

Owners: Gerald J. Bazewicz, Matthew P. Prosseda, Robert E. Bull/3.98%, Dudley P. Cooley, Robert A. Bull/1.31%, Joseph B. Conahan, John E. Arndt, Jerome F. Fabian, John G. Gerlach, Berbank First Keystone National Bank Trust/8.59%, Diane C. Rosler, Insiders/12.65%, David R. Saracino, Robert J. Wise/3.46%, Don E. Bower

First Keystone Financial Inc.

22 W State St., Media, PA, 19063; **PH:** 1-610-565-6210; **Fax:** 1-610-892-5150; **http://**www.firstkeystone.com; **Email:** loanoriginations@firstkeystone.com

General - Incorporation.....PA	Stock - Price on:12/31/2008	\$7.86
Employees	92	Stock Exchange.....NDQ
Auditor	S.R. Snodgrass AC	Ticker Symbol.....FKFS
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares
Counsel.....	Lawrence G. Strohm, Jr.	E.P.S.....
DUNS No.....	NA	Shareholders.....

Business: The group operates through its subsidiaries whose principal activity is to provide commercial and retail banking products and services. The group provides commercial and retail banking products and services. The group's deposit products include passbook accounts, NOW accounts, MMDAs, certificates of deposit, and non-interest bearing personal and business checking accounts. The group also provides insurance products and services, and real estate management services. The group operates from Pennsylvania, United States.

Primary SIC and add'l.: 6712 6035

CIK No: 0000856751

Subsidiaries: First Keystone Bank, First Keystone Capital Trust I, First Keystone Capital Trust II, First Keystone Insurance Services, LLC, FKF Management Corp., Inc, State Street Services Corp.

Officers: Thomas M. Kelly/52/Dir., CEO, Pres./\$220,000.00, Carol Walsh/Corp. Sec.

Directors: Edmund Jones/90/Dir., Bruce C. Hendrixson/64/Dir., Thomas M. Kelly/52/Dir., CEO, Pres., William J. O'Donnell/41/Dir., Jerry A. Naessens/72/Dir., Donald S. Guthrie/73/Dir., Donald G. Hosier/53/Dir., Marshall J. Soss/62/Dir.

Financial Data: Fiscal Year End:09/30 Latest Annual Data: 9/30/2007

Year	Sales	Net Income
2007	\$31,394,000	\$465,000
2006	\$31,005,000	\$1,035,000
2005	\$30,665,000	\$610,000

Curr. Assets:	NA	Curr. Liab.:	NA
Plant, Equip.:	\$4,762,000	Total Liab.:	\$490,187,000
Total Assets:	\$524,881,000	Net Worth:	\$34,694,000
		Indic. Yr. Divd.:	NA
		Debt/Equity:	0.3400

First Litchfield Financial Corp.

13 N St., Litchfield, CT, 06759; **PH:** 1-860-567-8752; **Fax:** 1-860-567-9326; **http://**www.fnbl.com; **Email:** banking@fnbl.com

General - Incorporation.....DE	Stock - Price on:12/31/2008	\$5.95
Employees	117	Stock Exchange.....OTC
Auditor	McGladrey & Pullen, LLP	Ticker Symbol.....FLFL
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares
Counsel.....	NA	E.P.S.....
DUNS No.....	NA	Shareholders.....

Business: The group operates through its subsidiaries whose principal activity is to provide commercial and personal banking services. The group's provide deposit products include demand deposits, time deposits, money market and NOW accounts, and savings accounts. The group provides telephone banking; PC banking and bill paying via the Internet; a cash management product; and online account management services. The group operates from Connecticut, United States.

Primary SIC and add'l.: 6712 6021

CIK No: 0000840886

Subsidiaries: First Litchfield Leasing Corporation, First Litchfield Statutory Trust I, First Litchfield Statutory Trust II, Lincoln Corporation, Litchfield Mortgage Service Corporation, The First National Bank of Litchfield

Officers: Joseph J. Greco/Dir., Pres., CEO - First National Bank, Litchfield/\$245,000.00, George M. Madsen/Dir., Sec. - First National Bank, Litchfield, Patricia D. Werner/Dir. - First National Bank, Litchfield, Frederick F. Judd/Sr. VP - Trust, Wealth Management/\$175,000.00, Carroll A. Pereira/CFO, Sr. VP/\$125,240.00, Joeline E. Smith/Sr. VP - Bank Operations, Robert E. Teittinen/Sr. VP, Sr. Loan Officer, CRA Officer - First National Bank, Litchfield, Chery J. Federico/VP, Residential Mortgage Officer, Lourena G. Helt/VP, Market Mgr., Deborah Jacobson/VP, BSA, Privacy Act Officer, Nancy T. Kiehl/VP, Chief Investment Officer, Thomas Mango/VP, Commercial Loan Officer - First National Bank, Litchfield, Kathleen M. Martin/VP - Marketing, Kathleen K. McGarry/VP - WA Depot, Scott Nardozi/VP, Mgr. - Retail Branch Sales, David L. Oliver/VP - Commercial Lending, Small Business Services, Gina Scherbnr/VP, Small Business Development Officer, Arthur W. Stowe/VP, Trust, Estate Administrative Officer, Laura R. Szablak/VP, Controller, Lauren D. Barstow/VP - Litchfield, Kim Bondeson-Ciccarello/Assist. VP, Claudia A. Neri/Assist. VP - Torrington Fair, Linda L. Stanley/Assist. VP - Roxbury, Pamela P. Wray/Assist. VP, Trust Officer, Karen L. Spencer/Assist. Sec., Mgr. - Human Resource, First National Bank, Litchfield, Coral W. Ozerhoski/Trust Officer, Michelle L. Quigley/Assist. Sec., Exec. Assist., Laura L. Girolimon/Commercial Loan Operations Officer, Melynda C. Good/Consumer Loan Officer, Krista A. Moran/Assist. VP (52 Officers included in Index)

Directors: Patrick J. Boland/Dir., John A. Brighenti/Dir., Joseph J. Greco/Dir., Pres., CEO - First National Bank, Litchfield, Perley H. Grimes/Dir., George M. Madsen/Dir., Sec. - First National Bank, Litchfield, Alan B. Magary/Dir., Gregory S. Oneglia/Dir., Charles E. Orr/Chmn., Dir., William J. Sweetman/Dir., Clayton L. Blich/Dir. Emeritus - First National Bank, Litchfield, Ray H. Underwood/Dir., Richard E. Pugh/Dir.

Owners: Ray H. Underwood, Perley H. Grimes, Insiders/9.21%, Robert E. Teittinen/0.02%, Carroll A. Pereira/0.29%, Gregory S. Oneglia/0.85%, Kathleen A. Kelley/0.09%, William J. Sweetman/5.13%, Joeline E. Smith/0.03%, John A. Brighenti/0.01%, Patricia D. Werner/0.21%, Frederick R. Judd, Matthew R. Robinson, Alan B. Magary/0.01%, Joseph J. Greco/0.16%, Richard E. Pugh, Patrick J. Boland/0.09%, Charles E. Orr/0.75%, George M. Madsen/0.67%

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

Year	Sales	Net Income
2006	NA	\$50,000
2005	NA	NA
2004	NA	NA

Curr. Assets:	NA	Curr. Liab.:	NA
Plant, Equip.:	\$7,759,000	Total Liab.:	\$479,341,000
Total Assets:	\$507,654,000	Net Worth:	\$28,313,000
		Indic. Yr. Divd.:	\$0.600
		Debt/Equity:	0.6300

First M&F Corp.

134 W Washington St., Kosciusko, MS, 39090; **PH:** 1-662-289-5121; **Fax:** 1-662-289-8084;

http://www.mfbank.com

General - Incorporation	MS	Stock - Price on:12/31/2008	\$8.44
Employees	548	Stock Exchange.....	NDQ
Auditor	Shearer, Taylor & Co., P.A.	Ticker Symbol.....	FMFC
Stk Agt.....	Registrar & Transfer Co	Outstanding Shares	9,180,000
Counsel.....	NA	E.P.S.....	\$0.93
DUNS No.....	NA	Shareholders.....	1,221

Business: The group's principal activity is to provide commercial and consumer banking services through its main office and 2 branches in Kosciusko within central Mississippi. The group offers a variety of deposit, investment and credit products to customers. These services are provided to middle market and professional businesses ranging from payroll checking, business checking, corporate savings and secured and unsecured lines of credit. The group also provides services such as direct deposit payroll, sweep accounts and letters of credit, and offers credit card services to its customers to include check debit cards and automated teller machine card through several networks. Trust services are also offered in the Kosciusko main office.

Primary SIC and add'l.: 6022 6712

CIK No: 0000320387

Subsidiaries: First M & F Insurance Co. Inc., First M&F Statutory Trust I, M&F Business Credit Inc., M&F Financial Services Inc., M&F Insurance Agency Inc., M&F Insurance Group Inc., Merchants & Farmers Bank, Merchants & Farmers Bank Securities Corp., Merchants Financial Services Group LLC, MS Statewide Title LLC

Officers: John G. Copeland/CFO/\$181,466.00, Hugh S. Potts/Chmn., CEO/\$285,023.00, Jeffrey A. Camp/49/Dir., Exec. VP, Sr. Credit Officer/\$186,577.00, Scott M. Wiggers/64/Dir., Pres./\$194,651.00, Robert K. Autry/Exec. VP - Administration, Michael E. Crandall/Exec. VP - Retail Administration/\$159,886.00, Kin Kinney/Sr. VP - Retail Administration

Directors: Marlin J. Ivey/Dir., Charles T. England/Dir., Barbara K. Hammond/Dir., Charles W. Ritter/Dir., Hugh S. Potts/Chmn., CEO, Jeffrey A. Camp/49/Dir., Exec. VP, Sr. Credit Officer, Susan McCaffery/69/Dir., Larry Terrell/Dir., James I. Tims/Dir., Charles V. Imbler/Dir., Dale R. McBride/70/Dir., Michael L. Nelson/Dir., W. C. Shoemaker/Dir., Scott M. Wiggers/64/Dir., Pres., Hollis C. Cheek/Dir., Jon A. Crocker/Dir., Toxey Hall/Dir., Otho E. Pettit/Dir., L. F. Sams/Dir., Mike Sanders/Dir., Sam Potts/Dir., John Clark Love/Dir.

Owners: Jon A. Crocker/1.15%, Samuel B. Potts/1.69%, Hugh S. Potts/6.43%, Marlin J. Ivey/2.70%, Michael L. Nelson, L. F. Sams, Charles W. Ritter/3.71%, James I. Tims/1.98%, Toxey Hall, Otho E. Pettit, Susan McCaffery/2.87%, John Clark Love, Hollis C. Cheek, Larry Terrell, Michael W. Sanders, Insiders/22.08%, Scott M. Wiggers, Jeffrey A. Camp

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

Year	Sales	Net Income
2007	\$123,131,000	\$14,458,000
2006	\$111,362,000	\$13,925,000
2005	\$84,097,000	\$12,592,000

Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	9.08
Plant, Equip.:	\$51,777,000	Total Liab.:	\$1,513,671,000	Indic. Yr. Divd.:	NA
Total Assets:	\$1,653,751,000	Net Worth:	\$140,080,000	Debt/Equity:	1.6200

First Marblehead Corp.

800 Boylston St., 34th Fl., Boston, MA, 02199; **PH:** 1-617-638-2000; **Fax:** 1-617-638-2100;

http://www.firstmarblehead.com; **Email:** info@firstmarblehead.com

General - Incorporation	DE	Stock - Price on:12/31/2008	\$1.2
Employees	241	Stock Exchange.....	NYSE
Auditor	KPMG LLP	Ticker Symbol.....	FMD
Stk Agt.....	Computershare Trust Co., N.A	Outstanding Shares	99,090,000
Counsel.....	NA	E.P.S.....	-\$5.12
DUNS No.....	NA	Shareholders.....	44

Business: The group's principal activity is to provide outsourcing services for private education lending in the United States. It helps to meet the demand for private education loans by providing financial and educational institutions with an integrated suite of services for student loan programs. It provides its clients with a continuum of services, from the initial phases of program design through application processing and support to the ultimate disposition of the loans through securitization transactions that they structure and administer. The group receives fees for the services they provide in connection with processing and securitizing their clients' loans. First marblehead, guaranteed access to education and the national collegiate trust are the trademarks of the group.

Primary SIC and add'l.: 8999 7374

CIK No: 0001262279

Subsidiaries: First Marblehead Data Services Inc., First Marblehead Education Resources Inc., First Marblehead Securities Corp., First Marblehead Securities Corporation II, FM Loan Origination Services LLC, Gate Holdings Inc., Teri Marketing Services Inc., The National Collegiate Funding LLC, Ufsb Private Loan Spv LLC, Union Federal Savings Bank

Officers: William Baumer/Exec. VP, Chief Risk Officer, Kenneth S. Klipper/CFO, Sr. VP, Stein I. Skaane/Exec. VP, Co - Head - Capital Markets, Lee Jacobson/VP - Investor Relations, Gregory M. Woods/Sr. VP, General Counsel, Daniel M. Meyers/Dir., CEO, Pres., Gary F. Santo/Sr. VP, Co - Head - Capital Markets, Seth Gelber/Sr. VP - Corporate Development, Michael Plunkett/Sr. VP - Loan Operations, Information Technology

Directors: Peter B. Tarr/Chmn., Stephen E. Anbinder/Vice Chmn., Leslie L. Alexander/Dir., Dorit A. Cameron/Dir., George G. Daly/Dir., Peter S. Drotch/Dir., William D. Hansen/Dir., William R. Berkley/Dir., Henry Cornell/Dir., Daniel M. Meyers/Dir., CEO, Pres.

Owners: Sandra M. Stark, Daniel Meyers/7.00%, William D. Hansen, Alex. Brown Investment Management, LLC/7.10%, Andrew J. Hawley, Peter B. Tarr, Jack L. Kopnisky, Stephen E. Anbinder/3.00%, Delta Partners LLC/8.90%, George G. Daly, Leslie L. Alexander/18.50%, Peter S. Drotch, William R. Berkley/5.10%, Dorit A. Cameron/1.00%, Quaker Capital Management Corporation/5.40%, John A. Hupalo, Insiders/38.00%, Henry Cornell/9.90%, Anne P. Bowen, Greg D. Johnson, The Goldman Sachs Group, Inc./9.90%

Financial Data: Fiscal Year End:06/30 Latest Annual Data: 6/30/2008

Year	Sales	Net Income
2008	\$522,012,000	-\$235,076,000
2007	\$880,704,000	\$371,331,000
2006	\$563,572,000	\$235,960,000

Curr. Assets:	NA	Curr. Liab.:	NA
Plant, Equip.:	\$37,681,000	Total Liab.:	\$563,286,000
Total Assets:	\$1,200,898,000	Net Worth:	\$637,612,000
		Indic. Yr. Divd.:	NA
		Debt/Equity:	0.3600