

Summary: Commercial Transactions
4th Quarter, 2008

4th Quarter, 2008		Commercial										
SEC	Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/C	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total	Avg \$ Per Transaction
ACK	59	239	298	0.0%	37	12.4%	35	0	0	0	0.0%	0
ADV	0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
ARC	646,791,844	55,362	646,847,206	18.9%	2,273,189	0.4%	2,266,520	175,265,448	7,367	175,272,815	2.7%	271
ATX	122	5	127	0.0%	0	0.0%	0	0	0	0	0.0%	0
BOC	39,363,298	16,567	39,379,865	1.2%	634,121	1.6%	629,743	3,082,020	1,929	3,083,949	0.0%	78
CBR	636	2,427	3,063	0.0%	99	3.2%	3,162	4,380	46,781	51,161	0.0%	16,703
CCD	136,501,709	331,768,898	468,270,607	13.3%	2,161,977	0.5%	61,689,879	1,585,298,740	1,962,955,964	3,548,254,704	55.5%	7,577
CIE	9,661	30,384,147	30,393,808	0.9%	33,263	0.1%	110,392	2,259	16,756,650	16,758,909	0.3%	551
COR	4,230,275	2,956,187	7,186,462	0.2%	973,860	13.6%	8,160,268	10	3	13	0.0%	0
CTX	1,799,652	10,686,920	12,486,572	0.4%	43,595	0.3%	164,498,525	37,432,682	540,290,876	577,723,558	9.0%	46,268
DNE	0	0	0	0.0%	3,147	na	3,147	0	6	6	0.0%	na
ENR	1,999	216,194	218,193	0.0%	874	0.4%	581,735	14	0	14	0.0%	0
MTE	2,651,031	100,535	2,751,566	0.1%	5,989	0.2%	2,757,551	395,681	323,631	719,312	0.0%	261
PBR	510	6,056	6,566	0.0%	1,248	19.0%	7,814	164	14,526	14,690	0.0%	2,237
POP	122,071,714	1,467	122,073,181	3.5%	1,483,328	1.2%	1,481,872	9,893,477	262	9,893,739	0.2%	81
POS	6,733,331	167,760	6,901,091	0.2%	59,258	0.9%	6,959,131	437,569	21,811	459,380	0.0%	67
PPD	688,845,144	861,343,940	1,550,189,084	45.4%	19,659,636	1.3%	49,119,301	547,569,173	1,258,205,189	1,805,774,362	27.9%	1,165
RCK	3,842,514	314	3,842,828	0.1%	2,226,673	57.9%	2,222,940	684,679	34	684,713	0.0%	178
SHR	2,765,042	40,912	2,805,954	0.1%	44	0.0%	2,805,998	106,051	106,050	212,101	0.0%	76
TEL	85,372,339	7,706	85,380,045	2.5%	5,833,605	6.8%	5,818,427	31,555,141	4,445	31,559,586	0.5%	370
TRC	0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
TRX	0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
WEB	551,682,532	23,384	551,705,916	16.1%	8,317,935	1.5%	11,712,789	219,235,420	11,591	219,247,011	3.4%	397
XCK	48	0	48	0.0%	40	83.3%	12	13	8	21	0.0%	438
Total	2,292,663,460	1,237,779,020	3,530,442,480	100.0%	41,441,650	1.2%	320,829,241	2,610,962,921	3,778,747,123	6,389,710,044	100.0%	1,810

Summary: Government Transactions
4th Quarter, 2008

4th Quarter, 2008		Government										
Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/Cr	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total	Avg \$ Per Transaction	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
6,307,970	0	6,307,970	2.2%	30	0.0%	10	1,027,561	0	1,027,561	0.1%	163	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
1,340	0	1,340	0.0%	0	0.0%	0	0	0	0	0.0%	0	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
14,767,797	4,291,745	19,059,542	7.0%	2,972	0.0%	4,725,696	318,985,461	280,011,338	598,996,799	61.2%	31,428	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
2,423	15,053	17,476	0.0%	0	0.0%	17,476	0	0	0	0.0%	0	
1,495	1,878,886	1,880,381	0.7%	226	0.0%	30,863,895	3,075	113,116,245	113,119,320	11.6%	60,158	
0	403,443	403,443	0.1%	173	na	403,616	0	0	0	0.0%	0	
0	0	0	0.0%	85,041	na	85,041	0	0	0	0.0%	na	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
0	391,241	391,241	0.1%	126	0.0%	391,367	0	189,627	189,627	0.0%	485	
1,506,332	0	1,506,332	0.6%	137	0.0%	4	265,881	0	265,881	0.0%	177	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
5,786,349	237,429,945	243,216,294	84.0%	6,862	0.0%	21,605,886	7,919,312	256,714,914	264,634,226	25.7%	1,088	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
4,824	0	4,824	0.0%	7	0.1%	7	2,562	0	2,562	0.0%	531	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
381,577	0	381,577	0.1%	87	0.0%	1,324	379,939	0	379,939	0.0%	996	
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na	
28,760,107	244,410,313	273,170,420	100.0%	95,488	0.0%	58,094,322	328,583,791	650,032,124	978,615,915	100.0%	3,582	

**Summary: All Transactions
4th Quarter, 2008**

4th Quarter, 2008		Commercial & Government									
Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/Cr	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total	Avg \$ Per Transaction
59	239	298	0.0%	37	12.4%	35	0	0	0	0.0%	0
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
653,099,814	55,362	653,155,176	17.6%	2,273,219	0.3%	2,266,530	176,293,009	7,367	176,300,376	2.3%	270
122	5	127	0.0%	0	0.0%	0	0	0	0	0.0%	0
39,364,638	16,567	39,381,205	1.1%	634,121	1.6%	629,743	3,082,020	1,929	3,083,949	0.0%	78
636	2,427	3,063	0.0%	99	3.2%	3,162	4,380	46,781	51,161	0.0%	16,703
151,269,506	336,060,643	487,330,149	12.8%	2,164,949	0.4%	66,415,575	1,904,284,201	2,242,967,302	4,147,251,503	56.3%	8,510
9,661	30,384,147	30,393,808	0.8%	33,263	0.1%	110,392	2,259	16,756,650	16,758,909	0.2%	551
4,232,698	2,971,240	7,203,938	0.2%	973,860	13.5%	8,177,744	10	3	13	0.0%	0
1,801,147	12,565,806	14,366,953	0.4%	226	0.0%	195,362,420	37,435,757	653,407,121	690,842,878	9.4%	48,086
0	403,443	403,443	0.0%	3,147	0.8%	406,763	0	6	6	0.0%	0
1,999	216,194	218,193	0.0%	85,915	39.4%	666,776	14	0	14	0.0%	0
2,651,031	100,535	2,751,566	0.1%	5,989	0.2%	2,757,551	395,681	323,631	719,312	0.0%	261
510	397,297	397,807	0.0%	1,374	0.3%	399,181	164	204,153	204,317	0.0%	514
123,578,046	1,467	123,579,513	3.2%	1,483,465	1.2%	1,481,876	10,159,358	262	10,159,620	0.1%	82
6,733,331	167,760	6,901,091	0.2%	59,258	0.9%	6,959,131	437,569	21,811	459,380	0.0%	67
694,631,493	1,098,773,885	1,793,405,378	48.4%	19,666,498	1.1%	70,725,187	555,488,485	1,514,920,103	2,070,408,588	27.6%	1,154
3,842,514	314	3,842,828	0.1%	0	0.0%	2,222,940	684,679	34	684,713	0.0%	178
2,765,042	40,912	2,805,954	0.1%	44	0.0%	2,805,998	106,051	106,050	212,101	0.0%	76
85,377,163	7,706	85,384,869	2.3%	5,833,612	6.8%	5,818,434	31,557,703	4,445	31,562,148	0.4%	370
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
0	0	0	0.0%	0	na	0	0	0	0	0.0%	na
552,064,109	23,384	552,087,493	14.9%	8,318,022	1.5%	11,714,113	219,615,359	11,591	219,626,950	2.9%	398
48	0	48	0.0%	40	83.3%	12	13	8	21	0.0%	438
2,321,423,567	1,482,189,333	3,803,612,900	100.0%	41,537,138	1.1%	378,923,563	2,939,546,712	4,428,779,247	7,368,325,959	100.0%	1,937

**2007-2008 Comparisons
4th Quarter**

4th Quarter, 2007-2008 Comparisons								
2007 4Q	2008 4Q	%	2007 4Q	2008 4Q	%	2007 4Q	2008 4Q	%
Total Db/Cr	Total Db/Cr	Change	Total \$ Db/Cr	Total \$ Db/Cr	Change	Addenda	Addenda	Change
330	298	-9.7%	0	0	na	62	35	-43.5%
0	0	na	0	0	na	0	0	na
689,256,243	653,155,176	-5.2%	193,249,159	176,300,376	-8.8%	2,518,842	2,266,530	-10.0%
39	127	225.6%	0	0	na	0	0	na
3,082,682	39,381,205	1177.5%	268,706	3,083,949	1047.7%	40,195	629,743	1466.7%
1,414	3,063	116.6%	59,433	51,161	-13.9%	1,531	3,162	106.5%
473,587,260	487,330,149	2.9%	4,345,548,476	4,147,251,503	-4.6%	58,445,470	66,415,575	13.6%
33,548,309	30,393,808	-9.4%	16,851,536	16,758,909	-0.5%	101,460	110,392	8.8%
9,391,640	7,203,938	-23.3%	334	13	-96.1%	11,417,840	8,177,744	-28.4%
12,476,217	14,366,953	15.2%	618,372,154	690,842,878	11.7%	172,697,082	195,362,420	13.1%
399,694	403,443	0.9%	5	6	20.0%	403,218	406,763	0.9%
137,993	218,193	58.1%	0	14	na	429,680	666,776	55.2%
2,698,523	2,751,566	2.0%	1,620,062	719,312	-55.6%	2,699,021	2,757,551	2.2%
386,141	397,807	3.0%	189,979	204,317	7.5%	387,735	399,181	3.0%
134,190,550	123,579,513	-7.9%	10,585,715	10,159,620	-4.0%	1,683,362	1,481,876	-12.0%
5,824,488	6,901,091	18.5%	409,058	459,380	12.3%	5,864,156	6,959,131	18.7%
1,703,003,550	1,793,405,378	5.3%	1,973,422,106	2,070,408,588	4.9%	65,730,216	70,725,187	7.6%
4,737,090	3,842,828	-18.9%	792,346	684,713	-13.6%	2,818,178	2,222,940	-21.1%
6,433,871	2,805,954	-56.4%	475,564	212,101	-55.4%	6,433,941	2,805,998	-56.4%
87,541,923	85,384,869	-2.5%	34,816,739	31,562,148	-9.3%	5,957,886	5,818,434	-2.3%
0	0	na	0	0	na	0	0	na
0	0	na	0	0	na	0	0	na
474,094,131	552,087,493	16.5%	193,046,748	219,626,950	13.8%	10,965,816	11,714,113	6.8%
991	48	-95.2%	552	21	-96.2%	1,242	12	-99.0%
3,640,793,079	3,803,612,900	4.5%	7,389,708,672	7,368,325,959	-0.3%	348,596,933	378,923,563	8.7%