

CENTURY BANCORP INC  
Form SC 13D/A  
July 06, 2010

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**SCHEDULE 13D/A**

Under the Securities Exchange Act of 1934

(Amendment No. 3)\*

**Century Bancorp Inc.**

(Name of issuer)

Class A Common Stock, \$1.00 par value

(Title of class of securities)

156432106

(CUSIP number)

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Mr. Terry Maltese, Sandler O Neill Asset Management LLC,

780 Third Avenue, 5<sup>th</sup> Floor, New York, NY 10017 (212) 486-7300

(Name, address and telephone number of person authorized to receive notices and communications)

June 25, 2010

(Date of event which requires filing of this statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box. "

**Note:** Six copies of this statement, including all exhibits, should be filed with the Commission. See Rule 13d-1(a) for other parties to whom copies are to be sent.

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page. The information required on the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 ( Act ) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

Page 1 of 17 pages.

Exhibit Index located on Page 17

SEC 1746 (12-91)

SCHEDULE 13D

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Sandler O Neill Asset Management, LLC

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

00

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

New York

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

296,500

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

296,500

11. Aggregate amount beneficially owned by each reporting person

296,500

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

8.43%

14. Type of reporting person\*

00

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

**INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONSES TO ITEMS 1-7**

**(INCLUDING EXHIBITS) OF THE SCHEDULE, AND THE SIGNATURE ATTESTATION.**

**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

**SOAM Holdings, LLC**

2. Check the appropriate box if a member of a group\*

(a)  (b)

3. SEC use only

4. Source of funds\*

**00**

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

6. Citizen or place of organization

**Delaware**

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

**229,200**

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

**229,200**

11. Aggregate amount beneficially owned by each reporting person

229,200

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

6.51%

14. Type of reporting person\*

00

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

**INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONSES TO ITEMS 1-7**

**(INCLUDING EXHIBITS) OF THE SCHEDULE, AND THE SIGNATURE ATTESTATION.**

**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

**Malta Partners, L.P.**

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

**WC**

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

**Delaware**

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

**5,400**

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

**5,400**

11. Aggregate amount beneficially owned by each reporting person

5,400

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

0.15%

14. Type of reporting person\*

PN

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**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

**Malta Hedge Fund, L.P.**

2. Check the appropriate box if a member of a group\*

(a)  (b)

3. SEC use only

4. Source of funds\*

**WC**

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

6. Citizen or place of organization

**Delaware**

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

**20,400**

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

**20,400**

11. Aggregate amount beneficially owned by each reporting person

20,400

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

0.58%

14. Type of reporting person\*

PN

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

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**(INCLUDING EXHIBITS) OF THE SCHEDULE, AND THE SIGNATURE ATTESTATION.**

SCHEDULE 13D

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Malta Hedge Fund II, L.P.

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

WC

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

Delaware

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

118,800

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

118,800

11. Aggregate amount beneficially owned by each reporting person

118,800

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

3.38%

14. Type of reporting person\*

PN

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**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Malta Offshore, Ltd

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

WC

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

Cayman Islands

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

42,500

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

42,500

11. Aggregate amount beneficially owned by each reporting person

42,500

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

1.21%

14. Type of reporting person\*

CO

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

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**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Malta MLC Fund, L.P.

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

WC

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

Delaware

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

84,600

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

84,600

11. Aggregate amount beneficially owned by each reporting person

84,600

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

2.40%

14. Type of reporting person\*

PN

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

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**SCHEDULE 13D**

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Malta MLC Offshore, Ltd

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

WC

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

Cayman Islands

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

24,800

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

24,800

11. Aggregate amount beneficially owned by each reporting person

24,800

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

0.70%

14. Type of reporting person\*

CO

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

**INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONSES TO ITEMS 1-7**

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SCHEDULE 13D

CUSIP No. 156432106

1. Names of reporting persons

S.S. or I.R.S. Identification No. of above person

Terry Maltese

2. Check the appropriate box if a member of a group\*

(a) " (b) "

3. SEC use only

4. Source of funds\*

00

5. Check box if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) "

6. Citizen or place of organization

USA

7. Sole voting power

Number of

shares

8. Shared voting power

beneficially

owned by

296,500

each

9. Sole dispositive power

reporting

10. Shared dispositive power

person

with

296,500

11. Aggregate amount beneficially owned by each reporting person

296,500

12. Check box if the aggregate amount in Row (11) excludes certain shares\* "

13. Percent of class represented by amount in Row (11)

8.43%

14. Type of reporting person\*

IN

**\*SEE INSTRUCTIONS BEFORE FILLING OUT!**

**INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONSES TO ITEMS 1-7**

**(INCLUDING EXHIBITS) OF THE SCHEDULE, AND THE SIGNATURE ATTESTATION.**

**Item 1. Security and Issuer.**

The class of equity securities to which this statement relates is the Class A common stock, par value \$1.00 per share ( Common Stock ), of Century Bancorp Inc. (the Issuer ), a Massachusetts corporation, with its principal office at 400 Mystic Avenue, Medford, MA 02155.

**Item 2. Identity and Background.**

(a) This statement is being filed by (i) Sandler O Neill Asset Management LLC, a New York limited liability company ( SOAM ), with respect to shares of Common Stock beneficially owned by Malta Partners, L.P., a Delaware limited partnership ( MP ), Malta Hedge Fund, L.P., a Delaware limited partnership ( MHF ), Malta Hedge Fund II, L.P., a Delaware limited partnership ( MHFII ), Malta Offshore, Ltd., a Cayman Islands company ( MO ), Malta MLC Fund, L.P., a Delaware limited partnership ( MLC ) and Malta MLC Offshore, Ltd., a Cayman Islands company ( MLCO ) (ii) SOAM Holdings, LLC, a Delaware limited liability company ( Holdings ), with respect to shares of Common Stock beneficially owned by MP, MHF, MHFII and MLC, (iii) MP, with respect to shares of Common Stock beneficially owned by it, (iv) MHF, with respect to shares of Common Stock beneficially owned by it, (v) MHFII, with respect to shares of Common Stock beneficially owned by it, (vi) MLC, with respect to shares of Common Stock beneficially owned by it, (vii) MO, with respect to shares of Common Stock beneficially owned by it, (viii) MLCO, with respect to shares of Common Stock beneficially owned by it, and (ix) Terry Maltese as Managing Member of SOAM, with respect to shares of Common Stock beneficially owned by MP, MHF, MHFII, MLC, MLCO and MO. The foregoing persons are hereinafter sometimes referred to collectively as the Reporting Persons and MP, MHF, MHFII and MLC are sometimes collectively referred to herein as the Partnerships. Any disclosures herein with respect to persons other than the Reporting Persons are made on information and belief after making inquiry to the appropriate party.

The sole general partner of each of the Partnerships is Holdings, and administrative and management services for the Partnerships are provided by SOAM. SOAM also provides management services to MO and MLCO. The managing member and President of Holdings and SOAM is Mr. Maltese. In his capacity as President and managing member of Holdings and SOAM, Mr. Maltese exercises voting and dispositive power over all shares of Common Stock beneficially owned by MP, MHF, MHFII, MLC, MO, MLCO, SOAM and Holdings. The non-managing member of Holdings and SOAM is Sandler O Neill Holdings, LLC, a New York limited liability company ( S.O. Holdings ).

(b) The address of the principal offices of each of MP, MHF, MHFII, MLC, Holdings and SOAM and the business address of Mr. Maltese is Sandler O Neill Asset Management LLC, 780 Third Avenue, 5 Floor, New York, New York 10017. The address of the principal office of MO and MLCO is c/o Citi Hedge Fund Services (Cayman) Limited, Cayman Corporate Center, 27 Hospital Road, George Town, Grand Cayman, Cayman Islands, British West Indies. The address of the principal office of S.O. Holdings is c/o Sandler O Neill & Partners, L.P., 919 Third Avenue, 6th Floor, New York, New York 10022.

(c) The principal business of MP, MHF, MHFII and MLC is that of private partnerships engaged in investment in securities for its own account. The principal business of MO and MLCO is that of investment in securities for its own account. The principal business of Holdings is that of acting as general partner for the Partnerships. The principal business of SOAM is that of providing administrative and management services to the Partnerships and management services to MO and MLCO. The present principal occupation or employment of Mr. Maltese is President of SOAM and Holdings. The principal business of S.O. Holdings is investing in Holdings and SOAM.

(d) During the last five years, none of MP, MHF, MHFII, MLC, MO, MLCO, Holdings, SOAM, S.O. Holdings or Mr. Maltese has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).

(e) During the last five years, none of MP, MHF, MHFII, MLC, MO, MLCO, Holdings, SOAM, S.O. Holdings or Mr. Maltese has been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction as a result of which such person was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, federal or state securities laws or finding any violation with respect to such laws.

(f) Mr. Maltese is a U.S. citizen.

**Item 3. Source and Amount of Funds.**

The net investment cost (including commissions, if any) of the shares of Common Stock held by MP, MHF, MHFII, MLC, MO and MLCO is \$98,432; \$399,546; \$2,300,521; \$1,697,928; \$844,384 and \$530,688 respectively. Such shares were purchased with the investment capital of the respective entities.

**Item 4. Purpose of Transaction.**

The purpose for which the Common Stock was acquired by the Reporting Persons is for investment. As such, in the ordinary course of their business, the Reporting Persons will continuously evaluate the financial condition, results of operations, business and prospects of the Issuer, the securities markets in general and the market for the Common Stock in particular, conditions in the economy and the financial institutions industry generally and other investment opportunities, all with a view to determining whether to hold, decrease or increase its investment in the Common Stock, through open market, privately negotiated or any other transactions. In the ordinary course of evaluating its investment, representatives of the Reporting Persons may from time to time seek to (or be invited to) discuss the business and policies of the Issuer with the management of the Issuer. However, none of the Reporting Persons has any plan or proposal as of the date hereof which would relate to or result in any transaction, change or event specified in clauses (a) through (j) of Item 4 of Schedule 13D.

**Item 5. Interest in Securities of the Issuer.**

(a) Based upon an aggregate of 3,518,917 shares of Class A Common Stock outstanding, as determined by the Issuer's most recently available public information, as of the close of business on April 30, 2010:

(i) MP beneficially owned 5,400 shares of Common Stock, constituting 0.15% of the shares outstanding.

- (ii) MHF beneficially owned 20,400 shares of Common Stock, constituting approximately 0.58% of the shares outstanding.
  - (iii) MHFII beneficially owned 118,800 shares of Common Stock, constituting approximately 3.38% of the shares outstanding.
  - (iv) MO beneficially owned 42,500 shares of Common Stock, constituting approximately 1.21% of the shares outstanding.
  - (v) MLC beneficially owned 84,600 shares of Common Stock, constituting approximately 2.40% of the shares outstanding.
  - (vi) MLCO beneficially owned 24,800 shares of Common Stock, constituting approximately 0.70% of the shares outstanding.
  - (vii) SOAM owned directly no shares of Common Stock. By reason of its position as management company for MP, MHF, MHFII and MLC and investment manager for MO and MLCO, under the provisions of Rule 13d-3, SOAM may be deemed to beneficially own the 5,400 shares owned by MP, the 20,400 shares owned by MHF, the 118,800 shares owned by MHFII, the 84,600 shares owned by MLC, the 42,500 shares owned by MO, the 24,800 shares owned by MLCO or an aggregate of 296,500 shares of Common Stock, constituting approximately 8.43% of the shares outstanding.
  - (viii) Holdings owned directly no shares of Common Stock. By reason of its position as general partner of MP, MHF, MHFII and MLC, under the provisions of Rule 13d-3 of the Securities and Exchange Commission ( Rule 13d-3 ), Holdings may be deemed to beneficially own the 5,400 shares owned by MP, the 20,400 shares owned by MHF, the 118,800 shares owned by MHFII, and the 84,600 shares owned by MLC or an aggregate of 229,200 shares of Common Stock, constituting approximately 6.51% of the shares outstanding.
  - (ix) Mr. Maltese directly owned no shares of Common Stock. By reason of his position as Managing Member of Holdings and SOAM, Mr. Maltese may be deemed to beneficially own the 5,400 shares owned by MP, the 20,400 shares owned by MHF, the 118,800 shares owned by MHFII, the 84,600 shares owned by MLC, the 42,500 shares owned by MO and the 24,800 shares owned by MLCO, or an aggregate of 296,500 shares of Common Stock, constituting approximately 8.43% of the shares outstanding.
  - (x) In the aggregate, the Reporting Persons beneficially own 296,500 shares of Common Stock, constituting approximately 8.43% of the shares outstanding.
  - (xi) S.O. Holdings directly owned no shares of Common Stock.
- (b) The Partnerships each have the power to dispose of and to vote the shares of Common Stock beneficially owned by it, which power may be exercised by its general partner, Holdings. Holdings is a party to a management agreement with SOAM

pursuant to which SOAM shares the power to dispose of and to vote the shares of Common Stock beneficially owned by Holdings. MO has the power to dispose of and to vote the shares of Common Stock beneficially owned by it. MLCO has the power to dispose of and to vote the shares of Common Stock beneficially owned by it. Each of MO and MLCO is a party to a management agreement with SOAM pursuant to which SOAM shares the power to dispose of and to vote the shares of Common Stock beneficially owned by each of MO and MLCO. Mr. Maltese, as President and managing member of Holdings and SOAM, shares the power to dispose of and to vote the shares of Common Stock beneficially owned by the other Reporting Persons.

**Transactions by MP last 60 days**

Date	Transaction	Price	Shares
04/29/10	Purchase	20.3505	100
06/22/10	Sale	21.9500	(200)
06/25/10	Sale	22.4542	(700)

**Transactions by MHF last 60 days**

Date	Transaction	Price	Shares
04/29/10	Sale	20.3495	(300)
06/22/10	Sale	21.9500	(800)
06/24/10	Sale	22.2000	(100)
06/25/10	Sale	22.4542	(900)

**Transactions by MHFII last 60 days**

Date	Transaction	Price	Shares
04/29/10	Purchase	20.3505	600
06/18/10	Sale	22.2000	(200)
06/21/10	Sale	22.2010	(400)
06/22/10	Sale	21.9500	(4,200)
06/24/10	Sale	22.2000	(300)
06/25/10	Sale	22.4542	(5,900)

**Transactions by MO last 60 days**

Date	Transaction	Price	Shares
04/29/10	Sale	20.3495	(400)
06/21/10	Sale	22.2010	(100)
06/22/10	Sale	21.9500	(1,500)
06/24/10	Sale	22.2000	(100)

**Transactions by MLC last 60 days**

Date	Transaction	Price	Shares
06/18/10	Sale	22.2000	(100)
06/21/10	Sale	22.2010	(400)
06/22/10	Sale	21.9500	(3,800)
06/24/10	Sale	22.2000	(300)
06/25/10	Sale	22.4542	(25,200)

**Transaction by MLCO last 60 days**

Date	Transaction	Price	Shares
06/21/10	Sale	22.2010	(100)
06/22/10	Sale	21.9500	(900)



(d) Not applicable.

(e) Not applicable.

**Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer.**

There are no contracts, arrangements, understandings or relationships among the persons named in Item 2 or between such persons and any other person with respect to any securities of the Issuer.

**Item 7. Material to be Filed as Exhibits.**

Exhibit 1 Written Agreement relating to the filing of joint acquisition statements as required by Rule 13d-1(f)(1) of the Securities and Exchange Commission

**SIGNATURES**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: July 6, 2010

**MALTA PARTNERS, L.P.**

By: SOAM Holdings, LLC,

the sole general partner

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

**MALTA MLC FUND, L.P.**

By: SOAM Holdings, LLC

the sole general partner

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

**MALTA OFFSHORE, LTD**

By: /s/ Terry Maltese  
Terry Maltese

Director

**MALTA MLC OFFSHORE, LTD.**

By: /s/ Terry Maltese  
Terry Maltese

Director

**SOAM Holdings, LLC**

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

**MALTA HEDGE FUND, L.P.**

By: SOAM Holdings, LLC,

the sole general partner

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

**MALTA HEDGE FUND II, L.P.**

By: SOAM Holdings, LLC,

the sole general partner

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

**Sandler O Neill Asset**

**Management LLC**

By: /s/ Terry Maltese  
Terry Maltese

President

**Terry Maltese**

By: /s/ Terry Maltese  
Terry Maltese



JOINT ACQUISITION STATEMENT PURSUANT TO RULE 13d-1(f)(1)

The undersigned acknowledge and agree that the foregoing statement on Schedule 13D is filed on behalf of each of the undersigned and that all subsequent amendments to this statement on Schedule 13D shall be filed on behalf of each of the undersigned without the necessity of filing additional joint acquisition statements. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning it contained herein, but shall not be responsible for the completeness and accuracy of the information concerning the other, except to the extent that it knows or has reason to believe that such information is inaccurate.

Dated: July 6, 2010

**MALTA PARTNERS, L.P.**

By: SOAM Holdings, LLC,  
the sole general partner

By: /s/ Terry Maltese  
Terry Maltese  
Managing Member

**MALTA MLC FUND, L.P.**

By: SOAM Holdings, LLC  
the sole general partner

By: /s/ Terry Maltese  
Terry Maltese  
Managing Member

**MALTA OFFSHORE, LTD**

By: /s/ Terry Maltese  
Terry Maltese  
Director

**MALTA MLC OFFSHORE, LTD.**

By: /s/ Terry Maltese  
Terry Maltese  
Director

**SOAM Holdings, LLC**

By: /s/ Terry Maltese  
Terry Maltese

**MALTA HEDGE FUND, L.P.**

By: SOAM Holdings, LLC,  
the sole general partner

By: /s/ Terry Maltese  
Terry Maltese  
Managing Member

**MALTA HEDGE FUND II, L.P.**

By: SOAM Holdings, LLC,  
the sole general partner

By: /s/ Terry Maltese  
Terry Maltese  
Managing Member

**Sandler O Neill Asset  
Management LLC**

By: /s/ Terry Maltese  
Terry Maltese  
President

Terry Maltese

By: /s/ Terry Maltese  
Terry Maltese

Managing Member

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