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Home > Is Your Bank One of the 459 in Immediate Danger of Failure?

Is Your Bank One of the 459 in Immediate Danger of Failure?

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Note to Readers: *We originally posted this article mid-day on June 9, 2010. Since then, Andy's list has predicted all but eight of the bank failures announced by the FDIC.*

We've updated Andy's list using fourth-quarter data reported by all 7,657 of the nation's banking institutions. And because your hard-earned savings depend on it, we are committed to updating this article and list regularly so that you can have the most timely and relevant information at your fingertips.

Please bookmark this page and check back often to see the updated status of the banks on the list.

Four times a year I take a break from my stock prognostication at StreetAuthority and let InvestingAnswers readers in on my secret list of doomed banks.

Banks teetered on the brink of collapse not long ago. We all remember the dark days after Lehman Brothers collapsed and it seemed like the lights on Wall Street would forever dim. With more than a year between now and that dark interlude, the conventional wisdom is that the system has been righted.

This is, unfortunately, incorrect.

The latest data from the Federal Deposit Insurance Corporation (FDIC), which insures U.S. bank deposits and keeps a very close eye on everything banks do, said its number of "problem banks" rose fourth quarter, to 884 from 860.

To put that in perspective, in normal times fewer than 100 banks are on the naughty list. So we're at nearly nine times normal. And the thinking is that the crisis has passed?

Make no mistake: We are still in the middle of a very difficult and painful period in our nation's financial history -- one that will take years, if not decades, to recover from.

#-ad_banner-#What's the worst-case scenario? Bank failures. And last year was a high-water mark for them -- the worst in a generation, with 157 banks going under. And while the agency thinks that's likely

the peak, the forecast doesn't call for sunshine in the near future. Things are still bleak, although this year is faring slightly better: 33 banks have failed in 2011, a little bit behind last year's pace.

Just to put that bank failures in context, I should point out that they're generally pretty rare. From 1995 to 2007, about 60 banks failed -- in total. Some years there were no bank failures at all. Now, seldom a week passes without one.

You don't need a doctorate in finance to see what's causing all this: Bad loans.

First, some good news. We've got more jack in the bank.

Ready for some big numbers?

At the end of 4Q 2007, Americans had \$8.4 trillion in the bank. Today, that's up more than a trillion smackers, to \$9.5 trillion. For those of you keeping score at home, that's a gain of +13.1%

From there, however, the picture gets less rosy. The business of banking, of course, is to lend money. And though banks have 13.1% more cash in the vaults to lend, their actual loan total has decreased from \$7.8 trillion to \$7.2 trillion. Instead of the national loan portfolio growing in tandem with bank deposits, which would put it at about \$8.8 trillion, it shrank nearly 8%. Why? Banks don't want to loan, and they don't want to loan for a very good reason -- they can't find customers they think will pay them back.

That is borne out by the data, too. Right now, the nation's banks tell the the FDIC that they have a total of \$359.6 billion in past-due loans. Three years ago, the total was only \$112.1 billion, one-third of what it is today. To put it in more stark terms, the nation has three times the past-due loans now than it did three years ago.

What happens to these loans? Well, that requires some basic accounting. First, the bank adds up all the money it collected as interest on its loans. Then it subtracts the cost of borrowing those funds (that's the rate of interest it pays customers to attract their deposits). What's left is called the net interest margin. Out of this, on the very next line of the income statement, the bank will set aside cash for bad loans.

You see, in good times as well as bad, bankers sometimes guess wrong and lend money to customers that, for whatever reason, can't pay them back. Since the bank is borrowing money from you, its depositors, and lending it out to its borrowers, it has to make sure it can pay you back even if borrowers default. And it does so out of the portion of its earnings it sets aside in its loss reserves.

In a typical year, banks might keep, in aggregate, about a fifth of past-due loans in reserve. That's because they know that customers get behind but will eventually catch up before the loan actually goes bad. In fact, banks really don't mind this because they get to charge late fees and can generally make upward adjustments to their interest rates as a penalty. But this isn't a typical year. These aren't typical times at all.

Right now, banks have \$230.8 billion in loss reserves. And the reason is simple: They know that most of the loans that are past due are going to go belly up. They're going to have to eat them, and so they have been socking away as much money as they can to cover the losses. But they are still more than \$100 billion short.

That money will have to come from bank's earnings. But unfortunately, banks that have made a lot of bad loans run into trouble at this point.

Why?

#-ad_banner-#Because they aren't making any interest off a lot of those loans. And in many cases, the banks have millions or even billions in other nonperforming assets on their books, money that should be earning interest as loans but isn't. This acts as an overall drag on the bank's ability to grow and, in the worst case, can erode the bank's capital base and render it insolvent. Think it can't happen? It can. It did. It is. One hundred fifty-seven banks failed in this way last year, with a few dozen more failing since January 1, 2011.

The fact of the matter is this: As it stands, today, you have a 12% chance of banking at a "problem bank." You have a better than one in 10 chance that your bank is at risk of failure.

So how do you know which banks are on the FDIC's list? That can present a problem, because the identity of the banks on the troubled bank list -- is the only secret Washington is able to keep. The names are not released.

But the data is. So all you need is a way to comb through the thousands of pages of bank numbers, and that's what I've done.

My secret is an esoteric but very handy little metric called the Texas ratio. This ratio takes a number of balance sheet factors into account -- things like bad loans, loss reserves and other nonperforming assets. I won't trouble you with the ratio's calculation, but I will tell you that the ratio is alarmingly effective at predicting bank failure.

Overall, the national median Texas ratio is 0.16, with half above and half below that point. If your bank's Texas ratio is between 0.00 and 0.50, things are in great shape. If your ratio is between 0.50 and 0.90, you'll want to keep an eye on near-term performance. But if your bank has a Texas ratio above 0.90, as all the banks on my list do, then I suggest you find a new banking home.

Let me be clear: The list I'm giving you of "Problem Banks" is my own list, but I'll bet all the money in my pockets against all the money in your pockets that my list is pretty close to identical to the FDIC's.

The thing you need to determine, of course, is whether your bank is safe. These 459 banks, in my view, are not safe, especially for CD customers who keep more than the FDIC maximum on deposit.

In fact, using this highly accurate barometer of bank health, I've reassured myself that my own bank -- the highly excellent Amarillo National -- is safe and sound. But I've also made a list of the top ten banks most likely to fail.

The Top Ten Banks in Danger of Failure as of April 18, 2011 are:

1. **Nexity Bank, Birmingham, AL -- Failed 4/15/11**
2. **First Choice Community Bank, Dallas, GA**
3. **Valley Community Bank, St. Charles, IL -- Failed 2/25/11**
4. **One Georgia Bank, Atlanta, GA**
5. **Georgia Heritage Bank, Dallas, GA**

6. **CreekSide Bank, Woodstock, GA**
7. **First Sound Bank, Seattle, WA**
8. **The First State Bank, Stockbridge, GA**
9. **Bartow County Bank, Cartersville, GA -- Failed 4/15/11**
10. **Patriot Bank of Georgia, Cumming, GA**

I don't want to see any bank go under. But the fact is many have and many more will as the financial system works through its mountain of bad loans. The best way to predict which banks are in hot water is to use the Texas ratio.

Consult the list. Check it twice. If you see your neighbor's bank, do him the courtesy of letting him know his money may be at risk. If you can't find your bank on this list but still want to know how safe your money is, then you can just send me an email (Andy@streetauthority.com) with the name of your bank, and I will personally let you know its Texas ratio. (Don't worry, it's a free service brought to you by InvestingAnswers.com.)

One more thing: You may notice that there are no credit unions on this list. Credit unions are an entirely different animal, and therefore are regulated differently. If you bank at a credit union and want to check out its books, you can visit the National Credit Union Administration Financial Performance Report.

And again, if you have friends or loved ones who bank at one of the listed institutions, please **pass this information along to them promptly via the "email" button at the bottom of this page.**

Texas Ratio	Name	City	State	Source URL:
10.38	Nexity Bank -- Failed 4/15/11	Birmingham	AL	http://www.investinganswers.com/next-banks-that-could-fail
1.48	First Tuskegee Bank	Tuskegee	AL	
1.30	First Financial Bank	Bessemer	AL	
1.22	Community Bank and Trust - Alabama	Union Springs	AL	
1.10	Farmers Exchange Bank	Louisville	AL	
1.04	Heritage First Bank	Orange Beach	AL	
1.00	North Alabama Bank	Hazel Green	AL	
0.99	SouthPoint Bank	Birmingham	AL	
0.91	SunSouth Bank	Dothan	AL	
2.48	Metropolitan National Bank	Little Rock	AR	
1.59	First Federal Bank	Harrison	AR	
0.97	United Bank	Springdale	AR	
0.97	Pinnacle Bank	Rogers	AR	
3.21	Sunrise Bank of Arizona	Phoenix	AZ	
1.84	Central Arizona Bank	Casa Grande	AZ	
1.35	Western National Bank	Phoenix	AZ	
1.28	Goldwater Bank	Scottsdale	AZ	

1.23	Mohave State Bank	Lake Havasu City	AZ
1.22	Summit Bank	Prescott	AZ
1.05	SunBank, National Association	Phoenix	AZ
0.94	Gold Canyon Bank	Gold Canyon	AZ
3.36	Palm Desert National Bank	Palm Desert	CA
2.59	United American Bank	San Mateo	CA
2.07	Pacific Capital Bank	Santa Barbara	CA
1.89	Delta Bank, National Association	Manteca	CA
1.47	Frontier Bank	Palm Desert	CA
1.44	Monterey County Bank	Monterey	CA
1.41	Golden State Bank	Upland	CA
1.34	Citizens Bank of Northern California	Nevada City	CA
1.29	Gateway Bank	San Francisco	CA
1.17	Mission Oaks National Bank	Temecula	CA
1.10	Santa Lucia Bank	Atascadero	CA
0.97	Golden Security Bank	Rosemead	CA
0.96	Ventura County Business Bank	Oxnard	CA
0.93	South County Bank	Rancho Santa Mar	CA
0.90	Pan American Bank	Los Angeles	CA
2.40	Bank of Choice	Greeley	CO
1.78	Advantage Bank	Loveland	CO
1.76	Signature Bank	Windsor	CO
1.68	Rocky Mountain Bank & Trust Florence	Florence	CO
1.64	Community Banks of Colorado	Greenwood Village	CO
1.57	Colorado Capital Bank	Castle Rock	CO
1.46	Champion Bank	Parker	CO
1.30	The Pueblo Bank and Trust Company	Pueblo	CO
1.09	Pikes Peak National Bank	Colorado Springs	CO
1.08	Park State Bank & Trust	Woodland Park	CO
0.99	Premier Bank	Denver	CO
0.97	Farmers Bank	Ault	CO
0.91	Grand Mountain Bank	Granby	CO
1.41	The Wilton Bank	Wilton	CT
1.23	Patriot National Bank	Stamford	CT
1.32	Independence Federal Savings Bank	Washington	DC
1.28	Adams National Bank	Washington	DC
6.08	First National Bank of Central Florida	Winter Park	FL
3.95	Cortez Community Bank	Brooksville	FL
3.57	Superior Bank	Tampa	FL

3.31	First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	FL
3.31	OptimumBank	Plantation	FL
3.18	First City Bank of Florida	Fort Walton Beach	FL
3.02	The First National Bank of Florida	Milton	FL
2.93	Gulf Coast Community Bank	Pensacola	FL
2.65	LandMark Bank of Florida	Sarasota	FL
2.48	Putnam State Bank	Palatka	FL
2.45	Beach Community Bank	Fort Walton Beach	FL
2.37	First Commercial Bank of Tampa Bay	Tampa	FL
2.26	Coastal Bank	Merritt Island	FL
2.18	Southshore Community Bank	Apollo Beach	FL
2.18	First East Side Savings Bank	Tamarac	FL
2.14	Bank of Jackson County	Graceville	FL
2.01	TransCapital Bank	Sunrise	FL
1.93	Friends Bank	New Smyrna Beach	FL
1.88	Old Harbor Bank	Clearwater	FL
1.86	First National Bank of Crestview	Crestview	FL
1.84	GulfSouth Private Bank	Destin	FL
1.83	Heritage Bank of North Florida	Orange Park	FL
1.77	Ocean Bank	Miami	FL
1.76	Great Florida Bank	Coral Gables	FL
1.73	The Royal Palm Bank of Florida	Naples	FL
1.72	First Community Bank of Southwest	Fort Myers	FL
1.65	First Peoples Bank	Port Saint Lucie	FL
1.65	EuroBank	Coral Gables	FL
1.60	Sunrise Bank	Cocoa Beach	FL
1.56	U. S. Century Bank	Doral	FL
1.49	The Bank of Commerce	Sarasota	FL
1.48	Home Federal Bank of Hollywood	Hallandale Beach	FL
1.45	Florida Capital Bank, National Association	Jacksonville	FL
1.35	Central Florida State Bank	Belleview	FL
1.34	First Home Bank	Seminole	FL
1.31	First Capital Bank	Marianna	FL
1.30	Security Bank, National Association	North Lauderdale	FL
1.28	Bank of Coral Gables	Coral Gables	FL
1.24	Vision Bank	Panama City	FL
1.20	Premier Bank	Tallahassee	FL
1.19	First Community Bank of America	Pinellas Park	FL
1.18	Flagler Bank	West Palm Beach	FL
	Fidelity Bank of Florida, National		

1.16	Association	Merritt Island	FL
1.16	Southern Commerce Bank	Tampa	FL
1.11	Premier Community Bank of the Emerald Coast	Crestview	FL
1.10	Independent Banker's Bank of Florida	Lake Mary	FL
1.05	Reliance Bank	Fort Myers	FL
1.01	BankAtlantic	Fort Lauderdale	FL
0.99	Grand Bank & Trust of Florida	West Palm Beach	FL
0.96	Community Bank of Broward	Dania Beach	FL
0.96	Marine Bank & Trust Company	Vero Beach	FL
0.91	Anchor Commercial Bank	North Palm Beach	FL
0.91	Heritage Bank of Florida	Lutz	FL
0.90	Community Bank of Florida	Homestead	FL
8.98	First Choice Community Bank	Dallas	GA
7.60	One Georgia Bank	Atlanta	GA
6.93	Georgia Heritage Bank	Dallas	GA
6.80	CreekSide Bank	Woodstock	GA
6.48	The First State Bank	Stockbridge	GA
6.38	Bartow County Bank -- Failed 4/15/11	Cartersville	GA
6.26	Patriot Bank of Georgia	Cumming	GA
5.88	Security Exchange Bank	Marietta	GA
5.77	Douglas County Bank	Douglasville	GA
5.52	Mountain Heritage Bank	Clayton	GA
5.12	High Trust Bank	Stockbridge	GA
5.04	Atlantic Southern Bank	Macon	GA
4.84	McIntosh State Bank	Jackson	GA
4.01	Piedmont Community Bank	Gray	GA
4.00	The Park Avenue Bank	Valdosta	GA
3.98	New Horizons Bank -- Failed 4/15/11	East Ellijay	GA
3.74	Community Capital Bank	Jonesboro	GA
3.56	Community Bank of Rockmart	Rockmart	GA
3.55	Hometown Community Bank	Braselton	GA
3.17	Decatur First Bank	Decatur	GA
3.16	Georgia Trust Bank	Buford	GA
3.06	First Cherokee State Bank	Woodstock	GA
2.96	Montgomery Bank & Trust	Ailey	GA
2.94	Peoples Bank & Trust	Buford	GA
2.83	First Citizens Bank of Georgia	Dawsonville	GA
2.76	First Georgia Banking Company	Franklin	GA
2.70	Jasper Banking Company	Jasper	GA
2.66	Northside Bank	Adairsville	GA

2.60	Gwinnett Community Bank	Duluth	GA
5.54	First Covenant Bank	Commerce	GA
2.40	Legacy State Bank	Loganville	GA
2.39	WestSide Bank	Hiram	GA
2.37	First Southern National Bank	Statesboro	GA
2.36	The Patterson Bank	Patterson	GA
2.33	Sunrise Bank	Valdosta	GA
2.30	The Peoples Bank	Covington	GA
2.27	Providence Bank	Alpharetta	GA
2.06	Capitol City Bank & Trust Company	Atlanta	GA
2.03	Community Bank and Trust - West Georgia	Lagrange	GA
1.98	Farmers & Merchants Bank	Lakeland	GA
1.93	Central Bank of Georgia	Ellaville	GA
1.91	Heritage Bank	Jonesboro	GA
1.91	PlantersFIRST	Cordele	GA
1.88	Citizens State Bank	Kingsland	GA
1.88	Bank of Newington	Newington	GA
1.86	The First National Bank of Chatsworth	Chatsworth	GA
1.57	The Brand Banking Company	Lawrenceville	GA
1.56	First State Bank	Wrens	GA
1.53	Eastside Commercial Bank	Conyers	GA
1.51	The Farmers Bank	Forsyth	GA
1.41	Covenant Bank & Trust	Rock Spring	GA
1.40	Cherokee Bank	Canton	GA
1.37	Global Commerce Bank	Doraville	GA
1.31	The Trust Bank	Lenox	GA
1.29	Affinity Bank	Atlanta	GA
2.21	Farmers & Merchants Bank	Statesboro	GA
1.18	Signature Bank of Georgia	Sandy Springs	GA
1.16	Bank of Eastman	Eastman	GA
1.14	The Piedmont Bank	Lawrenceville	GA
1.10	First Chatham Bank	Savannah	GA
1.08	Frontier Bank	Lagrange	GA
1.07	First National Bank of Griffin	Griffin	GA
1.07	The Heritage Bank	Hinesville	GA
1.07	Northwest Georgia Bank	Ringgold	GA
1.05	The Citizens Exchange Bank	Pearson	GA
1.04	Peoples Bank	Lyons	GA
1.04	Farmers & Merchants Bank	Eatonton	GA
1.03	The Bank of Georgia	Peachtree City	GA

1.02	The Coastal Bank	Savannah	GA
1.01	Embassy National Bank	Lawrenceville	GA
0.99	Community Bank of Pickens County	Jasper	GA
0.98	CharterBank	West Point	GA
0.97	Rabun County Bank	Clayton	GA
0.97	PrimeSouth Bank	Blackshear	GA
0.96	Stephens Federal Bank	Toccoa	GA
0.92	Southern Bank	Sardis	GA
0.92	South Georgia Bank	Glennville	GA
0.91	The Bank of Perry	Perry	GA
0.91	Peach State Bank & Trust	Gainesville	GA
0.90	Talbot State Bank	Woodland	GA
0.90	Central Pacific Bank	Honolulu	HI
3.09	Polk County Bank	Johnston	IA
1.78	First Bank	West Des Moines	IA
1.77	State Central Bank	Keokuk	IA
1.06	Patriot Bank	Brooklyn	IA
1.00	Legacy Bank	Altoona	IA
0.92	First National Bank Midwest	Oskaloosa	IA
1.76	Idaho Banking Company	Boise	ID
0.91	Syringa Bank	Boise	ID
8.57	Valley Community Bank -- Failed 2/25/11	St. Charles	IL
5.64	The Bank of Commerce -- Failed 3/25/11	Wood Dale	IL
4.41	Builders Bank	Chicago	IL
3.60	Western Springs National Bank and Trust -- Failed 4/8/11	Western Springs	IL
2.98	First National Bank of Brookfield	Brookfield	IL
2.83	Downers Grove National Bank	Westmont	IL
2.46	CenTrust Bank, National Association	Northbrook	IL
2.29	DuPage National Bank	West Chicago	IL
2.22	First Choice Bank	Geneva	IL
2.10	American Metro Bank	Chicago	IL
2.02	First Bank and Trust Company of Illinois	Palatine	IL
2.01	Charter National Bank and Trust	Hoffman Estates	IL
1.98	First Chicago Bank & Trust	Itasca	IL
1.89	Family Federal Savings of Illinois	Cicero	IL
1.64	All American Bank	Des Plaines	IL
1.57	Second Federal Savings and Loan Association of Chicago	Chicago	IL
1.50	FirstSecure Bank and Trust Co.	Palos Hills	IL

1.49	Bank of Shorewood	Shorewood	IL
1.43	The First Commercial Bank	Chicago	IL
1.35	First United Bank	Crete	IL
1.34	Oxford Bank & Trust	Oak Brook	IL
1.29	Brickyard Bank	Lincolnwood	IL
1.27	Premier Bank	Wilmette	IL
1.24	Chicago Community Bank	Chicago	IL
1.22	AztecAmerica Bank	Berwyn	IL
1.21	State Bank of Countryside	Countryside	IL
1.21	New City Bank	Chicago	IL
1.19	American Enterprise Bank	Buffalo Grove	IL
1.18	The Leaders Bank	Oak Brook	IL
1.17	Union National Bank and Trust Company of Elgin	Elgin	IL
1.17	Archer Bank	Chicago	IL
1.15	American Heartland Bank and Trust	Sugar Grove	IL
1.14	Old Second National Bank	Aurora	IL
1.12	Baytree National Bank & Trust Company	Lake Forest	IL
1.03	HomeStar Bank and Financial	Manteno	IL
1.01	Parkway Bank and Trust Company	Harwood Heights	IL
1.00	Waukegan Savings Bank	Waukegan	IL
0.99	Community Bank of DuPage	Downers Grove	IL
0.98	Community Bank-Wheaton/Glen Ellyn	Glen Ellyn	IL
0.98	Country Bank	Aledo	IL
0.97	McHenry Savings Bank	McHenry	IL
0.97	The Elgin State Bank	Elgin	IL
0.97	Citizens First National Bank	Princeton	IL
0.93	Prairie Community Bank	Marengo	IL
0.93	Inland Bank & Trust	Oak Brook	IL
0.92	Covenant Bank	Chicago	IL
0.92	Winfield Community Bank	Winfield	IL
0.90	Centrue Bank	Streator	IL
1.33	Integra Bank National Association	Evansville	IN
4.02	The First National Bank of Olathe	Olathe	KS
1.51	Armed Forces Bank, National Association	Fort Leavenworth	KS
1.37	Cornerstone Bank	Overland Park	KS
1.23	Heartland Bank	Leawood	KS
1.08	Roxbury Bank	Roxbury	KS
0.98	Security Bank of Kansas City	Kansas City	KS
2.55	Citizens Commerce National Bank	Versailles	KY

2.69	Central Progressive Bank	Lacombe	LA
2.01	First Bank and Trust	New Orleans	LA
0.94	First National Bank USA	Boutte	LA
0.90	The Union Bank	Marksville	LA
1.06	Athol-Clinton Co-operative Bank	Athol	MA
1.06	The Community Bank, A Massachusetts Cooperative Bank	Brockton	MA
5.07	Eastern Savings Bank, FSB	Hunt Valley	MD
2.77	HarVest Bank of Maryland	Rockville	MD
1.46	Bank of the Eastern Shore	Cambridge	MD
1.39	Colombo Bank	Rockville	MD
1.28	Cecil Bank	Elkton	MD
1.03	First Mariner Bank	Baltimore	MD
1.03	Regal Bank & Trust	Owings Mill	MD
1.02	Maryland Financial Bank	Towson	MD
0.90	American Bank	Greenbelt	MD
2.03	Michigan Commerce Bank	Ann Arbor	MI
1.86	Community Central Bank	Mount Clemens	MI
1.40	Clarkston State Bank	Clarkston	MI
1.39	Fidelity Bank	Dearborn	MI
1.36	Oxford Bank	Oxford	MI
1.33	First National Bank in Howell	Howell	MI
1.02	Capitol National Bank	Lansing	MI
1.01	Flagstar Bank, FSB	Troy	MI
1.00	Monarch Community Bank	Coldwater	MI
0.98	Select Bank	Grand Rapids	MI
0.92	Monroe Bank & Trust	Monroe	MI
2.88	The RiverBank	Wyoming	MN
2.67	Home Savings of America	Little Falls	MN
2.45	Rosemount National Bank -- Failed 4/15/11	Rosemount	MN
2.08	Eagle Community Bank	Maple Grove	MN
1.91	First Commercial Bank	Bloomington	MN
1.84	Americana Community Bank	Sleepy Eye	MN
1.71	Inter Savings Bank, fsb D/B/A Interbank	Maple Grove	MN
1.57	Patriot Bank Minnesota	Wyoming	MN
1.57	Riverland Bank	Jordan	MN
1.51	State Bank of Cokato	Cokato	MN
1.51	Minnwest Bank Metro	Eagan	MN

1.46	Premier Bank Minnesota	Farmington	MN
1.41	State Bank of Delano	Delano	MN
1.40	Premier Bank	Maplewood	MN
1.24	Premier Bank Rochester	Rochester	MN
1.20	Boundary Waters Bank	Ely	MN
1.20	1st Regents Bank	Andover	MN
1.17	BankCherokee	Saint Paul	MN
1.16	American National Bank of Minnesota	Baxter	MN
1.14	Maple Bank	Champlin	MN
1.08	Prime Security Bank	Karlstad	MN
1.07	Northern Star Bank	Mankato	MN
1.07	North Star Bank	Roseville	MN
1.02	Lakeview Bank	Lakeville	MN
0.97	The Bank of Elk River	Elk River	MN
0.96	Neighborhood National Bank	Alexandria	MN
0.94	Blaine State Bank	Blaine	MN
0.93	VisionBank	Saint Louis Park	MN
0.90	Great Northern Bank	Saint Michael	MN
0.90	Highland Bank	Saint Michael	MN
0.90	Bankwest	Rockford	MN
2.83	Community Bank of the Ozarks	Sunrise Beach	MO
2.40	Sun Security Bank	Ellington	MO
2.40	1st Advantage Bank	Saint Peters	MO
1.92	The Bank of Macks Creek	Macks Creek	MO
1.82	Truman Bank	St. Louis	MO
1.58	Heartland Bank	Saint Louis	MO
1.45	Bank of Belton	Belton	MO
1.31	Superior Bank	Hazelwood	MO
1.31	Reliance Bank	Des Peres	MO
1.29	St. Louis Bank	Town And Country	MO
1.26	Union Bank	Kansas City	MO
1.21	Lead Bank	Garden City	MO
1.20	Meramec Valley Bank	Valley Park	MO
1.13	First Community Bank of the Ozarks	Branson	MO
1.07	The Bank of Versailles	Versailles	MO
1.04	Village Bank	Springfield	MO
0.97	Patriots Bank	Liberty	MO
0.91	First Commercial Bank	Gideon	MO

2.66	Heritage Banking Group -- Failed 4/15/11	Carthage	MS
1.96	First Citizens Bank of Polson, National Association	Polson	MT
1.41	Freedom Bank	Columbia Falls	MT
1.17	Treasure State Bank	Missoula	MT
1.12	American Bank	Bozeman	MT
1.04	Bank of the Rockies	White Sulpher Springs	MT
0.92	Bank of Bozeman	Bozeman	MT
3.63	Communityone Bank, National Association	Asheboro	NC
3.62	Pisgah Community Bank	Asheville	NC
3.27	Blue Ridge Savings Bank, Inc	Asheville	NC
2.15	Nantahala Bank & Trust Company	Franklin	NC
1.90	Cornerstone Bank	Wilson	NC
1.59	NewDominion Bank	Charlotte	NC
1.55	Bank of Granite	Granite Falls	NC
1.52	Waccamaw Bank	Whiteville	NC
1.49	Security Savings Bank, SSB	Southport	NC
1.44	First Carolina State Bank	Rocky Mount	NC
1.06	Parkway Bank	Lenoir	NC
0.92	Capital Bank	Raleigh	NC
1.03	Citizen State Bank - Midwest	Cavalier	ND
1.46	Mid City Bank, Inc.	Omaha	NE
1.17	FirsTier Bank	Kimball	NE
1.15	Fort Lee Federal Savings Bank	Fort Lee	NJ
2.04	Sunrise Bank of Albuquerque	Albuquerque	NM
1.01	Valley National Bank	Espanola	NM
1.00	Bank 1st	Albuquerque	NM
4.37	Nevada Commerce Bank -- Failed 4/8/11	Las Vegas	NV
3.66	1st Commerce Bank	North Las Vegas	NV
2.76	Bank of Las Vegas	Las Vegas	NV
1.36	First Security Bank of Nevada	Las Vegas	NV
1.36	Bank of North Las Vegas	North Las Vegas	NV
1.00	Bank of George	Las Vegas	NV
0.97	First Asian Bank	Las Vegas	NV
2.07	Community Federal Savings Bank	Woodhaven	NY
1.85	Brooklyn Federal Savings Bank	Brooklyn	NY
1.38	Carver Federal Savings Bank	New York	NY

| 1.30 Emigrant Savings Bank - Long Island Westbury NY |

| 0.97 First Central Savings Bank Glen Cove NY |

| 0.96 First American International Bank Brooklyn NY |

0.95	Emigrant Savings Bank - Brooklyn/Queens	Brooklyn	NY
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0.90	The Upstate National Bank	Lisbon	NY
1.96	Columbia Savings Bank	Cincinnati	OH
1.50	United Midwest Savings Bank	De Graff	OH
1.44	Benchmark Bank	Gahanna	OH
1.26	The Ohio State Bank	Marion	OH
0.95	Liberty Savings Bank	Wilmington	OH
0.90	Ripley Federal Savings Bank	Ripley	OH
2.10	First Capital Bank	Guthrie	OK
2.00	Liberty Federal Savings Bank	Enid	OK
1.94	MBank	Gresham	OR
1.51	Pacific West Bank	West Linn	OR
0.99	PremierWest Bank	Medford	OR
0.96	Bank of the Cascades	Bend	OR
2.32	Public Savings Bank	Huntingdon Valle	PA
1.71	First CornerStone Bank	King Of Prussia	PA
1.25	NOVA Bank	Berwyn	PA
1.10	Stonebridge Bank	Exton	PA
0.93	Doral Bank	San Juan	PR
0.92	Firstbank of Puerto Rico	Santurce	PR
4.79	Atlantic Bank and Trust	Charleston	SC
2.67	Carolina Federal Savings Bank	Charleston	SC
2.48	BankMeridian, N.A.	Columbia	SC
2.26	Plantation Federal Bank	Pawleys Island	SC
2.04	First South Bank	Spartanburg	SC
1.08	Independence National Bank	Greenville	SC
1.05	CoastalStates Bank	Hilton Head Island	SC
1.03	South Carolina Community Bank	Columbia	SC
1.00	Provident Community Bank	Rock Hill	SC
0.97	Cornerstone National Bank	Easley	SC
0.95	Community FirstBank of Charleston	Charleston	SC
0.92	Crescent Bank	Myrtle Beach	SC
0.92	Tidelands Bank	Mount Pleasant	SC
1.63	First Midwest Bank	Centerville	SD
2.62	American Patriot Bank	Greeneville	TN
1.74	Sevier County Bank	Sevierville	TN
1.63	Community South Bank	Parsons	TN
1.59	The Citizens Bank of East Tennessee	Rogersville	TN
1.43	Bank of Bartlett	Bartlett	TN
1.28	BankEast	Knoxville	TN

1.26	Citizens Bank of Spencer, Tenn.	Spencer	TN
1.04	Mountain National Bank	Sevierville	TN
0.97	Tennessee State Bank	Pigeon Forge	TN
0.96	INSOUTH Bank	Brownsville	TN
0.94	Heritage Bank & Trust	Columbia	TN
2.25	First International Bank	Plano	TX
2.11	Park Cities Bank	Dallas	TX
1.34	Prosper Bank	Prosper	TX
1.28	Lone Star Bank	Houston	TX
1.16	Treaty Oak Bank	Austin	TX
1.07	Synergy Bank	McKinney	TX
1.05	Jefferson Bank	Dallas	TX
0.95	Texas Community Bank	The Woodlands	TX
1.62	SunFirst Bank	Saint George	UT
1.56	Gunnison Valley Bank	Gunnison	UT
1.38	The Village Bank	Saint George	UT
1.36	First Utah Bank	Salt Lake City	UT
1.31	Holladay Bank & Trust	Salt Lake City	UT

1.09	Liberty Bank	Salt Lake City	UT
1.65	Virginia Business Bank	Richmond	VA
1.50	Millennium Bank, National Association	Sterling	VA
1.28	Central Virginia Bank	Powhatan	VA
1.13	Bank of the Commonwealth	Norfolk	VA
1.10	First State Bank	Danville	VA
1.06	The Peoples Bank	Ewing	VA
0.92	Bank of Hampton Roads	Norfolk	VA
6.54	First Sound Bank	Seattle	WA
5.72	First Heritage Bank	Snohomish	WA
3.85	Seattle Bank	Seattle	WA
2.68	HomeStreet Bank	Seattle	WA
2.20	Westside Community Bank	University Place	WA
1.96	Regal Financial Bank	Seattle	WA
1.52	Eastside Commercial Bank	Bellevue	WA
1.44	Summit Bank	Burlington	WA
1.37	Prime Pacific Bank, National Association	Lynnwood	WA
1.32	Bank of Whitman	Colfax	WA
1.29	Viking Bank	Seattle	WA
1.21	The Bank of Washington	Lynnwood	WA
1.19	Mountain Pacific Bank	Everett	WA
1.13	Business Bank	Burlington	WA
1.04	Sterling Savings Bank	Spokane	WA
1.90	Legacy Bank -- Failed 3/11/11	Milwaukee	WI
1.48	AnchorBank	Madison	WI
1.41	Citizens State Bank	Hudson	WI
1.35	Bank of Wisconsin	Kenosha	WI
1.28	Southport Bank	Kenosha	WI
1.14	RidgeStone Bank	Brookfield	WI
1.12	Bank of Wausau	Wausau	WI
1.10	Mitchell Bank	Milwaukee	WI
1.07	Eagle Valley Bank	St. Croix Falls	WI
0.91	Community Bank of Central Wisconsin	Colby	WI
1.28	Rocky Mountain Bank	Statesboro	WY

