

Barre Montpelier, VT 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	NORTHFIELD MHC NORTHFIELD SAVINGS BANK	NORTHFIELD NORTHFIELD	VT VT	\$227.30 \$227.30	29.49	1	\$113.65	17.51
2	CHITTENDEN CORPORATION CHITTENDEN TRUST COMPANY	BURLINGTON BURLINGTON	VT VT	\$199.91 \$199.91	25.94	2	\$199.91	30.79
3	TORONTO-DOMINION BANK, THE TD BANKNORTH, NATIONAL ASSOCIATION	TORONTO PORTLAND	VT ME	\$146.06 \$146.06	18.95	3	\$146.06	22.50
4	ROYAL BANK OF SCOTLAND GROUP PLC, THE CITIZENS BANK, N.A.	EDINBURGH ALBANY	VT NY	\$56.30 \$56.30	7.30	4	\$56.30	8.67
5	MERCHANTS BANCSHARES INC. THE MERCHANTS BANK	BURLINGTON BURLINGTON	VT VT	\$54.92 \$54.92	7.13	5	\$54.92	8.46
6	KEYCORP KEYBANK NATIONAL ASSOCIATION	CLEVELAND CLEVELAND	OH OH	\$46.85 \$46.85	6.08	6	\$46.85	7.22
7	COMMUNITY BANCORP. COMMUNITY NATIONAL BANK	DERBY DERBY	VT VT	\$16.46 \$16.46	2.14	7	\$16.46	2.54
8	MASCOMA MUTUAL HOLDING COMPANY MASCOMA SAVINGS BANK	LEBANON LEBANON	NH NH	\$15.94 \$15.94	2.07	8	\$7.97	1.23
9	CENTRAL FINANCIAL CORPORATION THE RANDOLPH NATIONAL BANK	RANDOLPH RANDOLPH	VT VT	\$7.05 \$7.05	0.91	9	\$7.05	1.09
				\$770.79	100.00%		\$649.17	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,052

1,969

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.