

**BUSINESS PUBLICATION CIRCULATION STATEMENT
FOR THE 6 MONTH PERIOD ENDED DECEMBER 2008**

No attempt has been made to rank the information contained in this report in order of importance, since BPA Worldwide believes this is a judgment, which must be made by the user of the report.

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www.ababj.com

Official Publication of: American Bankers Association
Established: 1908
Issues Per Year: 12



FIELD SERVED

ABA BANKING JOURNAL serves Commercial bank & Trust Companies, Mutual Savings Banks, Savings & Loans, Credit Unions, Mortgage Banks, Finance/Accounting/Consultants, Investment Banks, Brokerage Cos., Industrial, Communications, Insurance, Law Firms, Retailer, Supplier, Manufacturer, Government, College, School, Library, Association, others Allied to Field.

DEFINITION OF RECIPIENT QUALIFICATION

Qualified recipients include Director, Trustee, Chairman, Vice Chairman, Pres, CEO, CFO, Controller; Exec, First Sr. VP, General Counsel; IT/MIS/DP-, Operations Dept, Branch, Acct VP, Asst VP, Officer, Dir, Mgrs; Marketing, Comm. Lending, Retail Banking, Mortgage, Trust VP, Officer, Dir, Mgrs; Cashier, Asst Cashier, Corp Secy, Treas, Auditor; PR, Compliance, Loan Officers, Acct, Staff Attorney; Librarian, Customer Svce Rep; Other Titled and Non-Titled Personnel; Assoc Bankers Awaiting Classification.

AVERAGE NON-QUALIFIED CIRCULATION	
NON-QUALIFIED Not Included Elsewhere	Copies
Other Paid Circulation _____	1,110
Advertiser and Agency _____	377
Rotated or Occasional _____	-
Allocated for Trade Shows and Conventions _____	483
All Other _____	1,312
TOTAL	3,282

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD						
QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	26,711	81.7	26,462	81.0	249	0.8
Sponsored Individually Addressed _____	5,137	15.7	-	-	5,137	15.7
Membership Benefit _____	-	-	-	-	-	-
Multi-Copy Same Addressee _____	831	2.5	-	-	831	2.5
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	32,679	100.0	26,462	81.0	6,217	19.0

2. QUALIFIED CIRCULATION BY ISSUES WITH REMOVALS AND ADDITIONS FOR PERIOD																	
2008 Issue	Number Removed	Number Added	Print Version Only (A)	Electronic Version Only (B)	Both Print & Electronic Version (Unduplicated) (C)	Qualified Non-Paid	Qualified Paid	Total Qualified	2008 Issue	Number Removed	Number Added	Print Version Only (A)	Electronic Version Only (B)	Both Print & Electronic Version (Unduplicated) (C)	Qualified Non-Paid	Qualified Paid	Total Qualified
August _____	322	300	27,935	1,357	3,570			32,862	November _____	9,605	8,995	25,857	1,467	4,874			32,198
September _____	123	133	27,830	1,468	3,574			32,872	December _____	1	251	26,107	1,467	4,874			32,448
TOTAL									TOTAL	10,619	10,180						

3a. BUSINESS/OCCUPATION BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2008

This issue is 1.8% or 577 copies below the average of the other 5 issues reported in Paragraph two.

BUSINESS & INDUSTRY	TOTAL QUALIFIED	PERCENT OF TOTAL	Print Version Only (A)	Electronic Version Only (B)	Both Print & Electronic Version (Unduplicated) (C)	CLASSIFICATION BY TITLE							
						Director/Trustee/Chrmn/ Vice Pres./CEO/ CFO/ Controller	Exec/First/ Sr. VP/ General Counsel	IT/MIS/ DP/ Operations Dept/ Branch/ Acct. VP, Asst. VP/ Officer, Dir., Mgrs.	Marketing/ Comm. Lending/ Retail Banking/ Mortgage/ Trust VP/ Officer, Dir., Mgr	Cashier/ Asst. Cashier/ Corp Secy./ Treas/ Auditor	PR/ Compliance/ Loan Officers, Acct/Staff Attorney	Librarian/ Customer Svce Rep	Other Titled and Non-Titled Personnel
Commercial Bank & Trust Companies _____	28,743	89.3	22,938	1,377	4,428	8,122	5,934	5,331	5,936	672	1,949	155	644
Mutual Savings Banks/S&L _____	2,357	7.3	1,923	69	365	1,070	294	375	363	49	154	6	46
SUBTOTAL	31,100	96.6	24,861	1,446	4,793	9,192	6,228	5,706	6,299	721	2,103	161	690
Mortgage Banks _____	98	0.3	77	7	14								
Credit Unions _____	66	0.2	63	-	3								
Finance/Acct/Consultant/Investment/ Brokerage Co. _____	233	0.7	207	4	22								
Industrial/Commun./ Insurance/Law Firms _____	114	0.4	107	1	6								
Retailer/Supplier/ Manufacturer _____	355	1.1	348	2	5								
Government _____	63	0.2	44	3	16								
College/School/Library/ Association _____	26	0.1	24	-	2								
Others Allied to the Field _____	143	0.4	126	4	13								
	-	-	-	-	-								
TOTAL QUALIFIED CIRCULATION	32,198	100.0	25,857	1,467	4,874								

ADDITIONAL ANALYSIS COMMERCIAL BANK, TRUST COMPANIES SAVINGS & LOAN AND MUTUAL SAVINGS BANK SUBSCRIBERS CATEGORIZED BY ASSET SIZE

ASSET RANGE	TOTAL QUALIFIED	PERCENT OF TOTAL
\$10 Billion+ _____	7,981	24.8
\$5 Billion-\$9.9 Billion _____	1,331	4.2
\$1 Billion-\$4.9 Billion _____	4,050	12.6
\$500 Million-\$999 Million _____	3,587	11.1
\$100 Million \$499 Million _____	8,962	27.8
\$50 Million-\$99 Million _____	2,551	7.9
Less than \$50 Million _____	2,112	6.6
SUB TOTAL CLASSIFIED	30,574	95.0
Awaiting Classification _____	526	1.6
TOTAL QUALIFIED COMMERCIAL BANK, S&L, MUTUAL SAVINGS BANK AND TRUST CO. CIRCULATION	31,100	96.6
Other Business Industry Classifications _____	1,098	3.4
TOTAL QUALIFIED CIRCULATION	32,198	100.0

3b. QUALIFICATION SOURCE BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2008

QUALIFICATION SOURCE	Qualified Within			Print Version Only (A)	Electronic Version Only (B)	Both Print & Electronic Version (Unduplicated) (C)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
	1 year	2 years	3 years							
I. TOTAL - Personal direct request from the recipient: _____	21,734	1,482	-	16,933	1,453	4,830			23,216	72.1
a. Written _____	4,064	223	-	3,636	124	527			4,287	13.3
b. Telecommunication _____	13,809	655	-	11,302	862	2,300			14,464	44.9
c. Electronic _____	3,861	604	-	1,995	467	2,003			4,465	13.9
II. TOTAL - Request from recipient's company: _____	985	128	-	1,055	14	44			1,113	3.5
a. Written _____	34	-	-	32	2	-			34	0.1
b. Telecommunication _____	874	106	-	924	12	44			980	3.1
c. Electronic _____	77	22	-	99	-	-			99	0.3
III. TOTAL - Membership Benefit: _____	-	-	-	-	-	-			-	-
a. Individual _____	-	-	-	-	-	-			-	-
b. Organizational _____	-	-	-	-	-	-			-	-
IV. TOTAL - Communication from recipient or recipient's company (other than request): _____	-	-	-	-	-	-			-	-
a. Written _____	-	-	-	-	-	-			-	-
b. Telecommunication _____	-	-	-	-	-	-			-	-
c. Electronic _____	-	-	-	-	-	-			-	-
V. TOTAL - Sources other than above (listed alphabetically): _____	6,255	1,614	-	7,869	-	-			7,869	24.4
*Association rosters and directories _____	6,255	1,614	-	7,869	-	-			7,869	24.4
Business directories _____	-	-	-	-	-	-			-	-
Independent field reports _____	-	-	-	-	-	-			-	-
Licenses - National, State or Local Government _____	-	-	-	-	-	-			-	-
Manufacturer's, distributor's and wholesaler's lists _____	-	-	-	-	-	-			-	-
Other sources _____	-	-	-	-	-	-			-	-
VI. TOTAL - Single Copy Sales: _____	-	-	-	-	-	-			-	-
TOTAL QUALIFIED CIRCULATION	28,974	3,224	-	25,857	1,467	4,874			32,198	100.0
*See Paragraph 11										
PERCENT	90.0	10.0	-	80.3	4.6	15.1			100.0	

3c. MAILING ADDRESS BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2008

MAILING ADDRESS	Print Version Only (A)	Electronic Version Only (B)	Both Print & Electronic Version (Unduplicated) (C)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
Individuals by name and title and/or function _____	24,763	1,467	4,874			31,104	96.6
Individuals by name only _____	-	-	-			-	-
Titles or functions only _____	2	-	-			2	-
Company names only _____	21	-	-			21	0.1
Multi-Copy Same Addressee copies _____	1,071	-	-			1,071	3.3
Single Copy Sales _____	-	-	-			-	-
TOTAL QUALIFIED CIRCULATION	25,857	1,467	4,874			32,198	100.0

4. GEOGRAPHICAL BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF NOVEMBER 2008

State & Zip Code	Print Version Only (A)	Electronic Version Only (B)	Print & Electronic (unduplicated) (C)	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
039-049 Maine _____	156	13	24			193	
030-038 New Hampshire _____	118	8	21			147	
050-059 Vermont _____	78	4	16			98	
010-027 Massachusetts _____	564	32	123			719	
028-029 Rhode Island _____	94	3	11			108	
060-069 Connecticut _____	255	13	48			316	
NEW ENGLAND	1,265	73	243			1,581	4.9
100-149 New York _____	1,188	62	240			1,490	
070-089 New Jersey _____	531	22	105			658	
150-196 Pennsylvania _____	1,027	57	170			1,254	
MIDDLE ATLANTIC	2,746	141	515			3,402	10.6
430-459 Ohio _____	999	68	227			1,294	
460-479 Indiana _____	556	38	104			698	
600-629 Illinois _____	1,564	101	281			1,946	
480-499 Michigan _____	599	48	128			775	
530-549 Wisconsin _____	713	30	127			870	
EAST NO. CENTRAL	4,431	285	867			5,583	17.3
550-567 Minnesota _____	845	43	142			1,030	
500-528 Iowa _____	802	41	135			978	
630-658 Missouri _____	1,031	52	160			1,243	
580-588 North Dakota _____	152	10	30			192	
570-577 South Dakota _____	256	14	39			309	
680-693 Nebraska _____	641	16	69			726	
660-679 Kansas _____	759	24	123			906	
WEST NO. CENTRAL	4,486	200	698			5,384	16.7
197-199 Delaware _____	187	6	18			211	
206-219 Maryland _____	394	19	84			497	
200-205 Washington, DC _____	83	5	9			97	
220-246 Virginia _____	582	34	114			730	
247-268 West Virginia _____	238	8	41			287	
270-289 North Carolina _____	859	68	162			1,089	
290-299 South Carolina _____	342	16	53			411	
300-319 Georgia _____	947	44	178			1,169	
320-349 Florida _____	1,095	63	224			1,382	
SOUTH ATLANTIC	4,727	263	883			5,873	18.2
400-427 Kentucky _____	537	32	87			656	
370-385 Tennessee _____	602	31	109			742	
350-369 Alabama _____	389	21	82			492	
386-397 Mississippi _____	369	17	46			432	
EAST SO. CENTRAL	1,897	101	324			2,322	7.2
716-729 Arkansas _____	443	19	84			546	
700-714 Louisiana _____	365	24	61			450	
730-749 Oklahoma _____	560	32	92			684	
750-799 Texas _____	1,465	90	298			1,853	
WEST SO. CENTRAL	2,833	165	535			3,533	11.0
590-599 Montana _____	182	6	30			218	
832-838 Idaho _____	113	4	18			135	
820-831 Wyoming _____	107	6	19			132	
800-816 Colorado _____	335	25	67			427	
870-884 New Mexico _____	135	7	19			161	
850-865 Arizona _____	178	20	47			245	
840-847 Utah _____	267	11	51			329	
889-898 Nevada _____	126	5	22			153	
MOUNTAIN	1,443	84	273			1,800	5.6
995-999 Alaska _____	45	1	11			57	
980-994 Washington _____	365	23	103			491	
970-979 Oregon _____	198	16	52			266	
900-961 California _____	1,266	93	326			1,685	
967-968 Hawaii _____	90	8	25			123	
PACIFIC	1,964	141	517			2,622	8.12
UNITED STATES	25,792	1,453	4,855			32,100	99.7
969 & 004-009 U.S. Territories _____	46	5	17			68	
Canada _____	4	-	2			6	
Mexico _____	-	-	-			-	
Other International _____	15	9	-			24	
APO/FPO _____	-	-	-			-	
TOTAL QUALIFIED CIRCULATION	25,857	1,467	4,874			32,198	100.0

9. AVERAGE ANNUAL AUDITED QUALIFIED CIRCULATION AND CURRENT UNAUDITED CIRCULATION STATEMENTS

6-Month Period Ended:	Audited Data	Audited Data	Audited Data	Circulation Claim	Circulation Claim
	2005	2006	2007	January – June 2008*	July – December 2008*
Total Audit Average Qualified: _	31,521	31,523	31,848	32,867	32,679
Qualified Non-Paid: _____	25,941	26,374	26,462	26,734	26,462
Print Only _____	25,941	26,374	24,770	22,148	21,016
Electronic Only _____	-	-	438	1,359	1,506
Print & Electronic (Unduplicated) _____	-	-	1,254	3,227	3,940
Qualified Paid: _____	5,580	5,149	5,386	6,133	6,217
Print Only _____	5,580	5,149	5,384	6,128	6,208
Electronic Only _____	-	-	-	3	4
Print & Electronic (Unduplicated) _____	-	-	2	2	5
Post Expire Copies included in Paid Circulation: _____	**NC	**NC	**NC	**NC	**NC
Average Annual Order Price: _	\$17.40	\$17.12	\$19.07	\$24.31	\$10.72

*NOTE: 2008 data is unaudited. With each successive period, new data will be added until six 6-month periods are displayed.

**NC = None Claimed.

10. PAID CIRCULATION DATA

\$10.72	Average Annual Subscription Order Price for the Period. (includes promotional incentive value, if any)
12	Issues Per Year
**NC	All Single Copy Sales Prices for the Period
**NC	Renewal Rate of Paid Subscribers (Optional)

11. ADDITIONAL DATA

METHOD OF DISTRIBUTION

All qualified circulation conforms to the field served of a recipient's qualification, as reported. Print copies are distributed via postal services or other carriers. Recipients who request the electronic versions are notified via email when the version is available.

PARAGRAPH 3b:

Association rosters and directories include two sources of circulation for quantities of 1,614 or 5.0% to 6,255 or 19.4%. Including 6,255 association paid subscriptions addressed to primary contacts at member institutions and non-paid subscriptions addressed to contacts at member institutions from the 2007 PDG list.

PARAGRAPHS 5 THROUGH 8 ARE NOT REQUIRED.

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD - PRINT ONLY

QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	21,256	78.1	21,016	77.2	240	0.9
Sponsored Individually Addressed ____	5,137	18.9	-	-	5,137	18.9
Membership Benefit _____	-	-	-	-	-	-
Multi-Copy Same Addressee _____	831	3.1	-	-	831	3.1
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	27,224	100.0	21,016	77.2	6,208	22.8

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD - ELECTRONIC ONLY

QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	1,510	100.0	1,506	99.7	4	0.3
Sponsored Individually Addressed ____	-	-	-	-	-	-
Membership Benefit _____	-	-	-	-	-	-
Multi-Copy Same Addressee _____	-	-	-	-	-	-
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	1,510	100.0	1,506	99.7	4	0.3

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD - PRINT + ELECTRONIC ONLY

QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	3,945	100.0	3,940	99.9	5	0.1
Sponsored Individually Addressed ____	-	-	-	-	-	-
Membership Benefit _____	-	-	-	-	-	-
Multi-Copy Same Addressee _____	-	-	-	-	-	-
Single Copy Sales _____	-	-	-	-	-	-
TOTAL QUALIFIED CIRCULATION	3,945	100.0	3,940	99.9	5	0.1

PUBLISHER'S AFFIDAVIT

We hereby make oath and say that all data set forth in this statement are true.		Date signed	February 26, 2009
Robert DeMarco, Publisher		State	New York
M. Cooney, Circulation Director		County	New York
(At least one of the above signatures must be that of an officer of the publishing company or its authorized representative.)		Received by BPA Worldwide	February 26, 2009
IMPORTANT NOTE:		Type	PD
This unaudited circulation statement has been checked against the previous audit report. It will be included in the annual audit made by BPA Worldwide.		ID Number	A276Y0D8