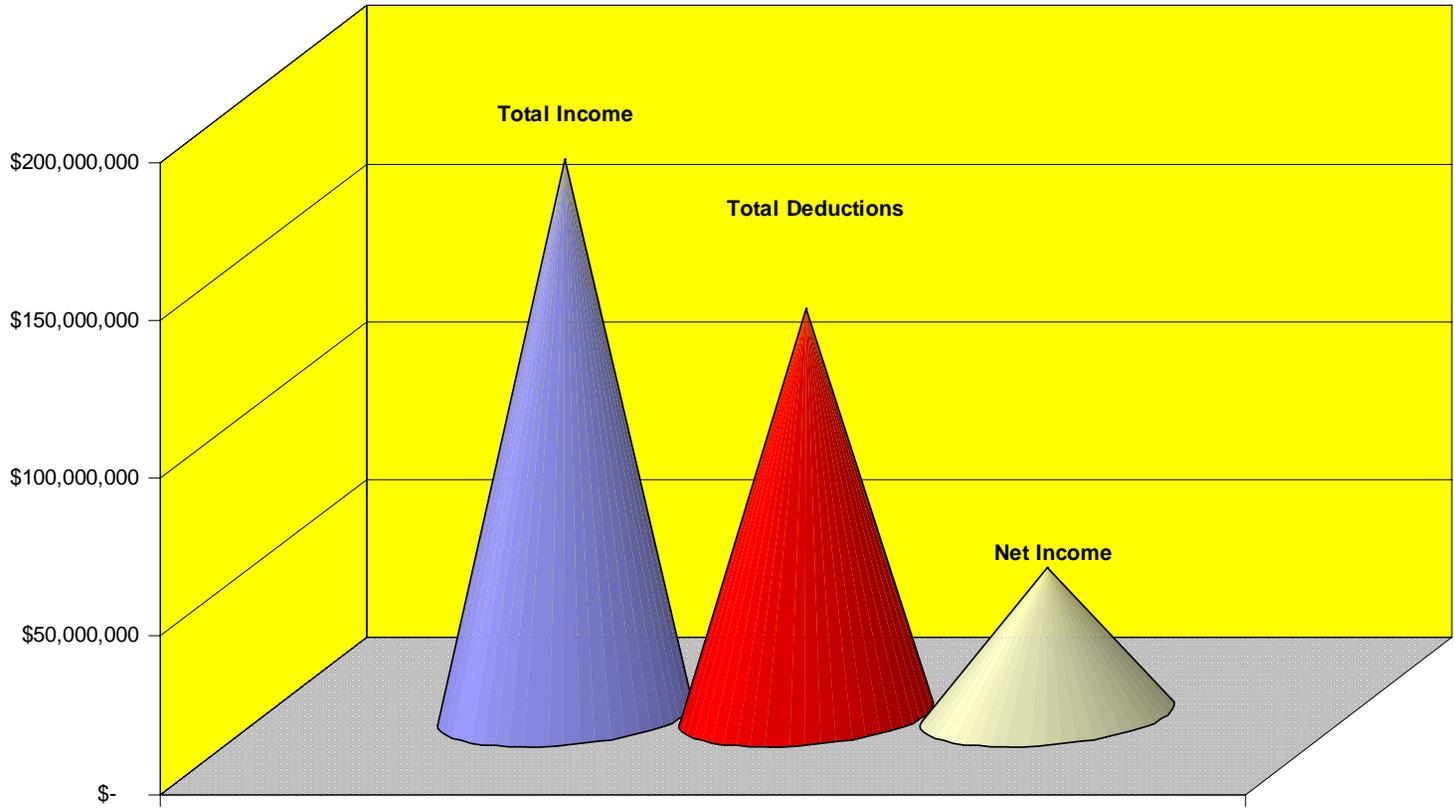


Vermont Banks Financials (Total Bank)
Period ended 12/31/2000

Combined Vermont Banks Howard
Bank, Franklin Lamoille, First
Vermont Bank

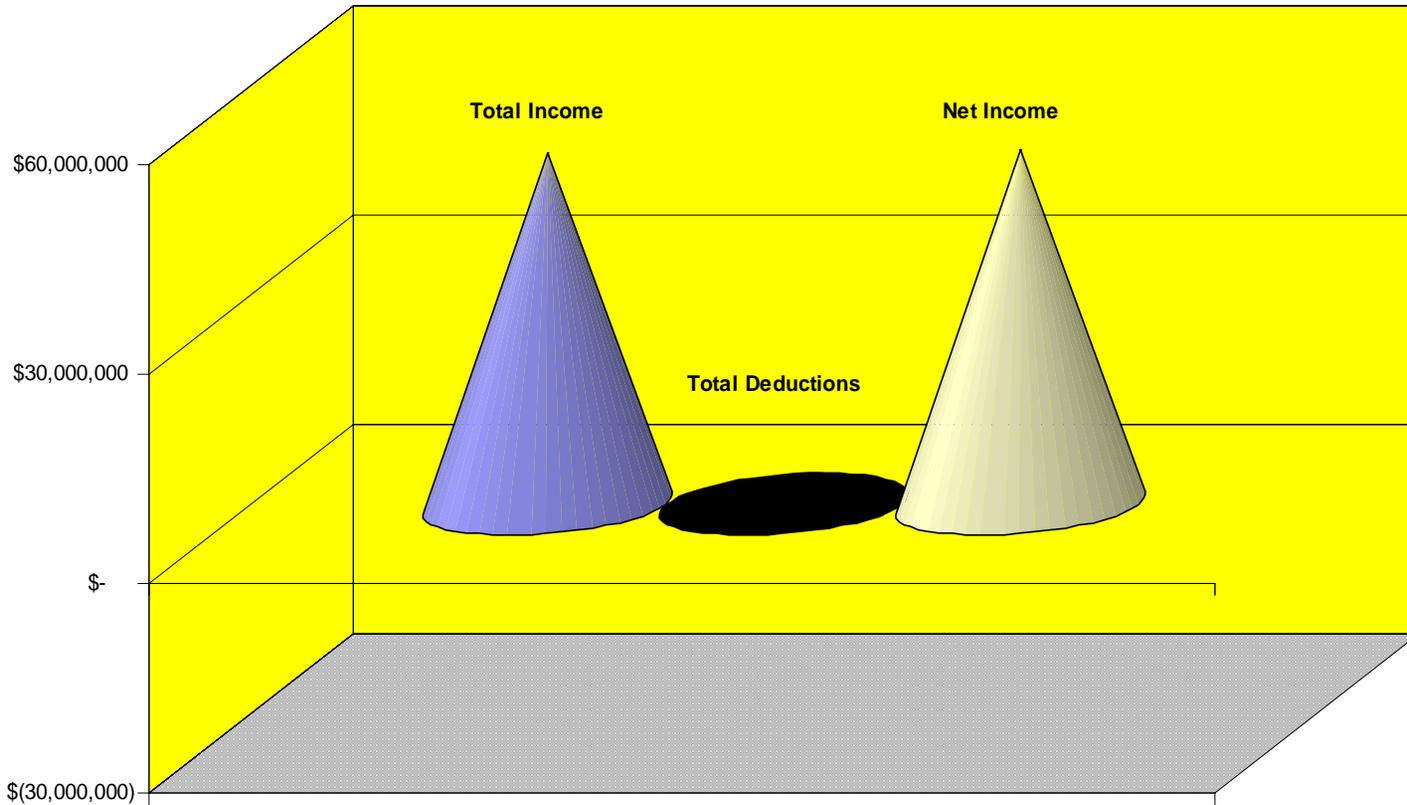


Source "Return Filings BNG Inc.xls" 2001

Subsidiary Financials

Combined Results NG(HB)/ NG(FL) NG(FV)

Period 12/31/2000

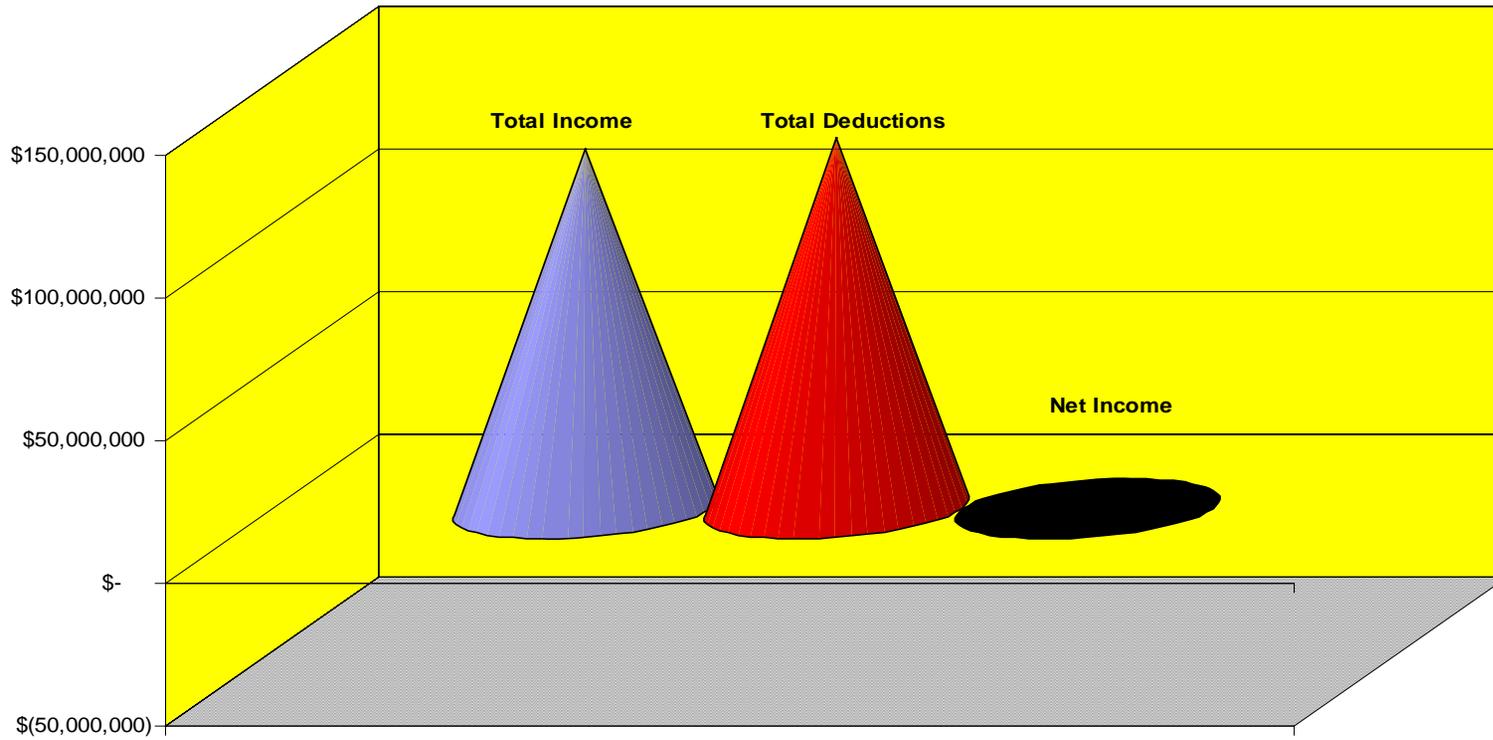


Source "Return Filings BNG Inc.xls" 2001

Depleted Bank Financials

Period ended 12/31/2000

Combined Vermont Banks
Howard Bank, Franklin
Lamoille, First Vermont Bank



Source "Return Filings BNG Inc.xls" 2001