

Middlebury, 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	MIDDLEBURY NATIONAL CORPORATION	MIDDLEBURY	VT	\$135.02	40.22	1	\$135.02	40.22
	THE NATIONAL BANK OF MIDDLEBURY	MIDDLEBURY	VT	\$135.02				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$85.45	25.45	2	\$85.45	25.45
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$85.45				
3	KEYCORP	CLEVELAND	OH	\$41.30	12.30	3	\$41.30	12.30
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$41.30				
4	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$40.04	11.93	4	\$40.04	11.93
	CITIZENS BANK, N.A.	ALBANY	NY	\$40.04				
5	THE FIRST NATIONAL BANK OF ORWELL	ORWELL	VT	\$21.37	6.37	5	\$21.37	6.37
6	CENTRAL FINANCIAL CORPORATION	RANDOLPH	VT	\$12.55	3.74	6	\$12.55	3.74
	THE RANDOLPH NATIONAL BANK	RANDOLPH	VT	\$12.55				
				\$335.73	100.00%		\$335.73	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,613

2,613

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.