

Burlington, 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	\$1,420.80	37.86	1	\$1,420.80	38.34
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$1,420.80				
2	TORONTO-DOMINION BANK, THE	TORONTO		\$724.50	19.31	2	\$724.50	19.55
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$724.50				
3	KEYCORP	CLEVELAND	OH	\$504.35	13.44	3	\$504.35	13.61
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$504.35				
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$409.55	10.91	4	\$409.55	11.05
	THE MERCHANTS BANK	BURLINGTON	VT	\$409.55				
6	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$334.70	8.92	6	\$334.70	9.03
	CITIZENS BANK, N.A.	ALBANY	NY	\$334.70				
	CHARTER ONE BANK, NATIONAL ASSOCIAT	CLEVELAND	OH	\$0.00				
7	PEOPLES TRUST COMPANY OF ST. ALBANS	SAINT ALBANS	VT	\$178.30	4.75	7	\$178.30	4.81
8	NORTHFIELD MHC	NORTHFIELD	VT	\$94.19	2.51	8	\$47.10	1.27
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$94.19				
9	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$37.02	0.99	9	\$37.02	1.00
	UNION BANK	MORRISVILLE	VT	\$37.02				
10	LYNDONVILLE SAVINGS BANK AND TRUST	LYNDONVILLE	VT	\$25.60	0.68	10	\$25.60	0.69
11	MIDDLEBURY NATIONAL CORPORATION	MIDDLEBURY	VT	\$23.46	0.63	11	\$23.46	0.63
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$23.46				
				\$3,752.48	100.00%		\$3,705.38	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,216

2,268

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.