

Bennington, 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	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$88.43	25.63	1	\$44.21	14.88
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$88.43				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$72.51	21.02	2	\$72.51	24.40
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$72.51				
3	TORONTO-DOMINION BANK, THE	TORONTO		\$66.22	19.20	3	\$66.22	22.29
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$66.22				
4	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$63.50	18.41	4	\$63.50	21.37
	CITIZENS BANK, N.A.	ALBANY	NY	\$63.50				
5	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$47.06	13.64	5	\$47.06	15.84
	THE MERCHANTS BANK	BURLINGTON	VT	\$47.06				
6	TRUSTCO BANK CORP	GLENVILLE	NY	\$7.25	2.10	6	\$3.62	1.22
	TRUSTCO BANK	GLENVILLE	NY	\$7.25				
				\$344.96	100.00%		\$297.13	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,997

2,023

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.