

Subsidiaries: AlphaCare Resources, Inc., Camelot Care Corporation, Childrens Behavioral Health, Inc., Choices Group, Inc., College Community Services, Cypress Management Services, Inc., Dockside Services, Inc., Drawbridges Counseling Services, LLC, Family Preservation Services of Florida, Inc., Family Preservation Services of North Carolina, Inc., Family Preservation Services of Washington DC, Inc., Family Preservation Services of West Virginia, Inc., Family Preservation Services, Inc., Family-Based Strategies, Inc., Maple Star Nevada 28 Subsidiaries included in the Index

Officers: Fletcher Jay McCusker/Chmn., CEO, Fred D. Furman/Exec. VP, General Counsel, Craig A. Norris/COO, Michael N. Deitch/CFO, Mary J. Shea/Exec. VP - Program Services, Michelle Pito/Dir. - Organizational Development, Michael Fidgeon/COO - Eastern Region, Tasha Walsh/VP - Clinical Services, Betty Dixon/VP - Development, Kate Blute/Dir. - Investor, Public Relations

Directors: Fletcher Jay McCusker/Chmn., CEO, Warren S. Rustand/Dir., Hunter Hurst/Dir., Kristi L. Meints/Dir., Richard Singleton/Dir., Steven I. Geringer/Dir.

Owners: Michael N. Deitch, Fred Furman, Deutsche Asset Management, Inc/6.80%, Next Century Growth Investors, LLC/8.10%, Fletcher Jay McCusker/1.00%, Warren S. Rustand, Craig A. Norris, Mary J. Shea, Richard Singleton, Kristi L. Meints, Hunter Hurst, Steven I. Geringer, Wasatch Advisors, Inc/11.70%, Bank of America/8.10%, William Boyd Dover (19 Owners included in Index)

Financial Data: Fiscal Year End:12/31		Latest Annual Data: 12/31/2006	
Year	Sales	Net Income	
2006	\$191,857,000	\$9,381,000	
2005	\$145,708,000	\$9,425,000	
2004	\$96,966,000	\$7,085,000	
Curr. Assets:	\$95,733,000	Curr. Liab.: \$28,599,000	P/E Ratio: 33.30
Plant, Equip.:	\$2,784,000	Total Liab.: \$33,279,000	Indic. Yr. Divd.: NA
Total Assets:	\$192,335,000	Net Worth: \$159,056,000	Debt/Equity: 0.0040

Provident Community Bancshares Inc

Formerly: Union Financial Bancshares Inc
2700 Celn.se Rd., Rock Hill, SC, 29732; **PH:** 1-803-325-9400; [http:// www.provcombank.com](http://www.provcombank.com)

General - Incorporation.....	DE	Stock - Price on:12/24/2007	\$21.2
Employees	72	Stock Exchange.....	NDQ
Auditor	Elliot Davis LLC	Ticker Symbol.....	NA
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	1,830,000
Counsel.....	Nelson Mullins Riley & Scarborough	E.P.S.....	\$1.50
DUNS No.....	76-585-6042	Shareholders.....	NA

Business: The group's principal activities are to attract deposits from the general public and originate mortgage loans, commercial real estate, construction and consumer loans. The deposit accounts includes now accounts, money market savings accounts, passbook and statement saving accounts, individual retirement accounts and certificate of deposit accounts. The operations of the group are carried through its main office and six full service banking centers and a lending and investment center, which is located in South Carolina. Provident financial services is a wholly-owned subsidiary of the bank that provides investment brokerage services.

Primary SIC and add'l.: 6035 6712

CIK No.: 0000926164

Subsidiaries: Provident Community Bank, Union Financial Statutory Trust I

Officers: Dwight V. Neese/57/Dir., CEO, Pres./\$394,851.00, Lud W. Vaughn/57/Exec. VP, COO - Provident Community Bank/\$169,955.00, Wanda J. Wells/52/Shareholder Relation Officer, Sr. VP, Chief Administrative Officer, Corp. Sec. - Provident Community Bank, Richard Flake/59/CFO, Exec. VP/\$242,979.00, Jeff M. Thompson/VP - Laurens Marketing Executive, Commercial Relationship Mgr. - Provident Community Bank, Susan D. Taylor/VP - Fairfield Marketing Executive - Provident Community Bank, Lori H. Patrick/VP - York County Consumer Marketing Executive - Provident Community Bank, Lisa Morris/VP - Union County Marketing Executive - Provident Community Bank, Brenda Billardello/VP, Marketing Dir. - Provident Community Bank, Henry G. Alexander/VP - Commercial Relationship Mgr. - Provident Community Bank, Mark Pack/Chief Credit Officer - Provident Community Bank, Carolyn Belue/VP, Operational Administration Mgr. - Provident Community Bank, Ed A. Brock/York County Marketing Pres., Sr. Commercial Relationship Mgr. - Provident Community Bank, Holly Coffey/Assist. VP - Human Resources Administrator - Provident Community Bank, Crystal Hamby/Consumer Marketing Executive Greenville County, Provident Community Bank

Directors: Dwight V. Neese/57/Dir., CEO, Pres., Carl L. Mason/Chmn., Louis M. Jordan/Dir., Philip C. Wilkins/Dir. - Provident Community Bank, Robert H. Breakfield/Dir. - Provident Community Bank, William M. Graham/Dir. - Provident Community Bank, Russell Smart/Dir. - Provident Community Bank, James W. Edwards/Dir. - Provident Community Bank

Owners: Robert H. Breakfield, Louis M. Jordan/6.90%, Lud W. Vaughn, Carl L. Mason/1.00%, William M. Graham/1.70%, Dwight V. Neese/4.30%, James W. Edwards, Jeffrey L. Gendell/8.90%, Richard H. Flake/3.00%, Philip C. Wilkins, Insiders/18.20%

Financial Data: Fiscal Year End:12/31		Latest Annual Data: 12/31/2006	
Year	Sales	Net Income	
2006	\$26,377,000	\$2,803,000	
2005	\$21,804,000	\$2,466,000	
2004	\$19,535,000	\$2,156,000	
Curr. Assets:	\$11,841,000	Curr. Liab.: \$347,757,000	P/E Ratio: 14.52
Plant, Equip.:	\$5,708,000	Total Liab.: \$361,663,000	Indic. Yr. Divd.: \$0.460
Total Assets:	\$387,630,000	Net Worth: \$25,967,000	Debt/Equity: 0.4661

Provident Financial Holdings Inc

3756 Central Ave., Riverside, CA, 92506; **PH:** 1-951-686-6060; **Fax:** 1-951-782-6134; [http:// www.myprovident.com](http://www.myprovident.com)

General - Incorporation.....	DE	Stock - Price on:12/24/2007	\$24.82
Employees	266	Stock Exchange.....	NDQ
Auditor	Deloitte & Touche LLP	Ticker Symbol.....	PROV
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	6,500,000
Counsel.....	Breyer & Associate PC	E.P.S.....	\$1.059
DUNS No.....	95-935-5090	Shareholders.....	NA

Business: The group's principal activities are to provide community banking, mortgage banking, investment services and real estate operations. The services are provided to consumers and small to mid-sized businesses in the inland empire region of southern California. The group's operations primarily consist of accepting deposits from customers within the communities surrounding its full service offices and investing those funds in single-family, multi-family, commercial real estate, construction, commercial

business, consumer and other loans. Mortgage banking activities consist of the origination and sale of mortgage loans secured by single-family residences and consumer loans. The group offers investment services and conducts real estate operations through its subsidiary, provident financial corporation. The business of the group is conducted through eleven banking offices located in California.

Primary SIC and add'l.: 6712 6035

CIK No.: 0001010470

Subsidiaries: First Service Corporation, Profed Mortgage, Inc., Provident Financial Corp, Provident Savings Bank, F.S.B.

Officers: Craig G. Blunden/Chmn., CEO, Pres., Thomas Fenn/Chief Lending Officer, Sr. VP, Kathryn R. Gonzales/Sr. VP - Retail Banking, Donavon P. Ternes/CFO, Exec. VP, Lilian Brunner-Salter/CIO, Sr. VP, Richard L. Gale/Sr. VP - Mortgage Banking, Deborah Hill/VP - Human Resources, David S. Weiant/Chief Lending Officer, Sr. VP

Directors: Craig G. Blunden/Chmn., CEO, Pres., Bruce W. Bennett/Dir., Robert G. Schrader/Dir., William E. Thomas/Dir., Joseph P. Barr/Dir., Debbi H. Guthrie/Dir., Roy H. Taylor/Dir.

Owners: Thomas Fenn, Robert G. Schrader/3.03%, Joseph P. Barr, Dimensional Fund Advisors LP/9.07%, Roy H. Taylor, Craig G. Blunden/6.19%, Thomson Horstmann & Bryant, Inc./9.84%, Richard L. Gale/1.48%, Lilian Salter, Donavon P. Ternes/2.24%, William E. Thomas, Jeffrey L. Gendell/9.85%, Bruce W. Bennett, Provident Savings Bank, F.S.B./10.98%, Insiders/17.87% (17 Owners included in Index)

Financial Data: Fiscal Year End:06/30		Latest Annual Data: 06/30/2007	
Year	Sales	Net Income	
2007	\$118,529,000	\$11,286,000	
2006	\$112,848,000	\$20,540,000	
2005	\$99,913,000	\$18,699,000	
Curr. Assets:	\$123,062,000	Curr. Liab.: \$940,049,000	
Plant, Equip.:	\$6,860,000	Total Liab.: \$1,486,260,000	Indic. Yr. Divd.: \$0.720
Total Assets:	\$1,622,470,000	Net Worth: \$136,210,000	Debt/Equity: 4.8403

Provident Financial Services Inc

830 Bergen Ave., Jersey City, NJ, 07306; **PH:** 1-201-333-1000; **Fax:** 1-201-915-5480; [http:// www.providentbanknj.com](http://www.providentbanknj.com)

General - Incorporation	DE	Stock - Price on:12/24/2007	\$16.87
Employees	795	Stock Exchange.....	NYSE
Auditor	KPMG LLP	Ticker Symbol.....	PFS
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	66,690,000
Counsel.....	NA	E.P.S.....	\$0.85
DUNS No.....	NA	Shareholders.....	NA

Business: The group's principal activity is to provide a full range of banking services to individual and corporate customers through branch offices in New Jersey. It attracts deposits from general public and originates commercial real estate loans, residential mortgage loans, mortgage warehouse loans, commercial business loans, construction loans and consumer loans. The group also sells loans, primarily long-term fixed-rate residential mortgages and invests in mortgage-backed securities, debt and equity securities and other permissible investments. The deposit products include savings, money market accounts and now accounts. The group's services are provided through 54 full-service banking offices in the New Jersey counties of hudson, bergen, essex, mercer, middlesex, monmouth, morris, ocean, somerset and union.

Primary SIC and add'l.: 6035 6712

CIK No.: 0001178970

Subsidiaries: First Sentinel Capital Trust I, First Sentinel Capital Trust II, The Provident Bank

Officers: Paul M. Pantozzi/Chmn., CEO/\$2,866,685.00, Kevin J. Ward/Vice Chmn., COO/\$1,065,232.00, Kenneth J. Wagner/Sr. VP - Investor Relations, John F. Kuntz/General Counsel, Corp. Sec., Christopher Martin/Dir., Pres./\$509,672.00, Linda A. Niro/Sr. VP, CFO/\$532,657.00

Directors: Paul M. Pantozzi/Chmn., CEO, Kevin J. Ward/Vice Chmn., COO, Edward O'Donnell/Dir., Thomas E. Sheenan/Dir., John P. Mulkerin/Dir., John G. Collins/Dir., Carlos Hernandez/Dir., Geoffrey M. Connor/Dir., William T. Jackson/Dir., Jeffries Shein/Dir., Thomas W. Berry/Dir., Laura L. Brooks/Dir., Katharine Laud/Dir., Arthur McConnell/Dir., Frank L. Fekete/Dir. (16 Directors included in Index)

Owners: Christopher Martin, Thomas E. Sheenan, Paul M. Pantozzi/1.40%, Dimensional Fund Advisors LP/7.00%, Jeffries Shein/1.20%, Carlos Hernandez, Thomas W. Berry, Kevin J. Ward, Private Capital Management, L.P./9.50%, Donald W. Blum, Geoffrey M. Connor, Linda A. Niro, Insiders/7.30%, Arthur McConnell, Edward O'Donnell (21 Owners included in Index)

Financial Data: Fiscal Year End:12/31		Latest Annual Data: 12/31/2006	
Year	Sales	Net Income	
2006	\$314,090,000	\$53,685,000	
2005	\$305,683,000	\$58,499,000	
2004	\$258,694,000	\$49,301,000	
Curr. Assets:	\$113,762,000	Curr. Liab.: \$3,826,463,000	P/E Ratio: 20.08
Plant, Equip.:	\$60,339,000	Total Liab.: \$4,723,808,000	Indic. Yr. Divd.: \$0.440
Total Assets:	\$5,742,964,000	Net Worth: \$1,019,156,000	Debt/Equity: 0.8212

Provident New York Bancorp

Formerly: Provident Bank
400 Rella Blvd., Montebello, NY, 10901; **PH:** 1-845-369-8040; [http:// www.providentbanking.com](http://www.providentbanking.com)

General - Incorporation	DE	Stock - Price on:12/24/2007	\$13.82
Employees	507	Stock Exchange.....	NDQ
Auditor	Crowe Chizek & Co. LLC	Ticker Symbol.....	PBNY
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	42,390,000
Counsel.....	Luse Gorman Pomerenk & Schick	E.P.S.....	\$0.48
DUNS No.....	NA	Shareholders.....	NA

Business: The group's principal activity is to provide financial services by accepting deposits and originating loans to individuals and businesses. It offers federal deposit insurance corporation insured savings and demand deposits to customers. It also originates one-to-four family residential and real estate loans, consumer loans, construction loans and commercial business loans. The deposits offered include demand, savings, now, money market accounts and certificates of deposits. The additional products and services offered include Internet banking services for consumers, investment management and trust services for companies and individuals, and mutual funds and annuities products for individuals. The business of the group is conducted through 18 branch offices and 25 ATMs throughout rockland county and orange counties, New York. On 14-Jan-2004, the group acquired ellenville national bank holding company, inc.

Primary SIC and add'l.: 6035 6712

CIK No.: 0001070154