

**Martha's Vineyard, 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    | DUKES COUNTY SAVINGS BANK                           | EDGARTOWN                | MA       | \$236.67             | 40.13          | 1                  | \$118.34        | 34.57          |
| 2    | SOVEREIGN BANCORP<br>SOVEREIGN BANK                 | WYOMISSING<br>WYOMISSING | PA<br>PA | \$148.39<br>\$148.39 | 25.16          | 2                  | \$74.20         | 21.67          |
| 3    | THE MARTHA'S VINEYARD CO-OPERATIVE BANK             | VINEYARD HAVEN           | MA       | \$109.81             | 18.62          | 3                  | \$54.91         | 16.04          |
| 4    | ISLAND BANCORP, INC.<br>THE EDGARTOWN NATIONAL BANK | EDGARTOWN<br>EDGARTOWN   | MA<br>MA | \$94.91<br>\$94.91   | 16.09          | 4                  | \$94.91         | 27.72          |
|      |   |                          |          | <b>\$589.78</b>      | <b>100.00%</b> |                    | <b>\$342.35</b> | <b>100.00%</b> |

HERFINDAHL-HIRSCHMAN INDEX:

2,849

2,690

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.