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January 3, 2011

Via electronic delivery to:

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re: RIN number 3064-AD66; Assessments, Large Bank Pricing NPR
RIN number 3064-AD66; Assessments, Assessment Base and Rates NPR

Dear Mr. Feldman:

I am writing to comment on two notices of proposed rulemaking (NPR) published in the Federal Register (FR) on November 24, 2010, which I have labeled as the Large Bank NPR and the Assessment Base NPR. Although the Supplementary Information differs between the two NPRs, the proposed regulation on which comments are requested is identical for the two NPRs. Therefore, I am submitting identical comment letters on the two NPRs. Where appropriate, I will indicate which NPR's Supplemental Information I am referring to, along with an FR page number, when commenting on the FDIC's discussion of its rationale for the proposed changes in its assessment practices.

I am submitting this comment letter on my own behalf and not on behalf of any client or other organization. However, I know from numerous discussions with bankers and others that I am not alone in finding numerous flaws in the proposed regulation as well as conflicts between the proposed regulation and the Federal Deposit Insurance Act. (FDIA) <u>These flaws and conflicts in the proposed regulation are so serious and so irreparable that the FDIC should scrap the proposed regulation and start from scratch in designing a risk-based assessment system that reflects the actual risk of loss each insured depository institution (IDI) poses to the Deposit Insurance Fund (DIF)</u>.

The proposed regulation does not conform with the FDIA's risk-based assessment requirement

The proposed regulation does not conform with this provision in 12 U.S.C. Sec. 1817(b)(1)(C): "the term `risk-based assessment system' means a system for calculating <u>a depository institution's</u> assessment based on the probability that the Deposit Insurance Fund will incur a loss with respect to the institution, taking into account the risks attributable to . . ." [emphasis supplied]. It is important to note that the statute refers only to losses that the DIF may

incur – there is no reference to losses that other elements of the Federal government, such as the Treasury or the Federal Reserve, may incur in preventing or dealing with a bank failure.

While the intent of Sec. 331 in the Dodd-Frank Act (DFA) was to shift a portion of the FDIC's assessment base to IDIs which rely relatively more heavily on non-domestic-deposit funding (essentially the larger IDIs), the DFA clearly did not modify the definition of a "risk-based assessment system" or relieve the FDIC of its obligation to reasonably estimate an individual IDI's probability of causing a loss to the DIF, as was noted on page 866 of the Conference Report accompanying the DFA. If Congress had intended to increase the portion of assessments levied on large IDIs then it would have modified the FDIA's definition of "risk-based assessment system" to permit that. Congress did not take that step.

Because Congress did not modify the definition of "risk-based assessment system," the FDIC is obligated to neutralize, in its assessment rate structure, the effect of the enlargement of the assessment base so as not to impose on larger IDIs more of the premium assessment burden than can be justified by the FDIC's loss experience with larger IDIs. That is, however much the FDIC might want to shift as much of the DIF assessment burden as possible to larger IDIs, that assessment burden must still bear some reasonable relationship to the FDIC's loss experience with larger IDIs.

The FDIC has estimated (as published in the Third Quarter 2010 Quarterly Banking Profile) that the share of the assessment base attributable to IDIs with more than $50 billion in total assets will rise from 59% of the total assessment base (total domestic deposits) to 69% of the total base (total assets minus Tier 1 capital), yet the largest failed IDI in recent years (Colonial Bank) had just $25 billion in assets; the infamous Indy Mac was the second largest, with $23.5 billion in assets.

That is, while all of the DIF's losses in recent years (since February 2007 when failures resumed after a 31-month stretch with no failures) have occurred in smaller IDIs, the bulk of the FDIC assessment base, and future premium collections, will come from IDIs of a size which have not generated any losses for the DIF. It is quite possible, under the assessment system proposed in the NPR, that IDIs with more than $50 billion in total assets will pay more than 69% of the total DIF assessments. While there is some element of cross-subsidy within deposit insurance, from the large to the small, the degree of cross-subsidy due to the assessment rates proposed in the two NPRs is not defensible.

The following table[1] shows the distribution of the FDIC's losses in failed IDIs for the 2007-10 period relative to the distribution of the assessment base in 2011 by size of IDI, as estimated by the FDIC – see lines 355 to 360 of the appended spreadsheet for the size distribution of DIF losses in the 2007-10 period.

[1] The data in the this table as well as all other failed-bank data in this letter are derived from the appended spreadsheet the writer of this letter has compiled for all banks which failed in the 2007-10 period at a loss to the FDIC. The data in the spreadsheet was taken from FDIC news releases announcing bank closures and from bank call reports and thrift financial reports. This data has also been summarized in various ways – see lines 332 to 418 of the appended spreadsheet. Email the writer of this letter (bert@ely-co.com) to obtain a sortable Excel version of this spreadsheet by reply email.

Bank asset size range	% of FDIC losses	Portion of 2011 assessment base
Less than $1 billion (265 failures)	22.8%	10.9%
$1 billion to $10 billion (51 failures)	34.8%	10.4%
$10 billion to $25 billion (8 failures)	42.5%	6.3%[2]
$25 billion to $50 billion (0 failures)	0%	3.8%[2]
Over $50 billion (0 failures)	0%	68.6%

In sum, IDIs in the size range (less than $25 billion) which accounted for 100% of the FDIC's losses in failed IDIs in recent years will account for less than 28% of the FDIC's 2011 assessment base and most likely less than 28% of total assessments paid to the FDIC. As the FDIC notes approvingly in its Large Bank NPR (FR page 72612), the FDIA provides, in 12 U.S.C. 1817(b)(1)(D), for separate deposit-insurance assessment systems for large and small IDIs. Based on the FDIC's loss experience in recent years, smaller IDIs should be under a separate assessment system which results in their paying much higher deposit-insurance assessments per dollar of assessment base than larger IDIs would pay.

The NPRs fail to make the case for extrapolating small-bank failure data to large IDIs

The size distribution of failed IDIs relative to non-failed IDIs (as reflected in the distribution of the assessment base by IDI size) is especially relevant given that the FDIC proposes to extrapolate from data about small-IDI failures in determining risk factors for much larger IDIs. That is the case because the FDIC has very limited data on larger failed IDIs because there have been so few of them. The validity of this extrapolation is even more questionable when extended to highly complex IDIs given the enormous difference between the size and complexity of failed IDIs and highly complex IDIs.

In some cases, the FDIC has reached back to 2000 for data on which to base its predictive factors (see for example in the Large NPR, FR page 72614, right column, and FR page 72620, footnote 25), but only 29 small IDIs failed between 2000 and 2004; none failed in 2005 and 2006. Additionally, the assets of these 29 failures totaled to just $6.22 billion, not even the equivalent of one "large" IDI in the FDIC's eyes. The largest and most costly of these 29 failures was the 2001 closure of the notorious OTS-regulated thrift, Superior Bank (assets of $1.77 billion), which accounted for 39% ($305 million) of the $781 million loss the FDIC experienced in those 29 failures.[3]

Worse, it appears that the FDIC has treated as failed IDIs institutions in which the resolution did not cause a loss to the DIF, as is evident in footnote 33 in the Large Bank NPR (FR page 72624), which states that "for the purpose of regression analysis, large institutions that received significant government support or merged with another entity with government support" were treated as failed institutions. The FDIC does not name these institutions nor provide the legal justification for including them in the FDIC's failure analysis if they did not cause a loss to the DIF.

[2] The writer of this letter estimated this division of the 2011 assessment based on September 30, 2010, call report data.

[3] On February 9, 2001, the writer of this letter wrote to Ellen Seidman, then Director of the OTS, warning her of Superior's insolvency; a copy of that letter was sent to Donna Tanoue, then Chairman of the FDIC. On July 27, 2001, the OTS closed Superior. On October 16, 2001, the writer of this letter testified to the Senate Banking Committee about the regulatory failings which led to Superior's failure, as set forth in Senate hearing document 107-698.

The efficacy of the factors the FDIC used in developing its assessment formulae is further open to challenge based on a statement in the Large Bank NPR at the bottom of the right column on FR page 72629, which reads as follows:

> Chart 2.1 below shows that the total score can reasonably differentiate IDIs that failed after 2006. About the worst 12 percent of IDIs in terms of their total score as of year-end 2006 accounted for more than two-thirds of failures over the next three years.

This is an extremely damning admission, for this reason. There were 8,680 IDIs at the end of 2006; 12% of that number would be 1,042 IDIs. In the 2007-09 period (the period covered by the FDIC analysis), there were 167 IDI failures; two-thirds of that number would be 111. Consequently, 111 of the worst 1,042 IDIs at the end of 2006 failed, which means that 931 of the worst IDIs, or 89.3% of the worse IDIs did not fail. In effect, the FDIC's assessment methodology, based on predicting which IDIs will fail, is itself a failure. For this reason alone, the FDIC should go back to the drawing board and start from scratch in developing much better risk-sensitive pricing formulae.

Interpolating the above-referenced Chart 2.1 (on FR page 72630), the one-third of the failures not among the worst 12% of the IDIs at the end of 2006, were spread widely over the next 40% or so of the IDIs evaluated at the end of 2006. In effect, a significant portion of the IDIs which failed in the 2007-09 period were not identified at the end of 2006 as among the worst IDIs. Further, given that conditions were pretty good in the banking industry at the end of 2006 – there had not been a bank failure in 18 months and there were only 50 IDIs (.56% of all IDIs at that time) on the problem-bank list with total assets of just $8.3 billion (.07% of total industry assets) – it is reasonable to challenge the FDIC's contemporaneous ability to detect emerging banking problems and therefore to properly price DIF assessments.

To assess its contemporaneous ability to detect potential IDI failures, and to set assessment rates accordingly, the FDIC should publish data contrasting the two-thirds of failures in the 2007-09 period among the worst IDIs at the end of 2006 with the one-third not among the worst IDIs. That contrast will give bankers and others a better understanding of the myriad shortcomings in the FDIC's risk-assessment practices and techniques. A companion analysis would be to track the fate of the 50 IDIs on the problem-bank list at the end of 2006 to see (1) how many of them later failed and (2) the degree of overlap between those IDIs, the 167 IDIs which failed over the next three years, and the worst IDIs at the end of 2006 that the FDIC recently identified. Any lack of overlap among these IDIs may be due in part to the failure of the FDIC to reflect geography in its determination of risk-based assessments, as the next section of this letter discusses.

The proposed regulation fails to take the geography of failed banks into account

The FDIC has failed to take geography into account in constructing its assessment formulae. That is, the DIF's loss experience for the 2007-10 period varied dramatically by the state in which the IDI was chartered, which, in the case of smaller IDIs, usually is the state in which the IDI experienced much, if not most, of the losses that sank it. This geographical data can be summarized as follows and will be found on lines 414 to 418 of the appended spreadsheet:

States	% of FDIC losses	% of US, PR population	Loss per capita
CA, FL, GA, IL (169 failures)	58.9%	25.2%	$603
AL, NV, OH, PR, TX, WA (43 failures)	27.5%	17.4%	$409
30 other states with failures (112 failures)	13.6%	51.2%	$69
11 states + D.C. with no failures	0%	6.2%	-0-
United States + Puerto Rico	100.0%	100.0%	$258

While the national per-capita loss for the 2007-10 period was $258, for the nine states plus Puerto Rico with the greatest aggregate amount of loss, the loss per capita for that period was $524; for the rest of the country, the per-capita loss was just $61. This difference in per-capita losses is a stark indicator of the importance of geography in IDI failures and DIF losses.

Not only have the DIF's losses varied greatly geographically in recent years, as was the case during the S&L crisis, but this data reinforce the value of a geographic dispersion of risks, especially real-estate-related risks. Geographical risk dispersion is much more likely to be an attribute of, and therefore a strength of, larger IDIs yet the FDIC assessment formulae provide absolutely no recognition of, or more importantly, credit for geographical risk dispersion in the premium assessment formulae it has proposed for large IDIs and highly complex institutions.

The FDIC's proposed assessment formulae also completely ignore another geographical factor that is especially important with regard the largest IDIs – their non-U.S. risk exposures. Possibly one reason for the absence of that factor is that, to the best of this writer's knowledge, none of the 324 IDIs which have failed since 2007 had any meaningful non-U.S. losses. Implicitly, the FDIC has extended to the non-U.S. assets of FDIC-insured institutions its U.S. loss experience which in turn has varied greatly across the country. There is absolutely no justification for the FDIC to have made such an assumption.

The FDIC has failed to provide the data on which it has based its proposed assessments

The Large Bank NPR presents copious results – values, scores, cutoff values, weights, etc. – which are the product of extensive FDIC analyses of IDI data, results which purportedly demonstrate the analytical soundness of its risk-based assessment scheme. However, the FDIC has not provided public access to the data on which the results published in the NPR are based. Consequently, it is not possible for an outsider to evaluate the logic, methodology, reasonableness, or accuracy of those results. Instead, the FDIC is asking bankers and members of the public to take these results on faith. Since the calculations from which the published results were derived presumably are based on publicly available data, i.e., call reports, thrift financial reports, and other public data, it should be feasible for the FDIC to post on its website the data on which it based its calculations. Making the underlying data publicly available would permit independent verification of the results on which the proposed assessment regulation in the NPRs is based.

The quantitative validity of the results the FDIC presents in the Large Bank NPR are highly suspect given the numerous references in that NPR to the opinions of FDIC analysts as to the relative riskiness of large IDIs. See, for example, "based on a consensus view of FDIC analysts" (FR page 72613, right column); "The rank ordering for larg [sic] institutions as of the end of 2009 (based on a consensus view of staff analysts)" (FR page 72614, footnote11); "The FDIC believes . . ." (RF page 72618, right column); "This discretionary adjustment . . ." (FR page 72623,

left column); "providing the FDIC with flexibility to give sufficient weight to the idiosyncratic factors or other risk factors not included in the scorecard." (FR page 72623, center column); or "the FDIC's view, based on its experience and judgment, of the proper rank ordering of risk (the expert judgment ranking)" (FR page 72624, right column).

FDIC staff may have devoted substantial effort to developing rank orderings of the riskiness of large and highly complex IDIs, but those rank orderings are merely opinions untested by actual failures which created a loss for the DIF. As noted above, the FDIA clearly limits the FDIC's risk-based assessment system to a system "based on the probability that the Deposit Insurance Fund will incur a loss with respect to the institution." The NPRs fail to adequately make the case that the opinions of FDIC staff are sufficiently reliable predictors of a potential IDI failure that will cause a loss to the DIF.

The proposed regulation fails to take the charter-type of failed banks into account

The type of charter of failed IDIs is another risk factor the FDIC has chosen to ignore. Of the eight IDIs with over $10 billion in assets which have failed since 2007, five of them were OTS-regulated thrifts while a sixth was a Puerto Rico bank – Westernbank. Only two of the failures – Colonial Bank and United Commercial Bank in California – were what could be characterized as even approximating a mainstream commercial bank.

Of the eleven failures since 2007 with losses over $1 billion, five of them, including the two most expensive failures (IndyMac and BankUnited) were thrifts. Although OTS-regulated thrifts account for only 13.3% of the failures by nose-count, they accounted for 37.8% ($30.1 billion) of the FDIC's $79.6 billion loss in failed IDIs since 2007 – see line 352 of the appended spreadsheet. The recent years have been the S&L crisis redux.

The FDIC's overall loss experience since 2007 has varied greatly based on who the failed IDI's primary federal regulator was. This holds true whether measuring the FDIC's loss as a percentage of the failed IDI's assets or total deposits, as is evident in the following table, taken from lines 346 to 353 of the appended spreadsheet.

Regulator	Loss as a % of assets	Loss as a % of deposits
FDIC	24.28%	29.58%
OCC	16.73%	19.64%
Federal Reserve	22.30%	26.67%
OTS	28.44%	43.08%

The FDIC's proposed assessment formulae give absolutely no recognition to an IDI's primary federal regulator. It is clear from this data that on average OCC-regulated banks that failed experienced a lower loss percentage than failed IDIs regulated by other agencies

The proposed regulation fails to calculate bank-by-bank assessments for the riskiest banks

The proposed regulation continues the FDIC's long-standing practice of not calculating (except for the unsecured debt and brokered-deposit adjustments) bank-by-bank risk-sensitive premiums for IDIs with less than $10 billion in assets classified by the FDIC as riskier Category II, III, and IV IDIs, yet these are the categories where failures are far more likely to

occur. Accordingly, these are the IDIs where the FDIC's bank-by-bank assessment rates potentially are the most likely to deter risky banking and the prospect of failure. If FDIC staff are at all competent in identifying riskier IDIs, then most IDIs which failed in the 2007-10 period should have been classified as Category II, III, or IV institutions more than a few months before they were closed. The FDIC should publish data as to its accuracy and timeliness in classifying as Category II, III, or IV IDIs those IDIs which later failed.

FDIC staff have stated to the writer on several occasions that the FDIC lacks the staff resources to develop bank-by-bank assessment rates for every IDI in categories II, III, and IV. The failure to do so represents an inexcusable misuse of FDIC resources, resources provided to the FDIC by the banking industry. Based on Table IV-B in the FDIC's Quarterly Banking Profile for the third quarter of 2010, as of June 30, 2010, 28.8% of all IDIs, holding 39.2% of all domestic deposits, were classified by the FDIC as Category II, III, or IV institutions. In effect, the FDIC has elected to devote a disproportionately high amount of its risk-assessment resources to assessing and pricing the failure risk of the strongest 70% of the banking industry, by nose count, rather than concentrating those resources on the weakest 30%.

This misdirection of FDIC resources ignores a key reason for any form of risk-based insurance pricing – to deter unwarranted and undercompensated risk-taking. The FDIC, in its Large Bank NPR (FR page 72613), said as much when it stated that it "proposes revising the assessment system applicable to large IDIs to better capture risk at the time an IDI assumes the risk . . ." If anything, such a philosophy is more applicable to smaller IDIs since these are the IDIs much more likely to fail, at a cost to the DIF.

Another purpose of a risk-based assessment system is to provide a financial incentive to an IDI to reduce its probability of failure by increasing its equity-capital ratio, which has the effect of raising its deposit-insurance deductible. In effect, a lower assessment rate pays for an increased equity-capital ratio which reduces the probability of failure. The proposed regulation does not provide that incentive for the riskiest IDIs because it does not provide for bank-by-bank risk assessments for Category II, III, and IV IDIs with less than $10 billion in assets.

The proposed brokered-deposit adjustment is indefensible.

For a minority of IDIs, the brokered-deposit adjustment of up to 10 basis points across the entire assessment base is punitive for special-purpose banks, such as credit-card banks, which are not using brokered deposits to grow rapidly, but are using brokered deposits as an alternative to building expensive retail branch networks. The NPR provided no cost justification for the magnitude of this adjustment or the manner in which it is applied nor any justification for imposing a brokered-deposit adjustment on large and highly complex institutions but not on smaller IDIs classified as Category I risks. Rapid growth, which does increase an IDI's risk of failure, should be addressed directly in assessment formulae regardless of how that growth is funded.

The unsecured-debt adjustment is inappropriately limited to long-term, unsecured liabilities

The proposed regulation's unsecured debt adjustment is limited to "long-term, unsecured liabilities" yet the rationale for that adjustment – "greater amounts of long-term unsecured debt provide a cushion that can reduce the cost to the DIF in the event of failure"[4] – also applies to liabilities other than insured deposits, including (1) domestic uninsured deposits, (2) all foreign-

[4] Assessment Base NPR, FR page 72586, footnote 8.

office deposits, and (3) short-term unsecured borrowings. The proposed regulation provides absolutely no justification for these three exclusions from the unsecured debt adjustment.

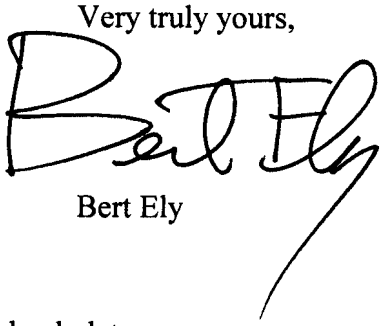
The proposed regulation fails to take fraud into account as a cause of bank failure

The FDIC's assessment formulae do not factor in the degree to which fraud plays a much larger role in the failure of small IDIs than large IDIs. Fraud can sink a small IDI overnight, but has not been identified as a factor causing the failure of large IDIs. For example, one of the IDIs which was closed on December 17, 2010, First Southern Bank, with $192 million of assets, appears to have been the victim of an internal fraud, executed by the person who effectively controlled the IDI, involving $22 million of bogus industrial development bonds. There are any number of small IDI failures in recent years – Keystone, Oakwood, Platinum, to name a few – where fraud was the underlying cause of the failure. Arguably large IDIs and highly complex IDIs should get an assessment credit because they are much less likely to fail due to fraud.

In sum, the proposed regulation on which the FDIC has sought comment, through the two NPRs, fails on many grounds. Consequently, the FDIC should withdraw the proposed assessment scheme and start over, taking time to develop quantitatively valid assessment formulae which recognize, sad as it may be, that DIF losses largely, if not entirely, result from the failure of relatively small IDIs.

I have appreciated this opportunity to offer my comments on these two NPRs. FDIC staff can call me, at 703-836-4101, if there is any aspect of this comment letter that they would like to discuss.

Very truly yours,



Bert Ely

Attachment: Spreadsheet of failed-bank data

Failed banks and thrifts -- 2007 to 2010

Line number	Year's failure number	Institution Name	Cert	City	St	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss%: Total assets	Loss%: Total deposits	Last reported net worth: Amount	Last reported net worth: Date	Differential: Last net worth + Est. loss	Differential %: Last asset #	Differential %: Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
1	157	COMMUNITY NATIONAL BANK	23306	LINO LAKES	MN	12/17/10	PA	N	1	OCC	31,600	28,800	3,700	Protected	11.7%	12.8%	2,653	9-30-10	6,353	20.1%	22.1%	N/R	N/A	
2	156	FIRST SOUTHERN BANK	58052	BATESVILLE	AR	12/17/10	PA	NM	1	FDIC	191,800	155,800	22,800	Protected	11.9%	14.6%	19,250	9-30-10	42,050	21.9%	27.0%	N/R	N/A	
3	155	UNITED AMERICAS BANK, NA	35065	ATLANTA	GA	12/17/10	PA	N	1	OCC	242,300	193,800	75,800	Protected	31.3%	39.1%	(1,833)	9-30-10	73,967	30.5%	38.2%	N/R	N/A	
4	154	APPALACHIAN COMMUNITY BANK, FSB	58495	MCCAYSVILLE	GA	12/17/10	PA	SA	1	OTS	68,200	76,400	26,000	Protected	38.1%	34.0%	(8,274)	9-30-10	17,726	26.0%	23.2%	N/R	N/A	
5	153	CHESTATEE STATE BANK	34578	DAWSONVILLE	GA	12/17/10	PA	NM	1	FDIC	244,400	240,500	75,300	Protected	30.8%	31.3%	2,124	9-30-10	77,424	31.7%	32.2%	N/R	N/A	
6	152	THE BANK OF MIAMI, NA	19040	CORAL GABLES	FL	12/17/10	PA	N	1	OCC	448,200	374,200	64,000	Protected	14.3%	17.1%	(775)	9-30-10	63,225	14.1%	16.9%	N/R	N/A	
7	151	EARTHSTAR BANK	35561	SOUTHAMPTON	PA	12/10/10	PA	NM	1	FDIC	112,600	104,500	22,900	Protected	20.3%	21.9%	2,272	9-30-10	25,172	22.4%	24.1%	N/R	N/A	
8	150	PARAMOUNT BANK	34673	FARMINGTON HILLS	MI	12/10/10	PA	SM	1	FRB	252,700	213,600	90,200	Protected	35.7%	42.2%	2,571	9-30-10	92,771	36.7%	43.4%	N/R	N/A	
9	149	FIRST BANKING CENTER	5287	BURLINGTON	WI	11/19/10	PA	SM	1	FRB	750,700	664,800	142,600	Protected	19.0%	21.5%	8,463	9-30-10	151,063	20.1%	22.7%	19,713	N/A	$21.373 million at 6-30-10
10	148	ALLEGIANCE BANK OF NORTH AMERICA	35078	BALA CYNWYD	PA	11/19/10	PA	NM	1	FDIC	106,600	92,000	14,200	Protected	13.3%	15.4%	1,474	9-30-10	15,674	14.7%	17.0%	N/R	N/A	
11	147	GULF STATE COMMUNITY BANK	20340	CARRABELLE	FL	11/19/10	PA	NM	1	FDIC	112,100	112,200	42,700	Protected	38.1%	38.1%	(324)	9-30-10	42,376	37.8%	37.8%	N/R	N/A	
12	146	COPPER STAR BANK	35463	SCOTTSDALE	AZ	11/12/10	PA	NM	1	FDIC	204,000	190,200	43,600	Protected	21.4%	22.9%	(2,354)	9-30-10	41,246	20.2%	21.7%	N/R	N/A	
13	145	DARBY BANK & TRUST CO.	14580	VIDALIA	GA	11/12/10	PA	NM	1	FDIC	654,700	587,600	136,200	Protected	20.8%	23.2%	9,021	9-30-10	145,221	22.2%	24.7%	N/R	N/A	
14	144	TIFTON BANKING COMPANY	57831	TIFTON	GA	11/12/10	PA	NM	1	FDIC	143,700	141,600	24,600	Protected	17.1%	17.4%	1,758	9-30-10	26,358	18.3%	18.6%	N/R	N/A	
15	143	FIRST VIETNAMESE AMERICAN BANK	57885	WESTMINSTER	CA	11/5/10	PA	NM	1	FDIC	48,000	47,000	9,600	Protected	20.0%	20.4%	611	9-30-10	10,211	21.3%	21.7%	N/R	N/A	
16	142	PIERCE COMMERCIAL BANK	34411	TACOMA	WA	11/5/10	PA	SM	1	FRB	221,100	193,500	21,300	Protected	9.6%	11.0%	4,532	9-30-10	25,832	11.7%	13.3%	N/R	N/A	
17	141	WESTERN COMMERCIAL BANK	58087	WOODLAND HILLS	CA	11/5/10	PA	NM	1	FDIC	98,600	101,100	25,200	Protected	25.6%	24.9%	(3,483)	9-30-10	21,717	22.0%	21.5%	N/R	N/A	
18	140	K BANK	31263	RANDALLSTOWN	MD	11/5/10	PA	NM	1	FDIC	538,300	500,100	198,400	Protected	36.9%	39.7%	6,741	9-30-10	205,141	38.1%	41.0%	N/R	N/A	
19	139	FIRST ARIZON SAVINGS , A FSB	32582	SCOTTSDALE	AZ	10/22/10	PO	SA	1	OTS	272,200	198,800	32,800	NOT	12.0%	16.5%	9,832	6-30-10	42,632	15.7%	21.4%	N/R	1,800	Not reported
20	138	HILLCREST BANK	22173	OVERLAND PARK	KS	10/22/10	PA	NM	1	FDIC	1,650,000	1,540,000	329,700	Protected	20.0%	21.4%	10,245	6-30-10	339,945	20.6%	22.1%	N/R	21,811	$121.507 million at 3-31-10
21	137	FIRST SUBURAN NATIONAL BANK	16089	MAYWOOD	IL	10/22/10	PA	N	1	OCC	148,700	140,000	31,400	Protected	21.1%	22.4%	4,258	6-30-10	35,658	24.0%	25.5%	N/R	N/A	
22	136	FIRST NATIONAL BANK OF BARNESVILLE	2119	BARNESVILLE	GA	10/22/10	PA	N	1	OCC	131,400	127,100	33,900	Protected	25.8%	26.7%	3,168	6-30-10	37,068	28.2%	29.2%	N/R	N/A	
23	135	THE GORDON BANK	33904	GORDON	GA	10/22/10	PA	NM	1	FDIC	29,400	26,700	9,000	Protected	30.6%	33.7%	670	6-30-10	9,670	32.9%	36.2%	N/R	N/A	
24	134	PROGRESS BANK OF FLORIDA	32251	TAMPA	FL	10/22/10	PA	SM	1	FRB	110,700	101,300	25,000	Protected	22.6%	24.7%	1,712	6-30-10	26,712	24.1%	26.4%	N/R	N/A	
25	133	FIRST BANK OF JACKSONVILLE	27573	JACKSONVILLE	FL	10/22/10	PA	NM	1	FDIC	81,000	77,300	16,200	Protected	20.0%	21.0%	674	6-30-10	16,874	20.8%	21.8%	N/R	N/A	
26	132	PREMIER BANK	34016	JEFFERSON CITY	MO	10/15/10	PA	NM	1	FDIC	1,180,000	1,030,000	406,900	Protected	34.5%	39.5%	19,076	6-30-10	425,976	36.1%	41.4%	14,150	N/A	$13.037 million at 3-31-10
27	131	WESTBRIDGE BANK AND TRUST CO.	58205	CHESTERFIED	MO	10/15/10	PA	NM	1	FDIC	91,500	72,500	18,700	Protected	20.4%	25.8%	1,340	6-30-10	20,040	21.9%	27.6%	N/R	N/A	
28	130	SECURITY SAVINGS BANK, FSB	30898	OLATHE	KA	10/15/10	PA	SA	1	OTS	508,400	397,000	82,200	Protected	16.2%	20.7%	16,679	6-30-10	98,879	19.4%	24.9%	6,543	N/A	$9.869 million at 3-31-10
29	129	SHORELINE BANK	35250	SHORENLINE	WA	10/1/10	PA	NM	1	FDIC	104,200	100,200	41,400	Protected	39.7%	41.3%	1,794	6-30-10	43,194	41.5%	43.1%	N/R	N/A	
30	128	WAKULLA BANK	21777	CRAWFORDVILLE	FL	10/1/10	PA	NM	1	FDIC	424,100	386,300	113,400	Protected	26.7%	29.4%	12,800	6-30-10	126,200	29.8%	32.7%	N/R	N/A	
31	127	NORTH COUNTY BANK	35053	ARLINGTON	WA	9/24/10	PA	NM	1	FDIC	288,800	276,100	72,800	Protected	25.2%	26.4%	12,083	6-30-10	84,883	29.4%	30.7%	N/R	N/A	
32	126	HAVEN TRUST BANK FLORIDA	58308	PONTE VEDRA BEACH	FL	9/24/10	PA	NM	1	FDIC	148,600	133,600	31,900	Protected	21.5%	23.9%	3,349	6-30-10	35,249	23.7%	26.4%	N/R	N/A	
33	125	MARITIME SAVINGS BANK	28612	WEST ALLIS	WI	9/17/10	PA	SA	1	OTS	350,500	248,100	83,600	Protected	23.9%	33.7%	9,421	6-30-10	93,021	26.5%	37.5%	N/R	N/A	
34	124	BRAMBLE SAVINGS BANK	27808	MILFORD	OH	9/17/10	PA	SSB	1	FDIC	47,500	41,600	14,600	Protected	30.7%	35.1%	468	6-30-10	15,068	31.7%	36.2%	N/R	N/A	
35	123	THE PEOPLES BANK	182	WINDER	GA	9/17/10	PA	NM	1	FDIC	447,200	398,200	98,900	Protected	22.1%	24.8%	6,714	6-30-10	105,614	23.6%	26.5%	N/R	N/A	
36	122	FIRST COMMERCE COMMUNITY BANK	57448	DOUGLASVILLE	GA	9/17/10	PA	NM	1	FDIC	248,200	242,800	71,400	Protected	28.8%	29.4%	3,968	6-30-10	75,368	30.4%	31.0%	N/R	N/A	
37	121	BANK OF ELLIJAY	58197	ELLIJAY	GA	9/17/10	PA	NM	1	FDIC	168,800	160,700	55,200	Protected	32.7%	34.3%	945	6-30-10	56,145	33.3%	34.9%	N/R	N/A	
38	120	ISN BANK	57107	CHERRY HILL	NJ	9/17/10	PA	NM	1	FDIC	81,600	79,700	23,900	Protected	29.3%	30.0%	1,534	6-30-10	25,434	31.2%	31.9%	N/R	N/A	
39	119	HORIZON BANK	35061	BRADENTON	FL	9/10/10	PA	SM	1	FRB	187,800	164,600	58,900	Protected	31.4%	35.8%	5,149	6-30-10	64,049	34.1%	38.9%	N/R	N/A	
40	118	SONOMA VALLEY BANK	27259	SONOMA	CA	8/20/10	PA	NM	1	FDIC	337,100	255,500	10,100	Protected	3.0%	4.0%	18,586	6-30-10	28,686	8.5%	11.2%	N/R	N/A	
41	117	LOS PADRES BANK	32165	SOLVANG	CA	8/20/10	PA	SA	1	OTS	870,400	770,700	8,700	Protected	1.0%	1.1%	26,696	6-30-10	35,396	4.1%	4.6%	N/R	N/A	
42	116	BUTTE COMMUNITY BANK	33219	CHICO	CA	8/20/10	PA	NM	1	FDIC	498,800	471,300	17,400	Protected	3.5%	3.7%	18,757	6-30-10	36,157	7.2%	7.7%	N/R	N/A	
43	115	PACIFIC STATE BANK	27090	STOCKTON	CA	8/20/10	PA	SM	1	FRB	312,100	278,800	32,600	Protected	10.4%	11.7%	10,883	6-30-10	43,483	13.9%	15.6%	N/R	N/A	
44	114	SHOREBANK	15640	CHICAGO	IL	8/20/10	PA	NM	1	FDIC	2,160,000	1,540,000	367,700	Protected	17.0%	23.9%	9,396	6-30-10	377,096	17.5%	24.5%	193,003	N/A	$248.092 million at 3-31-10
45	113	IMPERIAL SAVINGS AND LOAN ASSOC.	31623	MARTINSVILLE	VA	8/20/10	PA	SA	1	OTS	9,400	10,100	3,500	Protected	37.2%	34.7%	(666)	6-30-10	2,834	30.1%	28.1%	138	N/A	$137,000 at 3-31-10
46	112	INDEPENDENT NATIONAL BANK	27344	OCALA	FL	8/20/10	PA	N	1	OCC	156,200	141,900	23,200	Protected	14.9%	16.3%	3,094	6-30-10	26,294	16.8%	18.5%	N/R	N/A	
47	111	COMMUNITY NAT'L BANK AT BARLOW	25266	BARLOW	FL	8/20/10	PA	N	1	OCC	67,900	63,700	10,300	Protected	15.2%	16.2%	127	6-30-10	10,427	15.4%	16.4%	N/R	N/A	
48	110	PALOS BANK AND TRUST COMPANY	17599	PALOS HEIGHTS	IL	8/13/10	PA	NM	1	FDIC	493,400	467,800	72,000	Protected	14.6%	15.4%	4,306	6-30-10	76,306	15.5%	16.3%	N/R	N/A	
49	109	RAVEBSWOOD BANK	34231	CHICAGO	IL	8/6/10	PA	NM	1	FDIC	264,600	269,500	68,100	Protected	25.7%	25.3%	(8,067)	6-30-10	60,033	22.7%	22.3%	N/R	N/A	
50	108	LIBERTYBANK	31964	EUGENE	OR	7/30/10	PA	NM	1	FDIC	768,200	718,500	115,300	Protected	15.0%	16.0%	15,787	6-30-10	131,087	17.1%	18.2%	N/R	N/A	
51	107	THE COWLITZ BANK	22643	LONGVIEW	WA	7/30/10	PA	NM	1	FDIC	529,300	513,900	68,900	Protected	13.0%	13.4%	10,158	6-30-10	79,058	14.9%	15.4%	N/R	N/A	
52	106	COASTAL COMMUNITY BANK	9619	PANAMA CITY BEACH	FL	7/30/10	PA	NM	1	FDIC	372,900	363,200	94,500	Protected	25.3%	26.0%	5,412	6-30-10	99,912	26.8%	27.5%	N/R	N/A	
53	105	BAYSIDE SAVINGS BANK	57669	PORT SAINT JOE	FL	7/30/10	PA	SA	1	OTS	66,100	52,400	16,200	Protected	24.5%	30.9%	1,490	6-30-10	17,690	26.8%	33.8%	N/R	N/A	
54	104	NORTHWEST BANK & TRUST	57658	ACWORTH	GA	7/30/10	PA	NM	1	FDIC	167,700	159,400	39,800	Protected	23.7%	25.0%	1,146	6-30-10	40,946	24.4%	25.7%	N/R	N/A	
55	103	HOME VALLY BANK	23181	CAVE JUNCTION	OR	7/23/10	PA	SM	1	FRB	251,800	229,600	37,100	Protected	14.7%	16.2%	7,365	3-31-10	44,465	17.7%	19.4%	N/R	N/A	
56	102	SOUTHWESTUSA BANK	35434	LAS VEGAS	NV	7/23/10	PA	NM	1	FDIC	214,000	186,700	74,100	Protected	34.6%	39.7%	9,017	3-31-10	83,117	38.8%	44.5%	N/R	N/A	
57	101	COMMUNITY SECURITY BANK	34486	NEW PRAGUE	MN	7/23/10	PA	NM	1	FDIC	108,000	99,700	18,600	Protected	17.2%	18.7%	2,150	3-31-10	20,750	19.2%	20.8%	N/R	N/A	
58	100	THUNDER BANK	10506	SYLVAN GROVE	KS	7/23/10	PA	SM	1	FRB	32,600	28,500	4,500	Protected	13.8%	15.8%	2,046	3-31-10	6,546	20.1%	23.0%	N/R	N/A	
59	99	WILLIAMSBURG FIRST NATIONAL BANK	17837	KINGSTREE	SC	7/23/10	PA	N	1	OCC	139,300	134,300	8,800	Protected	6.3%	6.6%	2,277	3-31-10	11,077	8.0%	8.2%	N/R	N/A	
60	98	CRESCENT BANK AND TRUST COMPANY	27559	JASPER	GA	7/23/10	PA	NM	1	FDIC	1,010,000	965,700	242,400	Protected	24.0%	25.1%	12,331	3-31-10	254,731	25.2%	26.4%	9,441	N/A	Not reported
61	97	STERLING BANK	32536	LANTANA	FL	7/23/10	PA	SM	1	FRB	407,900	372,400	45,500	Protected	11.2%	12.2%	3,770	3-31-10	49,270	12.1%	13.2%	N/R	N/A	
62	96	MAINSTREET SAVINGS BANK, FSB	28136	HASTINGS	MI	7/16/10	PA	SA	1	OTS	97,400	63,700	11,400	Protected	11.7%	17.9%	2,276	3-31-10	13,676	14.0%	21.5%	N/R	N/A	
63	95	OLDE CYPRESS COMMUNITY BANK	28864	CLEWISTON	FL	7/16/10	PA	SA	1	OTS	168,700	162,400	31,500	Protected	18.7%	19.4%	5,818	3-31-10	37,318	22.1%	23.0%	N/R	N/A	
64	94	TURNBERRY BANK	32280	AVENTURA	FL	7/16/10	PA	SA	1	OTS	263,900	196,900	34,400	Protected	13.0%	17.5%	8,976	3-31-10	43,376	16.4%	22.0%	N/R	N/A	
65	93	METROBANK OF DADE COUNTY	25172	MIAMI	FL	7/16/10	PA	SM	1	FRB	442,300	391,300	67,600	Protected	15.3%	17.3%	7,464	3-31-10	75,064	17.0%	19.2%	N/R	N/A	
66	92	FIRST NATIONAL BANK OF THE SOUTH	35383	SPARTANBURG	SC	7/16/10	PA	N	1	OCC	682,000	610,100	74,900	Protected	11.0%	12.3%	13,820	3-31-10	88,720	13.0%	14.5%	N/R	N/A	

Line number	Year's failure number	Institution Name	Cert	City	St	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss%: Total assets	Loss%: Total deposits	Last reported net worth: Amount	Last reported net worth: Date	Differential: Last net worth + Est. loss	Differential %: Last asset #	Differential %: Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
67	91	WOODLANDS BANK	32571	BLUFTON	SC	7/16/10	PA	SA	1	OTS	376,200	355,300	115,000	Protected	30.6%	32.4%	8,130	3-31-10	123,130	32.7%	34.7%	N/R	N/A	
68	90	HOME NATIONAL BANK	11636	BLACKWELL	OK	7/9/10	PA	N	1	OCC	644,500	560,700	78,700	Protected	12.2%	14.0%	19,126	3-31-10	97,826	15.2%	17.4%	N/R	N/A	
69	89	USA BANK	58072	PORT CHESTER	NY	7/9/10	PA	NM	1	FDIC	193,300	189,900	61,700	Protected	31.9%	32.5%	2,550	3-31-10	64,250	33.2%	33.8%	N/R	N/A	
70	88	IDEAL FEDERAL SAVINGS BANKS	32456	BALTIMORE	MD	7/9/10	PO	SA	1	OTS	6,300	5,800	2,100	NOT	33.3%	36.2%	260	3-31-10	2,360	37.5%	40.7%	N/R	602	$650,000 on 12-31-09
71	87	BAY NATIONAL BANK	35462	LUTERVILLE	MD	7/9/10	PA	N	1	OCC	282,200	276,100	17,400	Protected	6.2%	6.3%	4,928	3-31-10	22,328	7.9%	8.1%	N/R	N/A	
72	86	HIGH DESERT STATE BANK	35279	ALBUQUERQUE	NM	6/25/10	PA	NM	1	FDIC	80,300	81,000	20,900	Protected	26.0%	25.8%	(735)	3-31-10	20,165	25.1%	24.9%	N/R	N/A	
73	85	FIRST NATIONAL BANK	34152	SAVANNAH	GA	6/25/10	PA	N	1	OCC	252,500	231,900	68,900	Protected	27.3%	29.7%	4,877	3-31-10	73,777	29.2%	31.8%	N/R	N/A	
74	84	PENINSULA BANK	26563	ENGLEWOOD	FL	6/25/10	PA	NM	1	FDIC	644,300	580,100	194,800	Protected	30.2%	33.6%	12,683	3-31-10	207,483	32.2%	35.8%	N/R	N/A	
75	83	NEVADA SECURITY BANK	57110	RENO	NV	6/18/10	PA	NM	1	FDIC	480,300	479,800	80,900	Protected	16.8%	16.9%	12,011	3-31-10	92,911	19.3%	19.4%	N/R	N/A	
76	82	WASHINGTON FIRST INTERNATIONAL BK	32955	SEATTLE	WA	6/11/10	PA	NM	1	FDIC	520,900	441,400	158,400	Protected	30.4%	35.9%	10,241	3-31-10	168,641	32.4%	38.2%	N/R	N/A	
77	81	TIERONE BANK	29341	LINCOLN	NE	6/4/10	PA	SA	1	OTS	2,800,000	2,200,000	297,800	Protected	10.6%	13.5%	79,598	3-31-10	377,398	13.5%	17.2%	57,914	N/A	$214.119 million at 12-31-09
78	80	ARCOLA HOMESTEAD SAVINGS BANK	31813	ARCOLA	IL	6/4/10	PO	SSB	1	FDIC	17,000	18,100	3,200	NOT	18.8%	17.7%	(1,135)	3-31-10	2,065	12.1%	11.4%	N/R	0	
79	79	FIRST NATIONAL BANK	15814	ROSEDALE	MS	6/4/10	PA	N	1	OCC	60,400	63,500	12,600	Protected	20.9%	19.8%	(3,178)	3-31-10	9,422	15.6%	14.8%	N/R	N/A	
80	78	SUN WEST BANK	34785	LAS VEGAS	NV	5/28/10	PA	NM	1	FDIC	360,700	353,900	96,700	Protected	26.8%	27.3%	4,672	3-31-10	101,372	28.1%	28.6%	N/R	N/A	
81	77	GRANITE COMMUNITY BANK, N.A.	57315	GRANITE BAY	CA	5/28/10	PA	N	1	OCC	102,900	94,200	17,300	Protected	16.8%	18.4%	3,060	3-31-10	20,360	19.8%	21.6%	N/R	N/A	
82	76	BANK OF FLORIDA -- TAMPA BAY	57184	TAMPA	FL	5/28/10	PA	NM	1	FDIC	245,200	224,000	40,300	Protected	16.4%	18.0%	(2,177)	3-31-10	38,123	15.5%	17.0%	N/R	N/A	
83	75	BANK OF FLORIDA -- SOUTHWEST	35106	NAPLES	FL	5/28/10	PA	NM	1	FDIC	640,900	559,900	91,300	Protected	14.2%	16.3%	(15,832)	3-31-10	75,468	11.8%	13.5%	N/R	N/A	
84	74	BANK OF FLORIDA -- SOUTHEAST	57360	FORT LAUDERDAILE	FL	5/28/10	PA	NM	1	FDIC	595,300	531,700	71,400	Protected	12.0%	13.4%	7,069	3-31-10	78,469	13.2%	14.8%	N/R	N/A	
85	73	PINEHURST BANK	57735	ST. PAUL	MN	5/21/10	PA	NM	1	FDIC	61,200	58,300	6,000	Protected	9.8%	10.3%	(446)	3-31-10	5,554	9.1%	9.5%	N/R	N/A	
86	72	MIDWEST BANK AND TRUST COMPANY	18117	ELMWOOD PARK	IL	5/14/10	PA	SM	1	FRB	3,170,000	2,420,000	216,400	Protected	6.8%	8.9%	85,539	3-31-10	301,939	9.5%	12.5%	220,089	N/A	$373.41 million on 12-31-09
87	71	SOUTHWEST COMMUNITY BANK	34255	SPRINGFIELD	MO	5/14/10	PA	NM	1	FDIC	96,600	102,500	29,000	Protected	30.0%	28.3%	(2,203)	3-31-10	26,797	27.7%	26.1%	N/R	N/A	
88	70	NEW LIBERTY BANK	35586	PLYMOUTH	MI	5/14/10	PA	NM	1	FDIC	109,100	101,800	25,000	Protected	22.9%	24.6%	117	3-31-10	25,117	23.0%	24.7%	N/R	N/A	
89	69	SATILLA COMMUNITY BANK	35114	SAINT MARYS	GA	5/14/10	PA	NM	1	FDIC	135,700	134,000	31,300	Protected	23.1%	23.4%	1,176	3-31-10	32,476	23.9%	24.2%	N/R	N/A	
90	68	1ST PACIFIC BANK OF CALIFORNIA	35517	SAN DIAGO	CA	5/7/10	PA	SM	1	FRB	335,800	291,200	87,700	Protected	26.1%	30.1%	11,201	3-31-10	98,901	29.5%	34.0%	N/R	N/A	
91	67	TOWNE BANK OF ARIZONA	57697	MESA	AZ	5/7/10	PA	NM	1	FDIC	120,200	113,200	41,800	Protected	34.8%	36.9%	479	3-31-10	42,279	35.2%	37.3%	N/R	N/A	
92	66	ACCESS BANK	16476	CHAMPLIN	MN	5/7/10	PA	NM	1	FDIC	32,000	32,000	5,500	Protected	17.2%	17.2%	(100)	3-31-10	5,400	16.9%	16.9%	N/R	N/A	
93	65	BANK OF BONIFAY	14246	BONIFAY	FL	5/7/10	PA	NM	1	FDIC	242,900	230,200	78,700	Protected	32.4%	34.2%	1,616	3-31-10	80,316	33.1%	34.9%	N/R	N/A	
94	64	FRONTIER BANK	22710	EVERETT	WA	4/30/10	PA	NM	1	FDIC	3,500,000	3,130,000	1,370,000	Protected	39.1%	43.8%	16,275	3-31-10	1,386,275	39.6%	44.3%	402,534	N/A	$552.195 million at 12-31-09
95	63	BC NATIONAL BANKS	17792	BUTLER	MO	4/30/10	PA	N	1	OCC	67,200	54,900	11,400	Protected	17.0%	20.8%	814	3-31-10	12,214	18.2%	22.2%	N/R	N/A	
96	62	CHAMPION BANK	58362	CREVE COEUR	MO	4/30/10	PA	NM	1	FDIC	187,300	153,800	52,700	Protected	28.1%	34.3%	3,469	3-31-10	56,169	30.0%	36.5%	N/R	N/A	
97	61	CF BANCORP	30005	TROY	MI	4/30/10	PA	NM	1	FDIC	1,650,000	1,430,000	615,300	Protected	37.3%	43.0%	(103,590)	3-31-10	511,710	31.0%	35.8%	3,677	N/A	$415,000 at 12-31-09
98	60	WESTERNBANK PUERTO RICO	31027	MAYAGUEZ	PR	4/30/10	PA	NM	1	FDIC	11,940,000	8,620,000	3,310,000	Protected	27.7%	38.4%	376,622	3-31-10	3,686,622	30.9%	42.8%	177,448	N/A	$370.073 million at 12-31-09
99	59	R-G PREMIER BANK	32185	HATO REY	PR	4/30/10	PA	NM	1	FDIC	5,920,000	4,250,000	1,230,000	Protected	20.8%	28.9%	219,797	3-31-10	1,449,797	24.5%	34.1%	199,622	N/A	$213.199 million at 12-31-09
100	58	EUROBANK	27150	SAN JUAN	PR	4/30/10	PA	NM	1	FDIC	2,560,000	1,970,000	743,900	Protected	29.1%	37.8%	100,974	3-31-10	844,874	33.0%	42.9%	104,351	N/A	$186.382 million at 12-31-09
101	57	WHEATLAND BANK	58429	NAPERVILLE	IL	4/23/10	PA	NM	1	FDIC	437,200	438,500	133,000	Protected	30.4%	30.3%	(10,986)	3-31-10	122,014	27.9%	27.8%	N/R	N/A	
102	56	PEOTONE BANK	10888	PEOTONE	IL	4/23/10	PA	NM	1	FDIC	130,200	127,000	31,700	Protected	24.3%	25.0%	305	3-31-10	32,005	24.6%	25.2%	N/R	N/A	
103	55	LINCOLN PARK SAVINGS BANK	30600	CHICAGO	IL	4/23/10	PA	SSB	1	FDIC	199,900	171,500	48,400	Protected	24.2%	28.2%	2,865	3-31-10	51,265	25.6%	29.9%	N/R	N/A	
104	54	NEW CENTURY BANK	34821	CHICAGO	IL	4/23/10	PA	NM	1	FDIC	485,600	492,000	125,300	Protected	25.8%	25.5%	4,475	3-31-10	129,775	26.7%	26.4%	N/R	N/A	
105	53	CITIZENS BANK & TRUST COMPANY	34658	CHICAGO	IL	4/23/10	PA	NM	1	FDIC	77,300	74,500	20,900	Protected	27.0%	28.1%	422	3-31-10	21,322	27.6%	28.6%	N/R	N/A	
106	52	BROADWAY BANK	22853	CHICAGO	IL	4/23/10	PA	NM	1	FDIC	1,200,000	1,100,000	394,300	Protected	32.9%	35.8%	28,386	3-31-10	422,686	35.2%	38.4%	14	N/A	$33.873 million at 9-30-09
107	51	AMCORE BANK, N.A.	3735	ROCKFORD	IL	4/23/10	PA	N	1	OCC	3,800,000	3,400,000	220,300	Protected	5.8%	6.5%	74,776	3-31-10	295,076	7.8%	8.7%	163,001	N/A	$274.064 million at 12-31-09
108	50	CITY BANK	21521	LYNNWOOD	WA	4/16/10	PA	NM	1	FDIC	1,130,000	1,020,000	323,400	Protected	28.6%	31.7%	5,529	3-31-10	328,929	29.1%	32.2%	6,076	N/A	$16.287 million at 12-31-09
109	49	TAMALPAIS BANK	33493	SAN RAFAEL	CA	4/16/10	PA	NM	1	FDIC	628,900	487,600	81,100	Protected	12.9%	16.6%	17,324	3-31-10	98,424	15.7%	20.2%	N/R	N/A	
110	48	INNOVATIVE BANK	23876	OAKLAND	CA	4/16/10	PA	NM	1	FDIC	268,900	225,200	37,800	Protected	14.1%	16.8%	13,749	3-31-10	51,549	19.2%	22.9%	N/R	N/A	
111	47	BUTLER BANK	26619	LOWELL	MA	4/16/10	PA	NM	1	FDIC	268,000	233,200	22,900	Protected	8.5%	9.8%	(271)	3-31-10	22,629	8.4%	9.7%	N/R	N/A	
112	46	RIVERSIDE NATIONAL BANK OF FLORIDA	24067	FORT PIERCE	FL	4/16/10	PA	N	1	OCC	3,420,000	2,760,000	491,800	Protected	14.4%	17.8%	(4,353)	3-31-10	487,447	14.3%	17.7%	174,344	N/A	$156.010 million at 12-31-09
113	45	FIRST FEDERAL BANK OF NORTH FLORIDA	57724	PALATKA	FL	4/16/10	PA	SA	1	OTS	393,300	324,200	6,000	Protected	1.5%	1.9%	6,252	3-31-10	12,252	3.1%	3.8%	N/R	N/A	
114	44	AMERICAN FIRST BANK	28886	CLERMONT	FL	4/16/10	PA	NM	1	FDIC	90,500	81,900	10,500	Protected	11.6%	12.8%	373	12-31-09	10,873	12.0%	13.3%	N/R	N/A	
115	43	LAKESIDE COMMUNITY BANK	34878	STERLING HEIGHTS	MI	4/16/10	PO	NM	1	FDIC	53,000	52,300	11,200	NOT	21.1%	21.4%	429	3-31-10	11,629	21.9%	22.2%	N/R	N/A	
116	42	BEACH FIRST NATIONAL BANK	34242	MYRTLE BEACH	SC	4/9/10	PA	N	1	OCC	585,100	516,000	130,300	Protected	22.3%	25.3%	8,064	3-31-10	138,364	23.6%	26.8%	N/R	N/A	
117	41	DESERT HILLS BANK	57060	PHOENIX	AZ	3/26/10	PA	NM	1	FDIC	496,600	426,500	106,700	Protected	21.5%	25.0%	22,695	12-31-09	129,395	26.1%	30.3%	N/R	N/A	
118	40	UNITY NATIONAL BANK	34678	CARTERSVILLE	GA	3/26/10	PA	N	1	OCC	292,200	264,300	67,200	Protected	23.0%	25.4%	9,050	12-31-09	76,250	26.1%	28.8%	N/R	N/A	
119	39	KEY WEST BANK	34684	KEY WEST	FL	3/26/10	PA	SA	1	OTS	88,000	67,700	23,100	Protected	26.3%	34.1%	52	12-31-09	23,152	26.3%	34.2%	N/R	N/A	
120	38	MCINTOSH COMMERCIAL BANK	57399	CARROLLTON	GA	3/26/10	PA	NM	1	FDIC	362,900	343,300	123,300	Protected	34.0%	35.9%	8,889	12-31-09	132,189	36.4%	38.5%	N/R	N/A	
121	37	STATE BANK OF AURORA	8221	AURORA	MN	3/19/10	PA	NM	1	FDIC	28,200	27,800	4,200	Protected	14.9%	15.1%	325	12-31-09	4,525	16.0%	16.3%	N/R	N/A	
122	36	FIRST LOWNDES BANK	24957	FORT DEPOSIT	AL	3/19/10	PA	NM	1	FDIC	137,200	131,100	38,300	Protected	27.9%	29.2%	2,824	12-31-09	41,124	30.0%	31.4%	N/R	N/A	
123	35	BANK OF HIAWASSEE	10054	HIAWASSEE	GA	3/19/10	PA	NM	1	FDIC	377,800	339,600	137,700	Protected	36.4%	40.5%	5,648	12-31-09	143,348	37.9%	42.2%	N/R	N/A	
124	34	APPALACHIAN COMMUNITY BANK	33989	ELLIJAY	GA	3/19/10	PA	NM	1	FDIC	1,010,000	917,600	419,300	Protected	41.5%	45.7%	17,967	12-31-09	437,267	43.3%	47.7%	130,567	N/A	$175.149 million at 9-30-09
125	33	ADVANTA BANK CORP.	33535	DRAPER	UT	3/19/10	PO	NM	1	FDIC	1,600,000	1,500,000	635,600	NOT	39.7%	42.4%	(40,551)	12-31-09	595,049	37.2%	39.7%	17,716	247	$23.015 million at 9-30-09
126	32	CENTURY SECURITY BANK	58104	DULUTH	GA	3/19/10	PA	NM	1	FDIC	96,500	94,000	29,900	Protected	31.0%	31.8%	2,282	12-31-09	32,182	33.3%	34.2%	N/R	N/A	
127	31	AMERICAN NATIONAL BANK	18806	PARMA	OH	3/19/10	PA	N	1	OCC	70,300	66,800	17,100	Protected	24.3%	25.6%	560	12-31-09	17,660	25.1%	26.4%	N/R	N/A	
128	30	STATEWIDE BANK	29561	COVINGTON	LA	3/12/10	PA	NM	1	FDIC	243,200	208,800	38,100	Protected	15.7%	18.2%	13,578	12-31-09	51,678	21.2%	24.8%	N/R	N/A	
129	29	OLD SOUTHERN BANK	58182	ORLANDO	FL	3/12/10	PA	SM	1	FRB	315,600	319,700	94,600	Protected	30.0%	29.6%	9,020	12-31-09	103,620	32.8%	32.4%	N/R	N/A	
130	28	PARK AVENUE BANJK	PARK	NEW YORK	NY	3/12/10	PA	NM	1	FDIC	520,100	494,500	50,700	Protected	9.7%	10.3%	(2,888)	12-31-09	47,812	9.2%	9.7%	N/R	N/A	
131	27	LIBERTYPOINT BANK	58071	NEW YORK	NY	3/11/10	PA	NM	1	FDIC	209,700	209,500	24,800	Protected	11.8%	11.8%	4,766	12-31-09	29,566	14.1%	14.1%	N/R	N/A	
132	26	CENTENNIAL BANK	34430	OGDEN	UT	3/5/10	PO	NM	1	FDIC	215,200	205,100	96,300	NOT	44.7%	47.0%	6,375	12-31-09	102,675	47.7%	50.1%	N/R	1,800	
133	25	WATERFIELD BANK	34976	GERMANTOWN	MD	3/5/10	IDT	SA	1	OTS	155,600	156,400	51,000	NOT	32.8%	32.6%	(8,467)	12-31-09	42,533	27.3%	27.2%	N/R	407	$12.388 million at 12-31-09
134	24	BANK OF ILLINOIS	9268	NORMAL	IL	3/5/10	PA	SM	1	FRB	211,700	198,500	53,700	Protected	25.4%	27.1%	8,115	12-31-09	61,815	29.2%	31.1%	N/R	N/A	

Line number	Year's failure number	Institution Name	Cert	City	St.	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss%: Total assets	Loss%: Total deposits	Last reported net worth: Amount	Last reported net worth: Date	Differential: Last net worth + Est. loss	Differential %: Last asset #	Differential %: Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
135	23	SUN AMERICAN BANK	27126	BOCA RATON	FL	3/5/10	PA	SM	1	FRB	535,700	443,500	103,800	Protected	19.4%	23.4%	8,713	12-31-09	112,513	21.0%	25.4%	N/R	N/A	
136	22	RAINIER PACIFIC BANK	38129	TACOMA	WA	2/26/10	PA	NM	1	FDIC	717,800	446,200	95,200	Protected	13.3%	21.3%	(11,085)	12-31-09	84,115	11.7%	18.9%	N/R	N/A	
137	21	CARSON RIVER COMMUNITY BANK	58352	CARSON CITY	NV	2/26/10	PA	NM	1	FDIC	51,100	50,000	7,900	Protected	15.5%	15.8%	889	12-31-09	8,789	17.2%	17.6%	N/R	N/A	
138	20	LA JOLLA BANK, FSB	32423	LA JOLLA	CA	2/19/10	PA	SA	1	OTS	3,600,000	2,800,000	852,300	Protected	23.7%	30.4%	28,506	12-31-09	880,806	24.5%	31.5%	324,379	N/A	$457.112 million at 9-30-09
139	19	GEORGE WASHINGTON SAVINGS BANK	29952	ORLAND PARK	IL	2/19/10	PA	SSB	1	FDIC	412,800	397,000	141,400	Protected	34.3%	35.6%	13,727	12-31-09	155,127	37.6%	39.1%	N/R	N/A	
140	18	LA COSTE NATIONAL BANK	3287	LA COSTE	TX	2/19/10	PA	N	1	OCC	53,900	49,300	3,700	Protected	6.9%	7.5%	4,229	12-31-09	7,929	14.7%	16.1%	N/R	N/A	
141	17	MARCO COMMUNITY BANK	57586	MARCO ISLAND	FL	2/19/10	PA	SM	1	FRB	119,600	117,100	38,100	Protected	31.9%	32.5%	1,970	12-31-09	40,070	33.5%	34.2%	N/R	N/A	
142	16	1ST AMERICAN STATE BANK	15448	HANCOCK	MN	2/5/10	PA	NM	1	FDIC	18,200	16,300	3,100	Protected	17.0%	19.0%	292	12-31-09	3,392	18.6%	20.8%	N/R	N/A	
143	15	AMERICAN MARINE BANK	16730	BAINBRIDGE ISLAND	WA	1/29/10	PA	NM	1	FDIC	373,200	308,500	58,900	Protected	15.8%	19.1%	2,357	12-31-09	61,257	16.4%	19.9%	N/R	N/A	
144	14	FIRST REGIONAL BANK	23011	LOS ANGELES	CA	1/29/10	PA	NM	1	FDIC	2,180,000	1,870,000	825,500	Protected	37.9%	44.1%	120,282	12-31-09	945,782	43.4%	50.6%	475,499	N/A	$456.974 million at 9-30-09
145	13	COMMUNITY BANK AND TRUST	5702	CORNELIA	GA	1/29/10	PA	NM	1	FDIC	1,210,000	1,110,000	354,500	Protected	29.3%	31.9%	18,886	12-31-09	373,386	30.9%	33.6%	155,502	N/A	$394.702 million at 6-30-09
146	12	MARSHALL BANK, N.A.	16133	HALLOCK	MN	1/29/10	PA	N	1	OCC	59,900	54,700	4,100	Protected	6.8%	7.5%	11,652	12-31-09	15,752	26.3%	28.8%	N/R	N/A	
147	11	FLORIDA COMMUNITY BANK	5672	IMMOKALEE	FL	1/29/10	PA	NM	1	FDIC	875,500	795,500	352,600	Protected	40.3%	44.3%	1,765	12-31-09	354,365	40.5%	44.5%	0	N/A	$71.44 million at 6-30-09
148	10	FIRST NATIONAL BANK OF GEORGIA	16480	CARROLLTON	GA	1/29/10	PA	N	1	OCC	832,600	757,900	260,400	Protected	31.3%	34.4%	236	12-31-09	260,636	31.3%	34.4%	N/R	N/A	
149	9	COLUMBIA RIVER BANK	22469	THE DALLES	OR	1/22/10	PA	NM	1	FDIC	1,100,000	1,000,000	172,500	Protected	15.7%	17.3%	22,963	12-31-09	195,463	17.8%	19.5%	34,714	N/A	$32.353 million at 9-30-09
150	8	EVERGREEN BANK	20501	SEATTLE	WA	1/22/10	PA	NM	1	FDIC	488,500	439,400	64,200	Protected	13.1%	14.6%	33,890	12-31-09	98,090	20.1%	22.3%	N/R	N/A	
151	7	CHARTER BANK	32498	SANTA FE	NM	1/22/10	PA	SA	1	OTS	1,200,000	851,500	201,900	Protected	16.8%	23.7%	(27,809)	12-31-09	174,091	14.5%	20.4%	110,270	N/A	$79.828 million at 6-30-09
152	6	BANK OF LEETON	8265	LEETON	MO	1/22/10	PA	NM	1	FDIC	20,100	20,400	8,100	Protected	40.3%	39.7%	(272)	12-31-09	7,828	38.9%	38.4%	N/R	N/A	
153	5	PREMIER AMERICAN BANK	57147	MIAMI	FL	1/22/10	PA	NM	1	FDIC	350,900	326,300	85,000	Protected	24.2%	26.0%	24	12-31-09	85,024	24.2%	26.1%	N/R	N/A	
154	4	BARNES BANKING COMPANY	1252	KAYSVILLE	UT	1/15/10	IDT	NM	1	FRB	827,800	786,500	271,300	NOT	32.8%	34.5%	6,130	12-31-09	277,430	33.5%	35.3%	N/R	100	
155	3	ST. STEPHEN STATE BANK	17522	ST. STEPHEN	MN	1/15/10	PA	NM	1	FDIC	24,700	23,400	7,200	Protected	29.1%	30.8%	(1,219)	12-31-09	5,981	24.2%	25.6%	N/R	N/A	
156	2	TOWN COMMUNITY BANK	34705	ANTIOCH	IL	1/15/10	PA	NM	1	FDIC	69,600	67,400	17,800	Protected	25.6%	26.4%	1,802	12-31-09	19,602	28.2%	29.1%	N/R	N/A	
157	1	HORIZON BANK	22977	BELLINGHAM	WA	1/8/10	PA	NM	1	FDIC	1,300,000	1,100,000	539,100	Protected	41.5%	49.0%	11,923	12-31-09	551,023	42.4%	50.1%	65,806	N/A	$218.753 million at 6-30-09
158	140	FIRST FEDERAL BANK OF CALIFORNIA	28536	SANTA MONICA	CA	12/18/09	PA	SA	1	OTS	6,100,000	4,500,000	160,195	Protected	2.6%	3.6%	261,240	9-30-09	421,435	6.9%	9.4%	24,863	N/A	$469.555 million at 6-30-09
159	139	IMPERIAL CAPITAL BANK	26348	LA JOLLA	CA	12/18/09	PA	NM	1	FDIC	4,000,000	2,800,000	488,154	Protected	12.2%	17.4%	149,907	9-30-09	638,061	16.0%	22.8%	89,035	N/A	$413.217 million at 6-30-09
160	138	INDEPENDENT BANKERS' BANK	26820	SPRINGFIELD	IL	12/18/09	BB	SM	1	FRB	585,500	511,500	115,564	Protected	19.7%	22.6%	21,101	9-30-09	136,665	23.3%	26.7%	N/R	N/A	
161	137	NEW SOUTH FEDERAL SAVINGS BANK	32276	IRONDALE	AL	12/18/09	PA	SA	1	OTS	1,500,000	1,200,000	224,030	Protected	14.9%	18.7%	2,620	9-30-09	226,650	15.1%	18.9%	14,965	N/A	$10 million at 6-30-09
162	136	CITIZENS STATE BANK	1006	NEW BALTIMORE	MI	12/18/09	IDT	NM	1	FDIC	168,600	157,100	33,980	NOT	20.2%	21.6%	1,930	9-30-09	35,910	21.3%	22.9%	N/R	803	
163	135	PEOPLES FIRST COMMUNITY BANK	32167	PANAMA CITY	FL	12/18/09	PA	SA	1	OTS	1,800,000	1,700,000	490,288	Protected	27.2%	28.8%	18,345	9-30-09	508,633	28.3%	29.9%	5,542	N/A	$277..404 million at 6-30-09
164	134	ROCKBRIDGE COMMERCIAL BANK	58315	ATLANTA	GA	12/18/09	PO	NM	1	FDIC	294,000	291,700	101,073	NOT	34.4%	34.6%	1,534	9-30-09	102,607	34.9%	35.2%	N/R	2,100	
165	133	SOLUTIONS BANK	4731	OVERLAND PARK	KS	12/11/09	PA	SM	1	FRB	511,100	421,300	115,435	Protected	22.6%	27.4%	15,833	9-30-09	131,268	25.7%	31.2%	N/R	N/A	
166	132	VALLEY CAPITAL BANK, N.A.	58399	MESA	AZ	12/11/09	PA	N	1	OCC	40,300	41,300	9,900	Protected	24.6%	24.0%	(1,336)	9-30-09	8,564	21.3%	20.7%	N/R	N/A	
167	131	REPUBLIC FEDERAL BANK, N.A.	22846	MIAMI	FL	12/11/09	PA	N	1	OCC	433,000	352,700	117,553	Protected	27.1%	33.3%	(14,510)	9-30-09	103,043	23.8%	29.2%	N/R	N/A	
168	130	GREATER ATLANTIC BANK	32583	RESTON	VA	12/4/09	PA	SA	1	OTS	203,000	179,000	37,695	Protected	18.6%	21.1%	(1,678)	9-30-09	36,017	17.7%	20.1%	7,520	N/A	$24.277 million at 6-30-09
169	129	BENCHMARK BANK	10440	AURORA	IL	12/4/09	PA	NM	1	FDIC	170,000	181,000	72,009	Protected	42.4%	39.8%	(23,388)	9-30-09	48,621	28.6%	26.9%	N/R	N/A	
170	128	AMTRUST BANK	29776	CLEVELAND	OH	12/4/09	PA	SA	1	OTS	12,000,000	8,000,000	2,362,365	Protected	19.7%	29.5%	276,456	9-30-09	2,638,821	22.0%	33.0%	136,054	N/A	$841.82 million at 6-30-09
171	127	TATTNAL BANK	12080	REIDSVILLE	GA	12/4/09	PA	NM	1	FDIC	49,600	47,300	17,481	Protected	35.2%	37.0%	796	9-30-09	18,277	36.8%	38.6%	N/R	N/A	
172	126	FIRST SECURITY NATIONAL BANK	26290	NORCROSS	GA	12/4/09	PA	N	1	OCC	128,000	123,000	31,969	Protected	25.0%	26.0%	2,488	9-30-09	34,457	26.9%	28.0%	N/R	N/A	
173	125	BUCKHEAD COMMUNITY BANK	34663	ATLANTA	GA	12/4/09	PA	NM	1	FDIC	874,000	838,000	242,617	Protected	27.8%	29.0%	8,638	9-30-09	251,255	28.7%	30.0%	N/R	N/A	
174	124	COMMERCE BANK OF SOUTHWEST FLA.	58016	FORT MYERS	FL	11/20/09	PA	NM	1	FDIC	79,700	76,700	28,663	Protected	36.0%	37.4%	(2,052)	9-30-09	26,611	33.4%	34.7%	N/R	N/A	
175	123	PACIFIC COAST NATIONAL BANK	57914	SAN CLEMENTE	CA	11/13/09	PA	N	1	OCC	134,400	130,900	32,230	Protected	24.0%	24.6%	2,050	9-30-09	34,280	25.5%	26.2%	N/R	N/A	
176	122	ORION BANK	22427	NAPLES	FL	11/13/09	PA	SM	1	FRB	2,700,000	2,100,000	653,193	Protected	24.2%	31.1%	64,282	9-30-09	717,475	26.6%	34.2%	152,106	N/A	$698.317 million on 6-30-09
177	121	CENTURY BANK, FSB	32267	SARASOTA	FL	11/13/09	PA	SA	1	OTS	728,000	631,000	282,730	Protected	38.8%	44.8%	(47,041)	9-30-09	235,689	32.4%	37.4%	N/R	N/A	
178	120	UNITED COMMERCIAL BANK	32469	SAN FRANCISCO	CA	11/6/09	PA	NM	1	FDIC	11,200,000	7,500,000	1,504,899	Protected	13.4%	20.1%	308,509	9-30-09	1,813,408	16.2%	24.2%	2,075,659	N/A	$3,980 billion on 6-30-09
179	119	GATEWAY BANK	19450	ST. LOUIS	MO	11/6/09	PA	NM	1	FDIC	27,700	27,900	11,777	Protected	42.5%	42.2%	(875)	9-30-09	10,902	39.4%	39.1%	N/R	N/A	
180	118	PROSPERAN BANK	35074	OAKDALE	MN	11/6/09	PA	NM	1	FDIC	199,500	175,600	54,173	Protected	27.2%	30.9%	(4,053)	9-30-09	50,120	25.1%	28.5%	N/R	N/A	
181	117	HOME FEDERAL SAVINGS BANK	30329	DETROIT	MI	11/6/09	PA	SA	1	OTS	14,900	12,800	7,902	Protected	53.0%	61.7%	138	9-30-09	8,040	54.0%	62.8%	0	N/A	$0 on 3-31-09
182	116	UNITED SECURITY BANK	22286	SPARTA	GA	11/6/09	PA	NM	1	FDIC	157,000	150,000	65,462	Protected	41.7%	43.6%	1,990	9-30-09	67,452	43.0%	45.0%	N/R	N/A	
183	115	NORTH HOUSTON BANK	18776	HOUSTON	TX	10/30/09	PA	NM	1	FDIC	326,200	308,000	47,132	Protected	14.4%	15.3%	15,705	9-30-09	62,837	19.3%	20.4%	N/R	N/A	
184	114	MADISONVILLE STATE BANK	33782	MADISONVILLE	TX	10/30/09	PA	NM	1	FDIC	256,700	225,200	27,604	Protected	10.8%	12.3%	19,451	9-30-09	47,055	18.3%	20.9%	N/R	N/A	
185	113	CITIZENS NATIONAL BANK	25222	TEAGUE	TX	10/30/09	PA	N	1	OCC	118,200	97,700	24,931	Protected	21.1%	25.5%	10,061	9-30-09	34,992	29.6%	35.8%	N/R	N/A	
186	112	PARK NATIONAL BANK	11677	CHICAGO	IL	10/30/09	PA	N	1	OCC	4,706,100	3,730,900	655,615	Protected	13.9%	17.6%	368,894	9-30-09	1,024,509	21.8%	27.5%	136,183	N/A	$851.70 million on 6-30-09
187	111	PACIFIC NATIONAL BANK	30005	SAN FRANCISCO	CA	10/30/09	PA	N	1	OCC	2,335,300	1,762,800	225,006	Protected	9.6%	12.8%	166,651	9-30-09	391,657	16.8%	22.2%	42,871	N/A	$252.72 million on 6-30-09
188	110	CALIFORNIA NATIONAL BANK	34659	LOS ANGELES	CA	10/30/09	PA	N	1	OCC	7,792,200	6,160,400	971,026	Protected	12.5%	15.8%	304,525	9-30-09	1,275,551	16.4%	20.7%	156,062	N/A	$1.520 billion on 6-30-09
189	109	SAN DIEGO NATIONAL BANK	23594	SAN DIEGO	CA	10/30/09	PA	N	1	OCC	3,608,100	2,892,400	365,251	Protected	10.1%	12.6%	118,752	9-30-09	484,003	13.4%	16.7%	101,102	N/A	$1.019 billion on 6-30-09
190	108	COMMUNITY BANK OF LEMONT	35291	LEMONT	IL	10/30/09	PA	NM	1	FDIC	81,800	81,200	24,130	Protected	29.5%	29.7%	(1,710)	9-30-09	22,420	27.4%	27.6%	N/R	N/A	
191	107	BANK USA, N.A.	32218	PHOENIX	AZ	10/30/09	PA	N	1	OCC	212,800	117,100	21,316	Protected	10.0%	18.2%	21,371	9-30-09	42,687	20.1%	36.5%	N/R	N/A	
192	106	FIRST DUPAGE BANK	35038	WESTMONT	IL	10/23/09	PA	NM	1	FDIC	279,000	254,000	63,882	Protected	22.9%	25.2%	(8,359)	9-30-09	55,523	19.9%	21.9%	N/R	N/A	
193	105	RIVERVIEW COMMUNITY BANK	57525	OTSEGO	MN	10/23/09	PA	NM	1	FDIC	108,000	80,000	24,282	Protected	22.5%	30.4%	1,775	9-30-09	26,057	24.1%	32.6%	N/R	N/A	
194	104	BANK OF ELMWOOD	18321	RACINE	WI	10/23/09	PA	SM	1	FRB	327,400	273,200	98,637	Protected	30.1%	36.1%	7,435	9-30-09	106,072	32.4%	38.8%	N/R	N/A	
195	103	FLAGSHIP NATIONAL BANK	35044	BRADENTON	FL	10/23/09	PA	N	1	OCC	190,000	175,000	64,217	Protected	33.8%	36.7%	(3,035)	9-30-09	61,182	32.2%	35.0%	N/R	N/A	
196	102	HILLCREST BANK	58336	NAPLES	FL	10/23/09	PA	NM	1	FDIC	84,000	83,000	32,104	Protected	38.2%	38.7%	(2,225)	9-30-09	29,879	35.6%	36.0%	N/R	N/A	
197	101	AMERICAN UNITED BANK	57794	LAWRENCEVILLE	GA	10/23/09	PA	NM	1	FDIC	111,000	101,000	45,210	Protected	40.7%	44.8%	393	9-30-09	45,603	41.1%	45.2%	N/R	N/A	
198	100	PARTNERS BANK	57959	NAPLES	FL	10/23/09	PA	SA	1	OTS	65,500	64,900	32,845	Protected	50.1%	50.6%	422	9-30-09	33,267	50.8%	51.3%	22	N/A	$158,000 on 6-30-09
199	99	SAN JOAQUIN BANK	23266	BAKERSFIELD	CA	10/16/09	PA	SM	1	FRB	775,000	631,000	107,621	Protected	13.9%	17.1%	46,157	9-30-09	153,778	19.8%	24.4%	N/R	N/A	
200	98	SOUTHERN COLORADO NATIONAL BK	57263	PUEBLO	CO	10/2/09	PA	N	1	OCC	39,500	31,900	10,623	Protected	26.9%	33.3%	780	9-30-09	11,403	28.9%	35.7%	N/R	N/A	
201	97	JENNINGS STATE BANK	11416	SPRING GROVE	MN	10/2/09	PA	NM	1	FDIC	56,300	52,400	18,680	Protected	33.2%	35.6%	1,004	9-30-09	19,684	35.0%	37.6%	N/R	N/A	
202	96	WARREN BANK	34824	WARREN	MI	10/2/09	PA	SM	1	FRB	538,000	501,000	240,075	Protected	44.6%	47.9%	7,331	9-30-09	247,406	46.0%	49.4%	N/R	N/A	

Line number	Year's failure number	Institution Name	Cert	City	St.	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss%: Total assets	Loss%: Total deposits	Last reported net worth: Amount	Last reported net worth: Date	Differential: Last net worth + Est. loss	Differential %: Last asset #	Differential %: Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
203	95	GEORGIAN BANK	57151	ATLANTA	GA	9/25/09	PA	NM	1	FDIC	2,000,000	2,000,000	889,244	Protected	44.5%	44.5%	144,783	6-30-09	1,034,027	51.7%	51.7%	463,365	N/A	$436.46 million on 3-31-09
204	94	IRWIN UNION BANK, FSB	57068	LOUISVILLE	KY	9/18/09	PA	SA	1	OTS	493,000	441,000	143,762	Protected	29.2%	32.6%	41,289	6-30-09	185,051	37.5%	42.0%	N/R	N/A	
205	93	IRWIN UNION BANK AND TRUST CO.	10100	COLUMBUS	IN	9/18/09	PA	NM	1	FDIC	2,700,000	2,100,000	787,592	Protected	29.2%	37.5%	157,451	6-30-09	945,043	35.0%	45.0%	443,352	N/A	$486.147 million at 3-31-09
206	92	VENTURE BANK	22868	LACY	WA	9/11/09	PA	NM	1	FDIC	970,000	903,000	262,383	Protected	27.0%	29.1%	(8,552)	6-30-09	253,831	26.2%	28.1%	374	N/A	$12.442 million at 3-31-09
207	91	BRICKWELL COMMUNITY BANK	57736	WOODBURY	MN	9/11/09	PA	NM	1	FDIC	72,000	63,000	27,097	Protected	37.6%	43.0%	(744)	6-30-09	26,353	36.6%	41.8%	N/R	N/A	
208	90	CORUS BANK	13693	CHICAGO	IL	9/11/09	PA	N	1	OCC	7,000,000	7,000,000	965,511	Protected	13.8%	13.8%	(161,976)	6-30-09	803,535	11.5%	11.5%	577,033	N/A	$576.649 million at 3-31-09
209	89	FIRST STATE BANK	34875	FLAGSTAFF	AZ	9/4/09	PA	NM	1	FDIC	105,000	95,000	48,739	Protected	46.4%	51.3%	4,496	6-30-09	53,235	50.7%	56.0%	N/R	N/A	
210	88	PLATINUM COMMUNITY BANK	35030	ROLLING MEADOWS	IL	9/4/09	PO	SA	1	OTS	345,600	305,000	97,473	NOT	28.2%	32.0%	35,581	6-30-09	133,054	38.5%	43.6%	N/R	N/A	
211	87	VANTUS BANK	27732	SIOUX CITY	IA	9/4/09	PA	SA	1	OTS	458,000	368,000	100,491	Protected	21.9%	27.3%	2,663	6-30-09	103,154	22.5%	28.0%	N/R	N/A	
212	86	INBANK	20203	OAK FOREST	IL	9/4/09	PA	NM	1	FDIC	212,000	199,000	56,982	Protected	26.9%	28.6%	(1,174)	6-30-09	55,808	26.3%	28.0%	N/R	N/A	
213	85	FIRST BANK OF KANSAS CITY	25231	KANSAS CITY	MO	9/4/09	PA	NM	1	FDIC	16,000	15,000	7,244	Protected	45.3%	48.3%	309	6-30-09	7,553	47.2%	50.4%	N/R	N/A	
214	84	AFFINITY BANK	27197	VENTURA	CA	8/28/09	PA	NM	1	FDIC	1,000,000	922,000	269,524	Protected	27.0%	29.2%	8,208	6-30-09	277,732	27.8%	30.1%	195,063	N/A	$182.799 million at 3-31-09
215	83	MAIN STREET BANK	1909	FOREST LAKE	MN	8/28/09	PA	NM	1	FDIC	459,000	434,000	98,387	Protected	21.4%	22.7%	(5,077)	6-30-09	93,310	20.3%	21.5%	N/R	N/A	
216	82	BRADFORD BANK, FSB	28312	BALITMORE	MD	8/28/09	PA	SA	1	OTS	452,000	383,000	92,422	Protected	20.4%	24.1%	1,685	6-30-09	94,107	20.8%	24.6%	8,322	N/A	$52.664 million on 3-31-09
217	81	GUARANTY BANK	32618	AUSTIN	TX	8/21/09	PA	SA	1	OTS	13,000,000	12,000,000	2,906,959	Protected	22.4%	24.2%	(690,038)	6-30-09	2,216,921	17.1%	18.5%	1,556,018	N/A	$2.101 billion at 3-31-09
218	80	CAPITALSOUTH	22130	BIRMINGHAM	AL	8/21/09	PA	SM	1	FRB	617,000	546,000	167,181	Protected	27.1%	30.6%	6,826	6-30-09	174,007	28.2%	31.9%	N/R	N/A	
219	79	FIRST COWETA	57702	NEWMAN	GA	8/21/09	PA	NM	1	FDIC	167,000	155,000	50,501	Protected	30.2%	32.6%	3,307	6-30-09	53,808	32.2%	34.7%	N/R	N/A	
220	78	eBANK	34682	ATLANTA	GA	8/21/09	PA	SA	1	OTS	143,000	130,000	68,317	Protected	47.8%	52.6%	2,575	6-30-09	70,892	49.6%	54.5%	31,740	N/A	$27.206 million at 3-31-09
221	77	COMMUNITY BANK OF NEVADA	34043	LAS VEGAS	NV	8/14/09	PO	SM	1	FRB	1,520,000	1,380,000	757,071	NOT	49.8%	54.9%	878	6-30-09	757,949	49.9%	54.9%	335,417	4,200	$360.02 million on 3-31-09
222	76	COMMUNITY BANK OF ARIZONA	57645	PHOENIX	AZ	8/14/09	PA	NM	1	FDIC	158,500	143,800	28,421	Protected	17.9%	19.8%	13,572	6-30-09	41,993	26.5%	29.2%	N/R	N/A	
223	75	UNION BANK OF ARIZONA, NA	34485	GILBERT	AZ	8/14/09	PA	N	1	OCC	124,000	112,000	53,021	Protected	42.8%	47.3%	4,791	6-30-09	57,812	46.6%	51.6%	N/R	N/A	
224	74	COLONIAL BANK	9609	MONTGOMERY	AL	8/14/09	PA	NM	1	FDIC	25,000,000	20,000,000	4,016,000	Protected	16.1%	20.1%	914,497	6-30-09	4,930,497	19.7%	24.7%	4,365,405	N/A	$4.803 billion on 3-31-09
225	73	DWELLING HOUSE S&LA	31559	PITTSBURGH	PA	8/14/09	PA	SA	1	OTS	13,400	13,800	9,722	Protected	72.6%	70.4%	(402)	6-30-09	9,320	69.6%	67.5%	N/R	N/A	
226	72	COMMUNITY FIRST BANK	23268	PRINEVILLE	OR	8/7/09	PA	SM	1	FRB	209,000	182,000	61,205	Protected	29.3%	33.6%	(942)	6-30-09	60,263	28.8%	33.1%	N/R	N/A	
227	71	COMMUNITY NB OF SARASOTA COUNTY	27183	VENICE	FL	8/7/09	PA	N	1	OCC	97,000	93,000	27,376	Protected	28.2%	29.4%	(751)	6-30-09	26,625	27.4%	28.6%	N/R	N/A	
228	70	FIRST STATE BANK	27364	SARASOTA	FL	8/7/09	PA	NM	1	FDIC	463,000	387,000	124,608	Protected	26.9%	32.2%	5,520	6-30-09	130,128	28.1%	33.6%	N/R	N/A	
229	69	MUTUAL BANK	18659	HARVEY	IL	7/31/09	PA	NM	1	FDIC	1,600,000	1,600,000	658,108	Protected	41.1%	41.1%	(26)	6-30-09	658,082	41.1%	41.1%	2,308	N/A	$164.65 million on 3-31-09
230	68	FIRST BANKAMERICANO	34270	ELIZABETH	NJ	7/31/09	PA	NM	1	FDIC	166,000	157,000	16,408	Protected	9.9%	10.5%	1,675	6-30-09	18,083	10.9%	11.5%	N/R	N/A	
231	67	PEOPLES COMMUNITY BANK	32288	WEST CHESTER	OH	7/31/09	PA	SA	1	OTS	705,800	598,200	135,653	Protected	19.2%	22.7%	4,586	6-30-09	140,239	19.9%	23.4%	27,050	N/A	$37.40 million at 12-31-08
232	66	INTEGRITY BANK	57604	JUPITER	FL	7/31/09	PA	NM	1	FDIC	119,000	102,000	38,418	Protected	32.3%	37.7%	(1,153)	6-30-09	37,265	31.3%	36.5%	N/R	N/A	
233	65	FIRST STATE BANK OF ALTUS	9873	ALTUS	OK	7/31/09	PA	NM	1	FDIC	103,400	98,200	18,541	Protected	17.9%	18.9%	(7,755)	6-30-09	10,786	10.4%	11.0%	N/R	N/A	
234	64	SECURITY BANK OF JONES COUNTY	8486	GRAY	GA	7/24/09	PA	NM	1	FDIC	453,000	387,000	62,552	Protected	13.8%	16.2%	17,328	6-30-09	79,880	17.6%	20.6%	N/R	N/A	
235	63	SECURITY BANK OF HOUSTON COUNTY	27048	PERRY	GA	7/24/09	PA	NM	1	FDIC	383,000	320,000	45,391	Protected	11.9%	14.2%	15,631	6-30-09	61,022	15.9%	19.1%	N/R	N/A	
236	62	SECURITY BANK OF BIBB COUNTY	27367	MACON	GA	7/24/09	PA	NM	1	FDIC	1,200,000	1,000,000	385,314	Protected	32.1%	38.5%	23,509	6-30-09	408,823	34.1%	40.9%	3,054	N/A	$125.24 million on 12-31-08
237	61	SECURITY BANK OF NORTH METRO	57105	WOODSTOCK	GA	7/24/09	PA	NM	1	FDIC	224,000	212,000	72,471	Protected	32.4%	34.2%	(5,375)	6-30-09	67,096	30.0%	31.6%	N/R	N/A	
238	60	SECURITY BANK OF NORTH FULTON	57430	ALPHARETTA	GA	7/24/09	PA	NM	1	FDIC	209,000	191,000	41,457	Protected	19.8%	21.7%	1,515	6-30-09	42,972	20.6%	22.5%	N/R	N/A	
239	59	SECURITY BANK OF GWINNET COUNTY	57346	SUWANEE	GA	7/24/09	PA	NM	1	FDIC	322,000	292,000	154,055	Protected	47.8%	52.8%	(20,882)	6-30-09	133,173	41.4%	45.6%	N/R	N/A	
240	58	WATERFORD VILLAGE BANK	58065	WILLIAMSVILLE	NY	7/24/09	PA	NM	1	FDIC	61,400	58,000	12,154	Protected	19.8%	21.0%	(685)	6-30-09	11,469	18.7%	19.8%	N/R	N/A	
241	57	TEMECULA VALLEY BANK	34341	TEMECULA	CA	7/17/09	PA	NM	1	FDIC	1,500,000	1,300,000	389,080	Protected	25.9%	29.9%	21,376	6-30-09	410,456	27.4%	31.6%	449,508	N/A	$445.45 million on 12-31-08
242	56	VINEYARD BANK, N.A.	23556	RANCHO CUCAMONGA	CA	7/17/09	PA	N	1	OCC	1,900,000	1,600,000	578,725	Protected	30.5%	36.2%	(17,965)	6-30-09	560,760	29.5%	35.0%	322,143	N/A	$320.89 million on 12-31-08
243	55	BANKFIRST	34103	SIOUX FALLS	SD	7/17/09	PA	SM	1	FRB	275,000	254,000	78,493	Protected	28.5%	30.9%	(24,775)	6-30-09	53,718	19.5%	21.1%	N/R	N/A	
244	54	FIRST PIEDMONT BANK	34594	WINDER	GA	7/17/09	PA	NM	1	FDIC	115,000	109,000	31,994	Protected	27.8%	29.4%	3,110	6-30-09	35,104	30.5%	32.2%	N/R	N/A	
245	53	BANK OF WYOMING	22754	THERMOPOLIS	WY	7/10/09	PA	NM	1	FDIC	70,000	67,000	31,910	Protected	45.6%	47.6%	3,101	6-30-09	35,011	50.0%	52.3%	N/R	N/A	
246	52	FOUNDERS BANK	18390	WORTH	IL	7/2/09	PA	NM	1	FDIC	962,500	848,900	141,586	Protected	14.7%	16.7%	19,056	6-30-09	160,642	16.7%	18.9%	N/R	N/A	
247	51	MILLENNIUM STATE BANK	57667	DALLAS	TX	7/2/09	PA	NM	1	FDIC	118,000	115,000	51,863	Protected	44.0%	45.1%	742	6-30-09	52,605	44.6%	45.7%	N/R	N/A	
248	50	FIRST NATIONAL BANK OF DANVILLE	3644	DANVILLE	IL	7/2/09	PA	N	1	OCC	166,000	147,000	25,564	Protected	15.4%	17.4%	3,703	6-30-09	29,267	17.6%	19.9%	N/R	N/A	
249	49	ELIZABETH STATE BANK	9262	ELIZABETH	IL	7/2/09	PA	NM	1	FDIC	55,500	50,400	12,356	Protected	22.3%	24.5%	864	6-30-09	13,220	23.8%	26.2%	N/R	N/A	
250	48	ROCK RIVER BANK	15302	OREGON	IL	7/2/09	PA	NM	1	FDIC	77,000	75,800	25,227	Protected	32.8%	33.3%	(392)	6-30-09	24,835	32.3%	32.8%	N/R	N/A	
251	47	FIRST STATE BANK OF WINCHESTER	11710	WINCHESTER	IL	7/2/09	PA	NM	1	FDIC	36,000	34,000	7,658	Protected	21.3%	22.5%	(848)	6-30-09	6,810	18.9%	20.0%	N/R	N/A	
252	46	JOHN WARNER BANK	12093	CLINTON	IL	7/2/09	PA	NM	1	FDIC	70,000	64,000	13,730	Protected	19.6%	21.5%	1,389	6-30-09	15,119	21.6%	23.6%	N/R	N/A	
253	45	MIRAE BANK	57332	LOS ANGELES	CA	6/26/09	PA	NM	1	FDIC	456,000	362,000	60,912	Protected	13.4%	16.8%	15,578	3-31-09	76,490	16.8%	21.1%	N/R	N/A	
254	44	METROPACIFIC BANK	57893	IRVINE	CA	6/26/09	PA	NM	1	FDIC	80,000	73,000	32,368	Protected	40.5%	44.3%	2,718	3-31-09	35,086	43.9%	48.1%	N/R	N/A	
255	43	HORIZON BANK	9744	PINE CITY	MN	6/26/09	PA	NM	1	FDIC	87,600	69,400	23,135	Protected	26.4%	33.3%	1,082	3-31-09	24,217	27.6%	34.9%	N/R	N/A	
256	42	NEIGHBORHOOD COMMUNITY BANK	35285	NEWNAN	GA	6/26/09	PA	SM	1	FRB	221,600	191,300	70,796	Protected	31.9%	37.0%	5,260	3-31-09	76,056	34.3%	39.8%	N/R	N/A	
257	41	COMMUNITY BANK OF WEST GA.	57436	VILLA RICA	GA	6/26/09	PO	SM	1	FRB	199,400	182,500	86,244	NOT	43.3%	47.3%	7,303	3-31-09	93,547	46.9%	51.3%	N/R	1,100	
258	40	FIRST NATIONAL BANK OF ANTHONY	4614	ANTHONY	KS	6/19/09	PA	N	1	OCC	156,900	142,500	34,331	Protected	21.9%	24.1%	3,522	3-31-09	37,853	24.1%	26.6%	N/R	N/A	
259	39	COOPERATIVE BANK	27837	WILMINGTON	NC	6/19/09	PA	NM	1	FDIC	970,000	774,000	271,904	Protected	28.0%	35.1%	36,049	3-31-09	307,953	31.7%	39.8%	N/R	N/A	
260	38	SOUTHERN COMMUNITY BANK	35251	FAYETTEVILLE	GA	6/19/09	PA	NM	1	FDIC	377,000	307,000	105,413	Protected	28.0%	34.3%	13,676	3-31-09	119,089	31.6%	38.8%	N/R	N/A	
261	37	BANK OF LINCOLNWOOD	17309	LINCOLNWOOD	IL	6/5/09	PA	NM	1	FDIC	214,000	202,000	68,345	Protected	31.9%	33.8%	2,596	3-31-09	70,941	33.2%	35.1%	N/R	N/A	
262	36	CITIZENS NATIONAL BANK	5757	MACOMB	IL	5/22/09	PA	N	1	OCC	437,000	400,000	26,695	Protected	6.1%	6.7%	16,707	3-31-09	43,402	9.9%	10.9%	N/R	N/A	
263	35	STRATEGIC CAPITAL BANK	35175	CHAMPAIGN	IL	5/22/09	PA	NM	1	FDIC	537,000	471,000	146,155	Protected	27.2%	31.0%	12,879	3-31-09	159,034	29.6%	33.8%	N/R	N/A	
264	34	BANKUNITED, FSB	32247	CORAL GABLES	FL	5/21/09	PA	SA	1	OTS	12,800,000	8,600,000	5,597,927	Protected	43.7%	65.1%	(506,596)	3-31-09	5,091,331	39.8%	59.2%	2,382,154	N/A	
265	33	WESTSOUND BANK	34843	BREMERTON	WA	5/8/09	PA	NM	1	FDIC	334,600	304,500	108,855	Protected	32.5%	35.7%	28,274	3-31-09	137,129	41.0%	45.0%	N/R	N/A	
266	32	AMERICA WEST BANK	35461	LAYTON	UT	5/1/09	PA	NM	1	FDIC	299,400	284,100	125,960	Protected	42.1%	44.3%	(6,011)	3-31-09	119,949	40.1%	42.2%	N/R	N/A	
267	31	CITIZENS COMMUNITY BANK	57563	RIDGEWOOD	NJ	5/1/09	PA	NM	1	FDIC	45,100	43,700	18,037	Protected	40.0%	41.3%	(237)	3-31-09	17,800	39.5%	40.7%	N/R	N/A	
268	30	SILVERTON BANK, NA	26535	ATLANTA	GA	5/1/09	BB	N	1	OCC	4,100,000	3,300,000	1,002,774	Protected	24.5%	30.4%	49,185	3-31-09	1,051,959	25.7%	31.9%	1,711,854	N/A	
269	29	FIRST BANK OF IDAHO	34396	KETCHUM	ID	4/24/09	PA	SA	1	OTS	488,900	374,000	175,787	Protected	36.0%	47.0%	38,888	3-31-09	214,675	43.9%	57.4%	65,880	N/A	
270	28	FIRST BANK OF BEVERLY HILLS	32069	CALABASAS	CA	4/24/09	PO	NM	1	FDIC	1,500,000	1,000,000	352,190	NOT	23.5%	35.2%	47,562	3-31-09	399,752	26.7%	40.0%	125,884	179	

Line number	Year's failure number	Institution Name	Cert	City	St.	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss% Total assets	Loss% Total deposits	Last reported net worth Amount	Last reported net worth Date	Differential Last net worth + Est. loss	Differential % Last asset #	Differential % Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
271	27	MICHIGAN HERITAGE BANK	34369	FARMINGTON HILLS	MI	4/24/09	PA	SM	1	FRB	184,600	151,700	58,377	Protected	31.6%	38.5%	5,931	3-31-09	64,308	34.8%	42.4%	N/R	N/A	
272	26	AMERICAN SOUTHERN BANK	57943	KENNESAW	GA	4/24/09	PA	NM	1	FDIC	112,300	104,300	36,498	Protected	32.5%	35.0%	(307)	3-31-09	36,191	32.2%	34.7%	N/R	N/A	
273	25	GREAT BASIN BANK	33824	ELKO	NV	4/17/09	PA	NM	1	FDIC	270,900	221,400	20,917	Protected	7.7%	9.4%	7,300	3-31-09	28,217	10.4%	12.7%	N/R	N/A	
274	24	AMERICAN STERLING BANK	8266	SUGAR CREEK	MO	4/17/09	PA	SA	1	OTS	181,000	171,900	46,220	Protected	25.5%	26.9%	(13,660)	3-31-09	32,560	18.0%	18.9%	177		$12.159 million on 9-30-08
275	23	NEW FRONTIER BANK	34881	GREELEY	CO	4/10/09	Cons.	NM	1	FDIC	2,000,000	1,500,000	863,064	NOT	43.2%	57.5%	60,509	3-31-09	923,573	46.2%	61.6%	231,330	4,000	
276	22	CAPE FEAR BANK	34639	WILMINGTON	NC	4/10/09	PA	NM	1	FDIC	492,000	403,000	126,649	Protected	25.7%	31.4%	29,632	3-31-09	156,281	31.8%	38.8%	N/R	N/A	
277	21	OMNI NATIONAL BANK	22238	ATLANTA	GA	3/27/09	IDT	N	1	OCC	956,000	796,800	342,375	NOT	35.8%	43.0%	48,869	12-31-08	391,244	40.9%	49.1%	N/R	2,000	
278	20	TEAMBANK, NA	4754	PAOLA	KS	3/20/09	PA	N	1	OCC	669,800	492,800	118,624	Protected	17.7%	24.1%	30,488	12-31-08	149,112	22.3%	30.3%	N/R	N/A	
279	19	COLORADO NATIONAL BANK	18896	COL. SPRINGS	CO	3/20/09	PA	N	1	OCC	123,500	82,700	16,118	Protected	13.1%	19.5%	7,398	12-31-08	23,516	19.0%	28.4%	N/R	N/A	
280	18	FIRSTCITY BANK	18243	STOCKBRIDGE	GA	3/20/09	PO	NM	1	FDIC	297,000	278,000	122,787	NOT	41.3%	44.2%	14,974	12-31-08	137,761	46.4%	49.6%	N/R	778	
281	17	FREEDOM BANK OF GEORGIA	57558	COMMERCE	GA	3/6/09	PA	NM	1	FDIC	173,000	161,000	40,143	Protected	23.2%	24.9%	4,620	12-31-08	44,763	25.9%	27.8%	N/R	N/A	
282	16	SECURITY SAVINGS BANK	34820	HENDERSON	NV	2/27/09	PA	NM	1	FDIC	238,300	175,200	69,679	Protected	29.2%	39.8%	2,365	12-31-08	72,044	30.2%	41.1%	N/R	N/A	
283	15	HERITAGE COMMUNITY BANK	20078	GLENWOOD	IL	2/27/09	PA	NM	1	FDIC	232,900	218,600	41,062	Protected	17.6%	18.8%	4,876	12-31-08	45,938	19.7%	21.0%	N/R	N/A	
284	14	SILVER FALLS BANK	35395	SILVERTON	OR	2/20/09	PA	NM	1	FDIC	131,400	116,300	52,716	Protected	40.1%	45.3%	2,885	12-31-08	55,601	42.3%	47.8%	N/R	N/A	
285	13	PINNACLE BANK	57342	BEAVERTON	OR	2/13/09	PA	NM	1	FDIC	73,000	64,000	15,668	Protected	21.5%	24.5%	5,964	12-31-08	21,632	29.6%	33.8%	N/R	N/A	
286	12	CORN BELT BANK and TRUST CO.	16500	PITTSFIELD	IL	2/13/09	PA	NM	1	FDIC	271,800	234,400	79,746	Protected	29.3%	34.0%	8,828	12-31-08	88,574	32.6%	37.8%	N/R	N/A	
287	11	RIVERSIDE BANK OF THE GULF COAST	34563	CAPE CORAL	FL	2/13/09	PA	SM	1	FRB	539,000	424,000	204,730	Protected	38.0%	48.3%	(2,595)	12-31-08	202,135	37.5%	47.7%	N/R	N/A	
288	10	SHERMAN COUNTY BANK	30155	LOUP CITY	NE	2/13/09	PA	NM	1	FDIC	129,800	85,100	45,452	Protected	35.0%	53.4%	10,915	12-31-08	56,367	43.4%	66.2%	N/R	N/A	
289	9	COUNTY BANK	22574	MERCED	CA	2/6/09	PA	SM	1	FRB	1,700,000	1,300,000	141,638	Protected	8.3%	10.9%	61,722	12-31-08	203,360	12.0%	15.6%	104,714	N/A	
290	8	ALLIANCE BANK	23124	CULVER CITY	CA	2/6/09	PA	NM	1	FDIC	1,140,000	951,000	226,041	Protected	19.8%	23.8%	17,195	12-31-08	243,236	21.3%	25.6%	N/R	N/A	
291	7	FIRSTBANK FINANCIAL SERVICES	57017	MCDONOUGH	GA	2/6/09	PA	NM	1	FDIC	337,000	279,000	126,294	Protected	37.5%	45.3%	8,169	12-31-08	134,463	39.9%	48.2%	N/R	N/A	
292	6	OCALA NATIONAL BANK	26538	OCAL	FL	1/30/09	PA	N	1	OCC	223,500	205,200	93,239	Protected	41.7%	45.4%	(10,028)	12-31-08	83,211	37.2%	40.6%	N/R	N/A	
293	5	SUBURBAN FEDERAL SAVINGS BANK	30763	CROFTON	MD	1/30/09	PA	SA	1	OTS	360,000	302,000	109,442	Protected	30.4%	36.2%	(1,985)	12-31-08	107,457	29.8%	35.6%	N/R	N/A	
294	4	MAGNET BANK	58001	SALT LAKE CITY	UT	1/30/09	PO	NM	1	FDIC	292,900	282,800	155,393	NOT	53.1%	54.9%	15,895	9-30-08	171,288	58.5%	60.6%	N/R	0	
295	3	1ST CENTENNIAL BANK	33025	REDLANDS	CA	1/23/09	PI	NM	1	FDIC	803,300	676,900	163,235	NOT	20.3%	24.1%	11,048	12-31-08	174,283	21.7%	25.7%	N/R	12,800	
296	2	BANK OF CLARK COUNTY	34959	VANCOUVER	WA	1/16/09	PI	NM	1	FDIC	446,500	366,500	151,433	NOT	33.9%	41.3%	19,331	12-31-08	170,764	38.2%	46.6%	N/R	39,300	
297	1	NATIONAL BANK OF COMMERCE	19733	BERKELEY	IL	1/16/09	PA	N	1	OCC	430,900	402,100	92,068	Protected	21.4%	22.9%	3,520	12-31-08	95,588	22.2%	23.8%	N/R	N/A	
298	25	SANDERSON STATE BANK	11568	SANDERSON	TX	12/12/08	PA (1)	NM	1	FDIC	37,000	27,900	11,831	Protected	32.0%	42.4%	4,161	9-30-08	15,992	43.2%	57.3%	N/R	N/A	
299	24	HAVEN TRUST BANK	35379	DULUTH	GA	12/12/08	PA (1)	NM	1	FDIC	572,000	515,000	236,079	Protected	41.3%	45.8%	24,824	9-30-08	260,903	45.6%	50.7%	N/R	N/A	
300	23	FIRST GEORGIA COMMUNITY BANK	34301	JACKSON	GA	12/5/08	PA (1)	SM	1	FRB	237,500	197,400	70,481	Protected	29.7%	35.7%	15,711	9-30-08	86,192	36.3%	43.7%	N/R	N/A	
301	22	THE COMMUNITY BANK	16490	LOGANVILLE	GA	11/21/08	PA	NM	1	FDIC	681,000	611,400	277,518	Protected	40.8%	45.4%	22,653	9-30-08	300,171	44.1%	49.1%	N/R	N/A	
302	21	PFF BANK & TRUST	28344	POMONA	CA	11/21/08	PA	SA	1	OTS	3,700,000	2,400,000	820,400	Protected	22.2%	34.2%	169,889	9-30-08	990,289	26.8%	41.3%	635,916	N/A	
303	20	DOWNEY SAVINGS AND LOAN, F.A.	30968	NEWPORT BEACH	CA	11/21/08	PA	SA	1	OTS	12,800,000	9,700,000	1,332,965	Protected	10.4%	13.7%	958,298	9-30-08	2,291,263	17.9%	23.6%	883,631	N/A	
304	19	SECURITY PACIFIC BANK	23595	SAN DIEGO	CA	11/7/08	PA	NM	1	FDIC	561,100	450,100	145,948	Protected	26.0%	32.4%	18,171	9-30-08	164,119	29.2%	36.5%	N/R	N/A	
305	18	FRANKLIN BANK, SSB	26870	HOUSTON	TX	11/7/08	PA	SSB	1	FDIC	5,100,000	3,700,000	840,645	Protected	16.5%	22.7%	175,121	9-30-08	1,015,766	19.9%	27.5%	450,900	N/A	
306	17	FREEDOM BANK	57930	BRADENTON	FL	10/31/08	PA	NM	1	FDIC	287,000	254,000	109,490	Protected	38.1%	43.1%	10,069	9-30-08	119,559	41.7%	47.1%	N/R	N/A	
307	16	ALPHA BANK & TRUST	58241	ALPHARETTA	GA	10/24/08	PI	NM	1	FDIC	354,100	346,200	193,517	NOT	54.7%	55.9%	5,286	9-30-08	198,803	56.1%	57.4%	0	3,100	$0 on 6-30-08
308	15	MAIN STREET BANK	57654	NORTHVILLE	MI	10/10/08	PA	NM	1	FDIC	98,000	86,000	54,431	Protected	55.5%	63.3%	2,797	6-30-08	57,228	58.4%	66.5%	N/R	N/A	
309	14	MERIDIAN BANK	13789	ELDRED	IL	10/10/08	PA	NM	1	FDIC	39,180	36,880	18,811	Protected	48.0%	51.0%	1,878	9-30-08	20,689	52.8%	56.1%	N/R	N/A	
310	13	WASHINGTON MUTUAL BANK	32633	HENDERSON	NV	9/25/08	PA	SA	1	OTS	307,000,000	188,000,000	0	Protected								N/A	N/A	
311	12	AMERIBANK, INC.	6782	NORTFORK	WV	9/19/08	PA	SA	1	OTS	104,000	102,000	38,047	Protected	36.6%	37.3%	2,734	6-30-08	40,781	39.2%	40.0%	N/R	N/A	
312	11	SILVER STATE BANK	34194	HENDERSON	NV	9/5/08	PI	NM	1	FDIC	2,000,000	1,700,000	650,092 (6)	NOT	32.5%	38.2%	134,516	6-30-08	784,608	39.2%	46.2%	387,126	20,000	
313	10	INTEGRITY BANK	35469	ALPHARETTA	GA	8/29/08	PA	NM	1	FDIC	1,100,000	974,000	393,377	Protected	35.8%	40.4%	34,323	6-30-08	427,700	38.9%	43.9%	55,134	N/A	
314	9	THE COLUMBIAN BANK AND TRUST	22728	TOPEKA	KS	8/22/08	PI	NM	1	FDIC	752,000	622,000	297,967 (6)	NOT	39.6%	47.9%	43,538	6-30-08	341,505	45.4%	54.9%	N/R	46,000	
315	8	FIRST PRIORITY BANK	57523	BRADENTON	FL	8/1/08	PI	NM	1	FDIC	259,000	227,000	92,394 (6)	NOT	35.7%	40.7%	1,511	6-30-08	93,905	36.3%	41.4%	N/R	13,000	
316	7	FIRST HERITAGE BANK N.A.	57961	NEWPORT BEACH	CA	7/25/08	PA	N	1	OCC	254,000	233,000	41,968	Protected	16.5%	18.0%	15,905	6-30-08	57,873	22.8%	24.8%	N/R	N/A	
317	6	FIRST NATIONAL BANK OF NEVADA	27011	RENO	NV	7/25/08	PA	N	1	OCC	3,400,000	3,000,000	604,018	Protected	17.8%	20.1%	218,065	6-30-08	822,083	24.2%	27.4%	516,541	N/A	
318	5	INDYMAC BANK F.S.B	29730	PASADENA	CA	7/11/08	PI	SA	1	OTS	23,500,000	6,400,000	12,747,078 (6)	NOT	54.2%	199.2%	1,143,344	6-30-08	13,890,422	59.1%	217.0%	2,607,545	1,000,000	
319	4	FIRST INTEGRITY BANK, N.A.	12736	STAPLES	MN	5/30/08	PA	N	1	OCC	54,700	50,300	11,054	Protected	20.2%	22.0%	332	3-31-08	11,386	20.8%	22.6%	N/R	N/A	
320	3	ANB FINANCIAL, N.A.	33901	BENTONVILLE	AR	5/9/08	PI	N	1	OCC	2,100,000	1,800,000	832,568 (6)	NOT	39.6%	46.3%	37,602	3-31-08	870,170	41.4%	48.3%	65,484	39,200	
321	2	HUME BANK	1971	HUME	MO	3/7/08	PI	NM	1	FDIC	18,700	13,600	5,245 (6)	NOT	28.1%	38.6%	2,794	12-31-07	8,039	43.0%	59.1%	N/R	1,100	
322	1	DOUGLASS NATIONAL BANK	24660	KANSAS CITY	MO	1/25/08	PA	N	1	OCC	58,500	53,800	6,465	Protected	11.1%	12.0%	1,190	12-31-07	7,655	13.1%	14.2%	N/R	N/A	
323	3	MIAMI VALLEY BANK	16848	LAKEVIEW	OH	10/4/07	PI	NM	1	FDIC	86,700	76,000	26,690	NOT	30.8%	35.1%	5,438	6-30-07	32,128	37.1%	42.3%	N/R	14,000	
324	2	NETBANK	32575	ALPHARETTA	GA	9/28/07	PI	SA	1	OTS	2,500,000	2,300,000	173,917	NOT	7.0%	7.6%	64,947	6-30-07	238,864	9.6%	10.4%	151,591	109,000	
325	1	METROPOLITAN SAVINGS BANK	35353	PITTSBURGH	PA	2/2/07	PI	SSB	1	FDIC	15,800	13,200	10,128	NOT	64.1%	76.7%	1,126	9-30-06	11,254	71.2%	85.3%	N/R	1,200	
326																								
327						**Totals, less WaMu**			324	Totals	328,094,680	254,363,980	79,561,228		24.25%	31.28%	7,553,362		87,114,590	26.55%	34.25%			
328																								
329																								
330																								

(1) Most recent loss estimates for 2007-2009 based on data received from the FDIC's Robert Kinzer on July 26, 2010.

(6) Loss estimate to be increased due to the Dodd-Frank Act's retroactive increase in the deposit insurance limit from $100,000 to $250,000 for failures occurring between Jan

Line number	Year's failure number	Institution Name	Cert	City	St.	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release: Total assets	Per FDIC news release: Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss%: Total assets	Loss%: Total deposits	Last reported net worth: Amount	Last reported net worth: Date	Differential: Last net worth + Est. loss	Differential %: Last asset #	Differential %: Last deposit #	Estimated uninsured domestic deposits: Last reported	Estimated uninsured domestic deposits: At closing	Estimated uninsured domestic deposits: Reported at earlier date
331																								
332							Totals: 10Q4		30		9,201,200	8,214,900	2,179,700		23.69%	26.53%	126,675		2,306,375	25.07%	28.08%			
333							Totals: 10Q3		41		14,363,500	12,651,200	2,385,200		16.61%	18.85%	273,040		2,658,240	18.51%	21.01%			
334							Totals: 10Q2		45		50,096,600	40,455,300	11,098,100		22.15%	27.43%	970,233		12,068,333	24.09%	29.83%			
335							Totals: 10Q1		41		22,852,700	19,802,100	6,480,200		28.36%	32.72%	310,091		6,790,291	29.71%	34.29%			
336							**Totals: 2010**		157		96,514,000	81,123,500	22,143,200		22.94%	27.30%	1,680,039		23,823,239	24.68%	29.37%			
337							Totals: 09Q4		45		66,109,400	49,771,900	10,361,526		15.67%	20.82%	2,118,302		12,479,828	18.88%	25.07%			
338							Totals: 09Q3		50		68,686,100	60,051,100	15,145,943		22.05%	25.22%	516,504		15,662,447	22.80%	26.08%			
339							Totals: 09Q2		24		26,545,300	19,633,300	9,459,553		35.64%	48.18%	(142,160)		9,317,393	35.10%	47.46%			
340							Totals: 09Q1		21		9,569,600	7,894,400	2,407,881		25.16%	30.50%	264,454		2,672,335	27.93%	33.85%			
341							**Totals: 2009**		140		170,910,400	137,350,700	37,374,904		21.87%	27.21%	2,757,100		40,132,004	23.48%	29.22%			
342							**Totals: 2008**		24		58,067,780	33,500,580	19,832,390		34.15%	59.20%	3,044,712		22,877,102	39.40%	68.29%			
343							**Totals: 2007**		3		2,602,500	2,389,200	210,735		8.10%	8.82%	71,511		282,246	10.85%	11.81%			
344						**Totals, less WaMu**			324	Totals	328,094,680	254,363,980	79,561,228		24.25%	31.28%	7,553,362		87,114,590	26.55%	34.25%			
345																								
346													**Results by regulator**											
347							# of failures			Agency					% of loss									
348							60.2%		195	**FDIC**	148,229,380	121,707,580	35,996,625		45.24%	24.28%	29.58%	3,815,755	39,973,651	26.97%	32.84%			
349							16.4%		53	**OCC**	54,561,000	46,491,500	9,129,329		11.47%	16.73%	19.64%	1,387,878	10,373,662	19.01%	22.31%			
350							10.2%		33	**FRB**	19,553,600	16,350,900	4,361,141		5.48%	22.30%	26.67%	426,659	4,787,800	24.49%	29.28%			
351							86.7%		281	All banks	222,343,980	184,549,980	49,487,095		62.20%	22.26%	26.82%	5,630,292	55,135,113	24.80%	29.88%			
352							13.3%		43	**OTS**	105,750,700	69,814,000	30,074,133		37.80%	28.44%	43.08%	1,923,070	31,979,477	30.24%	45.81%			
353						**Totals, less WaMu**			324	Totals	328,094,680	254,363,980	79,561,228		100.00%	24.25%	31.28%	7,553,362	87,114,590	26.55%	34.25%			
354																								
355													**Results by asset size**											
356							# of failures			Asset size					% of loss									
357							81.8%		265	< $1 billion	73,402,980	64,965,680	18,104,097		22.75%	24.66%	27.87%	1,387,543	19,491,640	26.55%	30.00%			
358							15.7%		51	$1-$10 bill.	132,451,700	108,578,300	27,678,938		34.79%	20.90%	25.49%	3,384,727	31,063,665	23.45%	28.61%			
359							2.5%		8	> $10 bill.	122,240,000	80,820,000	33,778,192		42.46%	27.63%	41.79%	2,781,092	36,559,284	29.91%	45.24%			
360						**Totals, less WaMu**			324	Totals	328,094,680	254,363,980	79,561,228		100.00%	24.25%	31.28%	7,553,362	87,114,590	26.55%	34.25%			
361																								
362													**Protection of uninsured depositors since the IndyMac failure**											
363							# of failures			Protected					% of loss									
364							92.4%		292	**Yes**	284,424,780	230,621,580	60,184,292		91.54%	21.16%	26.10%	5,873,451	66,057,743	23.23%	28.64%			
365							7.6%		24	**Not**	15,335,500	13,035,500	5,563,791		8.46%	36.28%	42.68%	423,138	5,986,929	39.04%	45.93%			
366						**Totals, less WaMu**			316	Totals	299,760,280	243,657,080	65,748,083		100.00%	21.93%	26.98%	6,296,589	72,044,672	24.03%	29.57%			
367																								

368 (1) The 2008 FDIC annual report classified these three failures as Purchase and Assumption -- Insured Deposits, but news release and receivership accounting show them to be Purchase & Assumptions -- All Deposits.. The FDIC database of failed banks shows these three failures as P&As.

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Line number	Year's failure number	Institution Name	Cert	City	St.	Failure date	Trans-action Type	Charter	#	Primary Federal Regulator	Per FDIC news release Total assets	Per FDIC news release Total deposits	Most recent estimated loss (1)	Uninsured deposits protected?	Loss% Total assets	Loss% Total deposits	Last reported net worth Amount	Last reported net worth Date	Differential Last net worth + Est. loss	Differential % Last asset #	Differential % Last deposit #	Estimated uninsured domestic deposits Last reported	Estimated uninsured domestic deposits At closing	Estimated uninsured domestic deposits Reported at earlier date
370																								
371								# of failures						Failures by State								2008 Pop. Est.	Loss/capita	Population/failure
372																								
373									4	AL	27,254,200	21,877,100	4,445,511		16.31%	20.32%	926,767		5,372,278	19.71%	24.56%	4,661,900	953.58	1,165,475
374									2	AR	2,291,800	1,955,800	855,368		37.32%	43.73%	56,852		912,220	39.80%	46.64%	2,855,390	299.56	1,427,695
375									9	AZ	1,733,600	1,437,900	386,298		22.28%	26.87%	73,546		459,844	26.53%	31.98%	6,500,180	59.43	722,242
376									34	CA	96,120,900	61,438,100	23,161,756		24.10%	37.70%	4,097,012		27,258,768	28.36%	44.37%	36,756,666	630.14	1,081,078
									3	CO	2,163,000	1,614,600	889,805		41.14%	55.11%	68,687		958,492	44.31%	59.36%	4,939,456	180.14	1,646,485
377																								
378									45	FL	32,883,800	25,931,000	10,347,075		31.47%	39.90%	(403,926)		9,943,149	30.24%	38.34%	18,328,340	564.54	407,296
379									52	GA	27,173,700	24,404,000	7,964,320		29.31%	32.64%	621,582		8,585,902	31.60%	35.18%	9,685,744	822.27	186,264
380									1	IA	458,000	368,000	100,491		21.94%	27.31%	2,663		103,154	22.52%	28.03%	3,002,555	33.47	3,002,555
381									1	ID	488,900	374,000	175,787		35.96%	47.00%	38,888		214,675	43.91%	57.40%	1,523,816	115.36	1,523,816
									38	IL	31,787,780	28,369,480	5,353,876		16.84%	18.87%	522,183		5,876,059	18.49%	20.71%	12,901,563	414.98	339,515
382																								
383									1	IN	2,700,000	2,100,000	787,592		29.17%	37.50%	157,451		945,043	35.00%	45.00%	6,376,792	123.51	6,376,792
384									7	KS	4,280,800	3,644,100	982,757		22.96%	26.97%	122,351		1,105,108	25.82%	30.33%	2,802,134	350.72	400,305
385									1	KY	493,000	441,000	143,762		29.16%	32.60%	41,289		185,051	37.54%	41.96%	4,269,245	33.67	4,269,245
386									1	LA	243,200	208,800	38,100		15.67%	18.25%	13,578		51,678	21.25%	24.75%	4,410,796	8.64	4,410,796
									1	MA	268,000	233,200	22,900		8.54%	9.82%	(271)		22,629	8.44%	9.70%	6,497,967	3.52	6,497,967
387																								
388									6	MD	1,794,400	1,623,400	470,764		26.24%	29.00%	3,162		473,926	26.41%	29.19%	5,633,597	83.56	938,933
389									10	MI	3,166,300	2,770,000	1,147,866		36.25%	41.44%	(80,070)		1,067,796	33.72%	38.55%	10,003,422	114.75	1,000,342
390									15	MN	1,400,900	1,265,700	309,209		22.07%	24.43%	9,626		318,835	22.76%	25.19%	5,220,393	59.23	348,026
391									11	MO	1,944,600	1,716,300	603,751		31.05%	35.18%	11,982		615,733	31.66%	35.88%	5,911,605	102.13	537,419
									1	MS	60,400	63,500	12,600		20.86%	19.84%	(3,178)		9,422	15.60%	14.84%	2,938,618	4.29	2,938,618
392																								
393									2	NC	1,462,000	1,177,000	398,553		27.26%	33.86%	65,681		464,234	31.75%	39.44%	9,222,414	43.22	4,611,207
394									2	NE	2,929,800	2,285,100	343,252		11.72%	15.02%	90,513		433,765	14.81%	18.98%	1,783,432	192.47	891,716
395									3	NJ	292,700	280,400	58,345		19.93%	20.81%	2,972		61,317	20.95%	21.87%	8,682,661	6.72	2,894,220
396									4	NY	984,500	951,900	149,354		15.17%	15.69%	3,743		153,097	15.55%	16.08%	19,490,297	7.66	4,872,574
									2	NM	1,280,300	932,500	222,800		17.40%	23.89%	(28,544)		194,256	15.17%	20.83%	1,984,356	112.28	992,178
397																								
398									9	NV	8,535,300	7,547,000	2,361,376		27.67%	31.29%	389,713		2,751,089	32.23%	36.45%	2,600,167	908.16	288,907
399									5	OH	12,910,300	8,782,600	2,556,408		19.80%	29.11%	287,508		2,843,916	22.03%	32.38%	11,485,910	222.57	2,297,182
400									3	OK	999,700	888,500	134,341		13.44%	15.12%	18,736		153,077	15.31%	17.23%	3,642,361	36.88	1,214,120
401									5	OR	2,281,600	2,080,800	417,389		18.29%	20.06%	46,657		464,046	20.34%	22.30%	3,790,060	110.13	758,012
									4	PA	248,400	223,500	56,950		22.93%	25.48%	4,470		61,420	24.73%	27.48%	12,448,279	4.57	3,112,070
402																								
403									3	PR	20,420,000	14,840,000	5,283,900		25.88%	35.61%	697,393		5,981,293	29.29%	40.31%	3,954,037	1,336.33	1,318,012
404									4	SC	1,782,600	1,615,700	329,000		18.46%	20.36%	32,291		361,291	20.27%	22.36%	4,479,800	73.44	1,119,950
405									1	SD	275,000	254,000	78,493		28.54%	30.90%	(24,775)		53,718	19.53%	21.15%	804,194	97.60	804,194
406									8	TX	19,010,000	16,523,100	3,914,665		20.59%	23.69%	(460,568)		3,454,097	18.17%	20.90%	24,326,974	160.92	3,040,872
									5	UT	3,235,300	3,058,500	1,284,553		39.70%	42.00%	(18,162)		1,266,391	39.14%	41.41%	2,736,424	469.43	547,285
407																								
408									2	VA	212,400	189,100	41,195		19.40%	21.78%	(2,344)		38,851	18.29%	20.55%	7,769,089	5.30	3,884,545
409									14	WA	10,924,900	9,543,200	3,336,272		30.54%	34.96%	136,750		3,473,022	31.79%	36.39%	6,549,224	509.41	467,802
410									3	WI	1,428,600	1,186,100	324,837		22.74%	27.39%	25,319		350,156	24.51%	29.52%	5,627,967	57.72	1,875,989
411									1	WV	104,000	102,000	38,047		36.58%	37.30%	2,734		40,781	39.21%	39.98%	1,814,468	20.97	1,814,468
412									1	WY	70,000	67,000	31,910		45.59%	47.63%	3,101		35,011	50.02%	52.25%	532,668	59.91	532,668
413						**Totals, less WaMu**			324		328,094,680	254,363,980	79,561,228		24.25%	31.28%	7,553,362		87,114,590	26.55%	34.25%	288,944,961	275.35	891,805
414																								
415						CA, FL, GA, IL			169		187,966,180	140,142,580	46,827,028	58.86%	24.91%	33.41%	4,836,851		51,663,879	27.49%	36.87%	77,672,313	602.88	459,599
416						AL, NV, OH, PR, TX, WA			43		99,054,700	79,113,000	21,898,131	27.52%	22.11%	27.68%	1,977,563		23,875,694	24.10%	30.18%	53,578,212	408.71	1,246,005
417						30 other states			112		41,073,800	35,108,400	10,836,069	13.62%	26.38%	30.86%	738,948		11,575,017	28.18%	32.97%	157,694,436	68.72	1,407,986
418						Rest of U.S.: 11 states + D.C.			0		0	0	0		0	0	0		0	0	0	19,068,800	0.00	0
						Totals, less WaMu			324		328,094,680	254,363,980	79,561,228		24.25%	31.28%	7,553,362		87,114,590	26.55%	34.25%	308,013,761	258.30	950,660