

Table 1

**TOP 10 BANK HOLDING COMPANIES IN ANNUITY FEE INCOME
NATIONALLY
YEAR-TO-DATE JUNE 30, 2009**

Rank	YTD Annuity Commissions - 2Q 2009	YTD Annuity Commissions - 2Q 2008	Percent Change 2008- 2009	Bank Holding Company	State	BHC Assets	% of Noninterest Income
(All Dollar Amounts in Thousands)							
1	\$340,000	\$56,000	507.14%	WELLS FARGO & COMPANY	CA	\$1,284,114,000	1.69%
2	\$175,000	\$172,000	1.74%	JPMORGAN CHASE & CO.	NY	\$2,026,642,000	0.73%
3	\$137,971	\$64,423	114.16%	BANK OF AMERICA CORPORATION	NC	\$2,248,783,401	0.38%
4	\$87,000	N/A	N/A	MORGAN STANLEY	NY	\$674,474,000	0.97%
5	\$68,408	\$30,892	121.44%	PNC FINANCIAL SERVICES GROUP, INC., THE	PA	\$279,788,303	2.02%
6	\$48,970	\$13,272	268.97%	REGIONS FINANCIAL CORPORATION	AL	\$142,824,610	2.37%
7	\$46,096	\$63,539	-27.45%	SUNTRUST BANKS, INC.	GA	\$176,854,034	2.05%
8	\$37,000	\$48,000	-22.92%	U.S. BANCORP	MN	\$265,560,000	0.91%
9	\$29,459	\$30,105	-2.15%	KEYCORP	OH	\$97,398,309	2.74%
10	\$26,474	\$32,874	-19.47%	HSBC NORTH AMERICA HOLDINGS INC.	IL	\$383,820,898	1.11%

Source: Michael White-ABIA Bank Annuity Fee Income Report

Table 2

**TOP 10 BANK HOLDING COMPANIES IN ANNUITY FEE INCOME
\$1 BILLION TO \$10 BILLION IN ASSETS
YEAR-TO-DATE JUNE 30, 2009**

Rank	YTD Annuity Commissions - 2Q 2009	YTD Annuity Commissions - 2Q 2008	Percent Change 2008- 2009	Bank Holding Company	State	BHC Assets	% of Noninterest Income
(All Dollar Amounts in Thousands)							
1	\$5,721	\$6,525	-12.32%	STIFEL FINANCIAL CORP.	MO	\$2,287,993	1.23%
2	\$3,119	\$3,519	-11.37%	HANCOCK HOLDING COMPANY	MS	\$7,065,862	4.87%
3	\$2,969	\$2,768	7.26%	NEWALLIANCE BANCSHARES, INC.	CT	\$8,581,463	11.85%
4	\$2,242	\$2,018	11.10%	OLD NATIONAL BANCORP	IN	\$8,012,219	2.73%
5	\$2,103	\$2,247	-6.41%	NATIONAL PENN BANCSHARES, INC.	PA	\$9,757,913	3.90%
6	\$1,935	\$2,134	-9.33%	FIRST CITIZENS BANCORPORATION, INC.	SC	\$7,099,295	4.47%
7	\$1,910	\$1,277	49.57%	FIRST COMMONWEALTH FINANCIAL CORPORATION	PA	\$6,450,456	6.85%
8	\$1,706	\$2,335	-26.94%	IBERIABANK CORPORATION	LA	\$5,702,887	3.55%
9	\$1,615	\$1,381	16.94%	UMB FINANCIAL CORPORATION	MO	\$9,955,126	1.12%
10	\$1,416	\$838	68.97%	WESBANCO, INC.	WV	\$5,739,494	5.44%

Source: Michael White-ABIA Bank Annuity Fee Income Report

Table 3

**TOP 10 BANK HOLDING COMPANIES IN ANNUITY FEE INCOME
\$500 MILLION TO \$1 BILLION IN ASSETS
YEAR-TO-DATE JUNE 30, 2009**

Rank	YTD Annuity Commissions - 2Q 2009	YTD Annuity Commissions - 2Q 2008	Percent Change 2008- 2009	Bank Holding Company	State	BHC Assets	% of Noninterest Income
(All Dollar Amounts in Thousands)							

1	\$411	\$514	-20.04%	FIRST CITIZENS BANCSHARES, INC.	TN	\$922,584	6.59%
2	\$377	\$446	-15.47%	CODORUS VALLEY BANCORP, INC.	PA	\$840,025	10.43%
3	\$342	\$215	59.07%	CCB FINANCIAL CORPORATION	MO	\$799,204	2.15%
4	\$313	\$128	144.53%	WASHINGTON BANKING COMPANY	WA	\$934,646	7.91%
5	\$286	\$191	49.74%	SOUTH SHORE BANCORP MHC	MA	\$967,308	7.69%
6	\$280	N/A	N/A	FIRST AMERICAN INTERNATIONAL CORP.	NY	\$615,834	6.11%
7	\$233	\$267	-12.73%	MONROE BANCORP	IN	\$822,678	4.61%
8	\$230	\$414	-44.44%	NEW PEOPLES BANKSHARES, INC.	VA	\$840,222	9.19%
9	\$215	\$259	-16.99%	VAN DIEST INVESTMENT COMPANY	IA	\$857,911	4.51%
10	\$210	\$374	-43.85%	CENTRE 1 BANCORP, INC.	WI	\$633,536	4.24%

Source: Michael White-ABIA Bank Annuity Fee Income Report

Table 4

**TOP 10 BANKS IN ANNUITY FEE INCOME
UNDER \$500 MILLION
YEAR-TO-DATE JUNE 30, 2009**

	YTD Annuity Commissions - 2Q 2009	YTD Annuity Commissions - 2Q 2008	Percent Change 2008- 2009	BANK OF OAK RIDGE	State	BHC Assets	% of Noninterest Income
(All Dollar Amounts in Thousands)							
1	\$334	\$0	N/A	Vantage Point Bank	PA	\$68,833	52.52%
2	\$287	\$322	-10.87%	FNB Bank, N.A.	PA	\$392,388	10.24%
3	\$258	\$383	-32.64%	The Juniata Valley Bank	PA	\$429,978	11.31%
4	\$235	\$332	-29.22%	Sturgis Bank & Trust Company	MI	\$390,667	10.77%
5	\$231	\$318	-27.36%	Bank of Oak Ridge	NC	\$351,445	16.61%
6	\$217	\$164	32.32%	Savings Bank of Walpole	NH	\$278,597	22.75%
7	\$216	\$157	37.58%	The First National Bank of Elk River	MN	\$406,221	11.55%
8	\$201	\$243	-17.28%	Essex Savings Bank	CT	\$277,629	3.74%
9	\$196	\$122	60.66%	The Farmers National Bank of Emlenton	PA	\$389,130	14.11%
10	\$195	\$174	12.07%	First State Bank of St. Charles, Missouri	MO	\$183,192	32.45%

Source: Michael White-ABIA Bank Annuity Fee Income Report

Table 5

**TOP 10 BANKS IN ANNUITY FEE INCOME CONCENTRATION (ANNUITY INCOME AS A PERCENTAGE OF NONINTEREST INCOME)
NATIONALLY
YEAR-TO-DATE JUNE 30, 2009**

	YTD Annuity Concentration - 2Q 2009	YTD Annuity Concentration - 2Q 2008	Percent Change 2008- 2009	Bank	State	BHC Assets	Annuity Commission Income	Noninterest Income
(All Dollar Amounts in Thousands)								
1	71.37%	54.00%	32.16%	First Priority Bank	PA	\$225,413	\$162	\$227
2	52.52%	0.00%	N/A	Vantage Point Bank	PA	\$68,833	\$334	\$636
3	51.30%	6.35%	707.90%	Florida Traditions Bank	FL	\$151,802	\$99	\$193
4	38.31%	36.72%	4.31%	Community Bank of Central Wisconsin	WI	\$138,463	\$95	\$248
5	32.45%	23.23%	39.67%	First State Bank of St. Charles, Missouri	MO	\$183,192	\$195	\$601
6	30.40%	0.00%	N/A	Winchester Savings Bank	MA	\$510,911	\$100	\$329
7	25.48%	1.53%	1564.36%	Banco Popular North America	NY	\$11,652,449	\$1,900	\$7,458
8	23.05%	12.04%	91.39%	The First National Bank in Tremont	IL	\$113,756	\$59	\$256
9	22.75%	16.29%	39.67%	Savings Bank of Walpole	NH	\$278,597	\$217	\$954
10	22.58%	6.29%	258.87%	AFB&T	GA	\$1,621,664	\$119	\$527

Source: Michael White-ABIA Bank Annuity Fee Income Report