

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Number of Regulated Institutions		3	3	2	2	2
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 528,700	\$ 631,376	\$ 22,177	\$ 20,393	\$ 21,704
Cash and Non-Interest-Earning Deposits	SC110	\$ 113,467	\$ 93,459	\$ 6,268	\$ 5,090	\$ 4,928
Interest-Earning Deposits in FHLBs	SC112	\$ 467	\$ 433	\$ 268	\$ 3,057	\$ 4,927
Other Interest-Earning Deposits	SC118	\$ 725	\$ 275	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,743	\$ 38,957	\$ 4,621	\$ 1,293	\$ 1,144
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 396,303	\$ 486,649	\$ 5,000	\$ 5,000	\$ 5,000
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 8	\$ 22	\$ 0	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 3,389	\$ 3,390	\$ 2,450	\$ 2,450	\$ 2,451
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 10,039	\$ 5,757	\$ 3,367	\$ 3,237	\$ 3,048
Accrued Interest Receivable	SC191	\$ 559	\$ 2,434	\$ 203	\$ 266	\$ 206
Mortgage-Backed Securities - Gross	SUB0072	\$ 11,809	\$ 11,268	\$ 7,821	\$ 8,264	\$ 8,527
Mortgage-Backed Securities - Total	SC22	\$ 11,809	\$ 11,268	\$ 7,821	\$ 8,264	\$ 8,527
Pass-Through - Total	SUB0073	\$ 11,809	\$ 11,268	\$ 7,821	\$ 8,264	\$ 8,527
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,852	\$ 10,270	\$ 7,821	\$ 8,264	\$ 8,527
Other Pass-Through	SC215	\$ 957	\$ 998	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,971,467	\$ 1,975,420	\$ 321,973	\$ 328,759	\$ 318,400
Mortgage Loans - Total	SC26	\$ 1,952,671	\$ 1,971,683	\$ 319,199	\$ 325,995	\$ 315,681
Construction Loans - Total	SUB0100	\$ 177,126	\$ 175,358	\$ 5,980	\$ 5,846	\$ 6,417
Residential - Total	SUB0110	\$ 70,690	\$ 69,244	\$ 5,943	\$ 5,537	\$ 5,718
1-4 Dwelling Units	SC230	\$ 70,679	\$ 69,232	\$ 5,943	\$ 5,186	\$ 5,334
Multifamily (5 or more) Dwelling Units	SC235	\$ 11	\$ 12	\$ 0	\$ 351	\$ 384
Nonresidential Property	SC240	\$ 106,436	\$ 106,114	\$ 37	\$ 309	\$ 699
Permanent Loans - Total	SUB0121	\$ 1,790,924	\$ 1,796,407	\$ 314,598	\$ 321,469	\$ 310,715
Residential - Total	SUB0131	\$ 861,476	\$ 868,806	\$ 239,457	\$ 237,943	\$ 230,648
1-4 Dwelling Units - Total	SUB0141	\$ 744,161	\$ 751,322	\$ 229,564	\$ 229,788	\$ 222,502
Revolving Open-End Loans	SC251	\$ 217,066	\$ 207,107	\$ 28,206	\$ 28,947	\$ 29,868
All Other - First Liens	SC254	\$ 489,011	\$ 504,550	\$ 186,654	\$ 187,433	\$ 181,567
All Other - Junior Liens	SC255	\$ 38,084	\$ 39,665	\$ 14,704	\$ 13,408	\$ 11,067
Multifamily (5 or more) Dwelling Units	SC256	\$ 117,315	\$ 117,484	\$ 9,893	\$ 8,155	\$ 8,146
Nonresidential Property (Except Land)	SC260	\$ 871,420	\$ 873,978	\$ 69,166	\$ 78,014	\$ 74,576
Land	SC265	\$ 58,028	\$ 53,623	\$ 5,975	\$ 5,512	\$ 5,491
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ - 3,715	\$ 1,651,187	\$ - 6,737	\$ 10,183	\$ 7,983
Accrued Interest Receivable	SC272	\$ 3,380	\$ 3,587	\$ 1,332	\$ 1,376	\$ 1,267
Advances for Taxes and Insurance	SC275	\$ 37	\$ 68	\$ 63	\$ 68	\$ 1
Allowance for Loan and Lease Losses	SC283	\$ 18,796	\$ 3,737	\$ 2,774	\$ 2,764	\$ 2,719
Nonmortgage Loans - Gross	SUB0162	\$ 855,866	\$ 839,963	\$ 27,484	\$ 16,886	\$ 16,576
Nonmortgage Loans - Total	SC31	\$ 841,219	\$ 808,818	\$ 26,631	\$ 16,056	\$ 15,745
Commercial Loans - Total	SC32	\$ 629,531	\$ 601,734	\$ 20,766	\$ 10,535	\$ 10,321
Secured	SC300	\$ 18,933	\$ 19,496	\$ 20,457	\$ 10,281	\$ 10,016
Unsecured	SC303	\$ 610,598	\$ 582,238	\$ 309	\$ 254	\$ 305
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 218,452	\$ 228,168	\$ 6,244	\$ 5,851	\$ 5,698
Loans on Deposits	SC310	\$ 908	\$ 858	\$ 838	\$ 388	\$ 455
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 1	\$ 2	\$ 40
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Auto Loans	SC323	\$ 153,547	\$ 886	\$ 864	\$ 664	\$ 665
Mobile Home Loans	SC326	\$ 1,428	\$ 1,014	\$ 1,049	\$ 874	\$ 693
Credit Cards	SC328	\$ 0	\$ 11,491	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 62,569	\$ 213,919	\$ 3,492	\$ 3,923	\$ 3,842
Accrued Interest Receivable	SC348	\$ 7,883	\$ 10,061	\$ 474	\$ 500	\$ 557
Allowance for Loan and Lease Losses	SC357	\$ 14,647	\$ 31,145	\$ 853	\$ 830	\$ 831
Repossessed Assets - Gross	SUB0201	\$ 548	\$ 137	\$ 396	\$ 463	\$ 388
Repossessed Assets - Total	SC40	\$ 548	\$ 137	\$ 396	\$ 463	\$ 388
Real Estate - Total	SUB0210	\$ 548	\$ 137	\$ 396	\$ 463	\$ 388
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 548	\$ 137	\$ 180	\$ 180	\$ 105
1-4 Dwelling Units	SC415	\$ 548	\$ 137	\$ 180	\$ 180	\$ 105
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 216	\$ 283	\$ 283
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 329	\$ 362	\$ 362
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 12,852	\$ 12,850	\$ 5,334	\$ 5,334	\$ 5,294
Federal Home Loan Bank Stock	SC510	\$ 12,852	\$ 12,850	\$ 5,334	\$ 5,334	\$ 5,294
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 72,801	\$ 74,091	\$ 8,499	\$ 8,610	\$ 8,699
Other Assets - Gross	SUB0262	\$ 451,204	\$ 512,947	\$ 10,050	\$ 9,885	\$ 10,074
Other Assets - Total	SC59	\$ 451,204	\$ 512,947	\$ 10,050	\$ 9,885	\$ 10,074
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 4,640	\$ 4,592	\$ 4,552	\$ 4,503	\$ 4,459
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 15,428	\$ 15,586	\$ 858	\$ 861	\$ 883
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 367,175	\$ 370,294	\$ 0	\$ 0	\$ 0
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 63,961	\$ 122,475	\$ 4,640	\$ 4,521	\$ 4,732
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 33,443	\$ 34,882	\$ 3,627	\$ 3,594	\$ 3,550
Total Assets - Gross	SUB0283	\$ 3,905,247	\$ 4,058,052	\$ 404,063	\$ 398,956	\$ 390,024
Total Assets	SC60	\$ 3,871,804	\$ 4,023,170	\$ 400,436	\$ 395,362	\$ 386,474
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,814,829	\$ 3,113,072	\$ 259,361	\$ 255,962	\$ 252,877
Deposits	SC710	\$ 2,814,003	\$ 3,112,365	\$ 258,984	\$ 255,549	\$ 252,321
Escrows	SC712	\$ 1,745	\$ 2,086	\$ 377	\$ 413	\$ 556
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 919	\$- 1,379	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 320,384	\$ 177,092	\$ 102,913	\$ 102,128	\$ 97,272
Advances from FHLBank	SC720	\$ 114,183	\$ 112,405	\$ 102,913	\$ 102,128	\$ 97,272
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 187,517	\$ 44,726	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 18,684	\$ 19,961	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 104,832	\$ 113,674	\$ 5,208	\$ 4,693	\$ 4,498
Accrued Interest Payable - Deposits	SC763	\$ 1,732	\$ 3,079	\$ 15	\$ 53	\$ 27
Accrued Interest Payable - Other	SC766	\$ 319	\$ 339	\$ 285	\$ 96	\$ 332
Accrued Taxes	SC776	\$ 246	\$ 137	\$ 35	\$ 34	\$ 34
Accounts Payable	SC780	\$ 22,210	\$ 25,848	\$ 571	\$ 657	\$ 762
Deferred Income Taxes	SC790	\$ 76,303	\$ 76,392	\$ 0	\$ 0	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 4,022	\$ 7,879	\$ 4,302	\$ 3,853	\$ 3,343
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 3,240,045	\$ 3,403,838	\$ 367,482	\$ 362,783	\$ 354,647
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 575,514	\$ 575,517	\$ 1	\$ 1	\$ 1
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Paid in Excess of Par	SC830	\$ 575,513	\$ 575,516	\$ 0	\$ 0	\$ 0
Accumulated Other Comprehensive Income - Total	SC86	\$- 533	\$ 451	\$- 71	\$- 156	\$- 281
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 537	\$ 442	\$- 71	\$- 156	\$- 281
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 4	\$ 9	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 56,778	\$ 43,364	\$ 33,025	\$ 32,736	\$ 32,108
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 631,759	\$ 619,332	\$ 32,955	\$ 32,581	\$ 31,828
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 3,871,804	\$ 4,023,170	\$ 400,437	\$ 395,364	\$ 386,475

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 13,019
4	Net deferred tax assets	2	\$ 1,030
7	Prepaid expenses	3	\$ 13,846
99	Other	3	\$ 19,920

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	2	\$ 1,659
99	Other	4	\$ 1,067

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 46,398	\$ 51,751	\$ 6,419	\$ 6,332	\$ 6,231
Deposits and Investment Securities	SO115	\$ 2,706	\$ 3,903	\$ 243	\$ 224	\$ 215
Mortgage-Backed Securities	SO125	\$ 154	\$ 1,147	\$ 80	\$ 80	\$ 121
Mortgage Loans	SO141	\$ 30,361	\$ 32,568	\$ 5,590	\$ 5,685	\$ 5,534
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 30	\$ 36	\$ 28	\$ 36	\$ 38
Nonmortgage Loans - Total	SUB0950	\$ 12,752	\$ 13,869	\$ 473	\$ 303	\$ 317
Commercial Loans and Leases	SO160	\$ 8,775	\$ 9,779	\$ 373	\$ 191	\$ 201
Loans						
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 1	\$ 1	\$ 1	\$ 3	\$ 1
Consumer Loans and Leases	SO171	\$ 3,977	\$ 4,090	\$ 100	\$ 112	\$ 116
Loans						
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 394	\$ 227	\$ 4	\$ 1	\$ 5
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 123	\$ 199	\$ 88	\$ 85	\$ 87
Federal Home Loan Bank Stock	SO181	\$ 123	\$ 199	\$ 88	\$ 85	\$ 87
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 13,664	\$ 18,662	\$ 3,097	\$ 3,081	\$ 2,932
Deposits	SO215	\$ 11,722	\$ 16,881	\$ 1,925	\$ 1,866	\$ 1,782
Escrows	SO225	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Advances from FHLBank	SO230	\$ 972	\$ 1,089	\$ 1,171	\$ 1,214	\$ 1,149
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 969	\$ 691	\$ 0	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 32,857	\$ 33,288	\$ 3,410	\$ 3,336	\$ 3,386
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 1,120	\$ 2,162	\$ 137	\$ 94	\$ 38
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 33,977	\$ 31,126	\$ 3,273	\$ 3,242	\$ 3,348
Noninterest Income - Total	SO42	\$ 18,321	\$ 24,635	\$ 623	\$ 635	\$ 578
Mortgage Loan Servicing Fees	SO410	\$ 355	\$ 1,392	\$ 114	\$ 111	\$ 86
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 56	\$- 1,770	\$- 57	\$- 60	\$- 29

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 14,042	\$ 13,484	\$ 463	\$ 451	\$ 408
Net Income (Loss) from Other - Total	SUB0451	\$ 943	\$ 8,581	\$ 81	\$ 111	\$ 83
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 944	\$ 8,579	\$ 114	\$ 110	\$ 83
Operations & Sale of Repossessed Assets	SO461	\$ - 1	\$ 0	\$ 0	\$ 0	\$ 0
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ - 33	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 2	\$ 0	\$ 1	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,037	\$ 2,948	\$ 22	\$ 22	\$ 30
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 34,335	\$ 41,122	\$ 3,583	\$ 3,016	\$ 3,170
All Personnel Compensation and Expense	SO510	\$ 19,734	\$ 19,385	\$ 1,799	\$ 1,729	\$ 1,778
Legal Expense	SO520	\$ 117	\$ 164	\$ 98	\$ 22	\$ 52
Office Occupancy and Equipment Expense	SO530	\$ 6,308	\$ 6,437	\$ 569	\$ 542	\$ 623
Marketing and Other Professional Services	SO540	\$ 1,025	\$ 1,281	\$ 193	\$ 193	\$ 178
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 3,086	\$ 2,971	\$ 0	\$ 0	\$ 0
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10	\$ 8	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 4,055	\$ 10,876	\$ 924	\$ 530	\$ 539
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 17,963	\$ 14,639	\$ 313	\$ 861	\$ 756
Income Taxes - Total	SO71	\$ 4,548	\$ 4,300	\$ 23	\$ 235	\$ 169

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
 93050 - OTS-Regulated: Vermont
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Federal	SO710	\$ 4,178	\$ 3,926	\$ - 9	\$ 204	\$ 138
State, Local & Other	SO720	\$ 370	\$ 374	\$ 32	\$ 31	\$ 31
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 13,415	\$ 10,339	\$ 290	\$ 626	\$ 587
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 13,415	\$ 10,339	\$ 290	\$ 626	\$ 587

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	1	\$ 14
99	Other	5	\$ 1,458

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 24
7	Office supplies, printing, and postage	2	\$ 95
8	Telephone, including data lines	2	\$ 586
13	Misc taxes other than income & real estate	2	\$ 761
99	Other	2	\$ 1,532

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 98,149	\$ 51,751	\$ 25,114	\$ 18,695	\$ 12,363
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,609	\$ 3,903	\$ 879	\$ 636	\$ 412
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,301	\$ 1,147	\$ 404	\$ 324	\$ 244
YTD - Mortgage Loans	Y_SO141	\$ 62,929	\$ 32,568	\$ 22,266	\$ 16,676	\$ 10,991
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 66	\$ 36	\$ 126	\$ 98	\$ 62
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 18,554	\$ 9,779	\$ 972	\$ 599	\$ 408
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 2	\$ 1	\$ 6	\$ 5	\$ 2
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,067	\$ 4,090	\$ 447	\$ 347	\$ 235
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 621	\$ 227	\$ 14	\$ 10	\$ 9
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 322	\$ 199	\$ 345	\$ 257	\$ 172
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 322	\$ 199	\$ 345	\$ 257	\$ 172
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 32,326	\$ 18,662	\$ 12,029	\$ 8,932	\$ 5,851
YTD - Deposits	Y_SO215	\$ 28,603	\$ 16,881	\$ 7,243	\$ 5,318	\$ 3,452
YTD - Escrows	Y_SO225	\$ 2	\$ 1	\$ 3	\$ 2	\$ 1
YTD - Advances from FHLBank	Y_SO230	\$ 2,061	\$ 1,089	\$ 4,783	\$ 3,612	\$ 2,398
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,660	\$ 691	\$ 0	\$ 0	\$ 0
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 66,145	\$ 33,288	\$ 13,430	\$ 10,020	\$ 6,684
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,042	\$ 2,162	\$ 307	\$ 170	\$ 76
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 65,103	\$ 31,126	\$ 13,123	\$ 9,850	\$ 6,608
YTD - Noninterest Income - Total	Y_SO42	\$ 42,956	\$ 24,635	\$ 2,367	\$ 1,744	\$ 1,109
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,747	\$ 1,392	\$ 423	\$ 309	\$ 198
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,826	\$- 1,770	\$- 209	\$- 152	\$- 92

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 27,526	\$ 13,484	\$ 1,693	\$ 1,230	\$ 779
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 9,524	\$ 8,581	\$ 301	\$ 220	\$ 109
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 9,523	\$ 8,579	\$ 332	\$ 218	\$ 108
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 1	\$ 0	\$ 0	\$ 0	\$ 0
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ - 33	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2	\$ 2	\$ 1	\$ 1	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,985	\$ 2,948	\$ 159	\$ 137	\$ 115
YTD - Noninterest Expense - Total	Y_SO51	\$ 75,457	\$ 41,122	\$ 12,761	\$ 9,178	\$ 6,162
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 39,119	\$ 19,385	\$ 6,903	\$ 5,104	\$ 3,375
YTD - Legal Expense	Y_SO520	\$ 281	\$ 164	\$ 209	\$ 111	\$ 89
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 12,745	\$ 6,437	\$ 2,354	\$ 1,785	\$ 1,243
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,306	\$ 1,281	\$ 745	\$ 552	\$ 359
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,057	\$ 2,971	\$ 0	\$ 0	\$ 0
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 18	\$ 8	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 14,931	\$ 10,876	\$ 2,550	\$ 1,626	\$ 1,096
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 32,602	\$ 14,639	\$ 2,729	\$ 2,416	\$ 1,555
YTD - Income Taxes - Total	Y_SO71	\$ 8,848	\$ 4,300	\$ 645	\$ 622	\$ 387
YTD - Federal	Y_SO710	\$ 8,104	\$ 3,926	\$ 520	\$ 529	\$ 325
YTD - State, Local, and Other	Y_SO720	\$ 744	\$ 374	\$ 125	\$ 93	\$ 62
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 23,754	\$ 10,339	\$ 2,084	\$ 1,794	\$ 1,168
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 23,754	\$ 10,339	\$ 2,084	\$ 1,794	\$ 1,168

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 34,881	\$ 34,377	\$ 3,592	\$ 3,549	\$ 3,512
Net Provision for Loss	VA115	\$- 1,120	\$ 1,596	\$ 137	\$ 94	\$ 38
Transfers	VA125	\$ 382	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 471	\$ 501	\$ 0	\$ 0	\$ 6
Adjustments	VA145	\$- 152	\$ 0	\$ 0	\$ 0	\$- 5
Charge-offs	VA155	\$ 1,019	\$ 1,593	\$ 103	\$ 51	\$ 2
General Valuation Allowances - Ending Balance	VA165	\$ 33,443	\$ 34,881	\$ 3,626	\$ 3,592	\$ 3,549
Specific Valuation Allowances - Beginning Balance	VA108	\$ 575	\$ 1	\$ 1	\$ 1	\$ 1
Net Provision for Loss	VA118	\$ 10	\$ 574	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$- 382	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$- 9	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 194	\$ 575	\$ 1	\$ 1	\$ 1
Total Valuation Allowances - Beginning Balance	VA110	\$ 35,456	\$ 34,378	\$ 3,593	\$ 3,550	\$ 3,513
Net Provision for Loss	VA120	\$- 1,110	\$ 2,170	\$ 137	\$ 94	\$ 38
Recoveries	VA140	\$ 471	\$ 501	\$ 0	\$ 0	\$ 6
Adjustments	VA150	\$- 161	\$ 0	\$ 0	\$ 0	\$- 5
Charge-offs	VA160	\$ 1,019	\$ 1,593	\$ 103	\$ 51	\$ 2
Total Valuation Allowances - Ending Balance	VA170	\$ 33,637	\$ 35,456	\$ 3,627	\$ 3,593	\$ 3,550
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,019	\$ 1,593	\$ 103	\$ 51	\$ 2
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 142	\$ 66	\$ 64	\$ 49	\$ 0
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 142	\$ 66	\$ 64	\$ 5	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 13	\$ 19	\$ 64	\$ 2	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 118	\$ 47	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 877	\$ 1,527	\$ 39	\$ 2	\$ 2
Commercial Loans	VA520	\$ 115	\$ 1,328	\$ 12	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 762	\$ 199	\$ 27	\$ 2	\$ 2
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 11	\$ 2	\$ 2
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 125	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 762	\$ 74	\$ 16	\$ 0	\$ 0
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 471	\$ 501	\$ 0	\$ 0	\$ 6
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 31	\$ 97	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2130	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 31	\$ 74	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 11	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 31	\$ 63	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 440	\$ 404	\$ 0	\$ 0	\$ 6

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 60	\$ 343	\$ 0	\$ 0	\$ 2
Consumer Loans - Total	SUB2161	\$ 380	\$ 61	\$ 0	\$ 0	\$ 4
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 380	\$ 26	\$ 0	\$ 0	\$ 4
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 372	\$ 574	\$ 0	\$ 0	\$ 0
Deposits and Investment Securities	VA38	\$- 372	\$ 566	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 176	\$ 1,666	\$ 103	\$ 51	\$- 4
Deposits and Investment Securities	VA39	\$- 372	\$ 566	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 111	\$- 23	\$ 64	\$ 49	\$ 0
Construction - Total	SUB2330	\$ 0	\$- 23	\$ 0	\$ 44	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$- 23	\$ 0	\$ 44	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 111	\$ 0	\$ 64	\$ 5	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 13	\$ 16	\$ 64	\$ 2	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 87	\$- 16	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 437	\$ 1,123	\$ 39	\$ 2	\$- 4
Commercial Loans	VA525	\$ 55	\$ 985	\$ 12	\$ 0	\$- 2
Consumer Loans - Total	SUB2361	\$ 382	\$ 138	\$ 27	\$ 2	\$- 2
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$- 2	\$ 11	\$ 2	\$ 2
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 92	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 382	\$ 48	\$ 16	\$ 0	\$ - 4
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 0	\$ 21	\$ 197	\$ 274	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 899	\$ 333	\$ 315	\$ 160	\$ 1,332
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 172	\$ 75	\$ 0	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 172	\$ 75	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 200,737	\$ 52,357	\$ 7,113	\$ 7,770	\$ 7,064
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 175,191	\$ 42,905	\$ 9,176	\$ 8,996	\$ 7,436
Substandard	VA965	\$ 169,049	\$ 40,087	\$ 8,583	\$ 8,474	\$ 6,760
Doubtful	VA970	\$ 5,905	\$ 2,811	\$ 593	\$ 522	\$ 676
Loss	VA975	\$ 237	\$ 7	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 48,817	\$ 37,706	\$ 9,679	\$ 8,641	\$ 11,256
Mortgages - Total	SUB2421	\$ 35,904	\$ 30,104	\$ 9,500	\$ 8,286	\$ 10,872
Construction and Land Loans	SUB2430	\$ 2,207	\$ 3,627	\$ 76	\$ 60	\$ 365
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 13,616	\$ 12,827	\$ 9,065	\$ 7,888	\$ 8,082
Permanent Loans Secured by All Other Property	SUB2450	\$ 21,073	\$ 15,559	\$ 435	\$ 398	\$ 2,446
Nonmortgages - Total	SUB2461	\$ 12,913	\$ 7,602	\$ 179	\$ 355	\$ 384
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 23,409	\$ 23,084	\$ 6,768	\$ 5,360	\$ 7,327
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 21,363	\$ 20,721	\$ 6,768	\$ 5,360	\$ 7,327
Mortgage Loans - Total	SUB2481	\$ 15,389	\$ 16,288	\$ 6,682	\$ 5,317	\$ 7,127
Construction	PD115	\$ 412	\$ 1,055	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,187	\$ 1,118	\$ 459	\$ 263	\$ 201
Secured by First Liens	PD123	\$ 7,964	\$ 6,999	\$ 5,854	\$ 4,751	\$ 5,665
Secured by Junior Liens	PD124	\$ 511	\$ 753	\$ 112	\$ 243	\$ 69
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,708	\$ 1,677	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,352	\$ 3,405	\$ 228	\$ 0	\$ 1,171
Land	PD138	\$ 255	\$ 1,281	\$ 29	\$ 60	\$ 21
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,474	\$ 2,084	\$ 16	\$ 22	\$ 17
Consumer Loans - Total	SUB2511	\$ 3,500	\$ 2,349	\$ 70	\$ 21	\$ 183
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,836	\$ 0	\$ 1	\$ 0	\$ 0
Mobile Home Loans	PD169	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 664	\$ 2,320	\$ 69	\$ 21	\$ 183
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 91
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 108	\$ 2	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 54	\$ 1	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,046	\$ 2,363	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	SUB2491	\$ 1,551	\$ 1,992	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 140	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 379	\$ 212	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 977	\$ 484	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD224	\$ 55	\$ 35	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 856	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 103	\$ 117	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 392	\$ 254	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 343	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 49	\$ 254	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 92	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 92	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 25,408	\$ 14,622	\$ 2,911	\$ 3,281	\$ 3,929
Mortgage Loans - Total	SUB2501	\$ 18,964	\$ 11,824	\$ 2,818	\$ 2,969	\$ 3,745

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 663	\$ 663	\$ 0	\$ 0	\$ 344
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 165	\$ 238	\$ 248	\$ 190	\$ 223
Secured by First Liens	PD323	\$ 1,967	\$ 2,671	\$ 2,265	\$ 2,313	\$ 1,808
Secured by Junior Liens	PD324	\$ 411	\$ 317	\$ 127	\$ 128	\$ 116
Multifamily (5 or more) Dwelling Units	PD325	\$ 401	\$ 414	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 14,620	\$ 7,298	\$ 131	\$ 338	\$ 1,254
Land	PD338	\$ 737	\$ 223	\$ 47	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,415	\$ 2,720	\$ 25	\$ 28	\$ 29
Consumer Loans - Total	SUB2531	\$ 29	\$ 78	\$ 68	\$ 284	\$ 155
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 13	\$ 0	\$ 0	\$ 11	\$ 29
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 16	\$ 78	\$ 68	\$ 273	\$ 115
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 958	\$ 960	\$ 1,094	\$ 1,226	\$ 981
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,980	\$ 0	\$ 0	\$ 9	\$ 9
Guaranteed Portion Incl in PD395, Excl Rebooked GNMA's	PD396	\$ 1,711	\$ 0	\$ 0	\$ 7	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 15,764	\$ 14,183	\$ 694	\$ 912	\$ 916
90% up to 100% LTV	LD110	\$ 9,826	\$ 10,872	\$ 421	\$ 835	\$ 839
100% and greater LTV	LD120	\$ 5,938	\$ 3,311	\$ 273	\$ 77	\$ 77
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 195	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 195	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 195	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,628	\$ 261	\$ 197	\$ 0	\$ 0
90% up to 100% LTV	LD430	\$ 0	\$ 261	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD440	\$ 2,628	\$ 0	\$ 197	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 64,448	\$ 64,778	\$ 5,943	\$ 4,402	\$ 5,334
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 13,008	\$ 16,457	\$ 4,416	\$ 3,022	\$ 2,689
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 521,660	\$ 523,185	\$ 38,854	\$ 39,193	\$ 33,093
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 111,463	\$ 103,805	\$ 3,100	\$ 2,308	\$ 1,709
Mortgage Construction Loans	CC105	\$ 69,173	\$ 56,983	\$ 3,100	\$ 2,308	\$ 1,709
Other Mortgage Loans	CC115	\$ 42,290	\$ 46,822	\$ 0	\$ 0	\$ 0
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 256	\$ 342	\$ 363	\$ 604	\$ 977
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 61,184	\$ 26,912	\$ 12,539	\$ 11,156	\$ 20,575
1-4 Dwelling Units	CC280	\$ 38,079	\$ 16,548	\$ 5,636	\$ 7,004	\$ 8,904
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 23,105	\$ 10,364	\$ 6,903	\$ 4,152	\$ 11,671
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 6,049	\$ 75	\$ 218	\$ 2,622	\$ 539
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,410	\$ 3,230	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 634,879	\$ 645,669	\$ 35,951	\$ 37,557	\$ 39,639
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 252,135	\$ 249,054	\$ 29,206	\$ 30,342	\$ 31,547
Commercial Lines	CC420	\$ 334,416	\$ 354,027	\$ 4,022	\$ 4,861	\$ 5,752
Open-End Consumer Lines - Credit Cards	CC423	\$ 43,579	\$ 35,723	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 4,749	\$ 6,865	\$ 2,723	\$ 2,354	\$ 2,340
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 57,693	\$ 4,977	\$ 154	\$ 109	\$ 81
Commercial	CC430	\$ 1,485	\$ 1,911	\$ 154	\$ 109	\$ 81
Standby, Not Included on CC465 or CC468	CC435	\$ 56,208	\$ 3,066	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 1,935	\$ 3,057	\$ 0	\$ 0	\$ 0
Sales	CF145	\$ 1,022	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 372	\$ 613	\$- 443	\$- 263	\$- 419
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 1,935	\$ 3,057	\$ 0	\$ 0	\$ 0
Sales - Total	SUB3821	\$ 1,022	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 913	\$ 3,057	\$ 0	\$ 0	\$ 0
Mortgage Loans Disbursed - Total	SUB3831	\$ 177,475	\$ 68,778	\$ 17,280	\$ 21,680	\$ 19,496
Construction Loans - Total	SUB3840	\$ 21,766	\$ 4,761	\$ 13	\$ 164	\$ 714
1-4 Dwelling Units	CF190	\$ 15,449	\$ 1,131	\$ 0	\$ 164	\$ 379
Multifamily (5 or more) Dwelling Units	CF200	\$ 199	\$ 832	\$ 0	\$ 0	\$ 32
Nonresidential	CF210	\$ 6,118	\$ 2,798	\$ 13	\$ 0	\$ 303
Permanent Loans - Total	SUB3851	\$ 155,709	\$ 64,017	\$ 17,267	\$ 21,516	\$ 18,782
1-4 Dwelling Units	CF225	\$ 106,643	\$ 14,125	\$ 14,376	\$ 16,668	\$ 8,893
Home Equity and Junior Liens	CF226	\$ 30,336	\$ 23,113	\$ 606	\$ 925	\$ 626
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,560	\$ 3,274	\$ 1,057	\$ 10	\$ 121
Nonresidential (Except Land)	CF260	\$ 41,309	\$ 43,397	\$ 1,834	\$ 4,721	\$ 9,768
Land	CF270	\$ 3,197	\$ 3,221	\$ 0	\$ 117	\$ 0
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 464	\$ 0	\$ 0	\$ 1,992	\$ 1,842
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 464	\$ 0	\$ 0	\$ 1,992	\$ 1,842
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 8,838	\$ 7,567	\$ 2,564	\$ 3,370	\$ 3,056
1-4 Dwelling Units	CF310	\$ 8,838	\$ 6,040	\$ 2,564	\$ 3,370	\$ 3,056
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 1,527	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 8,374	\$- 7,567	\$- 2,564	\$- 1,378	\$- 1,214
Memo - Refinancing Loans	CF361	\$ 6,674	\$ 4,197	\$ 2,530	\$ 2,194	\$ 3,235
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 12,147	\$ 120,203	\$ 2,124	\$ 645	\$ 536
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 32,287	\$ 24,611	\$ 624	\$ 2,311	\$ 1,173
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 44,434	\$ 144,814	\$ 2,748	\$ 2,956	\$ 1,709
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 44,434	\$ 144,814	\$ 2,748	\$ 2,956	\$ 1,709
Deposits:						
Interest Credited to Deposits	CF430	\$ 11,723	\$ 16,885	\$ 1,942	\$ 1,864	\$ 1,788
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 0	\$ 0	\$ 1,195	\$ 1,195	\$ 1,195
Fully Insured	DI100	\$ 0	\$ 0	\$ 1,195	\$ 1,195	\$ 1,195
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,384,169	\$ 1,357,222	\$ 166,230	\$ 165,539	\$ 163,569
Greater than \$100,000	DI130	\$ 1,304,745	\$ 1,628,586	\$ 63,994	\$ 62,090	\$ 61,735
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	191,445	201,744	30,832	30,741	30,242
Greater than \$100,000	DI160	3,754	3,956	375	383	359
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 124,055	\$ 125,522	\$ 29,137	\$ 28,333	\$ 27,573
Greater than \$250,000	DI175	\$ 2,779	\$ 3,122	\$ 0	\$ 0	\$ 0
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	8,672	8,792	1,545	1,550	1,575
Greater than \$250,000	DI185	7	8	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	203,878	214,500	32,752	32,674	32,176
IRA/Keogh Accounts	DI200	\$ 127,032	\$ 128,474	\$ 28,883	\$ 28,504	\$ 27,971
Uninsured Deposits	DI210	\$ 935,476	\$ 1,239,237	\$ 32,363	\$ 27,834	\$ 30,173
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 492,958	\$ 141,278	\$ 53,999	\$ 51,736	\$ 52,626
Money Market Deposit Accounts	DI320	\$ 459,593	\$ 629,033	\$ 50,524	\$ 47,987	\$ 47,686
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,026,729	\$ 1,419,615	\$ 24,443	\$ 25,091	\$ 28,065
Time Deposits	DI340	\$ 836,468	\$ 924,525	\$ 130,395	\$ 131,148	\$ 124,500
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 124,635	\$ 126,481	\$ 35,316	\$ 35,826	\$ 33,725
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 15,871	\$ 16,450	\$ 5,257	\$ 4,490	\$ 4,769
Non-Interest-Bearing Demand Deposits	DI610	\$ 371,516	\$ 358,587	\$ 27,829	\$ 26,982	\$ 27,851
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 2,817,480	\$ 3,117,530	\$ 0	\$ 0	\$ 0
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,771,218	\$ 3,037,894	\$ 0	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,210	1,270	104	101	101
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 417,184	\$ 505,550	\$ 18,638	\$ 18,951	\$ 19,026
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 329	\$ 0	\$ 0
Loans Serviced for Others	SI390	\$ 2,304,481	\$ 2,328,364	\$ 177,009	\$ 178,052	\$ 180,015
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.00%	86.35%	97.58%	97.66%	97.07%
Second month of Qtr	SI582	84.96%	85.55%	98.10%	98.24%	97.59%
Third month of Qtr	SI583	84.95%	83.81%	97.86%	98.31%	97.13%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 55	\$ 55	\$ 55	\$ 55	\$ 55
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 20,425	\$ 20,795	\$ 3,129	\$ 3,117	\$ 3,367
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	8	1	1	1
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 619,332	\$ 32,956	\$ 32,581	\$ 31,829	\$ 31,539
Net Income (Loss) (SO91)	SI610	\$ 13,415	\$ 10,339	\$ 290	\$ 626	\$ 587
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 3	\$ 575,516	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 984	\$ 521	\$ 85	\$ 125	\$- 286
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 3
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 1	\$- 8
Ending Equity Capital (SC80)	SI680	\$ 631,760	\$ 619,332	\$ 32,956	\$ 32,581	\$ 31,829
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,318	\$ 651	\$ 3	\$ 3	\$ 4
Average Balance Sheet Data						
Total Assets	SI870	\$ 3,872,372	\$ 4,093,214	\$ 398,433	\$ 390,631	\$ 380,703
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 19,795	\$ 68,759	\$ 16,622	\$ 15,858	\$ 16,359
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,978,237	\$ 2,142,316	\$ 331,904	\$ 329,181	\$ 321,434
Nonmortgage Loans	SI885	\$ 863,925	\$ 805,714	\$ 20,679	\$ 16,113	\$ 16,208
Deposits and Excrows	SI890	\$ 2,821,774	\$ 3,107,348	\$ 260,153	\$ 254,161	\$ 250,341
Total Borrowings	SI895	\$ 332,890	\$ 187,068	\$ 101,347	\$ 97,824	\$ 94,814
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	2	1	1	1
Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
		Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Do you have any farm or agriculture loans?	SB100	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
 93050 - OTS-Regulated: Vermont
 June 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	533	N/A	N/A	N/A	80
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 21,840	N/A	N/A	N/A	\$ 3,101
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	605	N/A	N/A	N/A	100
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 80,486	N/A	N/A	N/A	\$ 13,604
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	715	N/A	N/A	N/A	98
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 288,728	N/A	N/A	N/A	\$ 52,537
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	7,665	N/A	N/A	N/A	160
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 78,085	N/A	N/A	N/A	\$ 3,576
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	671	N/A	N/A	N/A	28
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 59,178	N/A	N/A	N/A	\$ 3,033
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	470	N/A	N/A	N/A	9
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 121,999	N/A	N/A	N/A	\$ 3,712
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	44	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 1,590	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	43	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 5,584	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	31	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 9,334	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	77	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 1,740	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	12	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 1,387	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	6	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 938	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 8,068,941	\$ 8,134,478	\$ 0	\$ 0	\$ 0
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 1,327,089	\$ 1,372,858	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 549,703	\$ 573,860	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 262,127	\$ 265,817	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 50,688	\$ 51,810	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 93,366	\$ 97,159	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 118,073	\$ 116,848	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 78,538	\$ 79,810	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 432,476	\$ 449,155	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 4,245	\$ 4,216	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 6,470,482	\$ 6,466,616	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 34,810	\$ 34,422	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,092,949	\$ 1,063,907	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 1,064,802	\$ 1,050,795	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 14,901	\$ 231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 13,246	\$ 12,881	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 5,337,672	\$ 5,353,654	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 5,051	\$ 14,633	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 271,370	\$ 295,004	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	2,628	2,629	0	0	0
Personal Trust and Agency Accounts	FS212	991	1,000	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	718	696	0	0	0
Employee Benefit - Defined Contribution	FS222	101	103	0	0	0
Employee Benefit - Defined Benefit	FS232	19	17	0	0	0
Other Retirement Accounts	FS242	598	576	0	0	0
Corporate Trust and Agency Accounts	FS252	28	26	0	0	0
Investment Management Agency Accounts	FS262	889	906	0	0	0
Other Fiduciary Accounts	FS272	2	1	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	1,878	1,810	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Personal Trust and Agency Accounts	FS213	75	70	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	121	120	0	0	0
Employee Benefit - Defined Contribution	FS223	68	69	0	0	0
Employee Benefit - Defined Benefit	FS233	4	2	0	0	0
Other Retirement Accounts	FS243	49	49	0	0	0
Corporate Trust and Agency Accounts	FS253	1,660	1,601	0	0	0
Other Fiduciary Accounts	FS273	22	19	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	95	92	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 7,245	\$ 3,347	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 2,824	\$ 1,231	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 852	\$ 427	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 303	\$ 161	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 62	\$ 30	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 487	\$ 236	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 1,585	\$ 745	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,891	\$ 904	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 79	\$ 40	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 7,245	\$ 3,347	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,250,191	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 362	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 270,368	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 113,196	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 142,382	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 514	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Notes and Bonds	FS440	\$ 28,409	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 681,961	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 3,064	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 7,851	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 2,065	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	682	0	0	0	0
Corporate and Municipal Trusteeships	FS510	377	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	305	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,113,064	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	1	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	1	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 50,710	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 50,710	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Value	Value	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 631,759	\$ 619,332	\$ 32,955	\$ 32,581	\$ 31,828
Equity Capital Deductions - Total	SUB1631	\$ 368,646	\$ 370,297	\$ 4	\$ 4	\$ 4
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 367,175	\$ 370,294	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,471	\$ 3	\$ 4	\$ 4	\$ 4
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 533	\$ - 451	\$ 71	\$ 156	\$ 281
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 537	\$ - 442	\$ 71	\$ 156	\$ 281
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ - 4	\$ - 9	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 263,646	\$ 248,584	\$ 33,022	\$ 32,733	\$ 32,105
Total Assets (SC60)	CCR205	\$ 3,871,804	\$ 4,023,170	\$ 400,436	\$ 395,362	\$ 386,474
Asset Deductions - Total	SUB1651	\$ 368,646	\$ 370,856	\$ 4	\$ 4	\$ 4
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 367,175	\$ 370,294	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,471	\$ 3	\$ 4	\$ 4	\$ 4

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:01 PM

TFR Industry Aggregate Report
93050 - OTS-Regulated: Vermont
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR275	\$ 0	\$ 559	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 30,765	\$ - 167	\$ 108	\$ 237	\$ 425
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 826	\$ - 167	\$ 108	\$ 237	\$ 425
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 29,939	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 3,533,923	\$ 3,652,147	\$ 400,540	\$ 395,595	\$ 386,895
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 141,315	\$ 146,053	\$ 16,022	\$ 15,805	\$ 15,476
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 263,646	\$ 248,584	\$ 33,022	\$ 32,733	\$ 32,105
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 33,347	\$ 34,586	\$ 3,339	\$ 3,294	\$ 3,131
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 33,347	\$ 34,586	\$ 3,339	\$ 3,294	\$ 3,131
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 33,347	\$ 34,586	\$ 3,339	\$ 3,294	\$ 3,131
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 296,993	\$ 283,170	\$ 36,361	\$ 36,027	\$ 35,236
0% R/W Category - Cash	CCR400	\$ 21,957	\$ 16,675	\$ 3,583	\$ 790	\$ 1,933
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,177	\$ 2,176	\$ 0	\$ 0	\$ 0
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 2,298	\$ 1,991	\$ 1,509	\$ 1,796	\$ 142
0% R/W Category - Assets Total	CCR420	\$ 26,432	\$ 20,842	\$ 5,092	\$ 2,586	\$ 2,075
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 10,852	\$ 10,270	\$ 7,821	\$ 8,264	\$ 8,527
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,433	\$ 8,006	\$ 5,008	\$ 8,416	\$ 10,246
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,389	\$ 3,390	\$ 2,450	\$ 2,450	\$ 2,451
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 93,407	\$ 84,082	\$ 5,055	\$ 1,691	\$ 1,504

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 3:01 PM	TFR Industry Aggregate Report 93050 - OTS-Regulated: Vermont June 2008	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Other	CCR450	\$ 595,312	\$ 658,554	\$ 11,397	\$ 11,266	\$ 10,639
20% R/W Category - Assets Total	CCR455	\$ 709,393	\$ 764,302	\$ 31,731	\$ 32,087	\$ 33,367
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 141,879	\$ 152,861	\$ 6,346	\$ 6,418	\$ 6,674
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 514,595	\$ 527,603	\$ 218,231	\$ 218,962	\$ 213,939
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,229	\$ 4,297	\$ 4,416	\$ 2,723	\$ 2,689
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 3,461	\$ 2,973	\$ 2,774	\$ 2,355	\$ 2,250
50% R/W Category - Assets Total	CCR485	\$ 522,285	\$ 534,873	\$ 225,421	\$ 224,040	\$ 218,878
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 261,143	\$ 267,437	\$ 112,711	\$ 112,020	\$ 109,440
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 350	\$ 3,563	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 2,339,375	\$ 2,427,658	\$ 148,041	\$ 145,540	\$ 140,067
100% R/W Category - Assets Total	CCR510	\$ 2,339,725	\$ 2,431,221	\$ 148,041	\$ 145,540	\$ 140,067
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,339,725	\$ 2,431,221	\$ 148,041	\$ 145,540	\$ 140,067
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 3,597,835	\$ 3,751,238	\$ 410,285	\$ 404,253	\$ 394,387
Subtotal Risk-Weighted Assets	CCR75	\$ 2,742,746	\$ 2,851,519	\$ 267,098	\$ 263,978	\$ 256,179
Excess Allowances for Loan and Lease Losses	CCR530	\$ 96	\$ 296	\$ 273	\$ 295	\$ 420
Total Risk-Weighted Assets	CCR78	\$ 2,742,650	\$ 2,851,223	\$ 266,825	\$ 263,683	\$ 255,759
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 219,413	\$ 228,098	\$ 21,346	\$ 21,095	\$ 20,460
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.46%	6.81%	8.24%	8.27%	8.30%
Total Risk-Based Capital Ratio	CCR820	10.83%	9.93%	13.63%	13.66%	13.78%
Tier 1 Risk-Based Capital Ratio	CCR830	9.61%	8.72%	12.38%	12.41%	12.55%
Tangible Equity Ratio	CCR840	7.46%	6.81%	8.24%	8.27%	8.30%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.