

Primary SIC and add'l.: 6035 6712

CIK No.: 0000787075

Subsidiaries: 22 Subsidiaries included in the Index

Officers: Thomas A. Hood/63/CEO, Pres., John L. Ott/61/Exec. VP, Exec. VP - Retail Banking Division, Charles F. Baarcke/62/Exec. VP, Exec. VP - Lending Division, Susan E. Baham/59/COO, Exec. VP, Dee Bee Wright/VP - Investor Relations, Wayne R. Hall/59/CFO, Exec. VP

Directors: Thomas A. Hood/63/CEO, Pres., James C. Murray/Chmn., James L. Rowe/Dir., Paula Harper Bethea/Dir., Ronnie M. Givens/Dir., Kent D. Sharples/Dir., Thomas J. Johnson/Dir.

Financial Data: Fiscal Year End: 09/30 Latest Annual Data: 9/30/2008

Year	Sales	Net Income
2008	\$237,654,000	\$22,638,000
2007	\$223,276,000	\$25,072,000
2006	\$205,504,000	\$27,629,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	10.34
Plant, Equip.:	\$82,122,000	Total Liab.:	\$2,790,516,000	Indic. Yr. Divd.:	NA
Total Assets:	\$2,973,994,000	Net Worth:	\$183,478,000	Debt/Equity:	0.2500

First Financial Northwest Inc.

201 Wells Ave. S, Renton, WA, 98057; **PH:** 1-425-255-4400; **Fax:** 1-425-228-7227; <http://www.fsbnw.com>; **Email:** info@fsbnw.com

General - Incorporation WA **Stock** - Price on: 12/31/2008 \$9.14
 Employees 78 Stock Exchange NDQ
 Auditor KPMG, LLP Ticker Symbol FFW
 Stk Agt NA Outstanding Shares 22,850,000
 Counsel NA E.P.S. -\$0.12
 DUNS No. NA Shareholders 1,108

Business: The group's principal activity is to direct, plan and coordinates business activities and provides banking services. The group operates from the United States.

Primary SIC and add'l.: 6036

CIK No.: 0001401564

Subsidiaries: First Financial Diversified, First Savings Bank

Officers: Victor Karpiak/Chmn., CEO, Pres./\$250,000.00, David G. Kroeger/Exec. VP - Commercial Lending, First Savings Bank Northwest/\$168,000.00, Robert H. Gagnier/Chief Lending Officer, Sr. VP/\$135,000.00, Roger Elmore/COO, VP, Kari A. Stenslie/CFO, VP, Marva R. Bradley/VP - Deposit Operation, First Savings Bank Northwest, Robin Gregoris/VP - Loan Servicing, First Savings Bank Northwest, Lorna K. Reggio/VP, Controller, Andy Kranz/VP - Information Services, First Savings Bank Northwest, John V. Wallace/VP - Commercial Banking, First Savings Bank Northwest, Lonnie Malmassari/Assist. VP - Deposit Operation, First Savings Bank Northwest, Carol E. Janssen/Assist. VP - Marketing, First Savings Bank Northwest, Ginger Elie/Assist. VP - Loan Servicing, First Savings Bank Northwest, Ronnie Clariza/VP - Risk Management, First Savings Bank Northwest, Kimberly Matthew/Assist. VP - Loan Processing, First Savings Bank Northwest, Mark Fehr/Assist. VP, Loan Officer - First Savings Bank Northwest, Suzie Salle/Assist. VP - Human Resource, First Savings Bank Northwest, Ruth Wu/Assist. VP, Accounting - First Savings Bank Northwest, Mary Melton/Assist. VP - Loan Origination, First Savings Bank Northwest

Directors: Victor Karpiak/Chmn., CEO, Pres., Joann E. Lee/Dir., William A. Longbrake/Dir., Harry A. Blencoe/Dir., Gary F. Kohlwes/Dir., Robert L. Anderson/Dir., Gerald Edlund/Dir., Robert W. McLendon/Dir., Gary F. Faull/Dir.

Owners: Robert L. Anderson, Joann E. Lee, Craig A. White/5.96%, Gary F. Faull, Roger Elmore, Robert W. McLendon, Victor Karpiak, David G. Kroeger, Robert H. Gagnier, Gerald Edlund, John P. Mills, Harry A. Blencoe, Gary F. Kohlwes, First Financial Northwest Inc. Employee Stock Ownership Plan/7.40%, Tyndall Capital Partners LP/5.04%, Insiders/1.76%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$67,158,000	-\$3,984,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	9.13
Plant, Equip.:	\$13,339,000	Total Liab.:	\$831,602,000	Indic. Yr. Divd.:	NA
Total Assets:	\$1,140,888,000	Net Worth:	\$309,286,000	Debt/Equity:	0.0000

First Financial Service Corp.

2323 Ring Rd., Elizabethtown, KY, 42701; **PH:** 1-270-765-2131; **Fax:** 1-270-765-2135; <http://www.ffsbky.com>

General - Incorporation KY **Stock** - Price on: 12/31/2008 \$13
 Employees 279 Stock Exchange NDQ
 Auditor Crowe Chizek & Co. LLC Ticker Symbol FFKY
 Stk Agt Registrar & Transfer Co. Outstanding Shares 4,670,000
 Counsel NA E.P.S. \$1.56
 DUNS No. NA Shareholders 1,147

Business: The group's principal activity is to provide bank services to retail and commercial customers. It is a holding company for first federal savings bank of elizabethtown and operations in 13 full-service banking centers in six contiguous counties in Kentucky along the interstate 65 corridor. The bank attracting deposits from the general public and origination of mortgage loans on single-family residences, multi-family housing and commercial property. The bank also makes home improvement loans, consumer loans and commercial business loans. The principal sources of funds for the bank's lending and investment activities are deposits, repayment of loans and federal home loan bank advances. The bank's principal source of income is interest on loans. In addition, other income is derived from loan origination fees, service charges, returns on investment securities, gain on sale of mortgage loans, and brokerage and insurance commissions.

Primary SIC and add'l.: 6035 6712

CIK No.: 0000854395

Subsidiaries: First Federal Office Park LLC, First Federal Savings Bank of Elizabethtown, First Federal Statutory Trust II, First Service Corporation of Elizabethtown

Officers: Keith B. Johnson/Dir., CEO, Pres./\$246,731.00, Anne Moran/56/Chief Retail Officer, Exec. VP/\$133,846.00, Gregory Schreck/39/CFO, Exec. VP/\$144,423.00, Joyce Lagrange/Mgr. - Bardstown Banking Center, Diana Gagne/Assist. Banking Center Mgr. - Downtown Bardstown Banking Center, Tina Bush/Mgr. - Munfordville Banking Center, Theresa Helm/Mgr. - Tyler Center, Susan Bradbury/Mgr. - Mount Washington Banking Center, Gary Chapman/Mgr. - Brandenburg Banking Center, Rhonda Allen/Assist. Banking Center Mgr. - Brandenburg Station Banking Center, Charles Chaney/57/COO, Exec. VP/\$133,846.00, Vickie Hilton/Mgr. - Ring Road Banking Center, Marianne Large/Mgr. - West Dixie Banking Center, Stephen Jones/Mgr. - Pear Orchard Banking Center, Pam Deroche/Mgr. - Radcliff Banking Center, Janice Kessinger/Mgr. - Flaherty Banking

Center, Mary Willis/Mgr. - Hillview Banking Center, Dwight Brown/Sr. VP - Business Lending, Jeremy Janes/Assist. VP - Business Lending, Shelia Johnson/VP - Business Lending, Jim McFerran/Sr. VP - Business Lending, Miller Boley/Business Development Officer - Business Lending, Donna Bernard/Mgr. - Shepherdsville Banking Center, Walter Brown/Mgr. - Stony Brook Banking Center, David G. Bush/VP, Mgr. - Collections, James Thomas/Mgr. - Assist. Collection, Alan Howell/Sr. VP - Business Lending, Cathy England/VP - Business Lending, Larry Hawkins/Exec. VP, Chief Lending Officer - Business Lending/\$133,846.00

Directors: Michael Thomas/Dir., Robert M. Brown/Dir., Bob Brown/Dir., Gail Schomp/Dir., Walter D. Huddleston/Dir., Wrenno M. Hall/Dir., John L. Newcomb/Dir., Keith B. Johnson/Dir., CEO, Pres., Stephen Mouser/Dir., Donald Scheer/Dir., Alton J. Rider/Dir., Diane Logsdon/Dir.

Owners: Insiders/18.89%, Stephen J. Mouser, Alton J. Rider/2.52%, Walter D. Huddleston/2.32%, Michael L. Thomas, Anne Moran, Robert M. Brown, John L. Newcomb, Diane E. Logsdon, Larry Hawkins, Donald Scheer, Gail L. Schomp/5.36%, Charles Chaney, Keith B. Johnson/1.92%, Gregory Schreacke, Wrenno M. Hall/2.54%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$68,748,000	\$9,352,000
2006	\$61,571,000	\$10,337,000
2005	\$53,435,000	\$9,144,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	8.33
Plant, Equip.:	\$28,181,000	Total Liab.:	\$799,231,000	Indic. Yr. Divd.:	NA
Total Assets:	\$872,691,000	Net Worth:	\$73,460,000	Debt/Equity:	0.2400

First Fortis Life Insurance Co.

308 Maltbie St., Ste. 200, Syracuse, NY, 13204; **PH:** 1-315-451-0066

General - Incorporation NY **Stock** - Price on: 12/31/2008 \$29.57
 Employees 14,000 Stock Exchange NA
 Auditor Pricewaterhousecoopers LLP Ticker Symbol NA
 Stk Agt NA Outstanding Shares 117,620,000
 Counsel NA E.P.S. \$3.24
 DUNS No. NA Shareholders NA

Business: The group's principal activity is to provide life, health, and annuity insurance services. The group's products include group life, group dental, and group long-term and short-term disability insurance products, as well as markets, sells, and issues credit life and credit disability products. The group operates in New York, United States.

Primary SIC and add'l.: 6311 6321

CIK No.: 0000914804

Subsidiaries: Assurant Inc.

Officers: Terry J. Kryshak/Dir., Sr. VP, Melissa J.T. Hall/Dir., Assist. Treasurer, Michael J. Peninger/Chmn., CEO, Paula M. Seguin/Dir., Chief Administrative Officer, Assist. Sec., Tamra V. Mangelsen/CFO, Treasurer, Manuel J. Becerra/Pres.

Directors: Terry J. Kryshak/Dir., Sr. VP, Melissa J.T. Hall/Dir., Assist. Treasurer, Allen R. Freedman/Dir., Carroll H. MacKin/Dir., Dale Edward Gardner/Dir., Esther L. Nelson/Dir., Michael J. Peninger/Chmn., CEO, Paula M. Seguin/Dir., Chief Administrative Officer, Assist. Sec.

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$8,453,515,000	\$653,746,000
2006	\$8,070,584,000	\$717,418,000
2005	\$7,497,675,000	\$479,355,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	9.13
Plant, Equip.:	\$275,779,000	Total Liab.:	\$22,640,253,000	Indic. Yr. Divd.:	NA
Total Assets:	\$26,750,316,000	Net Worth:	\$4,088,903,000	Debt/Equity:	0.3600

First Franklin Corp.

213 East Tugalo St., Toccoa, GA, 30577; **PH:** 1-513-469-8000; **Fax:** 1-513-469-5360; <http://www.franklinsavings.com>

General - Incorporation DE **Stock** - Price on: 12/31/2008 \$4
 Employees 50 Stock Exchange NDQ
 Auditor Clark, Schaefer, Hackett & Co. Ticker Symbol FFHS
 Stk Agt National City Bank Outstanding Shares 1,680,000
 Counsel Vorys, Sater, Seymour & Pease E.P.S. -\$0.43
 DUNS No. NA Shareholders 347

Business: The group's principal activity is to accept savings deposits from the general public and originate mortgage loans for the purpose of financing, refinancing or constructing one-to-four family owner occupied residential real estate. The group is a state chartered savings and loan association operating through seven banking offices in hamilton county, Ohio. The deposits accepted by the group include regular passbook accounts, checking accounts, various money market accounts, fixed interest rate certificates, individual retirement accounts and keogh accounts. The group's wholly owned subsidiary, madison service corporation offers mutual funds and brokerage services to customers.

Primary SIC and add'l.: 6712 6035

CIK No.: 0000742161

Subsidiaries: Directteller Systems Inc., The Franklin Savings & Loan

Officers: Gretchen J. Schmidt/Sec., Treasurer/\$175,000.00, Daniel T. Voelpe/CFO, VP/\$145,000.00, Thomas H. Siemers/Dir., CEO, Pres./\$125,000.00

Directors: Mary W. Sullivan/Dir., Richard H. Finan/Dir., John J. Kuntz/Dir., Thomas H. Siemers/Dir., CEO, Pres., John L. Nolting/Dir.

Owners: The Franklin Savings and Loan Company/12.58%, John J. Kuntz/0.13%, Gretchen J. Schmidt/5.31%, John L. Nolting/0.49%, Tontine Financial Partners, L.P./6.67%, Richard H. Finan/5.09%, Mary W. Sullivan/0.42%, Thomas H. Siemers/23.69%, Daniel T. Voelpe/4.41%, Insiders/39.75%, Jeffrey L. Gendell/7.20%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$20,009,000	\$456,000
2006	\$19,934,000	\$1,357,000
2005	\$16,016,000	\$1,240,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	NA
Plant, Equip.:	\$4,676,000	Total Liab.:	\$293,212,000	Indic. Yr. Divd.:	NA
Total Assets:	\$318,918,000	Net Worth:	\$25,706,000	Debt/Equity:	2.9300