

Rutland, 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	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$192.52	23.40	1	\$192.52	23.40
	CITIZENS BANK, N.A.	ALBANY	NY	\$192.52				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$189.08	22.98	2	\$189.08	22.98
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$189.08				
3	TORONTO-DOMINION BANK, THE	TORONTO		\$187.39	22.77	3	\$187.39	22.77
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$187.39				
4	FIRST BRANDON FINANCIAL CORPORATION	BRANDON	VT	\$79.23	9.63	4	\$79.23	9.63
	FIRST BRANDON NATIONAL BANK	BRANDON	VT	\$79.23				
5	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$76.88	9.34	5	\$76.88	9.34
	THE MERCHANTS BANK	BURLINGTON	VT	\$76.88				
6	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$57.45	6.98	6	\$57.45	6.98
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$57.45				
7	KEYCORP	CLEVELAND	OH	\$26.76	3.25	7	\$26.76	3.25
	KEYBANK NATIONAL ASSOCIATION	CLEVELAND	OH	\$26.76				
8	FIRST COMMUNITY BANK	WOODSTOCK	VT	\$13.59	1.65	8	\$13.59	1.65
				\$822.89	100.00%		\$822.89	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

1,836

1,836

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.