

Nantucket, 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	SOVEREIGN BANCORP	WYOMISSING	PA	\$361.06	82.73	1	\$180.53	70.55
	SOVEREIGN BANK	WYOMISSING	PA	\$361.06				
2	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$75.35	17.27	2	\$75.35	29.45
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$75.35				
				\$436.41	100.00%		\$255.88	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

7,143

5,845

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.