

Hanover-Lebanon, NH 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	MASCOMA MUTUAL HOLDING COMPANY	LEBANON	NH	\$488.58	30.18	1	\$244.29	19.73
	MASCOMA SAVINGS BANK	LEBANON	NH	\$488.58				
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$235.38	14.54	3	\$235.38	19.01
	CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	\$144.80				
	CITIZENS BANK, N.A.	ALBANY	NY	\$90.58				
4	LEDYARD NATIONAL BANK	NORWICH	VT	\$223.30	13.79	4	\$223.30	18.04
5	NEW HAMPSHIRE THRIFT BANKSHARES	NEWPORT	NH	\$117.49	7.26	5	\$58.75	4.75
	LAKE SUNAPEE BANK, FSB	NEWPORT	NH	\$117.49				
6	CHITTENDEN CORPORATION	BURLINGTON	VT	\$110.03	6.80	6	\$110.03	8.89
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$110.03				
7	WELLS RIVER SAVINGS BANK	WELLS RIVER	VT	\$91.96	5.68	7	\$45.98	3.71
8	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	\$84.07	5.19	8	\$84.07	6.79
	BANK OF AMERICA, NATIONAL ASSOCIATI	CHARLOTTE	NC	\$84.07				
9	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$65.54	4.05	9	\$65.54	5.29
	THE MERCHANTS BANK	BURLINGTON	VT	\$65.54				
10	TORONTO-DOMINION BANK, THE	TORONTO		\$57.69	3.56	10	\$57.69	4.66
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$57.69				
11	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$43.50	2.69	11	\$43.50	3.51
12	CENTRAL FINANCIAL CORPORATION	RANDOLPH	VT	\$37.15	2.29	12	\$37.15	3.00
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$37.15				
13	GUARANTY BANCORP, INC.	WOODSVILLE	NH	\$33.19	2.05	13	\$16.60	1.34
	WOODSVILLE GUARANTY SAVINGS BANK	WOODSVILLE	NH	\$33.19				
14	NORTHFIELD MHC	NORTHFIELD	VT	\$13.37	0.83	14	\$6.69	0.54
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$13.37				
15	SUGAR RIVER SAVINGS BANK	NEWPORT	NH	\$10.94	0.68	15	\$5.47	0.44
16	CLAREMONT SAVINGS BANK	CLAREMONT	NH	\$6.85	0.42	16	\$3.42	0.28
				\$1,619.05	100.00%			
						\$1,237.86	100.00%	

HERFINDAHL-HIRSCHMAN INDEX:

1,517

1,311

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.