

Commercial Banking and Thrift Organizations Operating In Rhode Island

Deposit Data as of 6/30/05 -- Mergers and Acquisitions through 6/30/06

<u>Rank</u>	<u>Institution</u>	<u>City</u>	<u>State</u>	<u>Deposits</u>	<u>Percent</u>
1	ROYAL BANK OF SCOTLAND GROUP PLC, THE Citizens Bank of Rhode I	EDINBURGH Providence	RI	\$9,448.10 \$9,448.10	47.09
2	BANK OF AMERICA CORPORATION Bank of America, Nationa Bank of America, Rhode I	CHARLOTTE Charlotte Providence	NC NC RI	\$4,157.67 \$4,157.17 \$0.50	20.72
3	SOVEREIGN BANCORP Sovereign Bank	WYOMISSING Wyomissing	PA PA	\$1,800.55 \$1,800.55	8.97
4	WASHINGTON TRUST BANCORP, INC. The Washington Trust Com	WESTERLY Westerly	RI RI	\$1,468.13 \$1,468.13	7.32
5	BANCORP RHODE ISLAND, INC. Bank Rhode Island	PROVIDENCE Providence	RI RI	\$935.24 \$935.24	4.66
6	OCEANPOINT FINANCIAL PARTNERS, MHC BankNewport	NEWPORT Newport	RI RI	\$702.30 \$702.30	3.50
7	CENTREVILLE SAVINGS BANK	WEST WARWICK	RI	\$581.56	2.90
8	WEBSTER FINANCIAL CORPORATION Webster Bank, National A	WATERBURY Waterbury	CT CT	\$220.88 \$220.88	1.10
9	NEWPORT FEDERAL SAVINGS BANK	NEWPORT	RI	\$195.66	0.98
10	HOME LOAN FINANCIAL CORP. Ocean Bank, F.s.b	WARWICK Warwick	RI RI	\$177.26 \$177.26	0.88
11	SARGENT INVESTORS INC. Domestic Bank	CRANSTON Cranston	RI RI	\$144.99 \$144.99	0.72
12	BERKSHIRE FINANCIAL SERVICES, INC. Freedom National Bank	LEE Greenville	MA RI	\$47.21 \$47.21	0.24
13	MILFORD FEDERAL SAVINGS AND LOAN ASSOCIA	MILFORD	MA	\$42.89	0.21
14	UNION FEDERAL SAVINGS BANK	NORTH PROVIDENCE	RI	\$34.67	0.17
15	INDEPENDENCE BANK	EAST GREENWICH	RI	\$33.54	0.17
16	BEACON BANCORP Bristol County Savings B	TAUNTON Taunton	MA MA	\$22.52 \$22.52	0.11
17	MASSACHUSETTS STATE CARPENTERS First Trade Union Bank	BOSTON Boston	MA MA	\$13.78 \$13.78	0.07
18	RANDOLPH BANCORP Randolph Savings Bank	STOUGHTON Randolph	MA MA	\$13.17 \$13.17	0.07
19	DIME BANK	NORWICH	CT	\$12.91	0.06
20	TALBOTS CLASSICS NATIONAL BANK	LINCOLN	RI	\$6.08	0.03
21	NARRAGANSETT FINANCIAL CORP Citizens-Union Savings B	FALL RIVER Fall River	MA MA	\$3.27 \$3.27	0.02
22	JPMORGAN CHASE & CO. J. P. Morgan Trust Compa	NEW YORK Los Angeles	NY CA	\$0.00 \$0.00	0.00
ALL COMMERCIAL BANKING AND THRIFT ORGANIZATIONS:				\$20,062.35	100.00%

Note: State deposit data are in millions of dollars. Thrift deposits are weighted at 100 percent.
The table is based on 6/30/05 deposit data. It reflects mergers and acquisitions completed by 6/30/06.

Sources: FDIC and OTS Reports of Condition.