

Torrington, 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
1	THE TORRINGTON SAVINGS BANK	TORRINGTON	CT	\$434.39	35.88	1	\$217.19	25.50
2	FIRST LITCHFIELD FINANCIAL CORPORATION	LITCHFIELD	CT	\$204.34	16.88	2	\$204.34	23.99
	THE FIRST NATIONAL BANK OF LITCHFIE	LITCHFIELD	CT	\$204.34				
3	WEBSTER FINANCIAL CORPORATION	WATERBURY	CT	\$169.31	13.98	3	\$169.31	19.88
	WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY	CT	\$169.31				
5	CONNECTICUT MUTUAL HOLDING COMPANY	WINSTED	CT	\$115.27	9.52	5	\$57.63	6.77
	LITCHFIELD BANCORP	LITCHFIELD	CT	\$91.28				
	NORTHWEST COMMUNITY BANK	WINSTED	CT	\$23.99				
6	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	\$106.75	8.82	6	\$53.38	6.27
	PEOPLE'S BANK	BRIDGEPORT	CT	\$106.75				
7	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$83.28	6.88	7	\$83.28	9.78
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$83.28				
8	SOVEREIGN BANCORP	WYOMISSING	PA	\$47.23	3.90	8	\$23.62	2.77
	SOVEREIGN BANK	WYOMISSING	PA	\$47.23				
9	TORONTO-DOMINION BANK, THE	TORONTO		\$35.54	2.94	9	\$35.54	4.17
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$35.54				
10	NEWMIL BANCORP, INC.	NEW MILFORD	CT	\$14.65	1.21	10	\$7.32	0.86
	NEWMIL BANK	NEW MILFORD	CT	\$14.65				
				\$1,210.75	100.00%		\$851.61	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,009

1,828

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.