

**Providence, 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
2	<b>ROYAL BANK OF SCOTLAND GROUP PLC, THE</b>	<b>EDINBURGH</b>		<b>\$9,183.22</b>	<b>47.83</b>	2	<b>\$9,183.22</b>	<b>52.22</b>
	CITIZENS BANK OF RHODE ISLAND	PROVIDENCE	RI	\$9,057.23				
	CITIZENS BANK OF MASSACHUSETTS	BOSTON	MA	\$125.99				
4	<b>BANK OF AMERICA CORPORATION</b>	<b>CHARLOTTE</b>	<b>NC</b>	<b>\$4,281.56</b>	<b>22.30</b>	4	<b>\$4,281.56</b>	<b>24.35</b>
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$4,281.06				
	BANK OF AMERICA, RHODE ISLAND, NATI	PROVIDENCE	RI	\$0.50				
5	<b>SOVEREIGN BANCORP</b>	<b>WYOMISSING</b>	<b>PA</b>	<b>\$1,877.77</b>	<b>9.78</b>	5	<b>\$938.89</b>	<b>5.34</b>
	SOVEREIGN BANK	WYOMISSING	PA	\$1,877.77				
6	<b>BANCORP RHODE ISLAND, INC.</b>	<b>PROVIDENCE</b>	<b>RI</b>	<b>\$935.24</b>	<b>4.87</b>	6	<b>\$935.24</b>	<b>5.32</b>
	BANK RHODE ISLAND	PROVIDENCE	RI	\$935.24				
7	<b>WASHINGTON TRUST BANCORP, INC.</b>	<b>WESTERLY</b>	<b>RI</b>	<b>\$810.78</b>	<b>4.22</b>	7	<b>\$810.78</b>	<b>4.61</b>
	THE WASHINGTON TRUST COMPANY OF WES	WESTERLY	RI	\$810.78				
8	<b>CENTREVILLE SAVINGS BANK</b>	<b>WEST WARWICK</b>	<b>RI</b>	<b>\$581.56</b>	<b>3.03</b>	8	<b>\$290.78</b>	<b>1.65</b>
9	<b>WEBSTER FINANCIAL CORPORATION</b>	<b>WATERBURY</b>	<b>CT</b>	<b>\$354.88</b>	<b>1.85</b>	9	<b>\$354.88</b>	<b>2.02</b>
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$354.88				
10	<b>BEACON BANCORP</b>	<b>TAUNTON</b>	<b>MA</b>	<b>\$281.03</b>	<b>1.46</b>	10	<b>\$140.52</b>	<b>0.80</b>
	BRISTOL COUNTY SAVINGS BANK	TAUNTON	MA	\$281.03				
11	<b>HOME LOAN FINANCIAL CORP.</b>	<b>WARWICK</b>	<b>RI</b>	<b>\$177.26</b>	<b>0.92</b>	11	<b>\$88.63</b>	<b>0.50</b>
	OCEAN BANK, F.S.B	WARWICK	RI	\$177.26				
12	<b>OCEANPOINT FINANCIAL PARTNERS, MHC</b>	<b>NEWPORT</b>	<b>RI</b>	<b>\$176.98</b>	<b>0.92</b>	12	<b>\$176.98</b>	<b>1.01</b>
	BANKNEWPORT	NEWPORT	RI	\$176.98				
13	<b>SARGENT INVESTORS INC.</b>	<b>CRANSTON</b>	<b>RI</b>	<b>\$144.99</b>	<b>0.76</b>	13	<b>\$72.50</b>	<b>0.41</b>
	DOMESTIC BANK	CRANSTON	RI	\$144.99				
14	<b>INDEPENDENT BANK CORP.</b>	<b>ROCKLAND</b>	<b>MA</b>	<b>\$60.68</b>	<b>0.32</b>	14	<b>\$60.68</b>	<b>0.35</b>
	ROCKLAND TRUST COMPANY	ROCKLAND	MA	\$60.68				
15	<b>SLADE'S FERRY BANCORP</b>	<b>SOMERSET</b>	<b>MA</b>	<b>\$50.05</b>	<b>0.26</b>	15	<b>\$50.05</b>	<b>0.28</b>
	SLADE'S FERRY TRUST COMPANY	SOMERSET	MA	\$50.05				
16	<b>BERKSHIRE FINANCIAL SERVICES, INC.</b>	<b>LEE</b>	<b>MA</b>	<b>\$47.21</b>	<b>0.25</b>	16	<b>\$47.21</b>	<b>0.27</b>
	FREEDOM NATIONAL BANK	GREENVILLE	RI	\$47.21				
17	<b>MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA</b>	<b>MILFORD</b>	<b>MA</b>	<b>\$42.89</b>	<b>0.22</b>	17	<b>\$21.44</b>	<b>0.12</b>
18	<b>UNION FEDERAL SAVINGS BANK</b>	<b>NORTH PROVIDENCE</b>	<b>RI</b>	<b>\$34.67</b>	<b>0.18</b>	18	<b>\$17.34</b>	<b>0.10</b>
19	<b>TORONTO-DOMINION BANK, THE</b>	<b>TORONTO</b>		<b>\$34.25</b>	<b>0.18</b>	19	<b>\$34.25</b>	<b>0.19</b>
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$34.25				
20	<b>INDEPENDENCE BANK</b>	<b>EAST GREENWICH</b>	<b>RI</b>	<b>\$33.54</b>	<b>0.17</b>	20	<b>\$33.54</b>	<b>0.19</b>

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21	<b>NARRAGANSETT FINANCIAL CORP</b>	<b>FALL RIVER</b>	<b>MA</b>	<b>\$28.66</b>	<b>0.15</b>	21	<b>\$14.33</b>	<b>0.08</b>
	CITIZENS-UNION SAVINGS BANK	FALL RIVER	MA	\$28.66				
22	<b>NEWPORT FEDERAL SAVINGS BANK</b>	<b>NEWPORT</b>	<b>RI</b>	<b>\$28.42</b>	<b>0.15</b>	22	<b>\$14.21</b>	<b>0.08</b>
23	<b>MASSACHUSETTS STATE CARPENTERS</b>	<b>BOSTON</b>	<b>MA</b>	<b>\$13.78</b>	<b>0.07</b>	23	<b>\$6.89</b>	<b>0.04</b>
	FIRST TRADE UNION BANK	BOSTON	MA	\$13.78				
24	<b>RANDOLPH BANCORP</b>	<b>STOUGHTON</b>	<b>MA</b>	<b>\$13.17</b>	<b>0.07</b>	24	<b>\$6.58</b>	<b>0.04</b>
	RANDOLPH SAVINGS BANK	RANDOLPH	MA	\$13.17				
25	<b>TALBOTS CLASSICS NATIONAL BANK</b>	<b>LINCOLN</b>	<b>RI</b>	<b>\$6.08</b>	<b>0.03</b>	25	<b>\$6.08</b>	<b>0.03</b>
26	<b>JPMORGAN CHASE &amp; CO.</b>	<b>NEW YORK</b>	<b>NY</b>	<b>\$0.00</b>	<b>0.00</b>	26	<b>\$0.00</b>	<b>0.00</b>
	J. P. MORGAN TRUST COMPANY, NATIONA	LOS ANGELES	CA	\$0.00				
				<b>\$19,198.67</b>	<b>100.00%</b>		<b>\$17,586.57</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

2,940

3,407

**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.