

I. Index of Banks and Thrifts

Fall 2007

Name	City	State	Rating	2006 Rating	2005 Rating	Total Assets (\$Mil)	One Year Asset Growth	Asset Mix (As a % of Total Assets)					Capitalization Index	Leverage Ratio	Risk-based Capital Ratio
								Commercial Loans	Consumer Loans	Home Mortgages	Securities				
▲ 1ST ADVANTAGE BK	ST PETERS	MO	C-	D+	D	65	55.52	4.5	0.0	7.1	0.0	10.0	16.1	18.9	
▲ 1ST BANK	EVANSTON	WY	B+	B	B	313	10.00	16.2	7.8	9.0	22.9	5.1	7.1	11.7	
1ST BANK OF SEA ISLE CITY	SEA ISLE CITY	NJ	C+	C+	C+	183	-17.03	0.7	0.1	56.8	3.4	6.6	8.6	12.3	
1ST BK	SIDNEY	MT	A-	A-	A-	61	12.76	10.4	4.6	3.8	22.8	10.0	13.6	19.0	
1ST BK YUMA	YUMA	AZ	B-	B-	B-	117	-0.52	11.8	1.4	2.7	24.8	6.2	8.3	12.8	
1ST CENTENNIAL BK	REDLANDS	CA	B	B	B+	573	19.49	29.1	1.3	0.5	12.9	6.8	10.1	12.4	
▼ 1ST CENTURY BK NA	LOS ANGELES	CA	C-	C	D	221	29.86	26.9	4.0	3.3	17.2	10.0	25.7	36.7	
1ST CHOICE BK	HOUSTON	TX	B-	B-	C+	307	22.33	16.8	3.7	5.2	14.8	6.6	8.6	14.1	
1ST COLONIAL NB	COLLINGSWOOD	NJ	C+	C+	C+	191	9.65	7.0	1.7	16.6	30.4	7.7	9.5	15.1	
1ST COMMERCE BANK	N LAS VEGAS	NV	C+	C+	NR	17	N/A	12.9	0.1	0.1	0.0	10.0	43.3	51.7	
1ST ENTERPRISE BANK	LOS ANGELES	CA	D	D	NR	132	N/A	12.3	0.0	1.3	26.8	10.0	21.8	52.8	
1ST EQT BK NW	BUFFALO GROVE	IL	B-	B-	C	50	8.68	5.3	0.0	16.8	4.0	10.0	15.0	20.8	
1ST EQUITY BANK	SKOKIE	IL	B+	B+	B+	139	7.40	9.0	0.1	12.3	15.8	7.4	9.3	13.8	
1ST FINANCIAL BK	OVERLAND PARK	KS	C	C	C	100	30.33	18.8	2.1	12.6	5.3	4.9	8.9	10.9	
▼ 1ST INDEPENDENCE BK	LOUISVILLE	KY	C+	B-	B-	336	0.73	3.8	0.6	37.1	5.3	9.7	10.9	14.8	
1ST NB OF SOUTH FLORIDA	HOMESTEAD	FL	B+	B+	B-	329	26.34	1.1	0.9	5.2	40.2	9.0	10.3	17.7	
1ST REGIONS BK	ANDOVER	MN	A-	A-	B+	78	24.39	22.3	1.1	4.9	8.4	10.0	13.9	16.4	
1ST SECURITY BK OF WA	MOUNTLAKE TER	WA	B-	B-	B-	258	1.18	6.3	42.2	28.2	6.0	10.0	13.4	17.4	
1ST ST BK	SAGINAW	MI	D-	D-	D	105	51.28	19.5	5.8	13.5	10.7	5.6	10.1	11.5	
1ST ST BK MASON CITY	MASON CITY	IL	C	C	C	22	3.43	5.2	14.5	16.0	33.5	10.0	12.0	21.4	
1ST TRUST BANK INC	HAZARD	KY	D	D	D	53	74.82	20.9	5.1	13.0	10.2	10.0	17.2	22.6	
▲ 1ST UNITED BK	BOCA RATON	FL	D+	D	D-	351	28.32	14.9	1.2	6.5	10.3	5.4	10.3	11.3	
1ST UNITED BK	FARIBAULT	MN	B	B	B	116	-1.21	9.3	3.3	11.7	21.8	6.1	8.1	12.3	
21ST CENTURY BK	LORETTO	MN	B-	B-	B-	360	4.08	9.4	0.9	7.0	6.2	6.5	10.5	12.1	
A J SMITH FSB	MIDLOTHIAN	IL	B-	B-	B	268	3.87	0.0	0.2	31.1	30.4	9.5	10.6	24.8	
A.G. EDWARDS TRUST CO	ST LOUIS	MO	B+	B+	B+	44	25.68	0.0	0.0	0.0	96.5	10.0	92.5	232.4	
AB&T NB	DOTHAN	AL	C+	C+	C	90	-10.99	11.5	1.8	25.6	11.6	7.2	9.1	14.0	
ABACUS FSB	NEW YORK	NY	B+	B+	A-	238	6.30	0.9	0.3	17.1	43.5	10.0	14.7	28.5	
ABBEVILLE B&L ST CHARTERE	ABBEVILLE	LA	B+	B+	B+	26	-12.48	0.0	1.0	50.7	4.5	10.0	27.5	41.4	
ABBEVILLE S&LA SSB	ABBEVILLE	SC	B-	B-	B-	81	3.33	0.1	3.4	47.1	26.7	8.2	9.8	17.6	
ABBY BK	ABBOTSFORD	WI	B-	B-	B	236	5.39	4.0	2.3	14.0	12.0	6.3	9.1	12.0	
▼ ABINGTON SB	JENKINTOWN	PA	B-	B	B	951	11.14	1.6	0.4	40.8	24.3	9.3	10.6	16.8	
ACACIA FSB	FALLS CHURCH	VA	B	B	B	1,307	3.64	1.0	0.1	70.1	4.4	6.6	8.6	14.6	
ACADEMY BK NA	COLORADO SPRINGS	CO	B+	B+	B+	251	42.63	3.9	1.4	12.9	8.8	10.0	11.8	15.7	
ACADIA TRUST NA	PORTLAND	ME	C	C	C-	9	10.36	0.0	0.0	0.0	41.5	10.0	82.3	93.3	
ACB BANK	CHEROKEE	OK	C	C	B-	46	31.91	16.9	3.0	3.3	9.2	5.2	8.3	11.1	
ACCESS NB	RESTON	VA	B	B	B	666	12.48	8.9	0.1	29.5	13.1	6.1	8.4	11.8	
▼ ACKLEY ST BK	ACKLEY	IA	C+	B-	B	111	6.73	9.4	1.9	8.4	24.0	5.1	7.8	11.1	
▼ ACUIITY BANK	TOMAH	WI	C-	B-	C+	144	-19.45	9.9	1.7	19.9	18.2	10.0	11.7	19.7	
▲ ADAMS B&TC	OGALLALA	NE	C-	D+	C	432	9.24	11.7	3.1	8.8	12.2	4.0	7.8	10.5	
ADAMS CO-OP BK	ADAMS	MA	C-	C-	B-	194	5.38	3.9	7.8	55.2	5.3	8.6	10.0	16.1	
ADAMS COUNTY B&LC	W UNION	OH	C-	C-	C-	23	-1.39	0.0	1.5	41.6	0.3	10.0	17.5	35.4	
ADAMS COUNTY BK	KENESAW	NE	B	B	B-	68	10.51	4.8	1.8	6.2	5.0	7.4	10.9	12.8	
ADAMS COUNTY NB	GETTYSBURG	PA	B-	B-	B-	947	-0.31	4.8	1.0	25.8	36.1	5.5	7.5	13.3	
ADAMS NB	WASHINGTON	DC	C+	C+	B+	333	21.27	9.2	0.1	2.4	14.4	3.7	8.3	10.4	
ADAMS ST BK	ADAMS	NE	A-	A-	A-	29	9.83	4.6	4.3	18.3	38.0	10.0	23.9	33.2	
ADIRONDACK BK	UTICA	NY	C-	C-	C	450	5.07	15.4	4.5	23.9	26.1	4.6	6.6	13.2	
ADIRONDACK TRUST CO	SARATOGA SPRINGS	NY	B	B	B+	697	7.70	11.9	7.4	11.4	28.8	9.6	10.7	18.5	
ADRIAN BK	ADRIAN	MO	B-	B-	C	83	8.11	14.5	5.2	17.6	12.5	6.5	8.5	12.5	
ADRIAN ST BK	ADRIAN	MN	C+	C+	C+	27	2.00	10.7	1.5	10.4	26.4	10.0	11.1	16.5	
ADVANCE BK	BALTIMORE	MD	C	C	C	71	3.08	2.9	1.1	27.1	12.6	10.0	12.1	20.0	
ADVANTA BK CORP	DRAPER	UT	A-	A-	A-	1,960	26.24	56.8	0.0	0.0	3.8	10.0	20.6	22.4	
▲ ADVANTA NB	WILMINGTON	DE	A+	A	A-	35	-68.26	0.0	0.0	5.7	8.0	10.0	15.1	76.2	
ADVANTAGE BK	LOVELAND	CO	C	C	B-	339	5.26	8.4	0.3	5.6	3.6	5.4	9.6	11.3	
ADVANTAGE BK	CAMBRIDGE	OH	C+	C+	C+	1,043	-0.70	2.5	2.2	40.3	10.4	5.4	7.6	11.3	
ADVANTAGE BK	SPENCER	OK	C+	C+	C+	47	2.64	5.8	11.3	20.8	19.4	8.6	10.0	15.3	
ADVANTAGE COMMUNITY BK	DORCHESTER	WI	C	C	C	109	6.92	10.2	3.8	15.7	5.8	3.6	8.3	10.3	
ADVANTAGE NB	ELK GROVE VLG	IL	C+	C+	C+	294	11.15	26.8	4.5	4.3	23.7	4.5	7.4	10.8	
AF BK	W JEFFERSON	NC	C	C	C+	246	11.54	10.0	4.4	34.8	7.3	4.7	7.8	10.9	
AFB&T	ATHENS	GA	B-	B-	B-	1,219	16.19	8.2	1.2	11.2	10.7	5.2	9.2	11.1	
AFFILIATED BK	BEDFORD	TX	B-	B-	C+	113	6.99	5.3	2.4	6.7	14.9	7.2	9.2	12.7	
AFFINITY BK	VENTURA	CA	B	B	B	1,201	12.45	0.9	0.0	3.8	26.4	5.4	7.4	11.6	
AFFINITY BK OF PA	WYOMISSING	PA	D	D	D+	100	9.02	23.8	0.4	18.9	6.9	10.0	11.7	17.4	
AIG FSB	WILMINGTON	DE	A-	A-	B	1,210	0.01	0.1	0.0	4.1	63.8	10.0	11.4	27.5	

Asset Quality Index	Non-Performing Loans		Net Charge-offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	as a % of Total Loans	as a % of Capital											
7.4	0.00	0.0	-0.79	1.5	0.1	0.39	2.54	3.39	84.8	3.4	85.1	36.1	0.0
4.5	0.50	1.8	-0.04	6.3	1.0	1.19	8.70	4.47	58.8	6.1	98.8	14.2	7.8
6.9	0.29	2.6	0.00	3.1	0.1	0.10	1.17	2.94	95.8	0.7	14.1	39.1	3.3
8.3	0.00	0.0	-0.18	10.0	0.4	2.68	20.59	4.80	48.3	7.3	119.4	9.4	8.2
7.9	0.15	1.0	0.00	4.7	0.2	0.65	7.07	5.37	75.6	1.9	32.5	29.0	5.5
3.9	0.60	4.1	0.03	9.9	2.3	1.66	15.77	5.94	55.1	1.4	22.7	27.6	7.8
8.4	0.00	0.0	0.00	1.5	0.2	0.41	1.58	4.43	90.4	4.2	114.1	42.6	1.0
6.5	0.04	0.3	0.10	9.3	1.1	1.51	18.59	4.00	43.9	3.9	97.2	38.1	4.3
9.0	0.12	0.7	0.05	3.1	0.2	0.43	4.61	3.01	77.3	6.2	193.2	23.7	4.9
7.5	0.00	0.0	0.00	0.0	-0.1	-2.88	-6.12	7.17	153.6	6.3	256.7	23.2	3.7
9.8	0.00	0.0	0.00	0.0	-0.4	-1.38	-6.69	3.80	133.1	9.1	166.6	2.6	0.0
7.6	0.00	0.0	0.00	4.0	0.1	1.03	6.94	3.16	60.6	5.4	932.2	44.8	3.0
7.7	0.00	0.0	0.00	7.6	0.6	1.78	21.66	3.01	40.4	4.5	111.3	30.6	6.7
6.6	0.05	0.4	0.00	5.4	0.3	1.04	9.95	4.39	65.0	3.2	56.7	30.1	3.9
4.0	1.23	6.9	1.43	3.2	0.3	0.35	2.59	3.44	80.5	1.1	14.0	30.3	7.3
5.3	0.00	0.0	-0.03	5.7	1.0	1.23	6.82	6.10	68.6	3.6	33.7	14.9	7.1
6.1	0.88	5.0	0.13	4.9	0.2	0.87	6.31	4.44	72.8	1.9	40.6	45.4	7.3
6.8	0.07	0.4	0.19	3.4	0.2	0.25	1.89	4.75	93.0	4.0	38.8	14.7	3.4
5.4	1.09	8.8	0.24	0.0	-0.3	-1.06	-12.02	2.75	116.7	0.9	23.7	48.3	0.0
7.7	0.43	1.9	0.29	5.3	0.1	1.22	10.19	3.29	56.9	4.4	111.3	25.4	3.9
8.2	0.00	0.0	0.07	0.3	0.0	-0.19	-1.12	3.71	93.6	4.1	121.5	46.7	0.0
6.1	0.26	1.7	-0.01	1.6	0.0	0.05	0.43	4.69	97.5	1.3	18.8	28.7	4.6
5.7	0.40	3.2	0.00	6.4	0.4	1.29	16.14	4.15	70.4	1.2	27.5	34.6	6.7
4.2	0.44	3.3	0.00	9.0	1.1	1.23	11.48	3.98	49.0	0.5	3.8	43.3	6.7
9.4	0.18	0.8	0.00	3.5	0.3	0.38	3.62	2.53	80.6	3.4	55.5	25.0	6.3
9.6	0.00	0.0	0.00	10.0	2.8	25.15	27.51	6.06	57.2	0.3	17.2	100.0	3.0
7.6	0.20	1.1	0.10	3.7	0.2	0.91	7.85	4.42	58.3	2.7	55.8	32.4	5.1
8.1	0.61	1.7	0.01	3.7	0.1	0.20	1.33	4.40	93.2	4.9	65.4	16.1	7.9
8.5	1.24	3.8	0.00	9.0	0.1	1.47	5.40	4.97	67.2	6.7	86.2	8.3	7.2
5.2	2.12	12.7	0.04	4.4	0.1	0.59	6.04	3.10	68.2	4.6	117.1	28.1	5.1
4.9	0.81	6.5	0.02	5.1	0.5	0.86	9.72	3.02	60.4	0.9	14.4	33.8	5.6
7.9	0.38	2.4	0.01	3.8	1.5	0.63	6.23	2.53	67.2	1.6	34.6	38.0	6.3
9.2	0.19	2.0	-0.30	4.6	2.0	0.61	7.10	1.97	45.4	0.2	1.2	84.2	6.6
7.3	0.72	3.9	0.82	9.8	2.3	4.05	36.08	4.25	51.2	5.2	76.3	15.8	8.2
6.5	0.00	0.0	0.00	9.7	0.2	7.58	8.59	4.33	79.4	0.0	N/A	101.0	0.4
3.5	1.51	11.7	-0.21	8.8	0.5	4.38	51.20	4.83	31.6	2.2	30.9	22.9	4.4
8.3	0.10	0.9	0.00	7.0	1.5	0.90	11.10	3.26	81.0	1.5	33.4	38.8	5.8
3.0	2.26	16.9	-0.01	3.4	-0.4	-1.30	-15.83	3.09	69.2	3.0	25.5	15.0	4.3
8.5	0.07	0.3	0.00	1.5	-0.2	-0.41	-3.71	3.07	108.7	3.3	47.0	20.3	5.3
4.4	0.63	5.5	0.09	5.1	0.9	0.80	10.24	4.51	70.4	2.5	13.2	16.2	4.1
4.9	0.98	7.8	0.09	2.5	0.1	0.18	1.80	2.83	86.9	3.6	48.1	19.1	4.9
5.1	3.02	10.6	0.00	3.5	0.0	0.37	2.13	3.74	86.6	4.4	51.4	13.1	5.2
5.5	0.58	4.5	0.00	6.9	0.2	1.19	11.41	3.72	51.8	1.6	11.9	22.5	5.8
6.2	0.79	5.8	0.00	3.8	1.5	0.62	8.75	2.85	72.3	6.1	59.3	8.8	4.6
3.8	0.92	7.8	0.09	7.7	0.8	0.99	12.07	4.22	60.6	1.3	20.7	28.7	5.4
8.8	0.03	0.1	0.05	7.7	0.2	2.16	9.17	3.98	48.2	2.7	34.6	19.5	8.0
6.7	0.57	4.7	0.03	2.4	0.4	0.38	5.48	3.39	85.3	5.0	100.1	19.8	3.3
4.5	1.49	6.8	-0.13	7.4	2.2	1.28	11.66	4.09	64.8	8.8	351.9	8.4	8.4
6.9	0.46	3.8	0.01	6.4	0.4	1.68	20.85	4.11	60.2	3.8	53.9	18.3	5.3
7.4	0.63	3.6	-0.11	4.1	0.1	1.14	10.51	4.25	72.1	4.3	41.2	13.7	4.3
5.1	1.72	9.0	-0.14	2.6	0.0	0.21	1.64	5.28	93.8	2.7	40.8	24.8	5.3
6.4	1.97	4.8	4.36	9.8	26.7	5.45	26.66	3.98	54.9	4.1	113.0	61.2	9.3
10.0	0.00	0.0	0.00	10.0	1.0	5.70	8.60	5.64	9.7	9.9	194.1	0.0	9.5
1.6	2.28	19.6	0.22	7.9	1.0	1.21	12.83	4.92	57.0	1.0	15.8	31.6	6.1
3.5	2.05	18.6	0.10	4.0	1.6	0.62	7.68	3.11	70.4	3.4	41.0	22.0	5.4
3.7	3.39	20.9	0.35	6.0	0.2	1.23	12.75	5.83	79.7	4.6	21.1	5.7	4.8
8.1	0.12	0.9	-0.02	4.4	0.2	0.77	9.03	3.09	62.5	5.6	133.0	19.4	4.0
4.6	0.46	2.3	0.14	1.8	0.0	-0.03	-0.29	2.28	104.5	2.1	34.9	27.8	6.3
4.9	0.46	4.3	-0.13	4.4	0.4	0.67	8.71	3.65	75.5	0.8	17.2	41.2	4.0
4.5	1.15	9.7	0.09	9.5	4.7	1.55	17.30	4.22	42.9	2.6	27.7	22.8	7.8
6.9	0.05	0.4	0.00	7.1	0.3	1.18	13.50	4.39	52.9	0.6	5.7	37.2	4.6
4.2	1.46	12.6	0.10	3.7	1.4	0.48	6.64	2.87	81.8	2.6	38.9	33.3	7.4
8.8	0.00	0.0	0.00	0.8	0.0	-0.15	-1.28	3.12	97.6	5.5	132.9	20.5	0.3
9.6	1.14	1.3	0.17	5.9	1.9	0.66	5.63	1.88	51.4	6.8	140.6	14.2	7.6