

Morristown, 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	UNION BANKSHARES, INC.	MORRISVILLE	VT	\$183.32	50.01	1	\$183.32	50.01
	UNION BANK	MORRISVILLE	VT	\$183.32				
2	TORONTO-DOMINION BANK, THE	TORONTO		\$83.11	22.67	2	\$83.11	22.67
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$83.11				
3	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$56.86	15.51	3	\$56.86	15.51
	THE MERCHANTS BANK	BURLINGTON	VT	\$56.86				
4	CHITTENDEN CORPORATION	BURLINGTON	VT	\$43.32	11.82	4	\$43.32	11.82
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$43.32				
				\$366.61	100.00%		\$366.61	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,395

3,395

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.