Funds	9,779	9,303	7,157	7,169	7,252
(13) TOTAL EARNING ASSETS	36,074	38,535	38,898	38,491	45,401
(14) 90 Days Past Due Loans	11	9	9	8	18
(15) +Non-Accrual Loans	103	117	109	106	160
(16) =Total Non-Performing Loans	114	126	118	114	178
(17) OREO(Non-Direct Investment)	7	8	7	6	10
(18) TOTAL NON-PERFORMING ASSETS	120	134	125	120	188
(19) All Other Assets (Cash Due,Bldgs,Premis.&Equip,Intngs,Other Assets)	4,072	4,297	8,673	8,493	10,878
(20) TOTAL ASSETS	40,265	42,966	47,696	47,104	56,468

LIABILITIES & EQUITY

(21) Total deposits	28,173	29,785	31,881	32,026	39,704
(22) All other borrowings & liabilities	7,980	8,396	7,505	6,702	6,355
(23) Total equity capital and surplus	4,112	4,785	8,311	8,376	10,409
(24) TOTAL LIABILITIES & EQUITY	40,265	42,966	47,696	47,104	56,468

INCOME STATEMENT:

(25) Net Interest Earned	1,378	1,474	1,419	1,020	1,385
(26) +Non-Interest Income	432	441	436	311	416
(27) +Gains/Losses on Securities	49	(0)	(42)	1	3
(28) -Non-Interest Expense	1,037	1,150	1,112	795	1,147
(29) -Provision for Loan Losses	61	53	31	21	42
(30) =Pre Tax Income	761	711	670	517	614
(31) NET INCOME AFTER TAX	503	462	447	336	408

(32) Charged-Off Loans	66	62	48	30	53
(33) Cumulative Charged-Off Loans	0	0	0	0	0
(34) Number of full time equiv. employees	11,083	11,393	11,680	11,634	13,197

PERFORMANCE MEASURES:

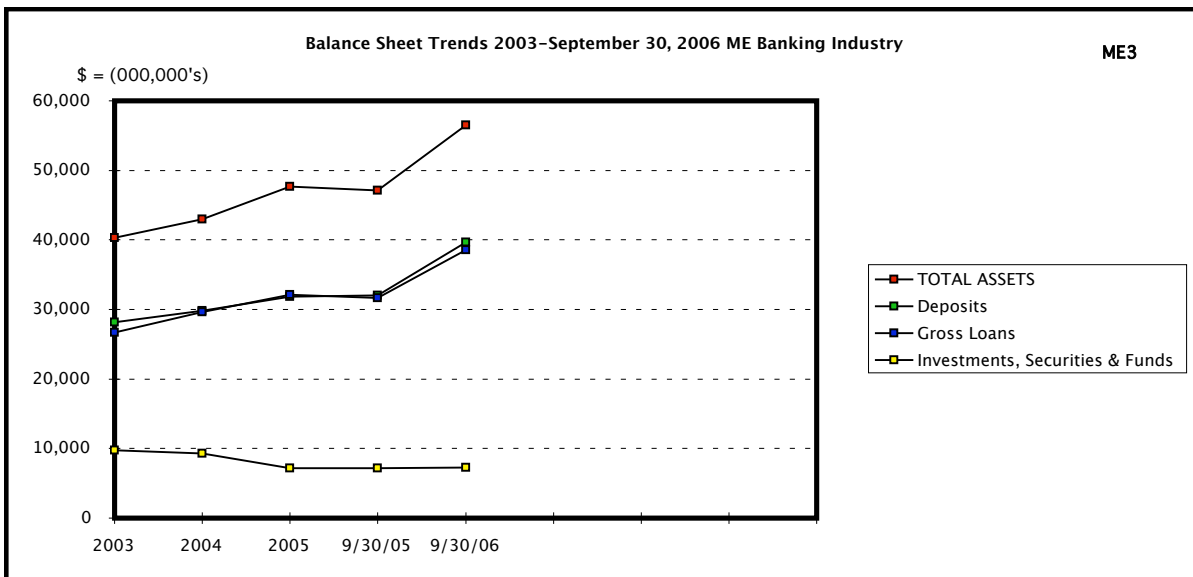
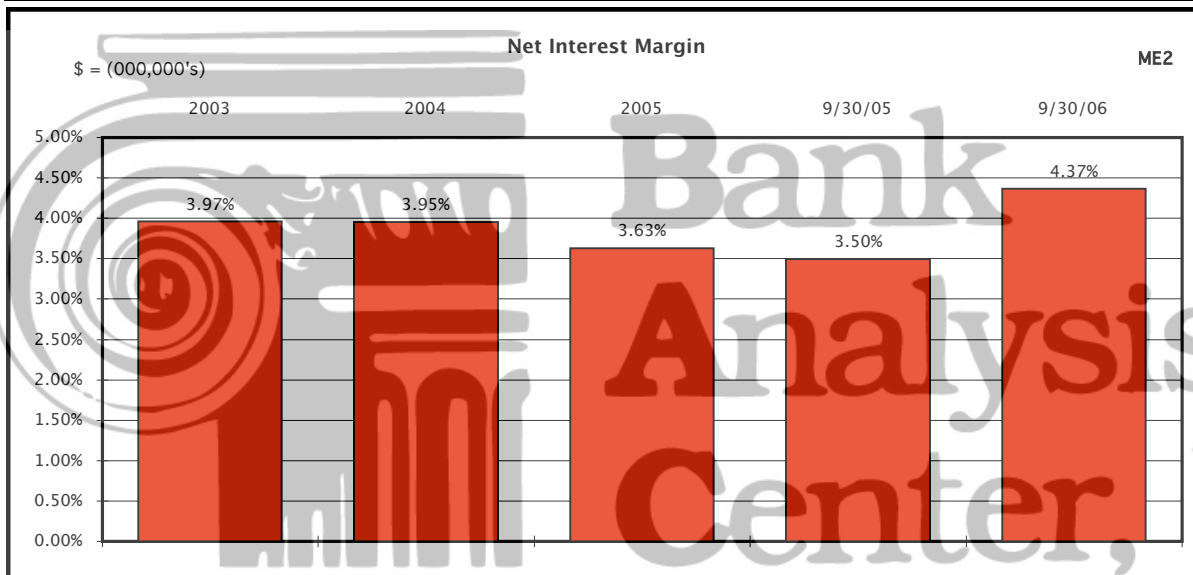
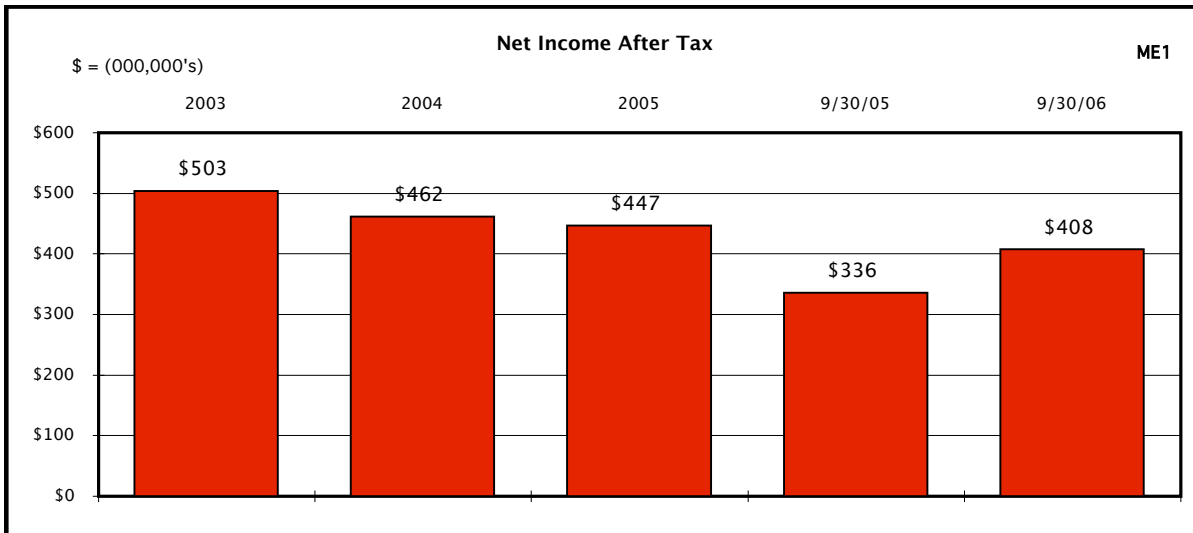
(all ratios based on period end data unless otherwise indicated)

(35) Non-Performing Loans % Gross Loans	0.43%	0.43%	0.37%	0.36%	0.46%
(36) Non-Performing Assets % Assets	0.30%	0.31%	0.26%	0.25%	0.33%
(37) Reserve % Non-Performing Loans	317.42%	293.83%	302.67%	314.81%	234.34%
(38) Return on Average Assets (R.O.A.)	1.32%	1.13%	0.99%	1.00%	1.05%
(39) Return on Average Equity (R.O.E.)	13.18%	10.55%	6.83%	6.82%	5.83%
(40) Non-Interest Expense % Average Assets	2.71%	2.80%	2.46%	2.36%	2.95%
(41) Non-Interest Income % Average Assets	1.13%	1.07%	0.96%	0.92%	1.07%
(42) Non-Interest Expense Efficiency Ratio	57.59%	60.43%	60.42%	60.14%	64.26%
(43) Net Interest Margin	3.97%	3.95%	3.63%	3.50%	4.37%
(44) Tier 1 Leverage	7.29%	7.88%	7.84%	8.02%	7.83%
(45) Adjusted Tier 1 Leverage	7.94%	8.47%	8.40%	8.61%	8.31%
COMPOSITION OF EARNING ASSETS					
(46) % Investments, Securities, Funds	27%	24%	18%	18.62%	16%
(47) % Loans (net)	73%	76%	82%	81.38%	84%
(48) Total	100%	100%	100%	100.00%	100%
(49) Loans % Deposits	95%	99%	101%	98.93%	97%

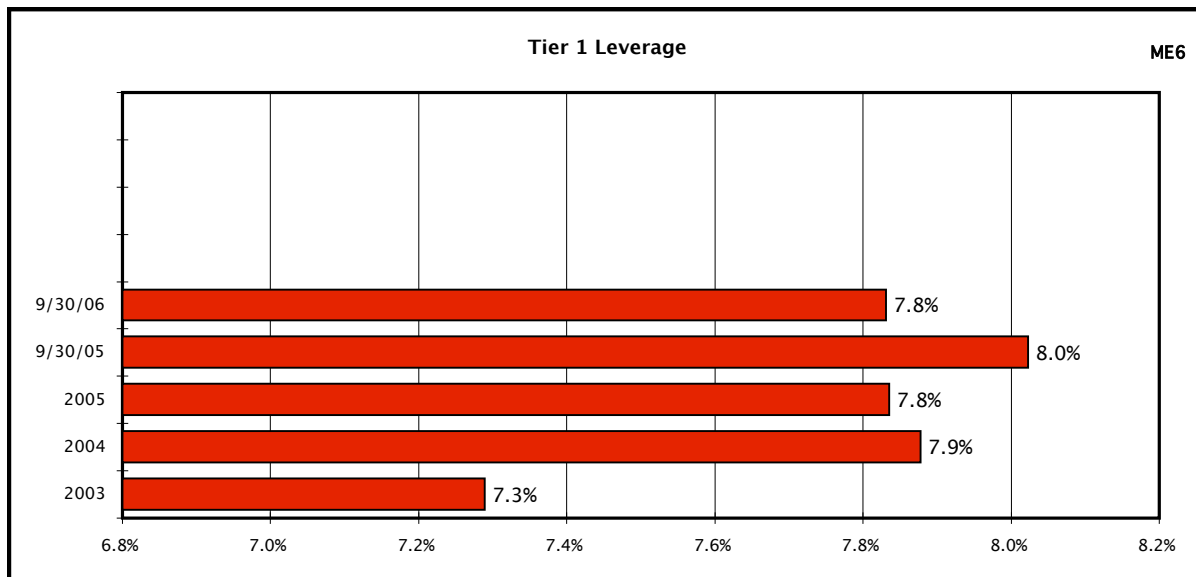
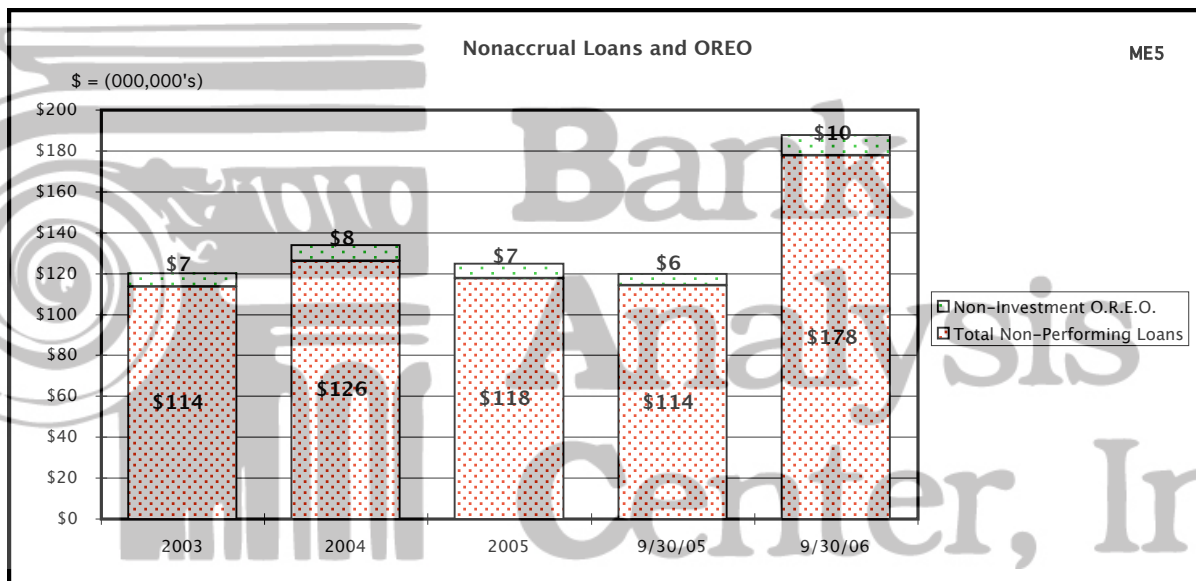
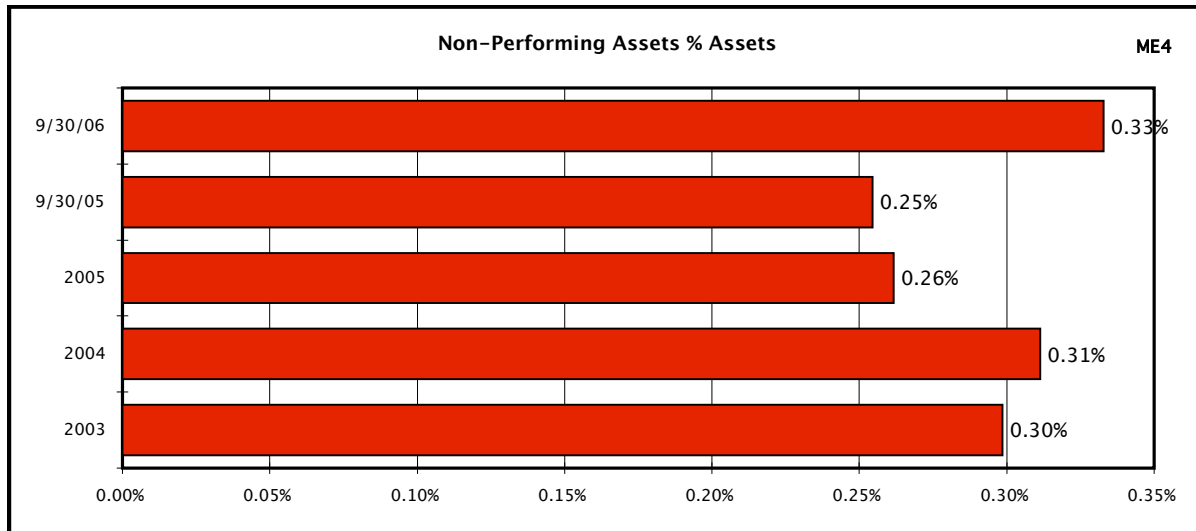
Note: Adjusted Tier 1 Leverage: (Common equity + non.-cumulative. perp. preferred + surplus + reserve for loan losses - total non-performing loans - 20% of O.R.E.O. - non-qualifying intangibles + unrealized security gains/(losses) + minority interest in consolidated subsidiaries.)/(total assets - non-qualifying intangibles). SM

2005 - 9/30/06		9/30/05 - 9/30/06	
Increase/(Decrease)		Increase/(Decrease)	
\$	%	\$	%
		NM = Not Meaningful	
1			
0			
0			
1			
-1	-3%	(1)	-3%
6,469	20.2%	6,883	21.7%
61	17.1%	57	15.8%
6,408	20.2%	6,827	21.8%
95	1.3%	84	1.2%
6,504	16.7%	6,910	18.0%
9	97.8%	10	114.7%
51	47.3%	54	50.9%
60	51.2%	64	55.5%
3	39.8%	4	81.4%
63	50.6%	68	56.7%
2,205	25.4%	2,385	28.1%
8,772	18.4%	9,363	19.9%
7,824	24.5%	7,678	24.0%
(1,150)	-15.3%	(348)	-5.2%
2,098	25.2%	2,033	24.3%
8,772	18.4%	9,363	19.9%
(Annualized)			
427	30.1%	364	35.7%
119	27.3%	105	33.6%
46	-110.3%	2	126.7%
417	37.5%	352	44.3%
26	83.8%	22	103.8%
149	22.2%	97	18.7%
98	21.9%	72	21.4%
23	47.9%	23	75.6%
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1,517	13.0%	1,563	13.4%

MAINE BANKING INDUSTRY TRENDS AS OF 09/30/06

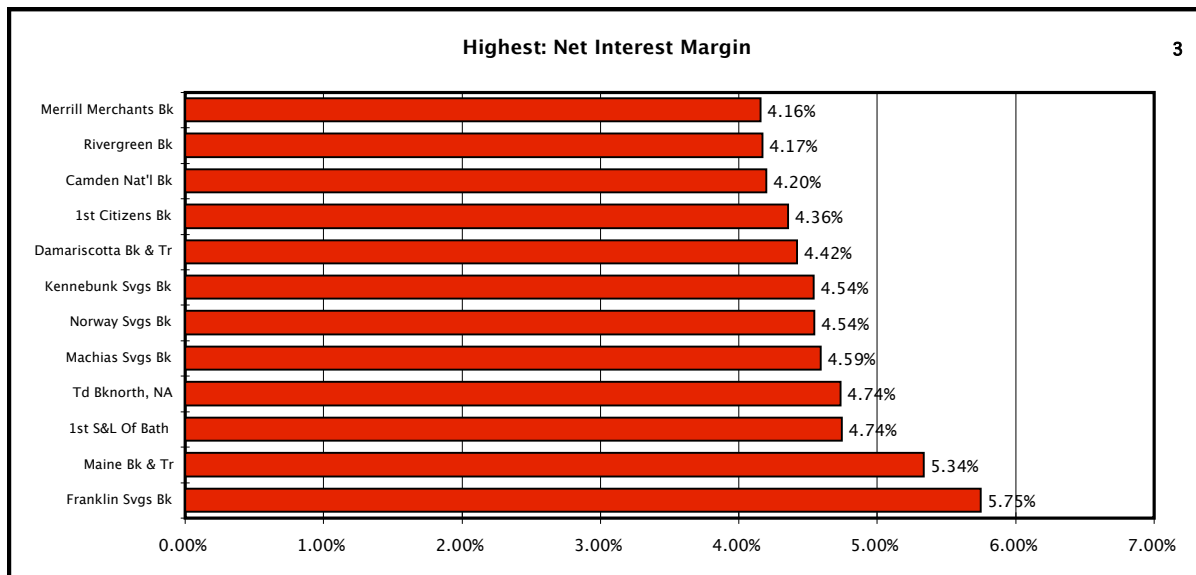
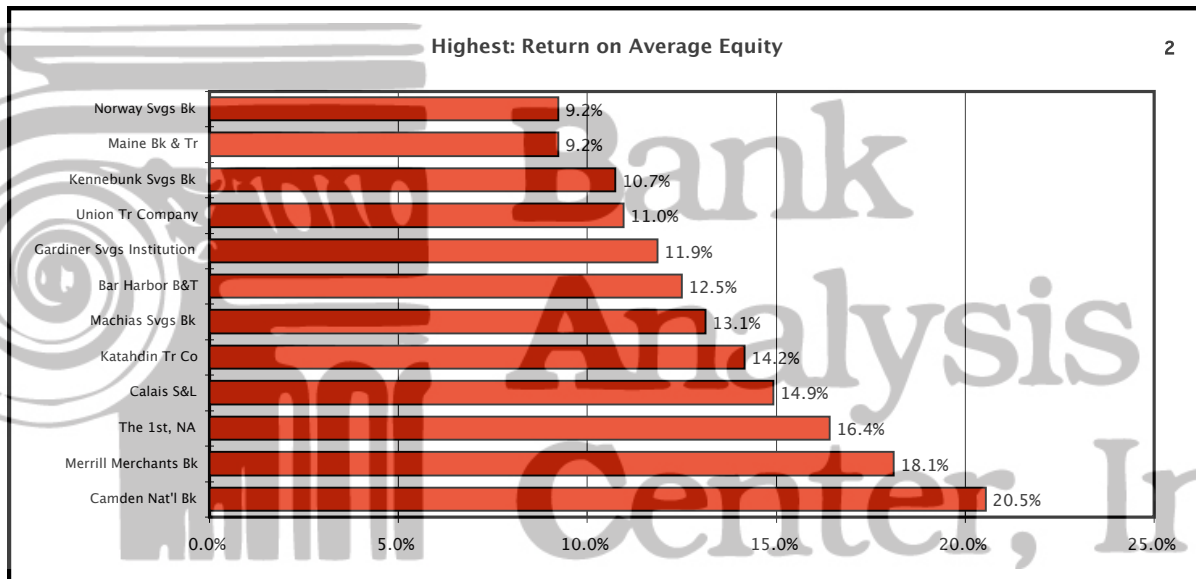
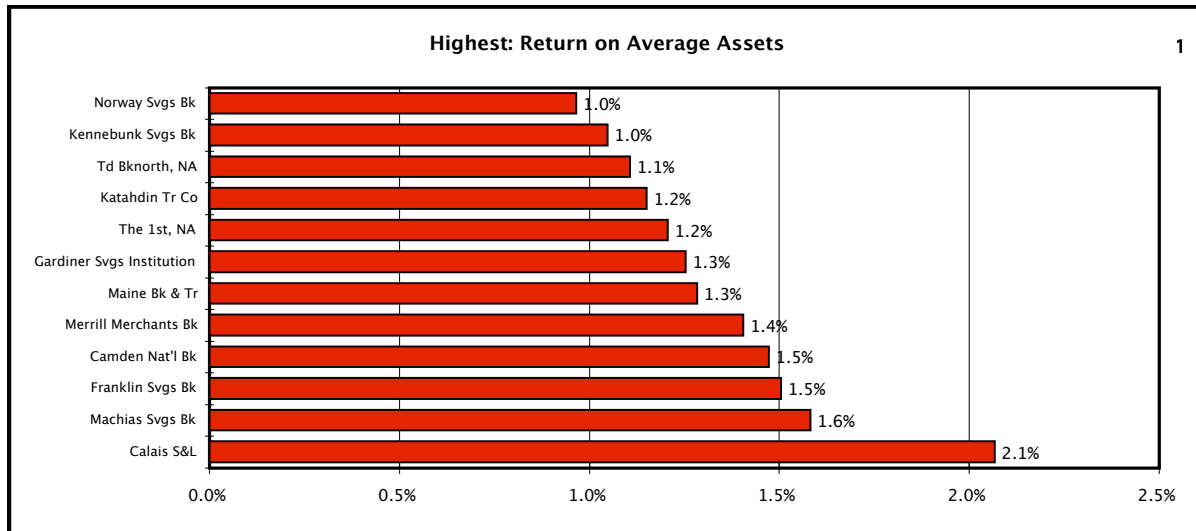


MAINE BANKING INDUSTRY TRENDS AS OF 09/30/06



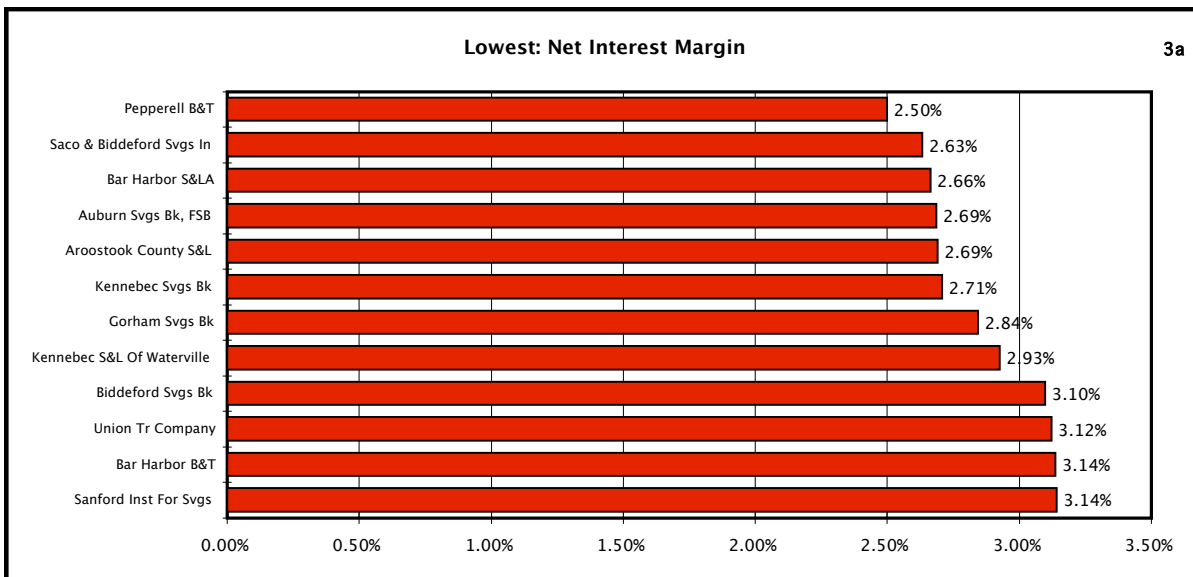
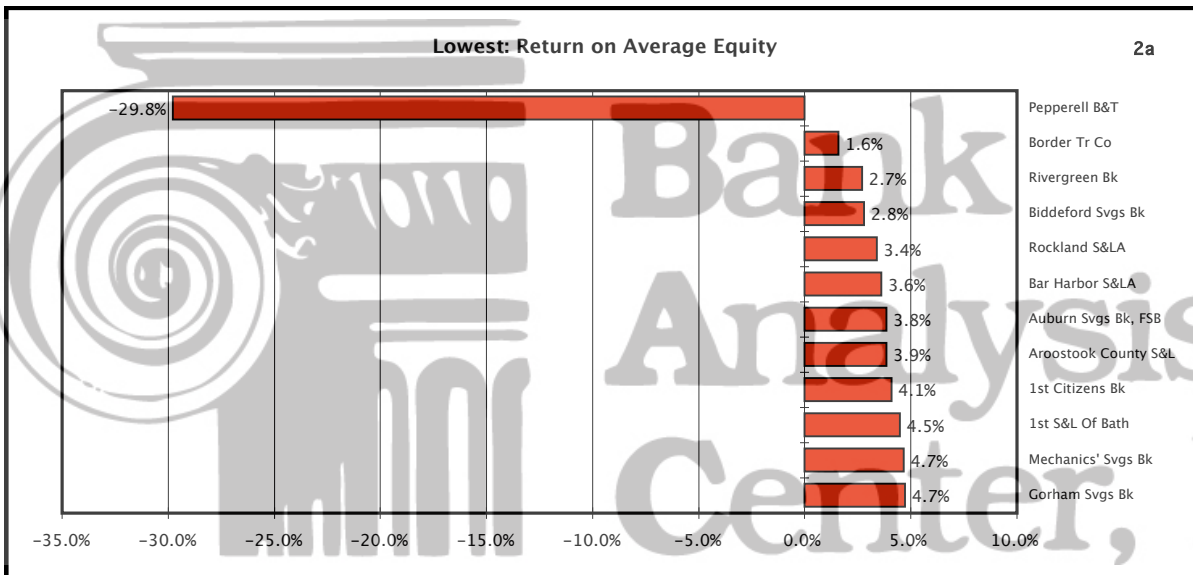
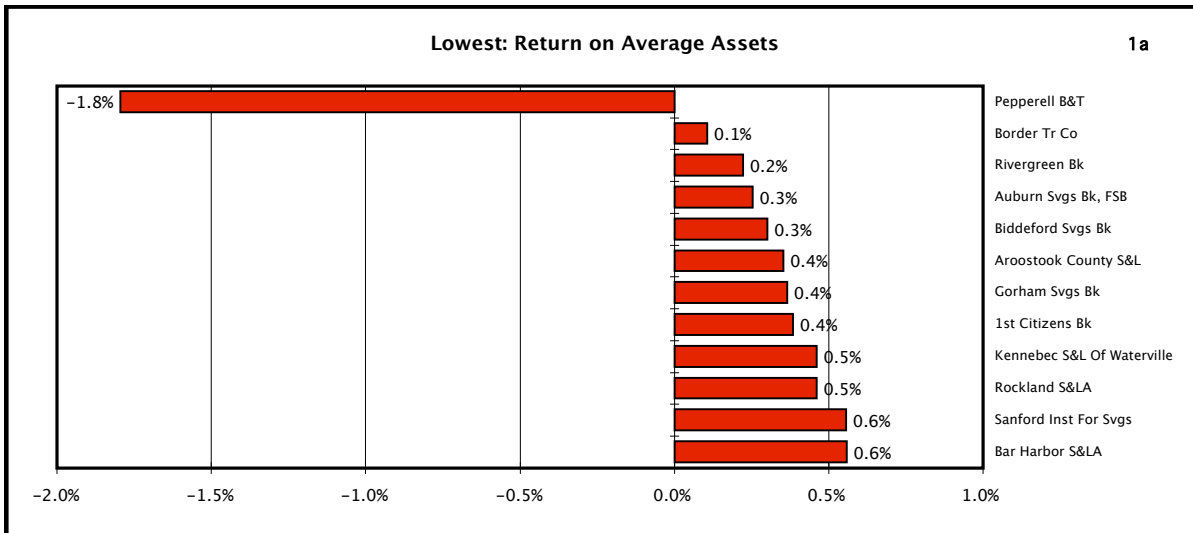
Third Quarter 2006
Maine Banking Industry Performance Measures

12 Highest Percentage



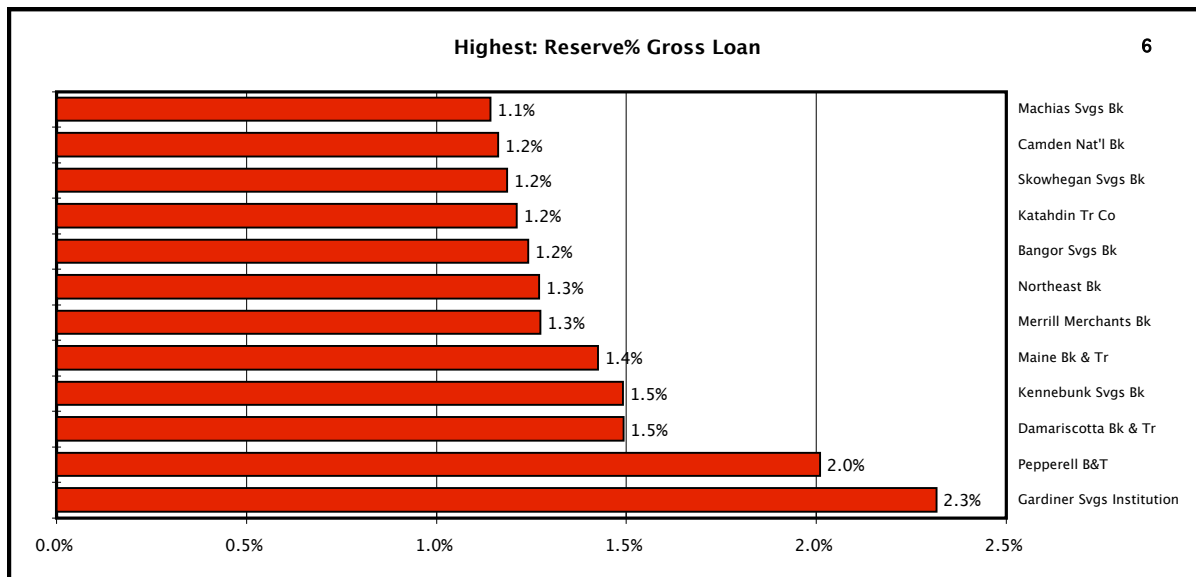
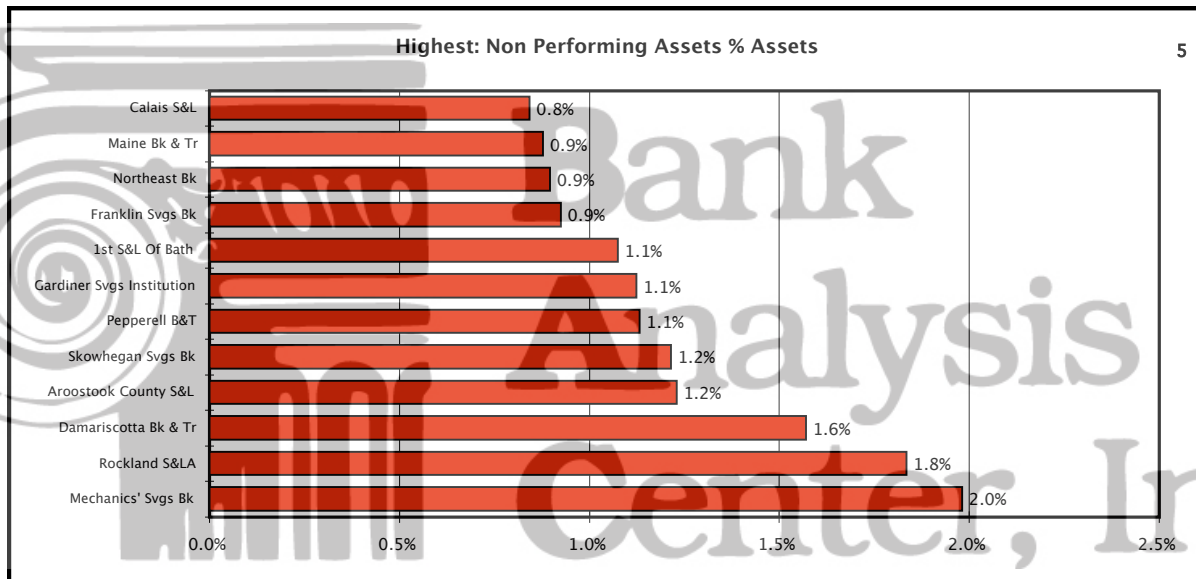
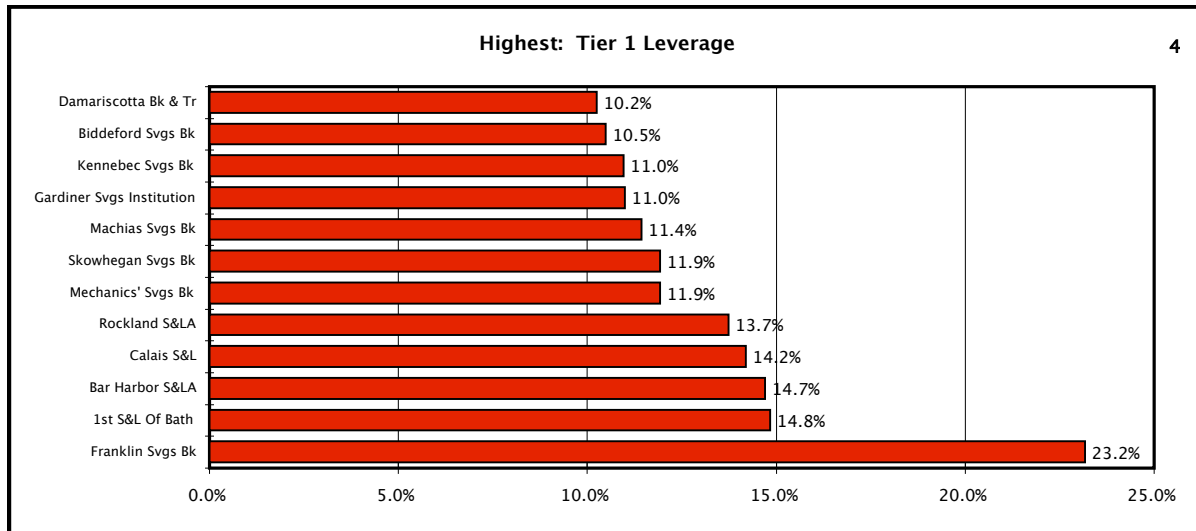
Third Quarter 2006
Maine Banking Industry Performance Measures

12 Lowest Percentage



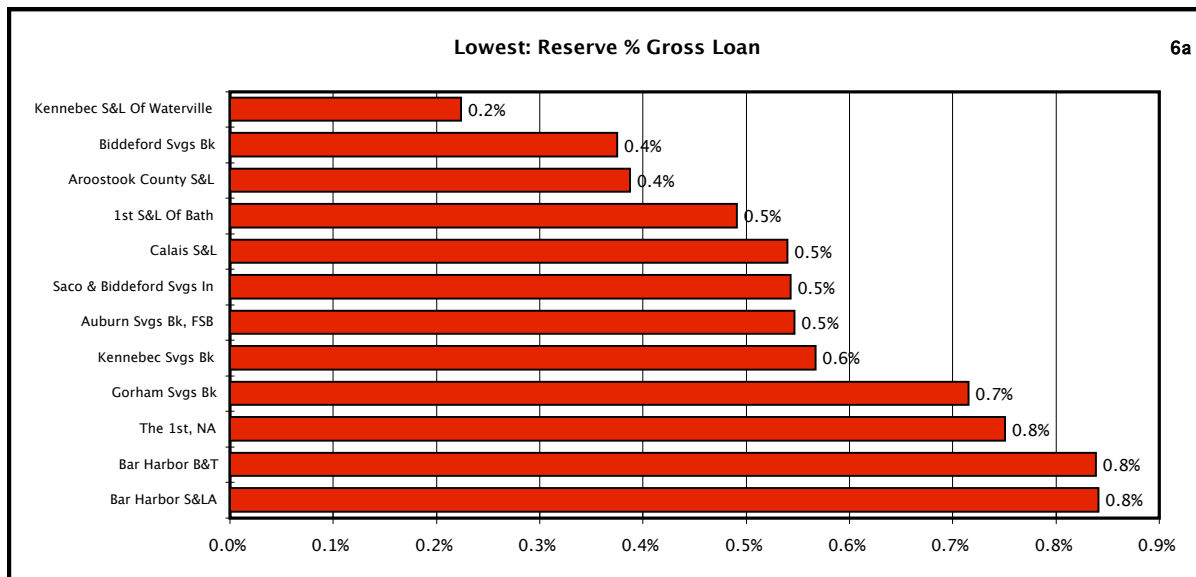
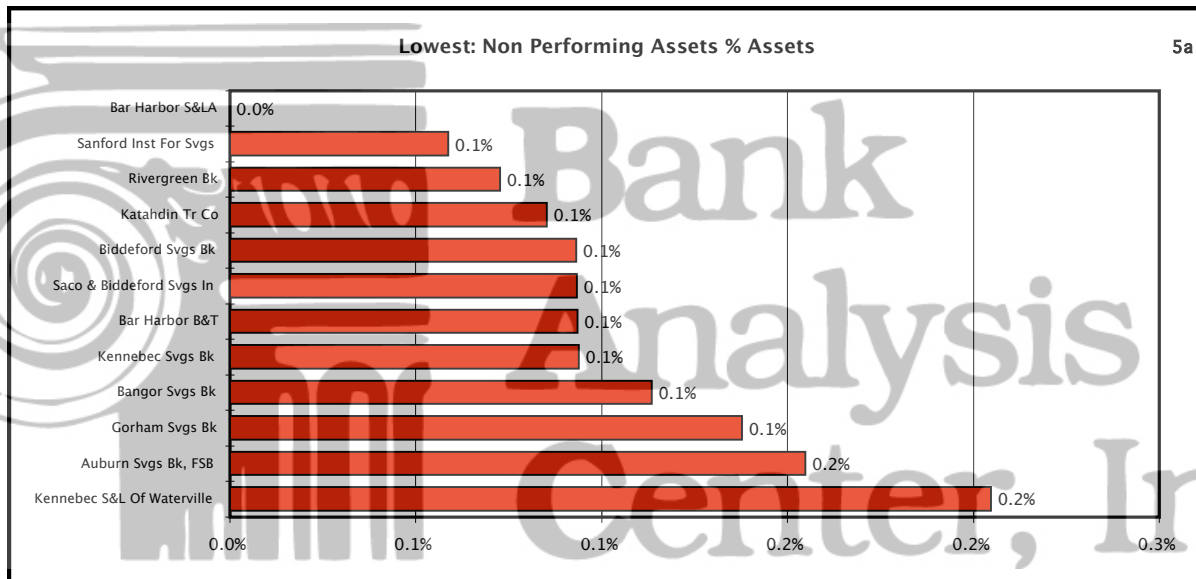
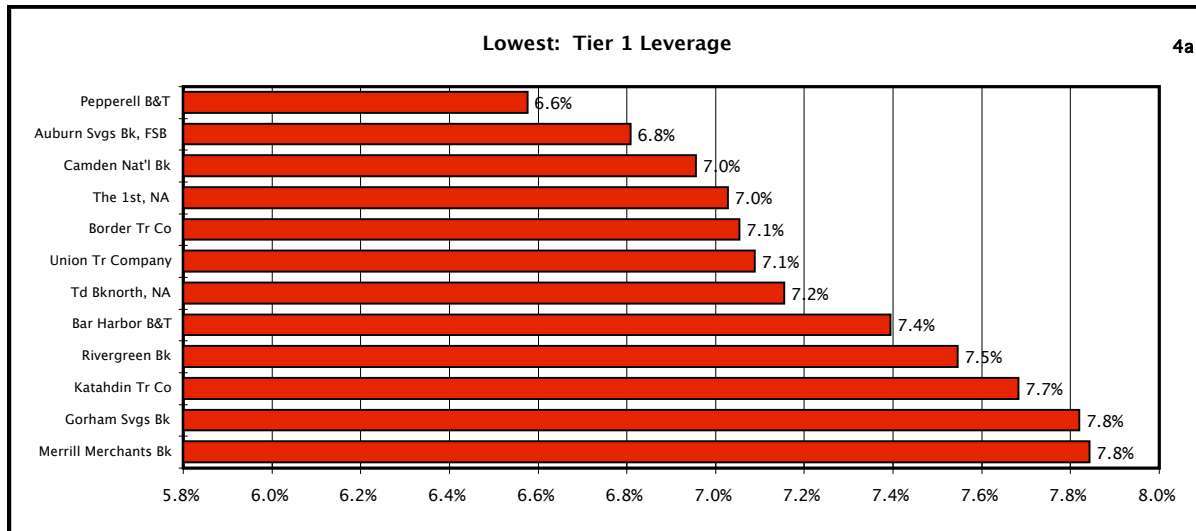
Third Quarter 2006
Maine Banking Industry Performance Measures

12 Highest Percentage



Third Quarter 2006
Maine Banking Industry Performance Measures

12 Lowest Percentage



FINANCIAL CONDITION AND OPERATING PERFORMANCE
(DATA AS OF SEPTEMBER 30, 2006:

MAINE COMMERCIAL BANKS, SAVINGS BANKS & S&L'S
FDIC CALL REPORTS)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)		
BASIC DATA (SELECT)										NON - PERFORMING					BALANCE SHEET						CAPITAL		OPERATING					PROFIT					
Bank #	(\$000's)	Total	NET INCOME		Realized	Total	Gross	Investmnts.	Securities	Non-qualifying Intangible Assets	Total	Non-Performing Investment O.R.E.O.	Total	Reserve	Non-Perf.	Loans Earning Assets (Avg Yr.)	Securities Earning Assets (Avg Yr.)	Reserve % Gross Loans	Commercial	Retail	Other	Tier 1 Lev. (Per. End)	Adj. Tier 1 Leverage (Per. End)	Gross Loans % Total Deposits (Per. End)	Full Time Equiv. Employ.	Non-Interest Income % Average Assets	Non-Interest Expenses % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest Margin (Estimated) (After tax)	Return on Average Assets (After tax)	Return on Average Equity (After tax)	Bank #	
		Assets	After Tax	Net	Equity	Loans	+ Securities	Gains/	Non-		Non-		Reserve	Assets	Loans				% Gross	Risk	Risk												Govt. Risk
		Period	Prior	Current	Gains/ (Loss) on	or	Period	(Per. End)	Losses		"Held to Maturity"		Performing	Non-Performing	% Assets				% Gross	% Gross	% Gross												% Gross
Bank Name		End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)			
ASSETS \$0-\$100 Million																																	
(1)	Aroostook County FS&LA	84,031	382	220	0	7,727	78,929	2,346	0	0	650	384	1,034	47%	1.2%	98%	2%	0.4%	9%	90%	0%	9.3%	8.8%	118%	24	0.26%	2.18%	77.8%	2.69%	0.35%	3.9%	(1)	
(2)	Auburn Savings Bank, FSB	63,300	31	120	0	4,246	53,756	4,892	0	0	0	98	98	0%	0.2%	90%	10%	0.5%	16%	83%	0%	6.8%	7.2%	120%	16	0.16%	2.26%	88.6%	2.69%	0.25%	3.8%	(2)	
(3)	Bar Harbor S&LA	30,450	176	122	0	4,590	26,513	3,305	0	0	0	0	0	0%	0.0%	90%	10%	0.8%	0%	100%	0%	14.7%	15.5%	111%	5	0.14%	1.79%	65.1%	2.66%	0.56%	3.6%	(3)	
(4)	Border Trust Co	99,958	107	73	(134)	6,771	60,633	33,134	0	0	77	140	217	670%	0.2%	66%	34%	0.9%	65%	35%	0%	7.1%	7.5%	68%	35	0.68%	3.33%	88.1%	3.34%	0.11%	1.6%	(4)	
(5)	Calais FS&LA	61,152	270	927	0	8,329	58,167	401	0	0	450	65	515	70%	0.8%	97%	3%	0.5%	13%	87%	0%	14.2%	13.9%	144%	19	3.02%	3.10%	45.4%	4.05%	2.07%	14.9%	(5)	
(6)	Kennebec FS&LA Of Waterville	76,189	356	260	0	6,663	65,660	7,267	0	0	156	0	156	94%	0.2%	91%	9%	0.2%	3%	97%	0%	8.0%	8.0%	153%	16	0.42%	2.49%	79.5%	2.93%	0.46%	5.3%	(6)	
(7)	Pepperell B&T	95,407	(406)	(1,264)	0	5,826	58,574	30,663	0	163	1,080	0	1,080	109%	1.1%	65%	35%	2.0%	56%	44%	0%	6.6%	6.7%	79%	48	0.35%	4.41%	164.5%	2.50%	-1.79%	-29.8%	(7)	
(8)	Rivergreen Bank	96,355	96	147	0	7,371	82,029	8,670	0	0	70	0	70	1037%	0.1%	89%	11%	0.9%	84%	16%	0%	7.5%	8.2%	100%	35	0.22%	3.62%	86.2%	4.17%	0.22%	2.7%	(8)	
(9)	Rockland S&LA	71,487	591	250	0	9,914	64,239	2,699	0	0	1,312	0	1,312	44%	1.8%	96%	4%	0.9%	11%	88%	0%	13.7%	12.7%	133%	22	0.38%	3.07%	75.8%	3.96%	0.46%	3.4%	(9)	
SUBTOTAL		678,329	1,603	855	(134)	61,437	548,500	93,377	0	163	3,795	687	4,482	113%	0.7%	85%	15%	0.8%	32%	68%	0%	9.1%	9.1%	107%	220	0.59%	3.06%	85.44%	3.24%	0.17%	1.9%		
MEDIAN		76,189	176	147	0	6,771	60,633	4,892	0	0	156	0	217	70%	0.2%	90%	10%	0.8%	13%	87%	0%	8.0%	8.2%	118%	22	0.35%	3.07%	79.52%	2.93%	0.35%	3.6%		
ASSETS \$100-\$250 Million																																	
(10)	Damariscotta Bk & Trust	143,678	986	955	0	14,586	105,430	30,152	(161)	0	2,256	0	2,256	70%	1.6%	78%	22%	1.5%	47%	51%	2%	10.2%	9.7%	84%	64	0.60%	3.33%	69.9%	4.42%	0.88%	8.9%	(10)	
(11)	First Citizens Bank	136,377	516	386	0	12,643	100,664	27,214	0	1	567	0	567	175%	0.4%	77%	23%	1.0%	39%	57%	4%	9.5%	9.8%	83%	73	0.65%	3.96%	84.0%	4.36%	0.38%	4.1%	(11)	
(12)	First FS&LA Of Bath	103,965	581	548	0	16,559	91,246	8,093	0	0	1,118	0	1,118	40%	1.1%	89%	11%	0.5%	14%	86%	0%	14.8%	14.2%	108%	35	0.44%	3.84%	77.3%	4.74%	0.71%	4.5%	(12)	
SUBTOTAL		384,020	2,083	1,889	0	43,788	297,340	65,459	(161)	1	3,941	0	3,941	76%	1.0%	81%	19%	1.0%	34%	64%	2%	11.2%	10.9%	90%	172	0.57%	3.69%	77.12%	4.49%	0.66%	5.8%		
MEDIAN		136,377	581	548	0	14,586	100,664	27,214	0	0	1,118	0	1,118	70%	1.1%	78%	22%	1.0%	39%	57%	2%	10.2%	9.8%	84%	64	0.60%	3.84%	77.35%	4.42%	0.71%	4.5%		
ASSETS \$250-\$500 Million																																	
(13)	Bath Svgs Institution	426,155	2,487	2,211	181	43,227	312,221	90,753	0	932	1,115	0	1,115	314%	0.3%	77%	23%	1.1%	36%	61%	3%	9.5%	10.1%	95%	135	0.84%	3.01%	72.0%	3.55%	0.72%	7.0%	(13)	
(14)	Biddeford Svgs Bank	275,722	712	588	7	28,433	213,746	48,788	0	88	257	0	257	312%	0.1%	80%	20%	0.4%	16%	84%	0%	10.5%	10.7%	111%	66	0.09%	2.47%	81.4%	3.10%	0.30%	2.8%	(14)	
(15)	Franklin Svgs Bank	295,185	3,022	3,316	0	68,364	258,412	18,238	0	332	2,728	0	2,728	92%	0.9%	93%	7%	1.0%	35%	64%	1%	23.2%	23.1%	121%	113	0.70%	3.64%	60.0%	5.75%	1.50%	6.6%	(15)	
(16)	Katahdin Trust Co	385,130	2,864	3,264	0	31,920	289,530	68,215	12	3,294	153	175	328	2291%	0.1%	80%	20%	1.2%	58%	40%	3%	7.7%	8.6%	95%	137	0.72%	2.74%	60.6%	4.12%	1.15%	14.2%	(16)	
(17)	Maine Bk & Trust	374,571	2,872	3,521	0	50,269	285,858	54,835	0	19,674	3,286	0	3,286	124%	0.9%	85%	15%	1.4%	74%	25%	1%	9.0%	9.2%	95%	133	1.39%	4.12%	66.4%	5.34%	1.28%	9.2%	(17)	
(18)	Mechanics' Svgs Bank	256,402	1,436	1,125	190	33,057	225,935	21,094	0	865	4,978	100	5,078	47%	2.0%	91%	9%	1.0%	24%	76%	0%	11.9%	10.9%	110%	73	0.51%	2.98%	72.7%	3.73%	0.60%	4.7%	(18)	
(19)	Merrill Merchants Bank	443,039	4,136	4,520	0	34,505	330,857	88,140	0	1,500	903	17	920	467%	0.2%	81%	19%	1.3%	57%	43%	0%	7.8%	8.6%	92%	140	1.30%	2.96%	56.8%	4.16%	1.41%	18.1%	(19)	
(20)	Sanford Inst For Svgs	400,275	1,295	1,582	435	39,352	321,495	60,828	0	603	235	0	235	1316%	0.1%	83%	17%	1.0%	26%	73%	2%	9.3%	10.0%	122%	106	0.38%	2.66%	78.8%	3.14%	0.56%	5.5%	(20)	
(21)	Skowhegan Svgs Bank	419,881	2,321	1,836	127	52,211	300,909	87,365	(13)	1,790	4,324	777	5,101	83%	1.2%	77%	23%	1.2%	15%	81%	4%	11.9%	11.7%	107%	139	0.39%	2.82%	74.8%	3.67%	0.60%	4.8%	(21)	
SUBTOTAL		3,276,360	21,145	21,953	940	381,338	2,538,963	538,256	(1)	29,078	17,979	1,069	19,048	154%	0.6%	82%	18%	1.1%	39%	60%	2%	10.8%	11.1%	104%	1,042	0.74%	3.05%	67.84%	4.04%	0.92%	7.9%		
MEDIAN		385,130	2,487	2,211	7	39,352	289,530	60,828	0	932	1,115	0	1,115	312%	0.3%	81%	19%	1.1%	35%	64%	1%	9.5%	10.1%	107%	133	0.70%	2.96%	72.03%	3.73%	0.72%	6.6%		
ASSETS \$500-\$1 Billion																																	
(22)	Androscoggin Svgs Bank	563,501	2,883	3,083	42	63,284	448,976	58,971	0	13,497	4,162	0	4,162	94%	0.7%	87%	13%	0.9%	44%	56%	0%	9.2%	9.1%	116%	158	1.07%	3.00%	71.6%	3.45%	0.75%	6.6%	(22)	
(23)	Bar Harbor B&T	796,763	5,065	5,563	667	60,882	547,487	198,180	0	3,376	74																						

\$=000's; except per share which is in \$										BASIC DATA DATE					SHARE INFORMATION DATA					DIVIDEND DATA			PRICING DATA												
LTM=Latest 12 Months										(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
Company Name	Ticker	Industry	Filing Date	Total Assets	Total Deposits	Total Equity	Total Tangible Equity	Total LTM Net Income	Common Shares Outstanding	Book Value per Share (\$)	Tangible Book Value per Share (\$)	Diluted EPS after Extrdnry. (\$)/LTM	Median EPS Estimate (\$)/Current Year	Quarterly Dividends Declared (\$)	Dividends Declared (\$)/LTM	Current Dividend Yield (%)	High Price (\$)	Low Price (\$)	High Price Date	Low Price Date	Price (\$)/12/29/06	Avg Daily Vol 12/29/06	Price/LTM Earnings 12/29/06	Price/Book (%) 12/29/06	12 Mth Price Chg	12 Mth Return									
(1) Bar Harbor Bankshares	BHB	Bank	09/30/06	795,048	514,381	59,004	55,628	6,862	3,047,983	\$19.36	\$18.32	\$2.20	NA	\$0.23	\$0.91	2.9%	\$32.25	\$25.90	12/26/06	01/04/06	\$31.75	1,085	14.43	164.0%	20.68%	24.48%	(1)								
(2) Border Bancshares, Inc.	BBME	Bank	06/30/06	97,466	87,178	5,246	5,246	220	140,000	\$37.47	\$37.47	NA	NA	\$0.00	\$0.00	0.0%	\$39.00	\$35.50	12/28/06	08/04/06	\$39.00	185	NA	104.1%	NA	NA	(2)								
(3) Camden National Corporation	CAC	Bank	09/30/06	1,749,188	1,220,121	102,726	97,345	20,923	6,615,480	\$15.53	\$14.71	\$2.92	NA	\$0.22	\$0.66	1.9%	\$47.97	\$32.25	12/28/06	01/04/06	\$46.12	7,242	15.8	297.0%	40.3%	43.5%	(3)								
(4) Damariscotta Bankshares, Inc.	DMSQ	Bank	06/30/06	142,105	119,019	14,300	14,300	1,319	1,244,000	\$11.57	\$11.57	NA	NA	\$0.00	\$0.00	0.0%	\$24.00	\$24.00	04/20/06	04/20/06	\$24.00	0	45.3	207.4%	0.0%	0.0%	(4)								
(5) First Citizens Bank	FCBM	Bank	09/30/06	136,483	120,967	12,643	12,642	632	475,368	\$26.60	\$26.59	NA	NA	\$0.00	\$0.72	2.3%	\$41.85	\$28.00	08/23/06	04/18/06	\$41.85	0	NA	157.4%	40.0%	43.4%	(5)								
(6) First National Lincoln Corporation	FNLC	Bank	09/30/06	1,095,440	848,048	106,664	NA	12,695	9,762,868	\$10.93	NA	\$1.28	NA	\$0.16	\$0.61	3.8%	\$18.33	\$15.50	01/17/06	11/13/06	\$16.72	3,936	13.1	153.0%	-4.9%	-1.6%	(6)								
(7) Katahdin Bankshares Corporation	KTHN	Bank	09/30/06	385,412	305,797	24,911	21,617	3,901	299,624	\$82.80	\$71.85	\$12.96	NA	\$0.55	\$2.66	1.3%	\$170.00	\$117.00	12/28/06	08/10/06	\$170.00	52	13.1	205.3%	125.9%	126.7%	(7)								
(8) Merrill Merchants Bancshares, Inc.	MERB	Bank	09/30/06	444,952	358,281	37,229	36,807	6,167	3,550,010	\$10.49	\$10.37	\$1.73	\$1.66	\$0.19	\$0.72	2.9%	\$27.50	\$22.35	05/05/06	03/13/06	\$26.45	561	15.3	252.1%	10.8%	14.0%	(8)								
(9) Northeast Bancorp	NBN	Bank	09/30/06	570,053	390,287	40,604	38,343	3,417	2,452,132	\$16.56	\$15.64	\$1.36	NA	\$0.09	\$0.36	1.9%	\$24.50	\$18.40	01/04/06	10/24/06	\$19.10	876	14.0	115.3%	-20.4%	-19.1%	(9)								
(10) Rivergreen Bank	RVGR	Bank	09/30/06	96,355	81,888	7,371	7,371	231	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$45.00	\$25.00	03/03/06	02/17/06	\$28.00	0	NA	NA	7.7%	7.7%	(10)								
(11) TD Banknorth Inc.	BNK	Bank	09/30/06	39,917,225	27,490,770	8,266,711	1,480,412	311,259	228,276,272	\$36.21	\$7.84	\$1.47	\$2.13	\$0.22	\$0.88	2.7%	\$32.58	\$27.95	11/27/06	07/18/06	\$32.28	368,309	22.0	89.2%	11.1%	14.5%	(11)								
(12) Union Bankshares Company	UNBH	Bank	09/30/06	563,896	335,650	40,547	34,203	3,777	1,079,476	\$37.56	\$31.68	\$3.46	NA	\$0.40	\$1.60	2.8%	\$70.00	\$54.50	03/31/06	12/19/06	\$56.50	398	16.3	150.4%	-19.3%	-17.2%	(12)								

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