

**Saint Johnsbury, 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	<b>PASSUMPSIC BANCORP</b>	<b>SAINT JOHNSBURY</b>	<b>VT</b>	<b>\$207.40</b>	<b>49.01</b>	1	<b>\$103.70</b>	<b>32.46</b>
	PASSUMPSIC SAVINGS BANK	ST. JOHNSBURY	VT	\$207.40				
2	<b>UNION BANKSHARES, INC.</b>	<b>MORRISVILLE</b>	<b>VT</b>	<b>\$83.33</b>	<b>19.69</b>	2	<b>\$83.33</b>	<b>26.08</b>
	UNION BANK	MORRISVILLE	VT	\$83.33				
3	<b>LYNDONVILLE SAVINGS BANK AND TRUST</b>	<b>LYNDONVILLE</b>	<b>VT</b>	<b>\$60.84</b>	<b>14.38</b>	3	<b>\$60.84</b>	<b>19.04</b>
4	<b>TORONTO-DOMINION BANK, THE</b>	<b>TORONTO</b>		<b>\$29.50</b>	<b>6.97</b>	4	<b>\$29.50</b>	<b>9.23</b>
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$29.50				
5	<b>COMMUNITY BANCORP.</b>	<b>DERBY</b>	<b>VT</b>	<b>\$23.60</b>	<b>5.58</b>	5	<b>\$23.60</b>	<b>7.39</b>
	COMMUNITY NATIONAL BANK	DERBY	VT	\$23.60				
6	<b>MERCHANTS BANCSHARES INC.</b>	<b>BURLINGTON</b>	<b>VT</b>	<b>\$18.53</b>	<b>4.38</b>	6	<b>\$18.53</b>	<b>5.80</b>
	THE MERCHANTS BANK	BURLINGTON	VT	\$18.53				
				<b>\$423.20</b>	<b>100.00%</b>		<b>\$319.50</b>	<b>100.00%</b>

HERFINDAHL-HIRSCHMAN INDEX:

3,095

2,270

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.