

**Fall River, 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	<b>WEBSTER FINANCIAL CORPORATION</b> WEBSTER BANK, NATIONAL ASSOCIATION	<b>WATERBURY</b> WATERBURY	<b>CT</b> CT	<b>\$565.29</b> \$565.29	<b>22.91</b>	1	<b>\$565.29</b>	<b>30.35</b>
2	<b>NARRAGANSETT FINANCIAL CORP</b> CITIZENS-UNION SAVINGS BANK	<b>FALL RIVER</b> FALL RIVER	<b>MA</b> MA	<b>\$401.61</b> \$401.61	<b>16.28</b>	2	<b>\$200.81</b>	<b>10.78</b>
3	<b>BANKFIVE, MHC</b> BANKFIVE	<b>FALL RIVER</b> FALL RIVER	<b>MA</b> MA	<b>\$364.27</b> \$364.27	<b>14.76</b>	3	<b>\$182.14</b>	<b>9.78</b>
4	<b>SOVEREIGN BANCORP</b> SOVEREIGN BANK	<b>WYOMISSING</b> WYOMISSING	<b>PA</b> PA	<b>\$284.64</b> \$284.64	<b>11.53</b>	4	<b>\$142.32</b>	<b>7.64</b>
5	<b>SLADE'S FERRY BANCORP</b> SLADE'S FERRY TRUST COMPANY	<b>SOMERSET</b> SOMERSET	<b>MA</b> MA	<b>\$260.15</b> \$260.15	<b>10.54</b>	5	<b>\$260.15</b>	<b>13.97</b>
6	<b>BANK OF AMERICA CORPORATION</b> BANK OF AMERICA, NATIONAL ASSOCIATI	<b>CHARLOTTE</b> CHARLOTTE	<b>NC</b> NC	<b>\$239.29</b> \$239.29	<b>9.70</b>	6	<b>\$239.29</b>	<b>12.85</b>
7	<b>OCEANPOINT FINANCIAL PARTNERS, MHC</b> BANKNEWPORT	<b>NEWPORT</b> NEWPORT	<b>RI</b> RI	<b>\$109.54</b> \$109.54	<b>4.44</b>	7	<b>\$109.54</b>	<b>5.88</b>
8	<b>LAFAYETTE FEDERAL SAVINGS BANK</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$88.54</b>	<b>3.59</b>	8	<b>\$44.27</b>	<b>2.38</b>
9	<b>BANK OF FALL RIVER, A CO-OPERATIVE BANK</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$70.97</b>	<b>2.88</b>	9	<b>\$35.48</b>	<b>1.90</b>
10	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b> CITIZENS BANK OF MASSACHUSETTS	<b>EDINBURGH</b> BOSTON	 MA	<b>\$52.90</b> \$52.90	<b>2.14</b>	10	<b>\$52.90</b>	<b>2.84</b>
11	<b>BANCO COMERCIAL PORTUGUES, S.A.</b> BCPBANK, NATIONAL ASSOCIATION	<b>OPORTO</b> NEWARK	 NJ	<b>\$30.44</b> \$30.44	<b>1.23</b>	11	<b>\$30.44</b>	<b>1.63</b>
				<b>\$2,467.63</b>	<b>100.00%</b>		<b>\$1,862.62</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

1,393

1,606

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.