

Undercapitalized Banks and S&Ls as of 9/30/09 - Preliminary Regulatory Data (\$Mil)
Ranked by Tier 1 Leverage Ratio

#	Bank / S&L	City	State	Total Assets	Net Income - Q2 2009	% NPA	Tier 1 Leverage Ratio	Total Risk-based Capital Ratio	Date Closed
1	Benchmark Bank	Aurora	Ill.	173	(8.8)	18.20	(13.00)	(16.77)	12/04/09
2	Valley Capital Bank, NA	Mesa	Ariz.	40	(3.3)	19.49	(3.13)	(4.34)	
3	Commerce Bank of SW Florida	Fort Myers	Fla.	71	(5.1)	18.43	(2.62)	(4.00)	11/20/09
4	St. Stephen State Bank	Saint Stephen	Minn.	25	(1.1)	8.91	0.19	0.46	
5	RockBridge Commercial Bank	Atlanta	Ga.	294	(11.8)	23.98	0.32	0.83	
6	Orion Bank	Naples	Fla.	2,613	(75.2)	13.92	0.47	1.30	11/13/09
7	Horizon Bank	Bellingham	Wash.	1,300	(35.0)	9.88	0.77	1.98	
8	Buckhead Community Bank	Atlanta	Ga.	856	(15.1)	21.76	0.87	2.23	12/04/09
9	Republic Federal Bank, NA	Miami	Fla.	433	(6.8)	14.19	1.06	1.99	
10	First National Bank of Georgia	Carrollton	Ga.	833	(11.2)	16.96	1.15	2.77	
11	Citizens State Bank	New Baltimore	Mich.	169	(2.2)	13.73	1.23	2.75	
12	Community Bank & Trust	Cornelia	Ga.	1,211	(59.4)	16.68	1.26	3.05	
13	Pacific Coast National Bank	San Clemente	Calif.	131	(2.6)	13.53	1.44	3.07	11/13/09
14	Premier American Bank	Miami	Fla.	351	(9.1)	27.13	1.44	3.92	
15	Royal Palm Bank of Florida	Naples	Fla.	149	(6.0)	16.30	1.51	3.61	
16	Tattnall Bank	Reidsville	Ga.	50	(1.8)	13.45	1.53	3.28	12/04/09
17	Butler Bank	Lowell	Mass.	273	(1.8)	17.66	1.73	3.27	
18	Baytree National Bank & Trust Co.	Lake Forest	Ill.	211	(5.0)	13.73	1.99	5.05	
19	First Security National Bank	Norcross	Ga.	127	(2.6)	27.47	2.01	4.13	12/04/09
20	CF Bancorp	Port Huron	Mich.	1,820	(55.4)	5.47	2.01	3.67	
21	Bank of Leeton	Leeton	Mo.	23	(0.1)	11.06	2.01	3.93	
22	Darien Rowayton Bank	Darien	Conn.	103	(0.6)	0.89	2.11	4.57	
23	Lakeside Community Bank	Sterling Heights	Mich.	66	(2.2)	8.08	2.12	4.51	
24	Appalachian Community Bank	Ellijay	Ga.	1,061	(19.4)	17.48	2.14	4.98	
25	Town Community Bank and Trust	Antioch	Ill.	70	(1.5)	14.23	2.15	3.92	
26	1st American State Bank of Minn.	Hancock	Minn.	18	(0.3)	12.33	2.23	4.69	
27	First Lowndes Bank	Fort Deposit	Ala.	143	(7.7)	6.03	2.32	4.58	
28	Florida Community Bank	Immokalee	Fla.	875	(19.5)	32.27	2.32	4.58	
29	Riverside National Bank of Florida	Fort Pierce	Fla.	3,464	(52.3)	9.82	2.44	4.45	
30	SolutionsBank	Overland Park	Kan.	511	(8.0)	12.59	2.52	4.63	
31	Sun American Bank	Boca Raton	Fla.	555	(14.3)	13.29	2.54	4.67	
32	Columbia River Bank	The Dalles	Ore.	1,062	(16.9)	11.15	2.54	4.65	
33	LibertyPointe Bank	New York	Ohio	212	(5.9)	20.69	2.69	4.95	
34	Liberty Bank	Naples	Fla.	154	(6.9)	15.32	2.73	4.36	
35	Park Avenue Bank	New York	N.Y.	548	(3.8)	10.45	2.74	4.60	
36	State Bank of Aurora	Aurora	Minn.	28	(0.8)	15.05	2.75	5.36	
37	EvergreenBank	Seattle	Wash.	489	0.1	12.13	2.77	5.20	
38	McIntosh Commercial Bank	Carrollton	Ga.	403	(1.6)	27.33	2.81	5.57	
39	AMCORE Bank, NA	Rockford	Ill.	4,359	(150.8)	10.17	2.83	6.94	
40	First State Bank of Burlingame	Burlingame	Kan.	37	0.6	1.45	2.85	5.15	
41	First National Bank of Gilman	Gilman	Ill.	39	0.2	3.91	3.01	6.01	
42	American National Bank	Parma	Ore.	77	(3.4)	3.89	3.07	7.20	
43	Statewide Bank	Covington	La.	254	(3.5)	6.24	3.10	5.31	
44	Rainier Pacific Savings Bank	Tacoma	Wash.	764	(34.2)	6.47	3.11	3.84	

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45	Frontier Bank	Everett	Wash.	3,767	(138.5)	24.22	3.19	5.35	
46	K Bank	Owings Mills	Md.	659	(12.9)	15.21	3.20	5.88	
47	First Federal Bank of North Florida	Palatka	Fla.	444	(5.5)	7.86	3.22	6.23	
48	First National Bank of the South	Spartanburg	S.C.	786	(12.5)	15.73	3.30	6.07	
49	New Liberty Bank	Plymouth	Mich.	113	(0.7)	12.30	3.31	6.35	
50	Marshall Bank, NA	Hallock	Minn.	60	(0.1)	6.36	3.36	5.55	
51	ISN Bank	Cherry Hill	N.J.	103	(0.6)	19.91	3.38	5.98	
52	Bank 1st	Albuquerque	N.M.	94	0.1	12.19	3.38	6.52	
53	Ohio Legacy Bank, NA	Wooster	Ohio	174	(2.3)	6.88	3.38	7.06	
54	United Community Bank, NA	Highland Village	Texas	130	(3.5)	11.64	3.39	5.85	
55	Oxford Bank	Oxford	Mich.	348	(2.6)	8.72	3.43	6.12	
56	Southwest Community Bank	Springfield	Mo.	146	(1.4)	8.83	3.43	6.62	
57	Century Security Bank	Johns Creek	Ga.	102	(0.8)	22.99	3.47	5.49	
58	Access Bank	Champlin	Minn.	38	(0.5)	8.20	3.47	5.81	
59	Bank of Bonifay	Bonifay	Fla.	245	(2.0)	12.58	3.48	6.23	
60	Ohio State Bank	Marion	Ohio	154	(0.8)	6.42	3.50	6.83	
61	American Marine Bank	Bainbridge Island	Wash.	373	0.9	9.65	3.50	6.40	
62	Northwest Bank & Trust	Acworth	Ga.	173	(5.4)	10.88	3.51	6.49	
63	Lincoln Park Savings Bank	Chicago	Ill.	215	(1.2)	14.86	3.55	6.24	
64	Community Bank of Manatee	Bradenton	Fla.	252	(0.7)	8.58	3.63	7.07	
65	Saehan Bank	Los Angeles	Calif.	829	(7.3)	7.61	3.65	6.31	
66	Crescent Bank & Trust Company	Jasper	Ga.	1,029	(7.5)	7.88	3.66	5.94	
67	Sandhills Bank	North Myrtle Beach	S.C.	66	(0.1)	11.95	3.72	6.25	
68	Marco Community Bank	Marco Island	Fla.	138	(2.1)	9.53	3.76	6.90	
69	First National Bank in Howell	Howell	Mich.	346	(1.4)	14.15	3.77	6.08	
70	Westbridge Bank and Trust	Chesterfield	Mo.	111	(0.7)	8.62	3.77	6.23	
71	Imperial Capital Bank	La Jolla	Calif.	4,047	(29.3)	9.58	3.83	6.09	
72	Unity National Bank	Cartersville	Ga.	298	(2.5)	12.94	3.86	6.16	
73	AmericanWest Bank	Spokane	Wash.	1,762	(27.7)	8.87	3.86	5.71	
74	Darby Bank & Trust Company	Vidalia	Ga.	909	(2.1)	8.84	3.93	7.68	
75	Sun West Bank	Las Vegas	Nev.	390	(12.5)	16.49	3.97	6.17	
76	Community Bank of the Cumberland	Jamestown	Tenn.	122	(0.2)	3.18	4.03	6.45	
77	Peoples Community National Bank	Bremen	Ga.	72	(1.3)	12.45	4.04	6.84	
78	Hometown Community Bank	Braselton	Ga.	133	(0.6)	12.52	4.04	7.45	
79	Legacy Bank	Scottsdale	Ariz.	194	(1.1)	10.86	4.05	6.81	
80	Bank of Illinois	Normal	Ill.	247	(1.2)	6.90	4.05	7.10	
81	Blue Ridge Savings Bank, Inc.	Asheville	N.C.	231	(5.8)	16.68	4.05	6.88	
82	Horizon Bank	Bradenton	Fla.	208	0.2	8.34	4.06	6.87	
83	LandMark Bank of Florida	Sarasota	Fla.	343	(0.4)	7.67	4.07	7.25	
84	Barnes Banking Company	Kaysville	Utah	828	(13.6)	27.71	4.09	6.73	
85	LibertyBank	Eugene	Ore.	856	(12.6)	8.54	4.10	6.27	
86	Nevada Security Bank	Reno	Nev.	538	(8.2)	13.06	4.11	7.65	
87	First National Bank of Olathe	Olathe	Kan.	930	(32.2)	15.79	4.14	6.18	
88	Haven Trust Bank Florida	Ponte Vedra Beach	Fla.	170	(2.8)	16.68	4.16	6.30	

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89	Peoples Bank & Trust	Buford	Ga.	404	(11.8)	11.68	4.18	7.09	
90	Heritage Bank	Topeka	Kan.	51	(0.4)	12.66	4.18	6.76	
91	North Georgia Bank	Watkinsville	Ga.	184	(0.5)	19.03	4.20	7.41	
92	First Suburban National Bank	Maywood	Ill.	178	(0.5)	13.38	4.21	7.57	
93	Bank of Hiawasse	Hiawasse	Ga.	411	(5.1)	19.21	4.23	6.42	
94	AnchorBank, FSB	Madison	Wis.	4,640	(66.6)	6.25	4.28	7.62	
95	Peninsula Bank	Englewood	Fla.	646	(3.3)	22.66	4.31	6.67	
96	American Patriot Bank	Greeneville	Tenn.	123	(0.9)	8.02	4.32	6.73	
97	Clarkston State Bank	Clarkston	Mich.	117	(0.3)	6.13	4.45	6.58	
98	First Bank	West Des Moines	Iowa	135	(0.2)	8.31	4.52	7.63	
99	Lake Country Community Bank	Morristown	Minn.	40	0.1	9.95	4.61	7.57	
100	Bay Cities National Bank	Redondo Beach	Calif.	288	(1.0)	0.08	4.67	6.14	
101	Beach First National Bank	Myrtle Beach	S.C.	646	(13.9)	10.25	4.69	7.80	
102	Habersham Bank	Clarksville	Ga.	489	(5.9)	18.63	4.73	7.94	
103	Michigan Commerce Bank	Ann Arbor	Mich.	1,211	(17.7)	10.36	4.73	7.15	
104	Bank of Commerce	Wood Dale	Ill.	221	(2.0)	15.70	4.75	7.95	
105	Eastside Commercial Bank, NA	Bellevue	Wash.	61	(0.2)	6.59	4.77	7.88	
106	Ventura County Business Bank	Oxnard	Calif.	104	(1.4)	12.89	4.86	7.50	
107	New Century Bank	Chicago	Ill.	489	(1.0)	17.38	4.89	7.18	
108	SouthwestUSA Bank	Las Vegas	Nev.	219	(8.1)	17.34	4.92	6.54	
109	Desert Hills Bank	Phoenix	Ariz.	526	(3.7)	16.65	4.93	7.80	
110	Badger State Bank	Cassville	Wis.	97	(1.1)	8.39	5.07	7.88	
111	Community Security Bank	New Prague	Minn.	120	(0.8)	20.67	5.17	7.12	
112	Premier Bank	Jefferson City	Mo.	1,383	(13.2)	16.02	5.27	7.89	
113	Putnam State Bank	Palatka	Fla.	198	(0.1)	10.27	5.35	7.23	
114	Chestatee State Bank	Dawsonville	Ga.	291	(1.9)	22.45	5.36	7.98	
115	Americana Community Bank	Sleepy Eye	Minn.	186	(2.1)	9.46	5.37	7.72	
116	First Midwest Bank	Centerville	S.D.	154	(0.1)	10.66	5.38	7.86	
117	Granite Community Bank, NA	Granite Bay	Calif.	121	(1.3)	15.33	5.41	7.88	
118	Community Bank Plymouth	Plymouth	Minn.	61	(0.4)	4.67	5.45	7.30	
119	Ravenswood Bank	Chicago	Ill.	328	(8.5)	20.94	5.48	7.78	
120	Enterprise Banking Company	McDonough	Ga.	103	(5.2)	13.60	5.49	7.47	
121	Fidelity Bank	Dearborn	Mich.	1,040	(39.8)	7.15	5.50	7.57	
122	Professional Business Bank	Pasadena	Calif.	312	(28.0)	7.45	5.65	7.77	
123	First Regional Bank	Los Angeles	Calif.	2,184	(0.8)	17.59	5.94	7.46	
124	Mt. Washington Co-operative Bank	South Boston	Mass.	501	(0.4)	2.63	6.79	6.29	
125	Town North Bank, NA	Dallas	Texas	1,061	(7.4)	1.93	7.95	7.33	
126	Commercial NB of Texarkana	Texarkana	Texas	194	0.7	1.08	8.87	5.12	

NPL - Loans & securites past due 90 or more days or in nonaccrual status less government-guaranteed balances.

NPA - NPL and repossessed real estate.

Note: Data provided by SNL Financial, Inc. on Nov. 10, 2009 and reproduced by The Street.com.

Income and charge-off numbers are for the second quarter of 2009