

New London, CT 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
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$1,219.64	21.94	2	\$1,219.64	28.94
	CITIZENS BANK OF CONNECTICUT	NEW LONDON	CT	\$1,105.35				
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$114.30				
3	WASHINGTON TRUST BANCORP, INC.	WESTERLY	RI	\$721.53	12.98	3	\$721.53	17.12
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$721.53				
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$581.91	10.47	4	\$581.91	13.81
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$581.91				
5	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$544.20	9.79	5	\$272.10	6.46
	PEOPLE'S BANK	BRIDGEPORT	CT	\$544.20				
6	THE CHELSEA GROTON SAVINGS BANK	NORWICH	CT	\$538.89	9.69	6	\$269.45	6.39
7	DIME BANK	NORWICH	CT	\$369.51	6.65	7	\$184.76	4.38
8	LIBERTY BANK	MIDDLETOWN	CT	\$321.65	5.79	8	\$160.83	3.82
9	PSB HOLDINGS, INC.	PUTNAM	CT	\$309.73	5.57	9	\$154.86	3.67
	PUTNAM SAVINGS BANK	PUTNAM	CT	\$309.73				
10	SI BANCORP, INC.	WILLIMANTIC	CT	\$206.09	3.71	10	\$103.05	2.45
	SAVINGS INSTITUTE	WILLIMANTIC	CT	\$206.09				
11	JEWETT CITY SAVINGS BANK	JEWETT CITY	CT	\$180.30	3.24	11	\$90.15	2.14
12	WESTBANK CORPORATION	WEST SPRINGFIELD	MA	\$142.73	2.57	12	\$142.73	3.39
	WESTBANK	WEST SPRINGFIELD	MA	\$142.73				
13	CITIZENS NATIONAL BANCORP, INC.	PUTNAM	CT	\$137.67	2.48	13	\$137.67	3.27
	THE CITIZENS NATIONAL BANK	PUTNAM	CT	\$137.67				
14	EASTERN FEDERAL BANK	NORWICH	CT	\$118.13	2.12	14	\$59.06	1.40
15	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$58.15	1.05	15	\$29.07	0.69
16	ESSEX SAVINGS BANK	ESSEX	CT	\$43.94	0.79	16	\$21.97	0.52
17	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$42.49	0.76	17	\$42.49	1.01
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$42.49				
18	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN	CT	\$22.97	0.41	18	\$22.97	0.55
	NEWALLIANCE BANK	NEW HAVEN	CT	\$22.97				
				\$5,559.53	100.00%		\$4,214.23	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,102

1,488

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				Market Deposits	Market Share	Rank	Market Deposits	Market Share

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.