

Exhibit 8

**SUMMARY OF TRANSACTIONS INVOLVING
CHARTER ONE STOCK HELD IN STOCK ACCOUNT
(SOURCE: BROKERAGE ACCOUNT STATEMENTS FOR ACCT. NO. ██████████091)**

DATE	NUMBER of SHARES	MARKET PRICE (AT CLOSE)	VALUE (AT CLOSE)	NOTES
1992	40,000	\$10	\$400,000	L. Smith's Affidavit in Support of Smith Trust's Motion to Intervene.
8/27/1999 ¹	110,735	\$24.75	\$2,740,691	
9/24/1999	110,735	\$23.125	\$2,560,747	
10/29/1999	116,271	\$24.563	\$2,855,965	Acquired 5,536 shares as stock dividend.*
11/26/1999	116,271	\$22.3130	\$2,594,355	
12/31/1999	116,271	\$19.125	\$2,223,683	
1/28/2000	114,071	\$18.8130	\$2,146,018	Journal of 2,200 shares to ██████████065 LOA on 1/4/2000. (No other information provided in statement as to where shares went.)
2/25/2000	114,071	\$15.938	\$1,818,064	
3/31/2000	114,071	\$21	\$2,395,491	
4/28/2000	114,071	\$20.313	\$2,317,124	
5/26/2000	114,071	\$21.9380	\$2,502,490	
6/30/2000	114,071	\$23	\$2,623,633	
7/28/2000	114,071	\$21.375	\$2,438,268	
8/25/2000	114,071	\$22.813	\$2,602,302	
9/29/2000	114,071	\$24.375	\$2,780,481	
10/27/2000	119,774	\$21.938	\$2,627,602	Acquired 5,703 shares as stock dividend.*
11/30/2000	119,774	\$24	\$2,874,576	
12/29/2000	119,600	\$28.875	\$3,453,450	174 shares delivered to ██████████418 on 12/27/00. (No other information provided in statement as to where shares went.)
1/26/2001	119,600	\$27.125	\$3,244,150	
2/23/2001	119,600	\$28.51	\$3,409,796	
3/30/2001	119,600	\$28.3	\$3,384,680	
4/27/2001	119,600	\$29.22	\$3,494,712	
5/25/2001	119,600	\$30.150	\$3,605,940	

¹ Date of first available brokerage statement for Stock Account.

* Note regarding stock dividends: The brokerage statements list these acquisitions as stock purchases with no purchase price. For the years from 1999 to 2002, the relevant Forms 10-Q explain that a 5% stock dividend was issued, which explains why no purchase price was listed for the acquisition of the shares.

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DATE	NUMBER of SHARES	MARKET PRICE (AT CLOSE)	VALUE (AT CLOSE)	NOTES
6/29/2001	117,600	\$31.9	\$3,751,440	Sold 2,000 shares on 6/20/01 for \$31.04/share for gross profit of \$62,077.93
7/27/2001	100,600	\$31.78	\$3,197,068	Sold total of 17,100 shares from 7/3-7/23 for \$31.30 to \$32.74/share for total gross profit of \$541,421.89.
8/31/2001	100,600	\$29.2	\$2,937,520	
9/28/2001	105,630	\$28.22	\$2,980,879	Acquired 5,030 shares by stock dividend.*
10/26/2001	105,630	\$27.27	\$2,880,530	
11/30/2001	105,630	\$27.55	\$2,910,107	
12/31/2001	105,430	\$27.15	\$2,862,425	200 shares delivered to ██████████418 on 12/20/01. (No other information provided in statement as to where shares went.)
1/25/2002	105,430	\$29.7	\$3,131,271	
2/22/2002	105,430	\$29.32	\$3,091,208	
3/28/2002	105,430	\$31.22	\$3,291,525	
4/26/2002	105,430	\$35.07	\$3,697,430	
5/31/2002	100,000	\$36.2	\$3,620,000	Sold total of 5,430 shares on 5/16/02 for \$35.23 to \$35.49/share for gross profit of \$192,096.19.
6/28/2002	100,000	\$34.38	\$3,438,000	
7/26/2002	100,000	\$31.62	\$3,162,000	
8/30/2002	100,000	\$33.7	\$3,370,000	
9/27/2002	100,000	\$30.03	\$3,003,000	
10/25/2002	0	0	0	Acquired 5,000 shares by stock dividend.* On 10/14/02, 105,000 shares journaled to ██████████674. (No other information provided in statement as to where shares went.)
11/29/2002	0	0	0	No Charter One shares in account.
12/31/2002	0	0	0	No Charter One shares in account.
1/31/2003	0	0	0	No Charter One shares in account.
2/28/2003	0	0	0	No Charter One shares in account.
3/28/2003	0	0	0	No Charter One shares in account.

**SUMMARY OF TRANSACTIONS INVOLVING
CHARTER ONE STOCK HELD IN STOCK ACCOUNT
(SOURCE: BROKERAGE ACCOUNT STATEMENTS FOR ACCT. NO. [REDACTED] 091)**

DATE	NUMBER of SHARES	MARKET PRICE (AT CLOSE)	VALUE (AT CLOSE)	NOTES
4/25/2003	0	0	0	No Charter One shares in account.
5/30/2003	0	0	0	No Charter One shares in account.
6/27/2003	0	0	0	No Charter One shares in account.
7/25/2003	0	0	0	No Charter One shares in account.
8/29/2003	105,000	\$31	\$3,255,000	On 7/29/03, 105,000 shares journaled from [REDACTED] 674. (No other information provided in statement as to where shares came from.)
9/30/2003	105,000	\$30.6	\$3,213,000	
10/31/2003	105,000	\$31.96	\$3,355,800	
11//28/2003	105,000	\$33.22	\$3,488,100	
12/31/2003	105,000	\$34.55	\$3,627,750	
1/30/2004	105,000	\$36.21	\$3,802,050	
2/27/2004	105,000	\$36.22	\$3,803,100	
3//31/2004	105,000	\$35.36	\$3,712,800	
4/30/2004	105,000	\$33.37	\$3,503,850	
5/28/2004	105,000	\$43.96	\$4,615,800	
6/30/2004	105,000	\$44.19	\$4,639,950	
7/30/2004	105,000	\$44.41	\$4,663,050	
8/31/2004	105,000	\$44.47	\$4,669,350	
9/30/2004	0	0	0	On 9/1/04, 100,000 shares journaled to Smith Trust account. 5,000 subject to cash merger for gross profit of \$222,500.

Total Shares Sold From August 1999 to September 2004 = 29,530
(including 5,000 shares subject to cash merger)

Total Shares transferred out of account from = 2,574
from August 1999 to September 2004

Gross Profits from Sales of Charter One stock:	June 2001	\$62,077.93
	July 2001	\$541,421.89
	May 2002	\$192,096.19
	September 2004	\$222,500.00
	TOTAL	= \$1,018,096.01