



Mid-Atlantic: DE, DC, MD, NJ, NY, PA, PR  
 Midwest: IA, IN, IL, KS, KY, MI, MN, MO, ND, NE, OH, SD, WI  
 New England: CT, ME, MA, NH, RI, VT

Southeast: AL, AR, FL, GA, MS, NC, SC, TN, VA, WV  
 Southwest: CO, LA, NM, OK, TX, UT  
 West: AZ, AK, CA, HI, ID, MT, NV, OR, WA, WY

SNL Banking Indexes	10/31/2008	Change (%)						
	Close	1 Day	1 Week	MTD	QTD	YTD	1 Year	3 Years
SNL Bank	351.08	5.58	13.18	(15.37)	(15.37)	(28.76)	(38.99)	(37.67)
SNL Thrift	717.47	3.21	10.64	(5.61)	(5.61)	(32.19)	(47.19)	(53.16)
S&P Bank	168.02	5.10	10.92	(6.99)	(6.99)	(38.85)	(49.94)	(51.82)
NASDAQ Bank	2,249.26	3.36	13.47	(7.28)	(7.28)	(15.54)	(23.27)	(27.09)
SNL Asset Size Indexes								
SNL Bank < \$500M	484.59	1.43	(0.24)	(9.18)	(9.18)	(31.85)	(37.53)	(41.84)
SNL Bank \$500M-\$1B	497.49	1.75	2.38	(6.72)	(6.72)	(28.43)	(34.78)	(36.17)
SNL Bank \$1B-\$5B	666.23	3.45	11.18	(10.47)	(10.47)	(12.75)	(20.79)	(29.64)
SNL Bank \$5B-\$10B	734.93	4.58	15.18	(8.43)	(8.43)	(7.34)	(15.43)	(25.50)
SNL Bank > \$10B	313.56	5.76	13.32	(15.91)	(15.91)	(30.03)	(40.38)	(38.30)
SNL Geographic Indexes								
SNL Mid-Atlantic Bank	321.83	6.73	15.12	(16.74)	(16.74)	(26.78)	(38.75)	(34.69)
SNL Midwest Bank	369.95	3.38	9.86	(10.89)	(10.89)	(25.82)	(34.54)	(38.51)
SNL New England Bank	258.56	2.27	14.49	(22.37)	(22.37)	(44.73)	(44.53)	(26.09)
SNL Southeast Bank	274.44	5.37	14.02	(19.91)	(19.91)	(44.91)	(53.53)	(53.53)
SNL Southwest Bank	608.02	3.88	13.53	(7.50)	(7.50)	(11.14)	(19.79)	(21.83)
SNL Western Bank	861.90	6.02	10.30	(8.58)	(8.58)	7.96	(4.46)	(1.21)
Broad Market Indexes								
DJIA	9,325.01	1.57	11.29	(14.06)	(14.06)	(29.70)	(33.06)	(10.68)
S&P 500	968.75	1.54	10.49	(16.94)	(16.94)	(34.02)	(37.47)	(19.74)
NASDAQ	1,720.95	1.32	10.88	(17.35)	(17.35)	(35.11)	(39.81)	(18.83)
NYSE	6,061.09	1.44	11.67	(19.54)	(19.54)	(37.77)	(41.22)	(18.46)

Interest Rates	10/31/08 Close	1 Day Prior	1 Month Prior	3 Month Prior	6 Month Prior	1 Year Prior	3 Year Prior
Federal Funds	0.22	0.30	2.03	2.09	2.37	4.60	4.02
3 Month T Bill (BEY)	0.46	0.41	0.92	1.68	1.43	3.94	3.98
6 Month T Bill (BEY)	0.94	1.00	1.60	1.89	1.64	4.09	4.26
1 Year Bill (BEY)	1.34	1.36	1.78	2.27	1.85	4.04	4.31
2 Year T Note	1.56	1.59	2.00	2.52	2.29	3.94	4.40
3 Year T Note	1.80	1.82	2.28	2.81	2.49	3.94	4.41
5 Year T Note	2.80	2.84	2.98	3.25	3.03	4.16	4.45
10 Year T Note	4.01	4.00	3.85	3.99	3.77	4.48	4.57
30 Year T Bond	4.35	4.30	4.31	4.59	4.49	4.74	4.73
1 Month LIBOR	2.58	2.85	3.93	2.46	2.80	4.71	4.09
3 Month LIBOR	3.03	3.19	4.05	2.79	2.85	4.89	4.26
6 Month LIBOR	3.12	3.27	3.98	3.08	2.97	4.81	4.47
1 Year LIBOR	3.17	3.28	3.96	3.25	3.08	4.64	4.72
Prime Rate	4.00	4.00	5.00	5.00	5.00	7.50	6.75