

Springfield, 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	CHITTENDEN CORPORATION	BURLINGTON	VT	\$120.17	39.77	1	\$120.17	41.48
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$120.17				
2	ROYAL BANK OF SCOTLAND GROUP PLC, THE	EDINBURGH		\$37.17	12.30	2	\$37.17	12.83
	CITIZENS BANK, N.A.	ALBANY	NY	\$37.17				
3	FACTORY POINT BANCORP, INC.	MANCHESTER CENTER	VT	\$36.69	12.14	3	\$36.69	12.67
	THE FACTORY POINT NATIONAL BANK OF	MANCHESTER CENTER	VT	\$36.69				
4	MERCHANTS BANCSHARES INC.	BURLINGTON	VT	\$32.81	10.86	4	\$32.81	11.33
	THE MERCHANTS BANK	BURLINGTON	VT	\$32.81				
5	TORONTO-DOMINION BANK, THE	TORONTO		\$32.51	10.76	5	\$32.51	11.22
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$32.51				
6	THE BRATTLEBORO SLA, F.A.	BRATTLEBORO	VT	\$25.04	8.29	6	\$12.52	4.32
7	CONNECTICUT RIVER BANCORP, INC.	CHARLESTOWN	NH	\$17.81	5.89	7	\$17.81	6.15
	CONNECTICUT RIVER BANK, NATIONAL AS	SPRINGFIELD	VT	\$17.81				
				\$302.19	100.00%		\$289.67	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

2,217

2,357

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.