

Bank and Thrift
Preferred Equity Offerings
2008

Company Name	Bank or Thrift	City	State	Adj Rate	Dividend Rate (%)	Callable	Start Date	Completion Date	Exch
QCR Holdings, Inc.	Bank	Moline	IL	No	9.5000	Yes	01/02/2008	12/28/2007	Private
Citigroup Inc.	Bank	New York	NY	No	6.5000	Yes	01/15/2008	01/17/2008	NYSE
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	7.0000	Yes	01/15/2008	01/17/2008	Private
Citigroup Inc.	Bank	New York	NY	No	8.1250	Yes	01/16/2008	01/18/2008	NYSE
Bank of America Corporation	Bank	Charlotte	NC	No	7.2500	No	01/23/2008	01/24/2008	NYSE
Bank of America Corporation	Bank	Charlotte	NC	Yes	8.0000	Yes	01/23/2008	01/24/2008	Private
National City Corporation (PNC Financial)	Bank	Cleveland	OH	Yes	9.8750	Yes	01/24/2008	01/24/2008	NYSE
Wachovia Corporation (Wells Fargo)	Bank	Charlotte	NC	Yes	7.9800	Yes	02/05/2008	02/05/2008	Private
Toronto-Dominion Bank	Bank	Toronto	Canada	No	5.6000	No	03/03/2008	03/03/2008	Private
U.S. Bancorp	Bank	Minneapolis	MN	No	7.8750	Yes	03/10/2008	03/10/2008	NYSE
Provident Bankshares Corporation	Bank	Baltimore	MD	No	10.0000	No	04/11/2008	04/09/2008	Private
Wachovia Corporation (Wells Fargo)	Bank	Charlotte	NC	No	7.5000	No	04/14/2008	04/14/2008	NYSE
Huntington Bancshares Incorporated	Bank	Columbus	OH	No	8.5000	No	04/15/2008	04/16/2008	NASDAQ
JPMorgan Chase & Co.	Bank	New York	NY	Yes	7.9000	Yes	04/16/2008	04/16/2008	Private
Citigroup Inc.	Bank	New York	NY	Yes	8.4000	Yes	04/21/2008	04/21/2008	OTCBB
East West Bancorp, Inc.	Bank	Pasadena	CA	No	8.0000	No	04/23/2008	04/23/2008	Private
Bank of America Corporation	Bank	Charlotte	NC	Yes	8.1250	Yes	04/24/2008	04/24/2008	Private
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	05/02/2008	05/01/2008	Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	05/02/2008	05/01/2008	Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	05/02/2008	05/01/2008	Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	05/02/2008	05/01/2008	Pink
1st United Bancorp, Inc.	Bank	Boca Raton	FL	Yes	7.6500	No	05/05/2008	05/02/2008	Private
Popular, Inc.	Bank	Hato Rey	PR	No	8.2500	Yes	05/06/2008	05/22/2008	NASDAQ
Citigroup Inc.	Bank	New York	NY	No	8.5000	Yes	05/06/2008	05/06/2008	NYSE
PNC Financial Services Group, Inc.	Bank	Pittsburgh	PA	Yes	8.2500	Yes	05/14/2008	05/14/2008	Private

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1. Your bank's size and relative financial strength.
2. The timing of the offering - rates generally increased later in the year.

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Bank of America Corporation	Bank	Charlotte	NC	No	8.2000	Yes	05/20/2008	05/20/2008	NYSE
UCBH Holdings, Inc.	Bank	San Francisco	CA	No	8.5000	No	06/04/2008	06/05/2008	Pink
Webster Financial Corporation	Bank	Waterbury	CT	No	8.5000	No	06/05/2008	06/05/2008	Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	06/06/2008		Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	06/06/2008		Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	06/06/2008		Pink
South Financial Group, Inc.	Bank	Greenville	SC	No	10.0000	No	06/06/2008		Pink
KeyCorp	Bank	Cleveland	OH	No	7.7500	No	06/12/2008	06/12/2008	NYSE
Fifth Third Bancorp	Bank	Cincinnati	OH	No	8.5000	No	06/18/2008	06/18/2008	NASDAQ
WGNB Corp.	Bank	Carrollton	GA	No	9.0000	No	06/20/2008		Private
WGNB Corp.	Bank	Carrollton	GA	No	9.0000	No	06/20/2008	09/22/2008	Private
Zions Bancorporation	Bank	Salt Lake City	UT	No	9.5000	Yes	06/25/2008	07/02/2008	NYSE
B of I Holding, Inc.	Thrift	San Diego	CA	No	8.0000	Yes	06/30/2008	08/22/2008	Private
TowneBank	Bank	Portsmouth	VA	No	8.0000	No	07/24/2008	08/08/2008	Private
Taylor Capital Group, Inc.	Bank	Rosemont	IL	No	8.0000	No	07/29/2008	09/04/2008	Private
Severn Bancorp, Inc.	Thrift	Annapolis	MD	No	8.0000	No	07/30/2008	11/15/2008	Private
JPMorgan Chase & Co.	Bank	New York	NY	No	8.6250	Yes	08/13/2008	08/14/2008	NYSE
Wintrust Financial Corporation	Bank	Lake Forest	IL	No	8.0000	No	08/26/2008	08/26/2008	Private
Gateway Financial Holdings, Inc. (Hampton Roads)	Bank	Virginia Beach	VA	No	12.0000	Yes	09/25/2008	09/29/2008	Private
Harrington West Financial Group, Inc.	Thrift	Solvang	CA	No	8.0000	No	09/29/2008	09/25/2008	Private
Harrington West Financial Group, Inc.	Thrift	Solvang	CA	No	8.0000	No	09/29/2008	12/30/2008	Private
Harrington West Financial Group, Inc.	Thrift	Solvang	CA	No	8.0000	No	09/29/2008	09/25/2008	Private
Berkshire Bancorp Inc.	Bank	New York	NY	No	8.0000	Yes	11/05/2008	10/31/2008	Private
Macatawa Bank Corporation	Bank	Holland	MI	No	12.0000	No	11/05/2008	11/05/2008	Private
Bridge Bank, National Association (Bridge Capital Holdings)	Bank	San Jose	CA	No	10.0000	No	12/04/2008	12/17/2008	Private
Macatawa Bank Corporation	Bank	Holland	MI	No	12.0000	No	12/22/2008	12/22/2008	Private
Wells Fargo & Company	Bank	San Francisco	CA	No	7.5000	No	12/30/2008		Private
Wells Fargo & Company	Bank	San Francisco	CA	No	8.0000	No	12/30/2008		Private

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