

Manchester, 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	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$175.00	47.76	1	\$175.00	49.60
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$175.00				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$59.82	16.33	2	\$59.82	16.96
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$59.82				
3	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$54.13	14.77	3	\$54.13	15.34
	CITIZENS BANK, N.A.	ALBANY	NY	\$54.13				
4	COMMUNITY FINANCIAL, MHC	BENNINGTON	VT	\$27.16	7.41	4	\$13.58	3.85
	THE BANK OF BENNINGTON	BENNINGTON	VT	\$27.16				
5	TORONTO-DOMINION BANK, THE	TORONTO		\$26.30	7.18	5	\$26.30	7.46
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$26.30				
6	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$23.99	6.55	6	\$23.99	6.80
	THE MERCHANTS BANK	BURLINGTON	VT	\$23.99				
				\$366.41	100.00%		\$352.83	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,915

3,100

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.