

Newport, RI 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	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT	RI	\$415.78	44.14	1	\$415.78	48.38
	BANKNEWPORT	NEWPORT	RI	\$415.78				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$276.57	29.36	2	\$276.57	32.18
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$276.57				
3	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$109.09	11.58	3	\$54.55	6.35
4	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$73.25	7.78	4	\$73.25	8.52
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$73.25				
5	SOVEREIGN BANCORP	WYOMISSING	PA	\$55.95	5.94	5	\$27.97	3.25
	SOVEREIGN BANK	WYOMISSING	PA	\$55.95				
6	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$11.36	1.21	6	\$11.36	1.32
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$11.36				
				\$941.99	100.00%		\$859.47	100.00%
HERFINDAHL-HIRSCHMAN INDEX:				3,042		3,501		

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.