



NEWS RELEASE

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FOR IMMEDIATE RELEASE
(2007)

13 COMMUNITY BANKS ADDED TO THE AMERICA'S COMMUNITY BANKERS NASDAQ INDEX

WASHINGTON, Dec. 3 — On the eve of the fourth anniversary of the America's Community Bankers NASDAQ Index, the American Bankers Association announced that 13 community banks were added to the index on Dec. 1. The index includes 511 community banks with a market capitalization of about \$160 billion.

America's Community Bankers and the NASDAQ Stock Market launched the index on Dec. 8, 2003, to bring greater visibility to community banks, and in turn, promote greater market liquidity and fairer valuations.

With the merger of ACB and the ABA on Dec. 1, the ABA will continue the index as the most broadly representative stock index for the community bank segment of the banking industry, and continue its relationship with NASDAQ and the semi-annual Community Bank Investor Conferences in May and November.

"The America's Community Bankers NASDAQ Index will live on in the new ABA as a benchmark for community banks to use and measure themselves against," said Bradley E. Rock, chairman of the ABA. "Community banks have a real impact on our economy as they serve their customers and communities and help them grow. Our influence is recognized on Main Street as well as Wall Street," said Rock, who is also chairman and CEO of Bank of Smithtown in Smithtown, N.Y., a member of the index.

The index includes all banks and savings associations listed on the NASDAQ, with the exception of any of the 50 largest banks and thrifts based on asset size, banks classified as having an "international specialization" and banks classified as having a "credit card specialization." Asset size and business classifications are based on the most recently available FDIC data.

The index is calculated based on price changes throughout the trading day under the symbol ACBQ. The index also is reported daily as a total return index, which means that the value of reinvested dividends is included in the calculation. The index is adjusted for splits and spin-offs.

Newly eligible companies are added on June 1 and Dec. 1. The complete list can be

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(more)

ABA ACB NASDAQ INDEX/P2

accessed on America's Community Bankers' Web site at www.acb.us. Additions to the index, as of Dec. 1, include the following:

- LaPorte Bancorp, Inc. (LPSB), LaPorte, Ind.;
- Louisiana Bancorp, Inc. (LABC), Metairie, La.;
- Northeast Bancorp (NBN), Lewiston, Maine;
- Washington Savings Bank FSB, (WSB), Bowie, Md.;
- Westfield Financial, Inc. (WFD), Westfield, Mass.;
- Silver State Bancorp (SSBX), Henderson, Nev.;
- Beacon Federal Bancorp, Inc. (BFED), East Syracuse, N.Y.;
- Carver Bancorp, Inc. (CARV), New York, N.Y.;
- Beneficial Mutual Bancorp, Inc. (BNCL), Philadelphia, Pa.;
- Encore Bancshares, Inc. (EBTX), Houston, Texas;
- First Capital Bancorp, Inc. (FCVA), Glen Allen, Va.;
- TowneBank (TOWN), Suffolk, Va.; and
- First Financial Northwest, Inc. (FFNW), Renton, Wash.

The American Bankers Association brings together banks of all sizes and charters into one association. ABA works to enhance the competitiveness of the nation's banking industry and strengthen America's economy and communities. Its members – the majority of which are banks with less than \$125 million in assets – represent over 95 percent of the industry's \$12.7 trillion in assets and employ over 2 million men and women.

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