

Brattleboro, 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 | CHITTENDEN CORPORATION | BURLINGTON | VT | \$320.48 | 43.06 | 1 | \$320.48 | 45.94 |
| | CHITTENDEN TRUST COMPANY | BURLINGTON | VT | \$320.48 | | | | |
| 2 | TORONTO-DOMINION BANK, THE | TORONTO | | \$174.65 | 23.47 | 2 | \$174.65 | 25.03 |
| | TD BANKNORTH, NATIONAL ASSOCIATION | PORTLAND | ME | \$174.65 | | | | |
| 3 | THE BRATTLEBORO SLA, F.A. | BRATTLEBORO | VT | \$93.24 | 12.53 | 3 | \$46.62 | 6.68 |
| 5 | ROYAL BANK OF SCOTLAND GROUP PLC, THE | EDINBURGH | | \$78.47 | 10.54 | 5 | \$78.47 | 11.25 |
| | CITIZENS BANK, N.A. | ALBANY | NY | \$62.86 | | | | |
| | CITIZENS BANK NEW HAMPSHIRE | MANCHESTER | NH | \$15.61 | | | | |
| 6 | MERCHANTS BANCSHARES INC. | BURLINGTON | VT | \$53.62 | 7.20 | 6 | \$53.62 | 7.69 |
| | THE MERCHANTS BANK | BURLINGTON | VT | \$53.62 | | | | |
| 7 | KEYCORP | CLEVELAND | OH | \$23.80 | 3.20 | 7 | \$23.80 | 3.41 |
| | KEYBANK NATIONAL ASSOCIATION | CLEVELAND | OH | \$23.80 | | | | |
| | | | | \$744.26 | 100.00% | | \$697.64 | 100.00% |

HERFINDAHL-HIRSCHMAN INDEX:

2,735

2,979

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.