

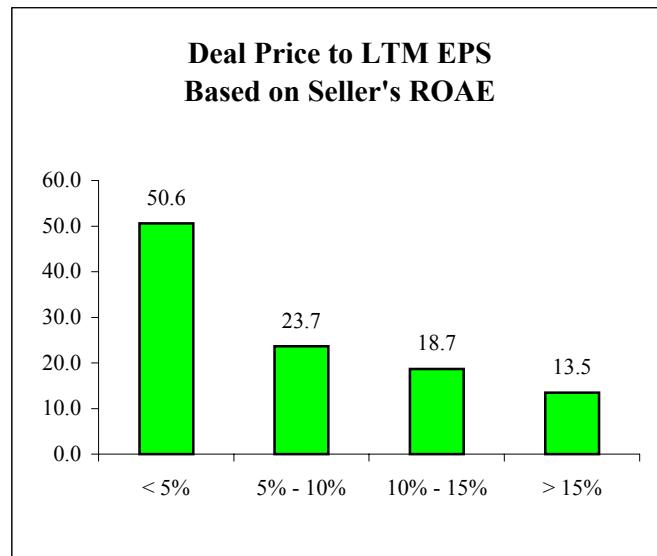
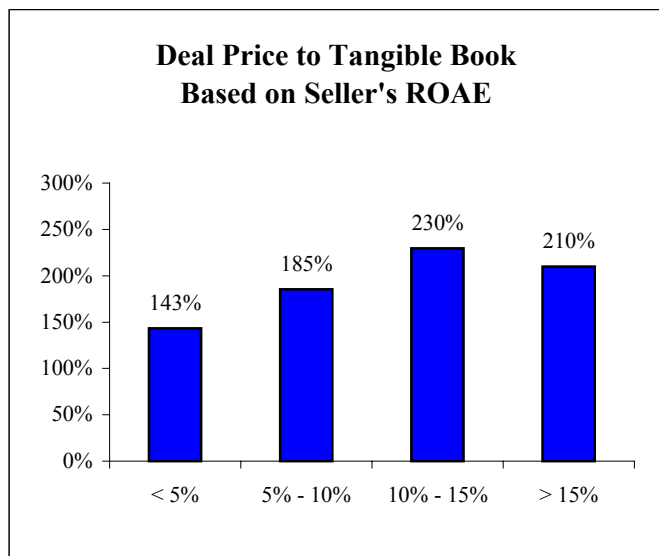
Bank Summary Statistics - National

M&A Transaction Pricing as of 1/01/08 - 12/31/08*

Source: SNL Financial

		Total Assets (\$000)	Tangible Equity/ Assets	YTD ROAA	YTD ROAE	Average Price/ Book	Average Price/ Tg Book	Price/ LTM EPS
Deals by Seller's Assets								
> \$5.0 Billion	#	\$102,814,390	5.95%	-0.65%	-6.52%	84%	119%	18.7
\$1.0 - \$5.0 Billion	5	\$2,127,725	6.78%	0.53%	6.89%	228%	243%	25.1
\$500 Million - \$1.0 Billion	8	\$691,756	8.24%	0.50%	4.59%	162%	183%	23.4
\$300 - \$500 Million	5	\$347,718	8.39%	0.75%	9.35%	192%	238%	23.7
\$100 - \$300 Million	36	\$148,506	9.30%	0.61%	5.35%	167%	170%	27.7
< \$100 Million	66	\$51,468	10.41%	0.55%	4.55%	174%	176%	22.7
Deals by Seller's ROAE								
> 15%	7	\$142,314	8.84%	1.61%	17.16%	207%	210%	13.5
10% - 15%	18	\$129,055	9.59%	1.07%	11.36%	225%	230%	18.7
5% - 10%	41	\$99,167	10.08%	0.74%	6.81%	179%	185%	23.7
< 5%	57	\$78,126	8.90%	-0.07%	-0.68%	134%	143%	50.6
Deals by Region								
Mid Atlantic	13	\$267,859	9.44%	0.03%	0.31%	132%	157%	23.7
Midwest	50	\$63,149	9.62%	0.58%	6.09%	175%	180%	26.2
New England	2	\$81,640	9.09%	-0.33%	-5.33%	190%	190%	NM
Southeast	29	\$132,251	9.14%	0.51%	5.21%	153%	159%	19.4
Southwest	25	\$73,422	9.47%	0.75%	7.62%	207%	210%	18.9
West	6	\$243,571	7.22%	0.27%	2.81%	172%	181%	39.1

<i>All Bank Deals</i>	<i>126</i>	<i>\$93,090</i>	<i>9.40%</i>	<i>0.54%</i>	<i>5.21%</i>	<i>170%</i>	<i>177%</i>	<i>23.4</i>
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*Based on median statistics unless noted and excludes terminated deals and S-Corporation selling companies have been adjusted to C-Corporation status (including pricing multiples) using 35% tax rate.