-----OMB APPROVAL OMB NUMBER: 3235-0145 EXPIRES: OCTOBER 31, 1997 ESTIMATED AVERAGE BURDEN HOURS PER RESPONSE.....14.90 UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 SCHEDULE 13D UNDER THE SECURITIES EXCHANGE ACT OF 1934 (AMENDMENT NO. 4)* Northeast Bancorp _____ (NAME OF ISSUER) Common Stock, par value \$ 1.00 per share (TITLE OF CLASS OF SECURITIES) 663904100 (CUSIP NUMBER) Mr. Terry Maltese, Sandler O'Neill Asset Management LLC, 780 Third Avenue, 30th Floor, New York, NY 10017 (212) 486-7300 (NAME, ADDRESS AND TELEPHONE NUMBER OF PERSON AUTHORIZED TO RECEIVE NOTICES AND COMMUNICATIONS) October 9, 2003 ----------(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).

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EXHIBIT INDEX LOCATED ON PAGE SEC 1746 (12-91)

SCHEDULE 13D

| CUSIP | NO. 663904100 | PAGE | 2 | 0F | 13 | PAGES |
|-------|--|---------|------|----------|------------|-------|
| | | | | | | |
| 1 | NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON | N | | | | |
| | Sandler O'Neill Asset Management, LLC | | | | | |
| 2 | CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP | k | | | (a) (b) | [] |
| 3 | SEC USE ONLY | | | | | |
| 4 | SOURCE OF FUNDS* | | | | | |
| | 00 | | | | | |
| 5 | CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS F PURSUANT TO ITEMS 2(d) OR 2(e) | | | | | [] |
| 6 | CITIZEN OR PLACE OF ORGANIZATION | | | | | |
| | New York | | | | | |
| | 7 SOLE VOTING POWER NUMBER OF SHARES BENEFICIALLY 8 SHARED VOTING POWER OWNED BY EACH 127,000 | | | | | |
| | REPORTING PERSON 9 SOLE DISPOSITIVE POWE | ER | | | | |
| | WITH | | | | | |
| | 10 SHARED DISPOSITIVE PO | OWER | | | | |
| | 127,000 | | | | | |
| 11 | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPOR | RTING P | ERSC | N | | |
| | 127,000 | | | | | |
| 12 | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EX CERTAIN SHARES* | CLUDES | | | | [] |
| 13 | PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (1: | | | | | |
| | 4.9% | | | | | |
| 14 | TYPE OF REPORTING PERSON* | | | | | |
| | 00 | | | | | |
| | | | | | | |
| | *SEE INSTRUCTIONS BEFORE FILLING INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONS | | ITEM | IS 1- | 7 | |

INCLUDE BOTH SIDES OF THE COVER PAGE, RESPONSES TO ITEMS 1-7 (INCLUDING EXHIBITS) OF THE SCHEDULE, AND THE SIGNATURE ATTESTATION.

| CUSIF | NO. 66390410 | 90 | | PAGE 3 | 0F 13 | PAGES |
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| | | | | | | - |
| 1 | NAME OF REPORT S.S. OR I.R.S. | | | E PERSON | | |
| | SOAM Holdings, | | | | | |
| 2 | | OPRIATE E | BOX IF A MEMBER OF A | A GROUP* | (a |) []) [] |
| 3 | SEC USE ONLY | | | | | |
| 4 | SOURCE OF FUNDS | | | | | |
| | 00 | | | | | |
| 5 | PURSUANT TO ITE | ISCLOSURE MS 2(d) | E OF LEGAL PROCEEDIN | NGS IS REQUIRED | | [] |
| 6 | CITIZEN OR PLAC | | | | | |
| | Delaware | | | | | |
| | NUMBER OF | 7 | SOLE VOTING POWER | | | |
| | SHARES | | SHARED VOTING POWE | | | |
| | OWNED BY | - | | <u>-</u> R | | |
| | EACH REPORTING | | 87,800 | | | |
| | PERSON WITH | 9 | SOLE DISPOSITIVE F | POWER | | |
| | | 10 | SHARED DISPOSITIVE | | | |
| | | | 87,800 | | | |
| 11 | AGGREGATE AMOUN | NT BENEF | CIALLY OWNED BY EAG | CH REPORTING PERS | ON | |
| | 87,800 | | | | | |
| 12 | CHECK BOX IF TH CERTAIN SHARES | | GATE AMOUNT IN ROW | | | [] |
| 13 | PERCENT OF CLAS | SS REPRES | SENTED BY AMOUNT IN | ROW (11) | | |
| | 3.4% | | | | | |
| 14 | TYPE OF REPORT | ING PERS | | | | |
| | 00 | | | | | |
| | INCLUDE BO | *SEE IN TH SIDES | NSTRUCTIONS BEFORE F OF THE COVER PAGE, THE SCHEDULE, AND | -ILLING OUT! RESPONSES TO ITE | MS 1-7 | N. |

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| | | | | | | | | | |
| 1 | NAME OF REPORT S.S. OR I.R.S. | | N CATION NO. OF AE | BOVE PERSON | | | | | |
| | Malta Partners | | | | | | | | |
| 2 | CHECK THE APP | ROPRIATE B | OX IF A MEMBER C | OF A GROUP* | | | | (a) | [] |
| 3 | SEC USE ONLY | | | | | | | | |
| 4 | SOURCE OF FUNE | | | | | | | | |
| 5 | | | OF LEGAL PROCEE | | | D | | | |
| 5 | PURSUANT TO IT | EMS 2(d) | | | | | | | [] |
| 6 | CITIZEN OR PLA | | | | | | | | |
| | Delaware | | | | | | | | |
| | NUMBER OF | | SOLE VOTING PC | WER | | | | | |
| | SHARES BENEFICIALLY OWNED BY | | SHARED VOTING | | | | | | |
| | EACH | | 16,700 | | | | | | |
| | REPORTING PERSON WITH | 9 | SOLE DISPOSITI | VE POWER | | | | | |
| | | 10 | SHARED DISPOSI | | | | | | |
| | | | 16,700 | | | | | | |
| 11 | AGGREGATE AMOL | JNT BENEFI | CIALLY OWNED BY | EACH REPORT | TING P | ERS0 | N | | |
| | 16,700 | | | | | | | | |
| 12 | CHECK BOX IF T CERTAIN SHARES | | ATE AMOUNT IN RC | | | | | | [] |
| 13 | PERCENT OF CLA | SS REPRES | ENTED BY AMOUNT | |) | | | | |
| | 0.6% | | | | | | | | |
| 14 | TYPE OF REPORT | ING PERSO | N* | | | | | | |
| | PN | | | | | | | | |
| | INCLUDE BO | *SEE IN OTH SIDES | STRUCTIONS BEFOR OF THE COVER PAG THE SCHEDULE, A | RE FILLING (GE, RESPONSE | DUT! ES TO | ITEM | S 1- | | |

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| | | | | | | |
| 1 | NAME OF REPORTING PERSON 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 R PURSUANT TO ITEMS 2(d) OR 2(e) | C | | | | [] |
| 6 | CITIZEN OR PLACE OF ORGANIZATION | | | | | |
| | Delaware | | | | | |
| | 7 SOLE VOTING POWER NUMBER OF SHARES BENEFICIALLY 8 SHARED VOTING POWER OWNED BY EACH 9,900 REPORTING PERSON 9 SOLE DISPOSITIVE POWER WITH | | | | | |
| | 10 SHARED DISPOSITIVE POW | ER | | | | |
| | 9,900 | | | | | |
| 11 | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPOR | TING P | ERSO | N | | |
| | 9,900 | | | | | |
| | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXC CERTAIN SHARES* | LUDES | | | | [] |
| 13 | PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11 | | | | | |
| | 0.4% | | | | | |
| 14 | TYPE OF REPORTING PERSON* | | | | | |
| | PN | | | | | |
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| | NAME OF REPORTING P S.S. OR I.R.S. IDEN | | DN NO. OF ABOVE PERSON | | | | | |
| | Malta Hedge Fund II | | | | | | | |
| 2 | | TE BOX IF | A MEMBER OF A GROUP* | | | | (a) | [] |
| 3 | SEC USE ONLY | | | | | | | |
| 4 | SOURCE OF FUNDS* | | | | | | | |
| | WC | | | | | | | |
| 5 | PURSUANT TO ITEMS 2 | (d) OR 2(| EGAL PROCEEDINGS IS R | | | | | [] |
| 6 | CITIZEN OR PLACE OF | | | | | | | |
| | Delaware | | | | | | | |
| | NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH | 8 S 6 9 S | SOLE DISPOSITIVE POWER | | | | | |
| | | | SHARED DISPOSITIVE POW | | | | | |
| | | e | 61,200 | | | | | |
| 11 | AGGREGATE AMOUNT BE | NEFICIALL | Y OWNED BY EACH REPOR | TING P | ERSO | N | | |
| | 61,200 | | | | | | | |
| 12 | | GREGATE A | AMOUNT IN ROW (11) EXC | LUDES | | | | [] |
| 13 | PERCENT OF CLASS RE | | D BY AMOUNT IN ROW (11 | | | | | |
| | 2.4% | | | | | | | |
| 14 | TYPE OF REPORTING P | | | | | | | |
| | PN | | | | | | | |
| | INCLUDE BOTH SI | E INSTRUC DES OF TH | CTIONS BEFORE FILLING HE COVER PAGE, RESPONS SCHEDULE, AND THE SIG | OUT! ES TO | ITEM | S 1- | 7 | |

| CUSIP | NO. 66390410 | | PAGE | 7 | 0F | | PAGES |
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| | | | | | | | |
| 1 | NAME OF REPORTI S.S. OR I.R.S. | NG PERSON IDENTIFICATION NO. OF ABOVE PERSON | | | | | |
| | Malta Offshore, | | | | | | |
| | CHECK THE APPRO | PRIATE BOX IF A MEMBER OF A GROUP' | ł | | | (a) | [] |
| 3 | SEC USE ONLY | | | | | | |
| 4 | SOURCE OF FUNDS | * | | | | | |
| E | | | | | | | |
| 5 | PURSUANT TO ITE | SCLOSURE OF LEGAL PROCEEDINGS IS F MS 2(d) OR 2(e) | C C | | | | [] |
| 6 | | E OF ORGANIZATION | | | | | |
| | Cayman Islands | | | | | | |
| | NUMBER OF | 7 SOLE VOTING POWER | | | | | |
| | SHARES BENEFICIALLY OWNED BY | 8 SHARED VOTING POWER | | | | | |
| | EACH | 39,200 | | | | | |
| | PERSON WITH | 9 SOLE DISPOSITIVE POWER | | | | | |
| | | 10 SHARED DISPOSITIVE POWEF | R | | | | |
| | | 39,200 | | | | | |
| 11 | AGGREGATE AMOUN | T BENEFICIALLY OWNED BY EACH REPOR | | | | | |
| | 39,200 | | | | | | |
| 12 | CHECK BOX IF TH CERTAIN SHARES* | E AGGREGATE AMOUNT IN ROW (11) EXC | | | | | [] |
| 13 | PERCENT OF CLAS | S REPRESENTED BY AMOUNT IN ROW (11 | L) | | | | |
| | 1.5% | | | | | | |
| 14 | TYPE OF REPORTI | NG PERSON* | | | | | |
| | CO | | | | | | |
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| 1 | | REPORTING | | | | F ABOVE | E PERSON | | | | | |
| | Terry M | | | | | | | | | | | |
| 2 | | HE APPROPF | | OX IF | A MEMB | ER OF A | A GROUP* | | | | | [] |
| 3 | SEC USE | ONLY | | | | | | | | | | |
| | | OF FUNDS* | | | | | | | | | | |
| | 00 | | | | | | | | | | | |
| 5 | CHECK F | BOX IF DISC | LOSURF | OF LF | GAL PR | OCEEDIN | NGS IS R | EQUIRF | | | | |
| | PURSUAN | IT TO ITEMS | 5 2(d) | OR 2(e | e) | | | | | | | [] |
| 6 | | OR PLACE | | | | | | | | | | |
| | USA | | | | | | | | | | | |
| | NUMBE | | 7 | SOLE | VOTING | | | | | | | |
| | SHAR | RES | | | | | | | | | | |
| | BENEFIC OWNED | | 8 | SHAR | ED VOT | ING POW | VER | | | | | |
| | EAC REPOR | CH RTING | | 127, | 000 | | | | | | | |
| | PERS | SON | 9 | SOLE | DISPO | SITIVE | | | | | | |
| | | | 10 | SHAR | ED DIS | POSITI | /E POWER | | | | | |
| | | | | 127, | 000 | | | | | | | |
| 11 | AGGREGA | TE AMOUNT | BENEFI | CIALLY | OWNED | BY EAG | CH REPOR | TING P | ERSC | N | | |
| | 127,000 |) | | | | | | | | | | |
| 12 | | BOX IF THE | AGGREG | ATE AM | IOUNT I | N ROW (| | | | | | [] |
| 13 | PERCENT | OF CLASS | REPRES | ENTED | BY AMO | UNT IN | |) | | | | |
| | 4.9% | | | | | | | | | | | |
| 14 | TYPE OF | REPORTING | G PERSO | | | | | | | | | |
| | IN | | | | | | | | | | | |
| | | | SEE IN | STRUCT OF THE | IONS B | EFORE F | ILLING RESPONS | OUT! ES TO | ITEM | IS 1- | 7 | |

This Amendment No. 4 to Schedule 13D relating to Northeast Bancorp (the "Issuer") is being filed on behalf of the undersigned to amend Amendment No. 3 to the Schedule 13D dated June 27, 2003, Amendment No. 2 to the Schedule 13D dated September 24, 2002, Amendment No. 1 to the Schedule 13D dated March 7, 2002 and the Schedule 13D dated April 20, 2001 (the "Schedule 13D'). Terms defined in the Schedule 13D and not defined herein have the same meaning as in the Schedule 13D.

ITEM 3. SOURCE AND AMOUNT OF FUNDS.

The net investment cost (including commissions, if any) of the shares of Common Stock held by MHF, MPII, MHFII and MO is \$92,169, \$155,477, \$588,977, and \$477,704, respectively. Such shares were purchased with the investment capital of the respective entities.

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER.

(a) Based upon an aggregate of 2,584,577 shares of Common Stock outstanding, as set forth in the Issuer's Annual Report on Form 10-K for the year ended June 30, 2003, as of the close of business on October 9, 2003:

- (i) MHF beneficially owned 9,900 shares of Common Stock, constituting approximately 0.4% of the shares outstanding.

- (iv) M0 beneficially owned 39,200 shares of Common Stock, constituting approximately 1.5% of the shares outstanding.
- (v) SOAM owned directly no shares of Common Stock. By reason of its position as management company for MHF, MPII, MHFII and MO, under the provisions of Rule 13d-3, SOAM may be deemed to beneficially own the 9,900 shares owned by MHF, the 16,700 shares owned by MPII, the 61,200 shares owned by MHFII and the 39,200 shares owned by MO, or an aggregate of 127,000 shares of Common Stock, constituting approximately 4.9% of the shares outstanding.
- (vi) Holdings owned directly no shares of Common Stock. By reason of its position as general partner of MHF, MPII and MHFII, under the provisions of Rule 13d-3 of the Securities and Exchange Commission ("Rule 13d-3"), Holdings may be deemed to beneficially own the 9,900 shares owned by MHF, the 16,700 shares owned by MPII, and the 61,200 shares owned by MHFII, or an aggregate of 87,800 shares of Common Stock, constituting approximately 3.4% of the shares outstanding.

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- (vii) Mr. Maltese directly owned no shares of Common Stock. By reason of his position as President of Holdings and SOAM, Mr. Maltese may be deemed to beneficially own the 9,900 shares owned by MHF, the 16,700 shares owned by MPII, the 61,200 shares owned by MHFII and the 39,200 shares owned by MO, or an aggregate of 127,000 shares of Common Stock, constituting approximately 4.9% of the shares outstanding.
- (viii) In the aggregate, the Reporting Persons beneficially own an aggregate of 127,000 shares of Common Stock, constituting approximately 4.9% of the shares outstanding.
- (ix) 2WTC 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. MO 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 MO. 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.

(c) During the sixty days prior to October 9, 2003, MHF effected the following transactions in the Common Stock in open market transactions with brokers:

| Date | Action | Number of Shares | Price per Share |
|----------|--------|---------------------|--------------------|
| | | | |
| 10/09/03 | Sold | 200 | \$16.75 |
| 10/08/03 | Sold | 200 | \$16.64 |
| 10/07/03 | Sold | 200 | \$16.64 |
| 10/06/03 | Sold | 200 | \$16.69 |
| 09/24/03 | Sold | 100 | \$16.74 |
| 09/23/03 | Sold | 100 | \$16.74 |
| 09/19/03 | Sold | 100 | \$16.74 |
| 09/18/03 | Sold | 100 | \$16.74 |
| 09/17/03 | Sold | 100 | \$16.74 |
| 09/16/03 | Sold | 100 | \$16.74 |
| 08/26/03 | Sold | 100 | \$16.64 |
| 08/08/03 | Sold | 400 | \$16.94 |

During the sixty days prior to October 9, 2003, MPII effected the following transactions in the Common Stock in open market transactions with brokers:

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| | | Number | Price |
|----------|--------|-----------|-----------|
| Date | Action | of Shares | per Share |
| | | | |
| | | | |
| 10/09/03 | Sold | 400 | \$16.75 |
| 10/08/03 | Sold | 300 | \$16.64 |
| 10/07/03 | Sold | 400 | \$16.64 |
| 10/06/03 | Sold | 400 | \$16.69 |
| 09/24/03 | Sold | 100 | \$16.74 |
| 09/23/03 | Sold | 100 | \$16.74 |
| 09/19/03 | Sold | 100 | \$16.74 |
| 09/18/03 | Sold | 100 | \$16.74 |
| 09/17/03 | Sold | 100 | \$16.74 |
| 09/16/03 | Sold | 100 | \$16.74 |
| 09/03/03 | Sold | 100 | \$16.94 |
| 08/26/03 | Sold | 100 | \$16.64 |
| 08/08/03 | Sold | 700 | \$16.94 |
| | | | |

During the sixty days prior to October 9, 2003, MHFII effected the following transactions in the Common Stock in open market transactions with brokers:

| | | Number | Price |
|----------|--------|-----------|-----------|
| Date | Action | of Shares | per Share |
| | | | |
| | | | |
| 10/09/03 | Sold | 1,500 | \$16.75 |
| 10/08/03 | Sold | 1,000 | \$16.64 |
| 10/07/03 | Sold | 1,400 | \$16.64 |
| 10/06/03 | Sold | 1,600 | \$16.69 |
| 10/02/03 | Sold | 100 | \$16.64 |
| 09/24/03 | Sold | 300 | \$16.74 |
| 09/23/03 | Sold | 500 | \$16.74 |
| 09/22/03 | Sold | 100 | \$16.74 |
| 09/19/03 | Sold | 300 | \$16.74 |
| 09/18/03 | Sold | 400 | \$16.74 |
| 09/17/03 | Sold | 400 | \$16.74 |
| 09/16/03 | Sold | 400 | \$16.74 |
| 09/03/03 | Sold | 200 | \$16.94 |
| 08/26/03 | Sold | 500 | \$16.64 |
| 08/08/03 | Sold | 2,400 | \$16.94 |
| | | | |

During the sixty days prior to October 9, 2003, MO effected the following transactions in the Common Stock in open market transactions with brokers:

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| | | Number | Price |
|----------|--------|-----------|-----------|
| Date | Action | of Shares | per Share |
| | | | |
| | | | |
| 10/09/03 | Sold | 900 | \$16.75 |
| 10/08/03 | Sold | 600 | \$16.64 |
| 10/07/03 | Sold | 900 | \$16.64 |
| 10/06/03 | Sold | 1,000 | \$16.69 |
| 09/24/03 | Sold | 200 | \$16.74 |
| 09/23/03 | Sold | 300 | \$16.74 |
| 09/22/03 | Sold | 100 | \$16.74 |
| 09/19/03 | Sold | 200 | \$16.74 |
| 09/18/03 | Sold | 300 | \$16.74 |
| 09/17/03 | Sold | 300 | \$16.74 |
| 09/16/03 | Sold | 200 | \$16.74 |
| 09/03/03 | Sold | 200 | \$16.94 |
| 08/26/03 | Sold | 300 | \$16.64 |
| 08/08/03 | Sold | 1,500 | \$16.94 |
| | | , | |

- (d) Not applicable.
- (e) Not applicable.

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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: October 20, 2003
- MALTA PARTNERS II, L.P. By: SOAM Holdings, LLC, the sole general partner
- By: /s/ Terry Maltese Terry Maltese President
- MALTA OFFSHORE, LTD.
- By: Sandler O'Neill Asset Management LLC
- By: /s/ Terry Maltese Terry Maltese President
- MALTA HOLDINGS, LLC
- By: /s/ Terry Maltese Terry Maltese President
- Terry Maltese
- By: /s/ Terry Maltese Terry Maltese

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- MALTA HEDGE FUND, L.P. By: SOAM Holdings, LLC, the sole general partner
 - By: /s/ Terry Maltese Terry Maltese President

MALTA HEDGE FUND II, L.P.

- By: SOAM Holdings, LLC, the sole general partner
- By: /s/ Terry Maltese Terry Maltese President

SANDLER O'NEILL ASSET MANAGEMENT LLC

By: /s/ Terry Maltese Terry Maltese President