

Primary SIC and add'l.: 6712 6022

CIK No: 0000702513

Subsidiaries: Bank of Commerce Holdings Trust, Bank of Commerce Holdings Trust I, Bank of Commerce Holdings Trust II, Bank of Commerce Mortgage, RBC Mortgage Services, Redding Bank of Commerce

Officers: Patrick J. Moty/CEO, Pres., Exec. VP, Chief Credit Officer/\$247,950.00, Randall S. Eslick/Regional Pres. - Roseville Division/\$233,442.00, Robert A. Matanga/Sr. VP, Group Mgr. - Lending, Linda J. Miles/CFO, Exec. VP/\$363,701.00, Caryn A. Blais/CIO, Sr. VP, Debbie A. Sylvester/Sr. VP, Chief Administrative Officer, Theodore Cumming/Sr. VP, Group Mgr. - Lending, Samuel Jimenez/Sr. VP, Dir. - Risk Management, Robert J. O'Neil/Sr. VP, Regional Credit Mgr. - Roseville Bank, Commerce/\$208,000.00

Directors: Kenneth R. Gifford/Chmn., Lyle L. Tullis/Vice Chmn., Harry L. Grashoff/Dir., Orin N. Bennett/Dir., Welton L. Carrel/Dir., Russell L. Duclos/Dir., John C. Fitzpatrick/Dir., Jon W. Halfhide/Dir., David H. Scott/Dir.

Owners: Randall S. Eslick/0.27%, Robert J. O'Neil/0.37%, Kenneth R. Gifford/2.76%, John C. Fitzpatrick/6.00%, Russell L. Duclos/1.74%, Jon Halfhide, Patrick J. Moty/0.77%, David H. Scott/1.03%, Robert C. Anderson/6.19%, Orin Bennett/0.35%, Linda J. Miles/0.36%, Welton L. Carrel/3.60%, Michael C. Mayer/2.02%, Insiders/31.86%, Lyle L. Tullis/0.62% (16 Owners included in Index)

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$39,709,000	\$6,568,000
2005	\$29,989,000	\$6,278,000
2004	\$23,192,000	\$4,978,000
Curr. Assets:	\$42,713,000	Curr. Liab.: \$519,204,000
Plant, Equip.:	\$8,595,000	Total Liab.: \$539,526,000
Total Assets:	\$583,442,000	Net Worth: \$43,916,000

P/E Ratio: 15.35
Indic. Yr. Divd.: \$0.320
Debt/Equity: 0.3407

Bank of Granite Corp

23 N Main St., Granite Falls, NC, 28630; **PH:** 1-828-496-2027; **Fax:** 1-828-496-2077;

<http://www.bankofgranite.com>

General - Incorporation.....	DE	Stock - Price on:12/24/2007	\$17.35
Employees	337	Stock Exchange	NDQ
Auditor	Dixon Hughes PLLC	Ticker Symbol.....	GRAN
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	15,990,000
Counsel.....	NA	E.P.S.....	\$0.87
DUNS No.....	03-583-1478	Shareholders.....	NA

Business: The group's principal activities are that of a commercial bank. The group accepts demand, savings, now and money market deposit accounts and provides real estate construction, mortgage, commercial, financial, agricultural and consumer loans. The group conducts its banking business from 3 offices located in Charlotte metropolitan area and in 20 offices in Caldwell, Catawba, Burke, Watauga, Wilkes and Mecklenburg counties in North Carolina. The mortgage banking business is conducted through 11 offices in the central and southern piedmont and Catawba valley regions of North Carolina and in Jilton head island. The group's majority of customers are individuals and small businesses.

Primary SIC and add'l.: 6712 6022

CIK No: 0000810689

Subsidiaries: Bank of Granite, Granite Mortgage, Inc

Officers: Charles M. Snipes/Chmn., CEO/\$555,273.00, Gary L. Lackey/Pres., CEO - Granite Mortgage/\$194,740.00, Kirby A. Tyndall/Exec. VP, Sec., Treasurer, CFO/\$287,906.00, Scott R. Anderson/COO, Pres./\$346,245.00, Samuel M. Black/Sr. VP, Karen B. Warlick/Sr. VP, Dir. - Human Resources, John S. Gabriel/Special Assets Officer, W. C. Upchurch/Sr. VP, Office Administrator, Terry N. Freeman/Sr. VP, Karen C. Stroup/Banking Officer, Samuel B. Stephenson/Banking Officer, Dana F. Watson/Banking Officer, Adam M. Winger/Assist. VP, Randall M. Dula/Collections Officer, Wayne G. Bass/VP, Chief Auditor (64 Officers included in Index)

Directors: Charles M. Snipes/Chmn., CEO, John N. Bray/Vice Chmn., Hugh R. Gaither/Dir., Boyd C. Wilson/Dir., James Y. Preston/Dir., Lelia N. Erwin/Dir., Joseph D. Crocker/Dir., Paul M. Fleetwood/Dir.

Owners: John A. Forlines/5.33%, Hugh R. Gaither, Charles M. Snipes/1.42%, Kirby A. Tyndall, Mark D. Stephens, Boyd C. Wilson, Scott R. Anderson, John N. Bray, James Y. Preston, Insiders/3.21%, Paul M. Fleetwood/1.11%, Gary L. Lackey, Leila N. Erwin, Joseph D. Crocker

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$99,049,000	\$18,032,000
2005	\$80,070,000	\$15,010,000
2004	\$66,523,000	\$12,718,000
Curr. Assets:	\$58,602,000	Curr. Liab.: \$998,316,000
Plant, Equip.:	\$13,426,000	Total Liab.: \$1,053,339,000
Total Assets:	\$1,199,772,000	Net Worth: \$146,434,000

P/E Ratio: 19.94
Indic. Yr. Divd.: \$0.520
Debt/Equity: 0.0849

Bank of Hawaii Corp

130 Merchant St., Honolulu, HI, 96813; **PH:** 1-888-643-3888; **Fax:** 1-808-537-8440;

<http://www.boh.com>

General - Incorporation.....	DE	Stock - Price on:12/24/2007	\$51.69
Employees	2,600	Stock Exchange	NYSE
Auditor	Ernst & Young LLP	Ticker Symbol.....	BOH
Stk Agt.....	Computershare Investor Services LLC	Outstanding Shares	49,560,000
Counsel.....	NA	E.P.S.....	\$3.87
DUNS No.....	00-692-6752	Shareholders.....	NA

Business: The group's principal activities are to provide a wide range of banking financial services and products. The group is engaged in equipment leasing, insurance services, securities brokerage and investment services. The group's operations are conducted through its business segments retail banking, commercial banking, investment services group and treasury and other corporate. The retail banking segment provides residential mortgage loans, home equity lines of credit, automobile loans and checking and time deposit accounts. The commercial banking segment offers products like commercial real estate loans, lease financing, auto dealer financing, cash management and casualty insurance products. The investment services group offers trust services and asset management services. The treasury and other corporate segment consists of asset and liability management activities. The group has operating facilities located in Hawaii and the Pacific Islands comprising 88 branches.

Primary SIC and add'l.: 6021 6022 6712

CIK No: 0000046195

Subsidiaries: Bancorp Hawaii Capital Trust I, Bank Of Hawaii, Bank of Hawaii Insurance Services, Inc. (Insurance), Bank of Hawaii International, Inc., Bank of Hawaii Leasing, Inc.

(Parent/Leasing), Bankoh Investment Partners, LLC, Bankoh Investment Services, Inc. (Brokerage), BNE Airfleets Corporation, Pacific Century Advisory Services, Inc. (Advisory Services), Pacific Century Insurance Services, Inc. (Captive Insurance), Pacific Century Leasing International, LLC, Pacific Century Life Insurance Corporation (Insurance), RGA Corp., Triad Insurance Agency, Inc. (Insurance)

Officers: Allan R. Landon/Chmn., CEO, Pres./\$2,274,759.00, Peter S. Ho/Vice Chmn., Chief Banking Officer - Bank, Hawaii/\$1,052,174.00, Shelley B. Thompson/Vice Chmn., Chief Fiduciary Officer, David W. Thomas/Vice Chmn., COO - Bank, Hawaii/\$1,939,986.00, Daniel C. Stevens/Vice Chmn., CFO, Mark A. Rossi/Vice Chmn., Chief Administrative Officer, Brian T. Stewart/Exec. VP, Controller

Directors: Allan R. Landon/Chmn., CEO, Pres., David W. Thomas/Vice Chmn., COO - Bank, Hawaii, Mary E. Sellers/Vice Chmn. - Corporate Risk, Donna A. Tanoue/Vice Chmn. - Bank, Hawaii, Shelley B. Thompson/Vice Chmn., Chief Fiduciary Officer, Alton T. Kuiuoka/Vice Chmn. - Bank, Hawaii, Peter S. Ho/Vice Chmn., Chief Banking Officer - Bank, Hawaii, Clinton R. Churchill/Dir., Michael J. Chun/Dir., Barbara J. Tanabe/Dir., Donald M. Takaki/Dir., Robert W. Wo/Dir., Mary G. Bitterman/Dir., Robert Huret/Dir., Haunani Apoliona/Dir. (18 Directors included in Index)

Owners: Clinton R. Churchill, Allan R. Landon, Peter S. Ho, Robert W. Wo, Insiders/2.30%, Donald M. Takaki, Haunani S. Apoliona, Kent T. Lucien, Michael J. Chun, David A. Heenan, David W. Thomas, Robert Huret, Barbara J. Tanabe, Neal C. Hocklander, Mary G.F. Bitterman (19 Owners included in Index)

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$788,848,000	\$180,359,000
2005	\$715,756,000	\$181,561,000
2004	\$660,902,000	\$173,339,000
Curr. Assets:	\$526,214,000	Curr. Liab.: \$9,443,566,000
Plant, Equip.:	\$126,332,000	Total Liab.: \$9,852,395,000
Total Assets:	\$10,571,815,000	Net Worth: \$719,420,000

P/E Ratio: 14.36
Indic. Yr. Divd.: \$1.760
Debt/Equity: NA

Bank of Ireland (The)

75 Holly Hill Ln., Greenwich, CT, 06830; **PH:** 1-203-869-0111; **Fax:** 1-203-869-0268;

<http://www.bankofireland.ie>

General - Incorporation	Stock	Price on:12/24/2007	\$86.32
Employees	NA	Stock Exchange	NYSE
Auditor	NA	Ticker Symbol.....	IRE
Stk Agt.....	Computershare Investor Services LLC	Outstanding Shares	238,850,000
Counsel.....	n	E.P.S.....	\$9.21
DUNS No.....	NA	Shareholders.....	NA

Business: The groups principal activities include banking and other financial services. The groups product include current account, overdrafts, loans, leasing, invoice discounting and deposit accounts. In the year 2006, the group acquired Guggenheim Advisors. The group operates from the United States. The groups total assets in the year 2006 was \$177,843 (millions).

Primary SIC and add'l.: 6029

CIK No: 0000800179

Officers: Brian J. Goggin/Group Chief Executive, Des Crowley/Dir., Chief Executive - UK Financial Services, Derek Collins/Dir. - New Business, Letitia Kelly/Mgr. - New Business, Louise Millward/Treasury, New Business UK, Henry Cleary/Treasury, New Business UK/Scott Cowan, Scott Cowan/Treasury, New Business UK, George Magan/Deputy Governor, John Barry/Treasury, New Business UK, Conor Haugh/Treasury, New Business Ireland, John Kelly/Treasury, New Business Ireland, Tom Fuller/Treasury, New Business Ireland, Seamus Craven/Treasury, New Business Ireland, Ann O'Meara/Treasury, New Business Ireland, Lorraine Spillane/Treasury, New Business Ireland (21 Officers included in Index)

Directors: Des Crowley/Dir., Chief Executive - UK Financial Services, David Dilger/Non Exec. Dir., Paul Haran/Non Exec. Dir., Dennis Holt/Non Exec. Dir., Declan McCourt/Non Exec. Dir., Terry Neill/Non Exec. Dir., Heather Ann McSharry/46/Non Exec. Dir., Jerome Kennedy/59/Non Exec. Dir., Rose Hynes/50/Non Exec. Dir., Richie Boucher/Dir., Chief Executive - Retail Financial Services Ireland, Denis Donovan/Dir., Chief Executive - Capital Markets, John O'Donovan/Dir., Group CFO

Financial Data: Fiscal Year End: Latest Annual Data: 03/31/2007

Year	Sales	Net Income
2007	\$16,000,667,000	\$2,206,943,000
2006	\$11,061,616,000	\$969,703,000
2005	\$7,301,415,000	\$1,061,695,000
Curr. Assets:	\$4,231,430,000	Curr. Liab.: \$116,908,963,000
Plant, Equip.:	\$1,325,945,000	Total Liab.: \$189,570,254,000
Total Assets:	\$195,633,615,000	Net Worth: \$6,009,018,000

P/E Ratio: 16.93
Indic. Yr. Divd.: \$2.840
Debt/Equity: NA

Bank of Kentucky Financial Corp

111 Lookout Farm Dr., Crestview Hills, KY, 41017; **PH:** 1-859-371-2340; **Fax:** 1-859-578-2487;

<http://www.bankofky.com>

General - Incorporation	KY	Stock - Price on:12/24/2007	\$25.8
Employees	251	Stock Exchange	OTC
Auditor	Crowe Chizek & Co. LLC	Ticker Symbol.....	BKPY
Stk Agt.....	Firststar Corporation	Outstanding Shares	5,780,000
Counsel.....	Ziegler & Schneider	E.P.S.....	\$1.91
DUNS No.....	61-738-7279	Shareholders.....	NA

Business: The group's principal activity is to provide community-oriented consumer and commercial financial services to customers throughout northern Kentucky. The group is a holding company for the bank of Kentucky inc whose activity consists of accepting consumer and commercial deposits and using such deposits to fund residential and non-residential real estate loans and commercial, consumer, construction and land development loans. The federal deposit insurance corporation has insured the deposits. The group also makes construction and equipment loans to the municipalities of Kentucky. The group operates through its subsidiary primarily in boone, campbell, grant and kenton counties in northern Kentucky.

Primary SIC and add'l.: 6712 6022

CIK No: 0000934547

Subsidiaries: The Bank of Kentucky, Inc.

Officers: Robert W. Zapp/Dir., CEO, Pres./\$600,753.00, Martin J. Gerrety/44/CFO, Treasurer, Assist. Sec./\$210,292.00