

Report on the Effective Application of
Section 404 of the Sarbanes-Oxley Act of 2002

Grant Thornton 

Appendix II

FDICIA Banks Subject to SOX Section 404 in 2005

Source: Audit Analytics™ database extraction of banks filing financial statements in 2005 that were subject to Section 404 of the Sarbanes-Oxley Act and that were subject to the internal control requirements of FDICIA for at least the last two consecutive years. See page 4 for further discussion.

Institutions with Ineffective Internal Controls	
1	ACNB CORP
2	ANCHOR BANCORP WISCONSIN INC
3	ASSOCIATED BANC-CORP
4	BANC CORP
5	CAMCO FINANCIAL CORP
6	CARDINAL FINANCIAL CORP
7	CENTER FINANCIAL CORP
8	CLIFTON SAVINGS BANCORP INC
9	COLONIAL BANCGROUP INC
10	COMPASS BANCSHARES INC
11	FARMERS NATIONAL BANC CORP /OH/
12	FINANCIAL INSTITUTIONS INC
13	FIRST CHESTER COUNTY CORP
14	FIRST CITIZENS BANC CORP /OH
15	FLAGSTAR BANCORP INC
16	FRANKLIN FINANCIAL SERVICES CORP /PA/
17	HARLEYSVILLE NATIONAL CORP
18	HERITAGE COMMERCE CORP
19	INTEGRITY FINANCIAL CORP
20	IRWIN FINANCIAL CORP
21	MAIN STREET BANKS INC /NEW/
22	MIDWEST BANC HOLDINGS INC
23	NARA BANCORP INC
24	NATIONAL PENN BANCSHARES INC
25	NEW YORK COMMUNITY BANCORP INC
26	OAK HILL FINANCIAL INC
27	PACIFIC CAPITAL BANCORP /CA/
28	PROSPERITY BANCSHARES INC
29	PROVIDENT BANKSHARES CORP
30	RIGGS NATIONAL CORP
31	ROYAL BANCSHARES OF PENNSYLVANIA INC
32	SEACOAST BANKING CORP OF FLORIDA
33	SOUTH FINANCIAL GROUP INC
34	STERLING BANCORP
35	SUNTRUST BANKS INC
36	SVB FINANCIAL GROUP
37	TAYLOR CAPITAL GROUP INC
38	UCBH HOLDINGS INC
39	UNIZAN FINANCIAL CORP
40	WILSON BANK HOLDING CO

Institutions With Effective Internal Controls	
1	1ST SOURCE CORP
2	ABC BANCORP
3	ALABAMA NATIONAL BANCORPORATION
4	ALLIANCE FINANCIAL CORP /NY/
5	AMCORE FINANCIAL INC
6	AMEGY BANCORPORATION, INC.
7	AMERICAN NATIONAL BANKSHARES INC
8	AMERICANWEST BANCORPORATION
9	AMES NATIONAL CORP
10	AMSOUTH BANCORPORATION
11	ARROW FINANCIAL CORP
12	ASSOCIATED BANC-CORP
13	ASTORIA FINANCIAL CORP
14	BANCFIRST CORP /OK/
15	BANCORP RHODE ISLAND INC
16	BANCORPSOUTH INC
17	BANCTRUST FINANCIAL GROUP INC
18	BANK MUTUAL CORP
19	BANK OF AMERICA CORP /DE/
20	BANK OF GRANITE CORP
21	BANK OF HAWAII CORP
22	BANK OF KENTUCKY FINANCIAL CORP
23	BANK OF NEW YORK CO INC
24	BANK OF THE OZARKS INC
25	BANKATLANTIC BANCORP INC
26	BANKNORTH GROUP INC/ME
27	BANKUNITED FINANCIAL CORP
28	BANNER CORP
29	BAR HARBOR BANKSHARES
30	BAYLAKE CORP
31	BB&T CORP
32	BERKSHIRE HILLS BANCORP INC
33	BFC FINANCIAL CORP
34	BOK FINANCIAL CORP ET AL
35	BOSTON PRIVATE FINANCIAL HOLDINGS INC
36	BROOKLINE BANCORP INC
37	BRYN MAWR BANK CORP
38	C & F FINANCIAL CORP
39	CAMDEN NATIONAL CORP
40	CANADIAN IMPERIAL BANK OF COMMERCE /CAN/
41	CANANDAIGUA NATIONAL CORP

