

CONDENSED STATEMENT OF CONDITION OF VERMONT AND NATIONAL FINANCIAL INSTITUTIONS DOMICILED IN THE STATE OF VERMONT
AS OF DECEMBER 31, 2015 (000 OMITTED)

INSTITUTION	CASH & DUE FROM BANKS	TREASURY & AGENCY OBLIGATIONS	OTHER SECURITIES	LOANS & DISCOUNTS	OTHER ASSETS	TOTAL RESOURCES	DEMAND DEPOSITS	SAVINGS & TIME DEPOSITS	OTHER LIABILITIES	SUBORDINATED NOTES & DEBENTURES	CAPITAL STOCK	SURPLUS & UNDIVIDED PROFITS
2 MUTUAL FINANCIAL INSTITUTIONS												
BRATTLEBORO SAVINGS & LOAN	\$5,745	\$0	\$2,030	\$149,372	\$12,399	\$169,546	\$21,681	\$113,623	\$18,571	\$0	\$0	\$15,671
WELLS RIVER SAVINGS BANK	\$7,762	\$0	\$64,918	\$84,089	\$11,700	\$168,469	\$28,233	\$113,539	\$6,534	\$0	\$0	\$20,163
SUB-TOTAL	\$13,507	\$0	\$66,948	\$233,461	\$24,099	\$338,015	\$49,914	\$227,162	\$25,105	\$0	\$0	\$35,834
5 INVESTOR FINANCIAL INSTITUTIONS												
THE MERCHANTS BANK	\$133,937	\$131,416	\$286,712	\$1,402,195	\$70,758	\$2,025,018	\$631,381	\$920,211	\$306,861	\$0	\$2,192	\$164,373
NORTHFIELD SAVINGS BANK	\$8,771	\$130,013	\$41,767	\$618,781	\$62,476	\$861,808	\$135,303	\$459,199	\$163,106	\$0	\$1	\$104,199
PASSUMPSIC SAVINGS BANK	\$37,735	\$11,857	\$60,983	\$439,620	\$55,740	\$605,935	\$58,682	\$447,331	\$30,350	\$0	\$0	\$69,572
PEOPLES TR. CO. OF ST. ALBANS	\$20,354	\$24,204	\$50,151	\$146,913	\$13,284	\$254,906	\$66,368	\$152,417	\$4,974	\$0	\$313	\$30,834
UNION BANK	\$30,715	\$15,910	\$44,032	\$501,457	\$35,726	\$627,840	\$101,124	\$460,582	\$12,950	\$0	\$200	\$52,984
SUB-TOTAL	\$231,512	\$313,400	\$483,645	\$3,108,966	\$237,984	\$4,375,507	\$992,858	\$2,439,740	\$518,241	\$0	\$2,706	\$421,962
TOTAL VT FINANCIAL INSTITUTIONS	\$245,019	\$313,400	\$550,593	\$3,342,427	\$262,083	\$4,713,522	\$1,042,772	\$2,666,902	\$543,346	\$0	\$2,706	\$457,796
5 NATIONAL FINANCIAL INSTITUTIONS												
THE BANK OF BENNINGTON, FSB	\$4,649	\$24,108	\$24,584	\$316,241	\$25,697	\$395,279	\$38,957	\$214,892	\$104,425	\$0	\$0	\$37,005
COMMUNITY NATIONAL BANK	\$31,825	\$12,832	\$54,019	\$454,623	\$42,209	\$595,508	\$30,557	\$465,437	\$35,766	\$0	\$350	\$63,398
FIRST NAT'L BANK OF ORWELL	\$1,723	\$0	\$0	\$53,243	\$2,182	\$57,148	\$13,352	\$33,629	\$5,623	\$0	\$50	\$4,494
LEDYARD NATIONAL BANK (1)	\$44,121	\$2,458	\$100,577	\$270,969	\$27,765	\$445,890	\$13,356	\$362,214	\$29,234	\$0	\$1,048	\$40,038
NAT'L BANK OF MIDDLEBURY	\$21,125	\$31,862	\$54,699	\$208,512	\$19,567	\$335,765	\$16,305	\$275,538	\$15,589	\$0	\$400	\$27,933
SUB-TOTAL	\$103,443	\$71,260	\$233,879	\$1,303,588	\$117,420	\$1,829,590	\$112,527	\$1,351,710	\$190,637	\$0	\$1,848	\$172,868
TOTAL ALL FINANCIAL INSTITUTIONS	\$348,462	\$384,660	\$784,472	\$4,646,015	\$379,503	\$6,543,112	\$1,155,299	\$4,018,612	\$733,983	\$0	\$4,554	\$630,664

(1) Financial data primarily derived from operations outside of the State of Vermont