

Waterbury, 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	WEBSTER FINANCIAL CORPORATION WEBSTER BANK, NATIONAL ASSOCIATION	WATERBURY WATERBURY	CT CT	\$2,749.10 \$2,749.10	50.40	1	\$2,749.10	57.72
2	WACHOVIA CORPORATION WACHOVIA BANK, NATIONAL ASSOCIATION	CHARLOTTE CHARLOTTE	NC NC	\$570.22 \$570.22	10.45	2	\$570.22	11.97
3	TORONTO-DOMINION BANK, THE TD BANKNORTH, NATIONAL ASSOCIATION	TORONTO PORTLAND	ME	\$504.15 \$504.15	9.24	3	\$504.15	10.58
4	NAUGATUCK SAVINGS BANK	NAUGATUCK	CT	\$380.55	6.98	4	\$190.28	3.99
5	THOMASTON SAVINGS BANK	THOMASTON	CT	\$251.37	4.61	5	\$125.68	2.64
6	PEOPLE'S MUTUAL HOLDINGS PEOPLE'S BANK	BRIDGEPORT BRIDGEPORT	CT CT	\$241.77 \$241.77	4.43	6	\$120.88	2.54
7	BANK OF AMERICA CORPORATION BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE CHARLOTTE	NC NC	\$218.46 \$218.46	4.00	7	\$218.46	4.59
8	NUTMEG FINANCIAL MHC NAUGATUCK VALLEY SAVINGS AND LOAN, S.B.	NAUGATUCK NAUGATUCK	CT CT	\$159.13 \$159.13	2.92	8	\$79.56	1.67
9	SOVEREIGN BANCORP SOVEREIGN BANK	WYOMISSING WYOMISSING	PA PA	\$139.36 \$139.36	2.55	9	\$69.68	1.46
10	NEWTOWN SAVINGS BANK	NEWTOWN	CT	\$131.74	2.42	10	\$65.87	1.38
11	NEWMIL BANCORP, INC. NEWMIL BANK	NEW MILFORD NEW MILFORD	CT CT	\$41.46 \$41.46	0.76	11	\$20.73	0.44
12	ROYAL BANK OF SCOTLAND GROUP PLC, THE CITIZENS BANK OF CONNECTICUT	EDINBURGH NEW LONDON	CT	\$29.34 \$29.34	0.54	12	\$29.34	0.62
13	CONNECTICUT MUTUAL HOLDING COMPANY LITCHFIELD BANCORP	WINSTED LITCHFIELD	CT CT	\$21.13 \$21.13	0.39	13	\$10.57	0.22
14	UNION SAVINGS BANK	DANBURY	CT	\$8.81	0.16	14	\$4.40	0.09
15	SAVINGS BANK OF DANBURY	DANBURY	CT	\$8.12	0.15	15	\$4.06	0.09
				\$5,454.69	100.00%		\$4,762.98	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,862

3,645

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.