

Waitsfield, 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	TORONTO-DOMINION BANK, THE	TORONTO		\$34.51	39.42	1	\$34.51	44.14
	TD BANKNORTH, NATIONAL ASSOCIATION	PORTLAND	ME	\$34.51				
2	CHITTENDEN CORPORATION	BURLINGTON	VT	\$34.31	39.20	2	\$34.31	43.89
	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	\$34.31				
3	NORTHFIELD MHC	NORTHFIELD	VT	\$18.71	21.37	3	\$9.35	11.97
	NORTHFIELD SAVINGS BANK	NORTHFIELD	VT	\$18.71				
				\$87.52	100.00%		\$78.17	100.00%

HERFINDAHL-HIRSCHMAN INDEX:

3,548

4,018

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.