

Cape Cod, MA 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	THE CAPE COD FIVE CENTS SAVINGS BANK	HARWICH PORT	MA	\$1,290.76	23.31	1	\$645.38	15.50
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$904.03	16.33	2	\$904.03	21.72
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$904.03				
3	TORONTO-DOMINION BANK, THE	TORONTO		\$830.87	15.01	3	\$830.87	19.96
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$830.87				
4	SOVEREIGN BANCORP	WYOMISSING	PA	\$543.56	9.82	4	\$271.78	6.53
	SOVEREIGN BANK	WYOMISSING	PA	\$543.56				
5	INDEPENDENT BANK CORP.	ROCKLAND	MA	\$533.55	9.64	5	\$533.55	12.82
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$533.55				
6	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$520.78	9.41	6	\$520.78	12.51
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$520.78				
7	CAPE COD CO-OPERATIVE BANK	YARMOUTH PORT	MA	\$339.05	6.12	7	\$169.53	4.07
8	EASTERN BANK CORPORATION	BOSTON	MA	\$315.12	5.69	8	\$157.56	3.78
	EASTERN BANK	BOSTON	MA	\$315.12				
9	SEAMEN'S BANK	PROVINCETOWN	MA	\$206.97	3.74	9	\$103.49	2.49
10	CAMPELLO BANCORP	BROCKTON	MA	\$27.50	0.50	10	\$13.75	0.33
	THE COMMUNITY BANK, A MASSACHUSETTS COOP	BROCKTON	MA	\$27.50				
11	SECURITY FEDERAL SAVINGS BANK	BROCKTON	MA	\$24.20	0.44	11	\$12.10	0.29
12	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS	TN	\$0.27	0.00	12	\$0.27	0.01
	FIRST TENNESSEE BANK, NATIONAL ASSO	MEMPHIS	TN	\$0.27				
				\$5,536.66	100.00%		\$4,163.08	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,397

1,511

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.