

The IRA Advisory Service

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December 27, 2010

Robert E. Feldman
Executive Secretary
Attention: Comments <Comments@FDIC.gov>
Federal Deposit Insurance Corporation
550 17th Street, NW.
Washington, DC 20429

RIN 3064-AD66

Dear Mr. Feldman:

I hereby submit the December 14, 2010 research note and accompanying spreadsheet, "FDIC Deposit Assessment Proposal on Brokered Deposits May Adversely Impact Banking Industry, Individual Institutions," as comments on the proposed rule RIN 3064-AD66, "Assessments, Assessment Base and Rates."

Please let me know if you have any questions.

Yours sincerely,



Christopher Whalen
Managing Director

Attachments

Lord, Whalen LLC
371 Van Ness Way, Suite 110
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Phone: 310-676-3300 Fax: 310-943-1570

THE IRA BANK MONITOR -- Q3 2010

Banks with Brokered Deposits Greater than 10% of Total Assets, Nationwide

Screening Period: September '10

Source: FDIC/IRA Bank Monitor

FDIC CERT	NAME	IRA Stress Grade	IRA BSI (numeric)	ASSET
23360	Citibank (South Dakota), N.A. 701 EAST 60TH STREET NORTH SIOUX FALLS, SD 57104	D	7.5	\$143,608,922
33124	Goldman Sachs Bank USA 85 BROAD STREET NEW YORK, NY 10004	A+	0.51	\$96,105,000
33954	Capital One Bank (USA), National Association 4851 COX ROAD GLEN ALLEN, VA 23060	C	4.67	\$72,064,829
57803	Ally Bank 6985 UNION PARK CTR SUITE 43 MIDVALE, UT 84047	A+	0.8	\$66,152,323
32992	Morgan Stanley Bank, National Association 201 S MAIN ST, 5TH FLOOR SALT LAKE CITY, UT 84111	A+	0.75	\$65,518,000
5649	Discover Bank 502 E. MARKET STREET GREENWOOD, DE 19950	C	4.13	\$60,371,903
1020	M&I Marshall and Ilsley Bank 770 NORTH WATER STREET MILWAUKEE, WI 53202	F	22.1	\$50,022,857
30746	E*TRADE Bank 671 N. GLEBE RD., 16TH FL. ARLINGTON, VA 22203	C	3.03	\$43,286,835
35328	American Express Bank, FSB. 4315 SOUTH 2700 WEST SALT LAKE CITY, UT 84184	C	3.42	\$33,772,618
873	Synovus Bank 1148 BROADWAY COLUMBUS, GA 31901	F	22.41	\$30,600,180
27471	American Express Centurion Bank 4315 S 2700 WEST, MAIL CODE: SALT LAKE CITY, UT 84184	C	2.85	\$29,911,904
5296	Associated Bank, National Association 200 NORTH ADAMS STREET GREEN BAY, WI 54301	F	20.32	\$22,244,020
58032	Bank of America, Rhode Island, National Association 111 WESTMINISTER STREET PROVIDENCE, RI 2903	A+	0.7	\$20,796,260
27314	GE Money Bank 170 W ELECTION RD, # 125 DRAPER, UT 84020	C	4.96	\$20,241,382
30387	Firstbank of Puerto Rico 1519 PONCE DE LEON AVE . SANTURCE, PR 0909	F	21.84	\$16,667,580
35055	Metlife Bank, National Association 501 ROUTE 22 BRIDGEWATER, NJ 8807	A+	0.89	\$16,576,063
34617	State Farm Bank, F.S.B. ONE STATE FARM PLAZA E-6 BLOOMINGTON, IL 61710	F	21.71	\$15,351,787
18708	Citicorp Trust Bank, fsb 4500 NEW LINDEN HILL ROAD WILMINGTON, DE 19808	B	1.88	\$14,978,522
32541	Flagstar Bank, FSB 5151 CORPORATE DRIVE TROY, MI 48098	F	21.38	\$13,833,304

57203	Barclays Bank Delaware 100 SOUTH WEST STREET WILMINGTON, DE 19801	D	5.2	\$13,663,143
34775	EverBank 501 RIVERSIDE AVENUE JACKSONVILLE, FL 32202	A+	0.93	\$11,547,331
4063	MidFirst Bank 501 NW GRAND BOULEVARD OKLAHOMA CITY, OK 73118	A+	0.89	\$11,159,793
57529	Capmark Bank 6955 UNION PARK CTR, # 330 MIDVALE, UT 84047	F	23.96	\$9,005,412
680	Wilmington Trust Company 1100 N MARKET ST, RODNEY SQ WILMINGTON, DE 19890	F	22.31	\$8,700,781
35141	BMW Bank of North America 2735 EAST PARLEYS WAY SALT LAKE CITY, UT 84109	A+	0.73	\$8,674,086
58177	Sallie Mae Bank 5217 S STATE ST, SUITE 210 MURRAY, UT 84107	A+	0.47	\$8,169,756
32102	Doral Bank 1451 FD ROOSEVELT AVENUE SAN JUAN, PR 0920	F	21.45	\$8,131,140
33778	GE Capital Financial Inc. 6510 MILLROCK DRIVE, # 200 SALT LAKE CITY, UT 84121	A+	0.55	\$7,715,466
35575	CIT Bank 2180 S 1300 EAST, SUITE 250 SALT LAKE CITY, UT 84106	A+	0.79	\$7,427,024
58656	Scotttrade Bank 12800 CORPORATE HILL DRIVE DES PERES, MO 63131	Unk	n/c	\$7,204,082
34221	Morgan Stanley Private Bank, National Association 2000 WESTCHESTER AVENUE PURCHASE, NY 10577	A+	0.54	\$7,168,635
57833	Beal Bank Nevada 1970 VILLAGE CTR CIRCLE, # 1 LAS VEGAS, NV 89134	A+	0.8	\$5,759,473
20296	Johnson Bank 555 MAIN STREET, #490 RACINE, WI 53403	F	21.77	\$5,215,445
19919	Banco Bilbao Vizcaya Argentaria Puerto Rico TORRE BBVA, AVENIDA 254 MUNO SAN JUAN, PR 0918	D	5.6	\$5,058,408
27499	World Financial Network National Bank ONE RIGHTER PARKWAY WILMINGTON, DE 19803	D	5.16	\$4,926,881
22599	Cole Taylor Bank 111 WEST WASHINGTON STREET Chicago, IL 60602	F	21.92	\$4,640,584
30890	Aurora Bank FSB 1000 N. W. ST., SUITE 200 WILMINGTON, DE 19801	A+	0.44	\$4,389,204
16049	Flushing Savings Bank, FSB 144-51 NORTHERN BOULEVARD FLUSHING, NY 11354	A+	0.78	\$4,245,508
26876	Safra National Bank of New York 546 FIFTH AVENUE NEW YORK, NY 10036	A+	0.78	\$3,799,689
58303	Ameriprise Bank, FSB 250 GREENWICH STREET NEW YORK, NY 10005	A	1.36	\$3,611,764
32574	Beal Bank, SSB 6000 LEGACY DRIVE PLANO, TX 75024	A	1.22	\$3,518,752
29546	Great Southern Bank 14309 HIGHWAY 13 REEDS SPRING, MO 65737	A	1.46	\$3,400,427
57079	World's Foremost Bank ONE CABELA DRIVE SIDNEY, NE 69160	C	2.98	\$3,223,622
23623	The Washington Trust Company of Westerly 23 BROAD STREET WESTERLY, RI 2891	A+	0.9	\$2,904,875

58009	Woodlands Commercial Bank 4001 S. 700 E. SUITE 410 SALT LAKE CITY, UT 84107	A+	0.46	\$2,848,924
27811	Independent Bank 230 WEST MAIN STREET IONIA, MI 48846	F	21.76	\$2,737,236
18429	Morton Community Bank 721 WEST JACKSON STREET MORTON, IL 61550	A+	0.66	\$2,731,722
13102	Lake City Bank 202 EAST CENTER STREET WARSAW, IN 46581	A+	0.89	\$2,708,992
19008	Parkway Bank and Trust Company 4800 NORTH HARLEM AVENUE HARWOOD HEIGHTS, IL 60656	F	21.1	\$2,694,880
35444	The Bancorp Bank 409 SILVERSIDE ROAD WILMINGTON, DE 19809	B	1.71	\$2,656,548
4392	Integra Bank National Association 21 SE THIRD STREET EVANSVILLE, IN 47708	F	23.03	\$2,621,019
27006	American Chartered Bank 1199 EAST HIGGINS ROAD SCHAUMBURG, IL 60173	C	2.08	\$2,569,784
34780	BB&T Financial, FSB 4 BRADLEY PARK COURT, # 1C COLUMBUS, GA 31904	C	2.58	\$2,494,288
27237	Enterprise Bank & Trust 150 NORTH MERAMEC CLAYTON, MO 63105	B	1.7	\$2,490,195
27589	Lake Forest Bank and Trust Company 727 NORTH BANK LANE LAKE FOREST, IL 60045	A	1.25	\$2,482,612
13421	Union Bank and Trust Company 3643 SOUTH 48TH STREET LINCOLN, NE 68506	A	1.06	\$2,451,177
23647	TIB The Independent Bankersbank 350 PHELPS COURT IRVING, TX 75039	A	1.31	\$2,300,552
33527	Bank of North Carolina 831 JULIAN AVENUE THOMASVILLE, NC 27360	A	1.08	\$2,179,077
32957	Prudential Bank & Trust, FSB 280 TRUMBULL STREET HARTFORD, CT 6103	Unk	n/c	\$2,095,405
17482	Guaranty Bank and Trust Company 1331 17TH STREET DENVER, CO 80202	F	21.4	\$1,929,530
34598	Mercantile Bank of Michigan 310 LEONARD STREET NW GRAND RAPIDS, MI 49504	F	21.52	\$1,812,082
58457	Tristate Capital Bank 1 OXFORD CENTER, 27TH FLOOR PITTSBURGH, PA 15219	A	1.16	\$1,803,012
4857	First United Bank & Trust 19 SOUTH SECOND STREET OAKLAND, MD 21550	F	20.88	\$1,787,186
32212	Gibraltar Private Bank & Trust Co. 220 ALHAMBRA CIRCLE, 5TH FL CORAL GABLES, FL 33134	F	21.02	\$1,693,048
34321	Southern Community Bank and Trust 4701 COUNTRY CLUB ROAD WINSTON SALEM, NC 27104	F	21.58	\$1,657,918
22173	Hillcrest Bank 11111 WEST 95TH STREET OVERLAND PARK, KS 66214	F	29.76	\$1,583,611
57311	Stifel Bank and Trust 955 EXECUTIVE PARKWAY CREVE COEUR, MO 63141	A+	0.76	\$1,518,441
34102	Summit Community Bank, Inc 310 NORTH MAIN STREET MOOREFIELD, WV 26836	F	21.2	\$1,489,007

27574	Georgia Bank & Trust Company of Augusta 3530 WHEELER ROAD AUGUSTA, GA 30909	A	1.34	\$1,477,748
1479	First State Bank 115 WEST WASHINGTON AVENUE UNION CITY, TN 38261	A	1.36	\$1,474,328
4048	SpiritBank 4815 S. HARVARD, SUITE 100 TULSA, OK 74135	F	21.2	\$1,473,103
33849	Hinsdale Bank & Trust Company 25 EAST FIRST STREET HINSDALE, IL 60521	A	1.11	\$1,465,661
713	Orrstown Bank 77 EAST KING STREET SHIPPENSBURG, PA 17257	A+	0.81	\$1,457,373
32612	NCB, FSB 139 SOUTH HIGH STREET HILLSBORO, OH 45133	B	1.54	\$1,456,278
30284	Pulaski Bank 12300 OLIVE BOULEVARD SAINT LOUIS, MO 63141	C	2.22	\$1,451,377
16390	The F & M Bank and Trust Company 1330 SOUTH HARVARD STREET TULSA, OK 74159	A	1.25	\$1,418,968
57512	Alliance Bank of Arizona 2701 EAST CAMELBACK ROAD PHOENIX, AZ 85016	A	1.02	\$1,403,274
22644	Meridian Bank, National Association 2001 WEST WICKENBURG WAY WICKENBURG, AZ 85390	F	22.51	\$1,360,818
28923	M & I Bank FSB 3993 HOWARD HUGHES PARKWAY, LAS VEGAS, NV 89109	F	23.36	\$1,352,457
4256	The First, N.A. 223 MAIN STREET DAMARISCOTTA, ME 4543	A+	0.95	\$1,341,749
15614	West Bank 1601 22ND STREET WEST DES MOINES, IA 50265	A+	0.92	\$1,335,163
33905	Heritage Bank of Commerce 150 ALMADEN BOULEVARD SAN JOSE, CA 95113	F	21.96	\$1,327,504
916	The National Republic Bank of Chicago 1201 WEST HARRISON CHICAGO, IL 60607	A+	0.58	\$1,292,416
35100	Paragon Commercial Bank 3535 GLENWOOD AVENUE RALEIGH, NC 27612	F	21.53	\$1,276,490
32266	Acacia Federal Savings Bank 7600-B LEESBURG PIKE, # 200 FALLS CHURCH, VA 22043	C	2.26	\$1,271,743
34782	Allstate Bank 3100 SANDERS RD., SUITE N4A NORTHBROOK, IL 60062	A+	0.64	\$1,248,266
35525	FSGBANK, National Association 531 BROAD STREET CHATTANOOGA, TN 37402	F	22.15	\$1,244,353
58124	H&R Block Bank ONE H & R BLOCK WAY KANSAS CITY, MO 64105	C	2.81	\$1,236,510
17470	First Bank of Highland Park 1835 FIRST STREET HIGHLAND PARK, IL 60035	C	3.69	\$1,205,099
878	The Brand Banking Company 106 EAST CROGAN STREET LAWRENCEVILLE, GA 30046	F	20.91	\$1,195,766
20408	Bank of the Commonwealth BOUSH AND FREEMASON STREETS NORFOLK, VA 23510	F	20.88	\$1,189,041

58119	E*TRADE Savings Bank 671 NORTH GLEBE ROAD ARLINGTON, VA 22203	B	1.54	\$1,157,823
34073	Libertyville Bank & Trust Company 507 NORTH MILWAUKEE AVENUE LIBERTYVILLE, IL 60048	C	2.29	\$1,128,414
6881	The Middleburg Bank 111 WEST WASHINGTON STREET MIDDLEBURG, VA 20117	F	20.84	\$1,105,219
10988	Stearns Bank National Association 4191 SECOND STREET SOUTH SAINT CLOUD, MN 56303	B	1.8	\$1,092,042
4016	The First National Bank in Sioux Falls 100 SOUTH PHILLIPS AVENUE SIOUX FALLS, SD 57101	A	1.32	\$1,076,929
27935	First Chicago Bank & Trust 1040 W RANDOLPH ST CHICAGO, IL 60607	F	22.76	\$1,075,508
4910	The First National Bank of Shelby 106 SOUTH LAFAYETTE STREET SHELBY, NC 28150	F	21.04	\$1,059,902
19573	Lakeside Bank 55 WEST WACKER DRIVE CHICAGO, IL 60601	A	1.03	\$1,056,539
34519	Merrick Bank 10705 S JORDAN GATEWAY, # 20 SOUTH JORDAN, UT 84095	D	8.02	\$1,039,399
2711	Traditional Bank, Inc. 49 W. MAIN STREET MOUNT STERLING, KY 40353	A+	0.9	\$1,032,943
33134	Michigan Commerce Bank 2950 STATE STREET SOUTH ANN ARBOR, MI 48104	F	23.52	\$1,030,453
34697	Wright Express Financial Services Corporation 7090 S UNION PARK AVE, # 350 MIDVALE, UT 84047	B	1.67	\$989,289
35006	Crescent State Bank 1005 HIGH HOUSE ROAD CARY, NC 27513	F	21.47	\$971,676
19531	Machias Savings Bank 4 CENTER STREET MACHIAS, ME 4654	A	1.16	\$963,644
193	The Heritage Bank 300 SOUTH MAIN STREET HINESVILLE, GA 31313	F	22.12	\$951,954
15229	First Business Bank 401 CHARMANY DRIVE MADISON, WI 53719	A	1.02	\$951,771
27332	Republic Bank 50 S. 16TH ST., SUITE 2400 PHILADELPHIA, PA 19102	F	21.86	\$944,180
2138	Queensborough National Bank & Trust Company 113 EAST BROAD STREET LOUISVILLE, GA 30434	F	21.31	\$941,385
17748	Gorham Savings Bank 64 MAIN STREET GORHAM, ME 4038	A+	0.85	\$928,600
24563	Texas Community Bank, National Association 6721 MCPHERSON ROAD LAREDO, TX 78041	A+	0.9	\$927,536
11506	Four Oaks Bank & Trust Company 6144 US HIGHWAY 301 SOUTH FOUR OAKS, NC 27524	F	21.75	\$922,185
34522	Colorado Capital Bank 7505 VILLAGE SQ DRIVE, # 101 CASTLE ROCK, CO 80104	F	21.13	\$910,606
29042	Home Federal Savings Bank 1016 CIVIC CENTER DRIVE ROCHESTER, MN 55901	F	21.68	\$907,256

32974	Gulf Coast Bank and Trust Company 200 ST. CHARLES AVENUE NEW ORLEANS, LA 70130	A	1.1	\$902,384
20727	Town North Bank, N. A. 4455 LBJ FREEWAY DALLAS, TX 75244	B	1.71	\$884,461
20954	Citizens National Bank 200 FORKS OF RIVER PARKWAY SEVIERVILLE, TN 37862	A+	0.86	\$881,779
34945	Monarch Bank 750 VOLVO PARKWAY CHESAPEAKE, VA 23320	A	1.15	\$878,063
57213	Atlantic Southern Bank 4077 FORSYTH ROAD MACON, GA 31210	F	21.6	\$852,593
21952	State Bank of Countryside 6734 JOLIET ROAD COUNTRYSIDE, IL 60525	F	22.01	\$851,941
57542	Toyota Financial Savings Bank 2485 VILLAGE VIEW DRIVE, # 2 HENDERSON, NV 89074	C	2.28	\$842,085
18812	Southwest Bank 4100 INTERNATIONAL PLAZA SUI FORT WORTH, TX 76109	C	3.8	\$834,063
32360	Eastern Savings Bank, FSB 11350 MCCORMICK ROAD HUNT VALLEY, MD 21031	F	22.28	\$833,486
19608	The Park Bank 2401 SOUTH PARK STREET MADISON, WI 53713	C	2.85	\$824,505
27139	Horry County State Bank 5009 BROAD STREET LORIS, SC 29569	F	21.52	\$804,355
35189	Access National Bank 1800 ROBERT FULTON DRIVE, # RESTON, VA 20191	A+	0.83	\$803,427
20720	Tennessee State Bank 2210 PARKWAY PIGEON FORGE, TN 37863	A+	0.97	\$800,895
58492	Atlantic Capital Bank 3280 PEACHTREE RD, # 1600 ATLANTA, GA 30305	A	1.3	\$800,118
10146	Commonwealth Bank and Trust Company 4350 BROWNSBORO RD, # 310 LOUISVILLE, KY 40207	A+	0.95	\$793,076
34019	Valley Bank 36 CHURCH AVENUE SOUTHWEST ROANOKE, VA 24011	A	1.02	\$779,973
34728	Independent Bank 5050 POPLAR AVENUE MEMPHIS, TN 38157	A	1.01	\$760,744
30394	Carver Federal Savings Bank 75 WEST 125TH STREET NEW YORK, NY 10027	F	21.6	\$754,666
5287	First Banking Center 400 MILWAUKEE AVENUE BURLINGTON, WI 53105	F	21.96	\$750,724
58328	Seaside National Bank & Trust 201 SOUTH ORANGE AVENUE ORLANDO, FL 32801	F	21.07	\$748,719
57197	BNC National Bank 2425 E CAMELBACK RD, # 100 PHOENIX, AZ 85016	F	21.37	\$747,160
4009	BankWest, Inc. 420 SOUTH PIERRE STREET PIERRE, SD 57501	A	1.04	\$742,757
34888	Parke Bank 601 DELSEA DRIVE SEWELL, NJ 8080	A+	0.99	\$742,588
35295	Southern First Bank, National Association 100 VERDAE BLVD, # 100 GREENVILLE, SC 29607	C	2.31	\$742,510

15149	First National Bank 111 JEFFERSON STREET WAUPACA, WI 54981	A+	0.81	\$738,424
34717	Town Bank 850 WEST NORTH SHORE DRIVE HARTLAND, WI 53029	C	2.63	\$733,974
22528	Bank of Whitman SOUTH 201 MAIN STREET COLFAX, WA 99111	F	21.57	\$722,200
11301	Mercantile Bank 200 NORTH 33RD STREET QUINCY, IL 62301	A	1.39	\$714,563
27132	United Security Bank 2151 WEST SHAW AVENUE FRESNO, CA 93711	C	2.42	\$714,517
34681	Crystal Lake Bank and Trust Company, National Association 70 NORTH WILLIAMS STREET CRYSTAL LAKE, IL 60014	C	2.58	\$713,927
19899	Kansas State Bank of Manhattan 1010 WEST LOOP MANHATTAN, KS 66502	A+	0.67	\$698,712
1893	The Talbot Bank of Easton, Maryland 18 DOVER STREET EASTON, MD 21601	F	21.43	\$696,547
19849	Community South Bank 51 WEST MAIN STREET PARSONS, TN 38363	F	20.87	\$684,022
57248	Western Security Bank 2812 1ST AVENUE NORTH BILLINGS, MT 59101	A+	0.77	\$681,801
35260	Republic Bank 1560 RENAISSANCE TOWNE DRIVE BOUNTIFUL, UT 84010	A	1.08	\$680,787
30996	Cenlar FSB 425 PHILLIPS BOULEVARD TRENTON, NJ 8618	A+	0.87	\$675,807
33435	Saehan Bank 3580 WILSHIRE BLVD, # 1500 LOS ANGELES, CA 90010	F	22.34	\$674,140
25667	Fireside Bank 5050 HOPYARD RD., SUITE 200 PLEASANTON, CA 94588	D	5.41	\$672,730
2036	Farmers & Merchants Bank 138 NORTH SALISBURY AVENUE GRANITE QUARRY, NC 28072	A	1.49	\$671,686
5840	Citizens Union Bank of Shelbyville 1854 MIDLAND TRAIL SHELBYVILLE, KY 40065	F	21.03	\$671,564
58228	Business First Bank 5110 CORPORATE BOULEVARD BATON ROUGE, LA 70808	B	1.7	\$669,505
17614	Farmers Bank & Trust, National Association 1017 HARRISON STREET GREAT BEND, KS 67530	F	21.47	\$667,697
35040	Tower Bank & Trust Company 116 EAST BERRY STREET FORT WAYNE, IN 46802	A	1.29	\$661,906
35035	Centrix Bank & Trust 1 ATWOOD LANE BEDFORD, NH 3110	A+	0.77	\$660,166
34862	The Bank of Holland 150 CENTRAL AVENUE HOLLAND, MI 49423	A+	0.86	\$659,096
14580	Darby Bank & Trust Co. P.O. BOX 670 VIDALIA, GA 30475	F	23.97	\$654,714
34295	Investors Community Bank 860 NORTH RAPIDS ROAD MANITOWOC, WI 54220	A+	0.81	\$652,486
10973	Alliance Bank 105 EAST LYON AVENUE LAKE CITY, MN 55041	F	21.1	\$651,157
35422	The Leaders Bank 2001 YORK ROAD OAK BROOK, IL 60523	F	21.66	\$636,591

58408	Park Sterling Bank 1043 E MOREHEAD ST, # 100 CHARLOTTE, NC 28204	F	20.71	\$632,637
22398	Modern Bank, National Association 667 MADISON AVENUE NEW YORK, NY 10065	F	20.71	\$628,995
90251	Newburyport Five Cents Savings Bank 63 STATE STREET NEWBURYPORT, MA 1950	A+	0.78	\$626,138
57038	Nicolet National Bank 111 N. WASHINGTON STREET GREEN BAY, WI 54301	B	1.51	\$625,914
35348	ONB Bank and Trust Company 8908 S YALE AVE, SUITE 100 TULSA, OK 74137	B	1.61	\$616,248
27507	Community Bank & Trust 604 NORTH 8TH STREET SHEBOYGAN, WI 53081	C	2.74	\$614,890
16940	The Delaware County Bank and Trust Company 110 RIVERBEND AVENUE LEWIS CENTER, OH 43035	F	21.39	\$613,790
34664	Alliance Bank Corporation 14200 PARK MEADOW DRIVE, # N CHANTILLY, VA 20151	B	1.79	\$606,435
18569	Peoples State Bank 1905 WEST STEWART AVENUE WAUSAU, WI 54401	A+	0.86	\$599,622
57934	Stonegate Bank 1430 NORTH FEDERAL HIGHWAY FORT LAUDERDALE, FL 33304	A	1.23	\$596,915
34254	Planters Bank, Inc. 1312 SOUTH MAIN STREET HOPKINSVILLE, KY 42240	A+	0.64	\$594,305
33492	Crescent Bank & Trust 1100 POYDRAS STREET NEW ORLEANS, LA 70163	B	1.64	\$593,789
57358	The Business Bank of Saint Louis 8000 MARYLAND AVENUE CLAYTON, MO 63105	F	21.53	\$586,159
35214	First Reliance Bank 2170 WEST PALMETTO STREET FLORENCE, SC 29501	D	6.32	\$579,162
6106	Avenue Bank 111 10TH AVE SOUTH, # 400 NASHVILLE, TN 37203	C	2.06	\$577,951
30330	First Clover Leaf Bank, FSB 300 ST LOUIS ST EDWARDSVILLE, IL 62025	A	1.18	\$577,728
57888	NewDominion Bank 1111 METROPOLITAN AVENUE CHARLOTTE, NC 28204	F	21.5	\$572,531
35157	Farm Bureau Bank FSB 2165 GREEN VISTA DRIVE SPARKS, NV 89431	C	2.45	\$570,363
9423	Choice Financial Group 645 HILL AVENUE GRAFTON, ND 58237	A+	0.96	\$570,105
35412	American Community Bank 1290 LAKE AVENUE WOODSTOCK, IL 60098	A	1.39	\$568,176
29209	NexBank, SSB 13455 NOEL ROAD, SUITE 2220 DALLAS, TX 75240	A	1.49	\$567,432
34515	Waccamaw Bank 110 N. J.K. POWELL BLVD. WHITEVILLE, NC 28472	F	21.5	\$565,445
1068	Cass Commercial Bank 13001 HOLLENBERG DRIVE BRIDGETON, MO 63044	A+	0.62	\$564,553
34799	Thrivent Financial Bank 2000 E MILESTONE DRIVE APPLETON, WI 54919	A	1.17	\$559,815
34454	Mid Carolina Bank 3101 SOUTH CHURCH STREET BURLINGTON, NC 27215	B	1.59	\$551,696
57449	Medallion Bank 1100 E 6600 SOUTH, # 510 SALT LAKE CITY, UT 84121	A	1.49	\$550,315

57244	Cedar Rapids Bank and Trust Company 500 1ST AVE. NE, SUITE 100 CEDAR RAPIDS, IA 52401	A	1.21	\$548,462
23137	Charter Bank Eau Claire 1010 WEST CLAIREMONT AVENUE EAU CLAIRE, WI 54701	A	1.12	\$544,115
34903	Bank of the Carolinas 135 BOXWOOD VILLAGE MOCKSVILLE, NC 27028	F	21.12	\$534,878
16111	Highland Bank 701 CENTRAL AVENUE EAST SAINT MICHAEL, MN 55376	B	1.7	\$530,732
27041	College Savings Bank 5 VAUGHN DRIVE PRINCETON, NJ 8540	B	1.7	\$527,461
14266	National Bank of Commerce 1127 TOWER AVENUE SUPERIOR, WI 54880	F	21.07	\$524,177
34234	Community Central Bank 100 NORTH MAIN STREET MOUNT CLEMENS, MI 48046	F	22.21	\$516,283
21978	Frontier State Bank 5100 SOUTH INTERSTATE 35 OKLAHOMA CITY, OK 73129	A+	0.9	\$510,272
58018	St. Louis Bank 14323 S. OUTER 40 RD TOWN AND COUNTRY, MO 63017	F	21.68	\$501,261
35249	Gwinnett Community Bank 2775 BUFORD HIGHWAY DULUTH, GA 30096	F	22.31	\$500,825
57103	Advantage National Bank 75 EAST TURNER AVENUE ELK GROVE VILLAG, IL 60007	C	4.31	\$500,394
14816	mBank 130 SOUTH CEDAR STREET MANISTIQUE, MI 49854	B	1.57	\$499,049
9665	Kaw Valley Bank 1110 NORTH KANSAS AVENUE TOPEKA, KS 66608	A+	0.85	\$496,990
12874	Katahdin Trust Company 11 MAIN STREET PATTEN, ME 4765	A+	0.89	\$496,214
35027	CornerstoneBank 2060 MOUNT PARAN RD, NORTHWE ATLANTA, GA 30327	F	21.38	\$495,574
24332	First Credit Bank 9255 SUNSET BOULEVARD LOS ANGELES, CA 90069	A+	0.42	\$495,294
34241	First Sentry Bank, Inc. 823 EIGHTH STREET HUNTINGTON, WV 25701	A	1.21	\$494,424
34781	Transportation Alliance Bank, Inc. 4185 HARRISON BLVD, # 200 OGDEN, UT 84403	A	1.19	\$488,572
35139	Seattle Bank 190 QUEEN ANNE AVE. N #100 SEATTLE, WA 98109	F	22.74	\$482,864
34222	First South Bank 1450 JOHN B WHITE SR BLVD SPARTANBURG, SC 29306	C	2.53	\$478,704
57607	First Western Trust Bank 1200 SEVENTEENTH ST, # 2650 DENVER, CO 80202	A+	0.8	\$476,902
1673	1st Financial Bank USA 331 N. DAKOTA DUNES BLVD. DAKOTA DUNES, SD 57049	D	5.58	\$473,601
8056	Merchants Bank of Indiana 7375 SOUTH US HIGHWAY 27 LYNN, IN 47355	A+	0.35	\$473,222
27226	Country Bank 200 EAST 42ND STREET NEW YORK, NY 10017	A+	1	\$471,788

57570	World Financial Capital Bank 2855 E COTTONWOOD PARKWAY, # SALT LAKE CITY, UT 84121	C	4.24	\$471,533
26713	Regent Bank 2205 SOUTH UNIVERSITY DRIVE DAVIE, FL 33324	F	21.82	\$471,246
27423	First Bank of Georgia 3527 WHEELER ROAD AUGUSTA, GA 30909	D	6.43	\$470,502
34774	SouthCoast Community Bank 530 JOHNNIE DODDS BOULEVARD MOUNT PLEASANT, SC 29464	A	1.39	\$469,173
34101	RidgeStone Bank 13925 WEST NORTH AVENUE BROOKFIELD, WI 53005	D	8.49	\$464,977
17438	First National Bank of America 241 EAST SAGINAW EAST LANSING, MI 48823	B	1.5	\$464,861
22346	Metropolitan Bank 201 S. JACKSON STREET CRYSTAL SPRINGS, MS 39059	A	1.47	\$463,942
34776	Grand Bank & Trust of Florida 2055 PALM BEACH LAKES BLVD. WEST PALM BEACH, FL 33409	F	22.66	\$463,480
24979	Main Street Bank 23970 HWY. 59 NORTH KINGWOOD, TX 77339	A	1.23	\$461,844
57276	Bank of Las Vegas 6001 S DECATUR BLVD, # P LAS VEGAS, NV 89118	F	23.76	\$459,283
10216	The RiverBank 26777 FALLBROOK AVENUE WYOMING, MN 55092	F	22.04	\$456,556
34864	First Trust Bank 1420 EAST THIRD STREET CHARLOTTE, NC 28204	F	21.74	\$454,947
16810	Farmers and Merchants Bank 617 FIRST STREET MILFORD, NE 68405	A+	0.83	\$453,479
35028	FirstCapital Bank of Texas, National Association 310 W. WALL ST., SUITE 100 MIDLAND, TX 79701	A	1.02	\$451,931
19040	The Bank of Miami, National Association 121 ALHAMBRA PLAZA CORAL GABLES, FL 33134	F	24.15	\$448,150
21111	City National Bank of New Jersey 900 BROAD STREET NEWARK, NJ 7102	F	21.38	\$447,860
58823	CapStar Bank 201 4TH AVE NORTH, # 950 NASHVILLE, TN 37219	F	20.62	\$446,831
57868	CommunitySouth Bank and Trust 6650 CALHOUN MEMORIAL HWY. EASLEY, SC 29640	F	23.12	\$440,609
15728	Dakota Community Bank, National Association 609 MAIN STREET HEBRON, ND 58638	A+	0.76	\$440,105
15714	Bloomfield State Bank 48 NORTH WASHINGTON STREET BLOOMFIELD, IN 47424	F	20.99	\$439,538
58858	Herald National Bank 623 5TH AVE NEW YORK, NY 10022	F	20.95	\$439,266
17800	One Bank & Trust, National Association 300 WEST CAPITOL AVENUE LITTLE ROCK, AR 72201	C	2.05	\$438,929

32173	Voyager Bank 775 PRAIRIE CENTER DRIVE EDEN PRAIRIE, MN 55344	A+	0.91	\$436,634
58507	CapitalMark Bank & Trust 801 BROAD STREET CHATTANOOGA, TN 37402	A+	0.92	\$436,047
35566	Foundation Bank 1110 112TH AVE NE, # 200 BELLEVUE, WA 98004	F	21.81	\$434,914
16579	First Guaranty Bank and Trust Company of Jacksonville 1234 KING STREET JACKSONVILLE, FL 32203	F	21.54	\$434,147
35474	TomatoBank, National Association 1241 GRAND AVENUE, SUITE K DIAMOND BAR, CA 91765	D	8.87	\$433,438
58174	Virginia Heritage Bank 11166 FAIRFAX BLVD, # 100 FAIRFAX, VA 22030	A+	0.75	\$432,195
35309	CBC NATIONAL BANK 1891 SOUTH 14TH STREET FERNANDINA BEACH, FL 32034	F	20.97	\$431,530
34162	West Pointe Bank 1750 WITZEL AVENUE OSHKOSH, WI 54901	A+	0.73	\$431,166
9387	Missouri Bank and Trust Company of Kansas City 1044 MAIN STREET KANSAS CITY, MO 64105	A+	0.83	\$428,262
33533	Founders Bank & Trust 5200 CASCADE ROAD, S.E. GRAND RAPIDS, MI 49546	A+	0.91	\$418,955
34755	Virginia National Bank 222 EAST MAIN STREET CHARLOTTESVILLE, VA 22902	A	1.14	\$418,118
29140	American Federal Bank 215 NORTH FIFTH STREET FARGO, ND 58102	A+	0.74	\$414,091
58094	Greystone Bank 4700 FALLS OF THE NEUSE RD, RALEIGH, NC 27609	F	20.96	\$412,512
19328	Seaway Bank and Trust Company 645 EAST 87TH STREET CHICAGO, IL 60619	A	1.12	\$411,930
18584	Commercial Bank 301 NORTH STATE STREET ALMA, MI 48801	A+	0.91	\$411,634
20989	Independence Bank 435 THIRD STREET HAVRE, MT 59501	A+	0.57	\$407,229
34294	CFG Community Bank 500 YORK ROAD TOWSON, MD 21204	A	1.46	\$406,632
35361	Five Star Bank 6810 FIVE STAR BOULEVARD ROCKLIN, CA 95677	A+	0.99	\$403,172
27599	Old Line Bank 1525 POINTER RIDGE PLACE BOWIE, MD 20716	A	1.07	\$403,126
19371	Pine Bluff National Bank 912 SOUTH POPLAR STREET PINE BLUFF, AR 71611	A+	0.81	\$401,189
23210	Bankers' Bank of the West 1099 18TH ST., SUITE 2700 DENVER, CO 80202	F	23.6	\$398,217
58741	Fieldpoint Private Bank & Trust 100 FIELD POINT ROAD GREENWICH, CT 6830	C	2.38	\$397,489
12514	ISB Community Bank W 1046 MARIETTA AVE IXONIA, WI 53036	C	2.54	\$394,463
57274	Grand Bank, National Association ONE EDINBURG ROAD HAMILTON, NJ 8619	A	1.16	\$392,711
15136	Bank of Wisconsin Dells 716 SUPERIOR STREET WISCONSIN DELLS, WI 53965	A	1.48	\$391,434

20311	American Bank 1632 WEST MAIN STREET BOZEMAN, MT 59715	F	21.43	\$384,787
32351	The Washington Savings Bank, FSB 4201 MITCHELLVILLE RD, # 200 BOWIE, MD 20716	F	21	\$383,535
35324	The Bank of Northern Michigan 406 BAY STREET PETOSKEY, MI 49770	A	1.03	\$383,013
57873	Commonwealth Business Bank 5055 WILSHIRE BOULEVARD SUIT LOS ANGELES, CA 90036	F	21.13	\$382,763
3711	Midwest Bank of Western Illinois 200 EAST BROADWAY MONMOUTH, IL 61462	A+	1	\$382,416
34289	Southport Bank 7027 GREEN BAY ROAD KENOSHA, WI 53142	F	22.65	\$381,688
26799	EvaBank 4113 EVA ROAD EVA, AL 35621	A	1.17	\$381,671
23258	Gotham Bank of New York 1412 BROADWAY NEW YORK, NY 10018	A+	0.75	\$381,492
19215	Benchmark Bank 5700 LEGACY DRIVE SUITE 10 PLANO, TX 75024	A+	0.71	\$379,183
253	Luana Savings Bank 100 HARVEST DRIVE LUANA, IA 52156	A+	0.54	\$378,575
35230	Evergreen Bank Group 1515 W 22ND ST, SUITE 100W OAK BROOK, IL 60523	A	1.26	\$378,197
27078	First Bank & Trust 110 NORTH MINNESOTA AVENUE SIOUX FALLS, SD 57104	A	1.2	\$378,083
34713	Bank of Sacramento 1750 HOWE AVENUE, SUITE 100 SACRAMENTO, CA 95825	C	3.02	\$373,096
26299	Pacific National Bank 1390 BRICKELL AVENUE MIAMI, FL 33131	F	21.81	\$370,919
34325	Community Bank of Oak Park River Forest 1001 LAKE STREET OAK PARK, IL 60301	F	21.26	\$363,857
9751	21st Century Bank 699 NORTH MEDINA STREET LORETTO, MN 55357	B	1.5	\$362,901
25809	Custodial Trust Company 575 WASHINGTON BOULEVARD JERSEY CITY, NJ 7310	Unk	n/c	\$359,458
57293	EnerBank USA 1245 E BRICKYARD RD, # 640 SALT LAKE CITY, UT 84106	A	1.07	\$358,464
3792	The Fairfield National Bank 220 EAST MAIN STREET FAIRFIELD, IL 62837	A+	0.91	\$354,912
58163	HomeTown Bank 202 SOUTH JEFFERSON STREET ROANOKE, VA 24011	F	21.01	\$353,306
32203	Summit State Bank 500 BICENTENNIAL WAY SANTA ROSA, CA 95403	A	1.22	\$353,018
57777	Meridian Bank 1776 E. LANCASTER AVENUE PAOLI, PA 19301	B	1.8	\$352,762
35163	TrustAtlantic Bank 4801 GLENWOOD AVENUE RALEIGH, NC 27612	C	2.32	\$351,414
14769	DMB Community Bank 321 NORTH MAIN STREET DE FOREST, WI 53532	A+	0.94	\$347,015
58647	First Foundation Bank 2600 MICHELSON AVE, # 140 IRVINE, CA 92612	A+	0.76	\$346,696

57264	Affinity Bank 5660 NEW NORTHSIDE DRIVE, # ATLANTA, GA 30328	F	21.16	\$344,539
35365	BANK OF OAK RIDGE 2211 OAK RIDGE ROAD OAK RIDGE, NC 27310	B	1.51	\$342,570
34936	Legends Bank 310 FIRST STREET CLARKSVILLE, TN 37040	A+	0.91	\$340,808
13198	Cornerstone Bank 318 RAILWAY ST ENDERLIN, ND 58027	F	22.09	\$338,815
34613	Builders Bank 225 WEST WACKER DRIVE CHICAGO, IL 60606	F	22.23	\$337,770
17910	Morris Bank 301 BELLEVUE AVENUE DUBLIN, GA 31021	A+	0.78	\$335,647
34993	The Business Bank 5643 WATERFORD LANE APPLETON, WI 54912	F	21.23	\$333,293
11159	Texas Champion Bank 801 NORTH TEXAS BOULEVARD ALICE, TX 78332	A	1.09	\$330,282
34811	NebraskaLand National Bank 121 NORTH DEWEY STREET NORTH PLATTE, NE 69101	A+	0.71	\$327,244
19418	AmericaUnited Bank and Trust Company USA 321 WEST GOLF ROAD SCHAUMBURG, IL 60196	F	21.61	\$327,125
57575	Steele Street Bank & Trust 55 ADAMS STREET DENVER, CO 80206	A+	0.69	\$324,837
5280	Winona National Bank 204 MAIN STREET WINONA, MN 55987	F	21.3	\$324,101
1398	Minnwest Bank Central 107 NORTH FIRST STREET MONTEVIDEO, MN 56265	A+	0.96	\$322,101
25155	The First National Bank of Florida 6512 CAROLINE STREET, S. W. MILTON, FL 32570	F	22.71	\$321,454
35419	Premier Bank 1210 CENTRAL AVENUE WILMETTE, IL 60091	F	21.01	\$320,907
15496	First State Bank of Blakely 218 SOUTH MAIN STREET BLAKELY, GA 39823	A+	0.89	\$320,656
26499	American National Bank of Minnesota 2000 WOIDA ROAD NORTH BAXTER, MN 56425	F	20.78	\$320,503
24334	Rocky Mountain Bank 4050 WEST LAKE CREEK DRIVE WILSON, WY 83014	F	22.63	\$320,171
58194	Homebanc National Association 3701 W. LAKE MARY BOULEVARD LAKE MARY, FL 32746	A	1.01	\$318,806
58632	Empire National Bank 1707 VETERANS HIGHWAY ISLANDIA, NY 11749	A	1.21	\$318,764
1650	Peoples Bank of the Ozarks 307 WEST MT. VERNON STREET NIXA, MO 65714	F	21.07	\$318,709
27760	West View Savings Bank 9001 PERRY HIGHWAY PITTSBURGH, PA 15237	C	2.89	\$317,892
11406	The State Bank 175 N. LEROY ST. FENTON, MI 48430	F	21.44	\$317,278
22087	Franklin Templeton Bank and Trust, F.S.B. 47 W. 200 SOUTH, SUITE 500 SALT LAKE CITY, UT 84101	A	1.49	\$316,830

9064	PlantersFIRST 1620 EAST SIXTEENTH AVENUE CORDELE, GA 31015	F	22.87	\$312,426
10383	State Bank Financial 401 MAIN STREET LA CROSSE, WI 54601	B	1.52	\$311,890
5347	Peoples Bank of Wisconsin 10583 MAIN HAYWARD, WI 54843	A+	0.87	\$311,283
57176	CommerceWest Bank, N.A. 2111 BUSINESS CENTER DRIVE IRVINE, CA 92612	C	2.44	\$310,020
14222	Security Financial Bank 212 WEST PROSPECT STREET DURAND, WI 54736	F	21.41	\$306,571
58020	Commerce State Bank 1700 S SILVERBROOK DR WEST BEND, WI 53095	A	1.12	\$305,713
5271	Roundbank 200 NORTHEAST 2ND STREET WASECA, MN 56093	A+	0.47	\$305,083
12266	Mechanics & Farmers Bank 116 WEST PARRISH STREET DURHAM, NC 27702	A	1.3	\$304,751
58314	Old Plank Trail Community Bank, National Association 280 VETERANS PARKWAY NEW LENOX, IL 60451	A	1.46	\$303,458
58463	SmartBank 2430 TEASTER LANE, # 205 PIGEON FORGE, TN 37863	A	1.13	\$302,293
58714	Franklin Synergy Bank 722 COLUMBIA AVENUE FRANKLIN, TN 37064	A	1	\$298,041
58433	Waterford Bank, N.A. 3900 N. MCCORD RD TOLEDO, OH 43617	A+	0.89	\$296,492
57942	Monument Bank 7475 WISCONSIN AVENUE BETHESDA, MD 20814	A+	0.93	\$296,083
26601	Beverly Co-operative Bank 254 CABOT STREET BEVERLY, MA 1915	A+	0.89	\$294,654
27581	Centerstate Bank Central Florida, National Association 920 NORTH BERMUDA AVENUE KISSIMMEE, FL 34744	F	21.21	\$294,380
5062	The First National Bank & Trust Company of Iron Mountain 233 SOUTH STEPHENSON AVENUE IRON MOUNTAIN, MI 49801	A+	0.88	\$292,792
22460	Monterey County Bank 601 MUNRAS AVENUE MONTEREY, CA 93942	F	20.76	\$286,546
57175	Millennium Bank 1140 EDWARDS VILLAGE BLVD. EDWARDS, CO 81632	F	22.22	\$286,542
4031	The First National Bank in Altus 110 EAST BROADWAY ALTUS, OK 73521	A+	0.69	\$285,888
32916	Inland Community Bank, National Association 255 SOUTH RIVERSIDE AVENUE RIALTO, CA 92376	A+	0.94	\$285,496
28263	CFBank 2923 SMITH ROAD FAIRLAWN, OH 44333	F	21.67	\$285,150
14445	Farmers and Merchants Union Bank 159 WEST JAMES STREET COLUMBUS, WI 53925	A+	0.74	\$283,050
57249	Venture Bank 5601 GREEN VALLEY DRIVE, # 1 BLOOMINGTON, MN 55437	A+	0.87	\$281,514
57368	The Bank of New Canaan 208 ELM STREET NEW CANAAN, CT 6840	A+	0.98	\$281,018

58088	SouthPoint Bank 3500 COLONNADE PARKWAY, # 14 BIRMINGHAM, AL 35243	A	1.01	\$279,422
32917	Enterprise Bank of Florida 11811 U.S. HIGHWAY ONE NORTH PALM BEACH, FL 33408	B	1.8	\$278,727
58467	TriSummit Bank 422 BROAD STREET KINGSPORT, TN 37660	C	4.45	\$277,831
5307	The First National Bank - Fox Valley 550 SOUTH GREEN BAY ROAD NEENAH, WI 54956	A+	0.88	\$276,801
57927	Rockford Bank and Trust Company 127 NORTH WYMAN STREET ROCKFORD, IL 61101	A	1.37	\$274,911
57335	Farmers Bank 119 FIRST STREET AULT, CO 80610	F	22.02	\$273,664
57690	The Connecticut Bank and Trust Company 58 STATE HOUSE SQUARE HARTFORD, CT 6103	B	1.77	\$272,292
34459	Citizens Community Bank 280 SOUTH ARTHUR AVENUE POCATELLO, ID 83204	A+	0.92	\$271,820
32477	E*TRADE United Bank 671 NORTH GLEBE ROAD ARLINGTON, VA 22203	F	20.29	\$271,736
34105	Capital Bank & Trust Company 1375 WASHINGTON AVENUE ALBANY, NY 12206	A+	0.93	\$270,834
57026	Carolina Trust Bank 901 EAST MAIN STREET LINCOLNTON, NC 28092	A	1.49	\$268,905
29539	Diamond Bank, FSB 1051 PERIMETER DR SUITE 600 SCHAUMBURG, IL 60173	F	21.57	\$266,844
58264	Signature Bank 6400 N. NORTHWEST HIGHWAY CHICAGO, IL 60631	A+	0.84	\$266,297
57069	FIRST COMMERCIAL BANK 1300 MEADOWBROOK ROAD JACKSON, MS 39211	A+	0.85	\$265,606
33114	United Labor Bank, F.S.B. 100 HEGENBERGER RD, # 110 OAKLAND, CA 94621	A	1.23	\$264,799
57181	First National Bank of Baldwin County 1207 NORTH MCKENZIE STREET FOLEY, AL 36535	F	22.12	\$262,903
58092	First Priority Bank 2 WEST LIBERTY BOULEVARD MALVERN, PA 19355	D	5.33	\$262,767
57417	Commercial Bank of California 695 TOWN CTR DRIVE, # 100 COSTA MESA, CA 92626	C	3.87	\$260,766
35480	Crown Bank 6600 FRANCE AVE SOUTH, # 125 EDINA, MN 55435	D	6.67	\$259,458
32744	Bryan Bank & Trust 9971 FORD AVENUE RICHMOND HILL, GA 31324	C	2.63	\$259,219
18734	National Bank of New York City 136-29 38TH AVENUE NEW YORK CITY, NY 11352	A+	0.89	\$258,133
29761	SCB BANK 29 E WASHINGTON STREET SHELBYVILLE, IN 46176	C	3.56	\$256,098
34220	Community Bank CBD 820 EAST GENEVA STREET DELAVAN, WI 53115	A	1.23	\$254,589
29988	Mutual Savings Association, FSA 100 SOUTH 4TH ST LEAVENWORTH, KS 66048	A+	0.81	\$254,095

57874	Paragon National Bank 6300 POPLAR AVE., SUITE 117 MEMPHIS, TN 38119	F	20.8	\$252,547
57479	The Biltmore Bank of Arizona 5055 NORTH 32ND STREET PHOENIX, AZ 85018	C	3.1	\$251,879
34347	InvestorsBank W239 N1700 BUSSE ROAD WAUKESHA, WI 53188	A	1.17	\$251,456
4211	First National Bank of Oklahoma 1501 EAST PROSPECT AVENUE PONCA CITY, OK 74604	A+	0.67	\$250,108
34944	Community Shores Bank 1030 WEST NORTON AVENUE MUSKEGON, MI 49441	F	21.48	\$248,147
12515	Securant Bank & Trust W178 N9358 WATER TOWER PL. MENOMONEE FALLS, WI 53051	A+	0.85	\$248,075
5328	Evergreen State Bank 207 SOUTH FORREST STREET STOUGHTON, WI 53589	F	25.21	\$246,484
57039	Covenant Bank 206 SHARKEY AVENUE CLARKSDALE, MS 38614	F	21.15	\$244,102
34760	Portage Community Bank 1311 EAST MAIN STREET RAVENNA, OH 44266	A+	0.97	\$243,515
26955	Bank of Cleveland 75 FIRST STREET, N.W. CLEVELAND, TN 37320	A+	0.71	\$243,393
35065	United Americas Bank, National Association 3789 ROSWELL ROAD ATLANTA, GA 30342	F?	-3,538.11	\$242,339
15046	The Peoples Community Bank 222 WEST COMMERCIAL STREET MAZOMANIE, WI 53560	A+	0.95	\$241,274
26621	Mitsubishi UFJ Trust & Banking Corporation (U.S.A.) 420 5TH AVE, UNIT 16, 6TH FL NEW YORK, NY 10018	A+	0.7	\$241,015
34870	First Peoples Bank 1301 S.E PORT SAINT LUCIE BL PORT SAINT LUCIE, FL 34952	F	21.89	\$240,635
57659	MidSouth Bank ONE EAST COLLEGE STREET MURFREESBORO, TN 37133	C	2.18	\$240,485
5820	State Central Bank 601 MAIN STREET KEOKUK, IA 52632	F	22.59	\$240,175
33708	International Bank of Chicago 5069 NORTH BROADWAY CHICAGO, IL 60640	A+	0.79	\$239,179
34074	Capitol Bank 710 NORTH HIGH POINT ROAD MADISON, WI 53717	A+	0.75	\$237,747
33812	American National Bank - Fox Cities 2200 NORTH RICHMOND STREET APPLETON, WI 54911	A+	0.86	\$237,662
57742	MainStreet Bank 727 ELDEN STREET HERNDON, VA 20170	B	1.86	\$237,242
57973	Biscayne Bank 3121 COMMODORE PLAZA, 3RD FL MIAMI, FL 33133	B	1.72	\$235,037
32362	Bank of Atlanta 1349 W PEACHTREE ST, # 100 ATLANTA, GA 30309	F	23.08	\$234,593
57955	Puget Sound Bank 10500 N.E. 8TH STREET BELLEVUE, WA 98004	A	1	\$234,190
58140	Esquire Bank 64 COURT STREET BROOKLYN, NY 11201	A	1.28	\$231,009
14361	The First State Bank 660 CENTRAL AVENUE BARBOURSVILLE, WV 25504	A+	0.88	\$229,626

16442	Citizens Bank of Florida 156 GENEVA DRIVE OVIEDO, FL 32765	F	21.22	\$228,828
57804	Bucks County Bank 200 S MAIN STREET DOYLESTOWN, PA 18901	F	20.89	\$226,629
10212	Commerce Bank 101 CENTRAL AVENUE SOUTH GENEVA, MN 56035	F	21.01	\$225,669
11772	Central Bank and Trust Company 700 EAST 30TH AVENUE HUTCHINSON, KS 67502	B	1.63	\$222,904
18600	SunSouth Bank 108 JAMESTOWN BLVD. DOTHAN, AL 36301	B	1.53	\$222,389
26333	Genesee Regional Bank 3380 MONROE AVENUE ROCHESTER, NY 14618	A+	0.77	\$222,145
148	Bank of Madison 133 NORTH MAIN STREET MADISON, GA 30650	B	1.8	\$221,750
4219	First Bank & Trust Company 111 CASAVAR STREET WAGONER, OK 74467	A+	0.69	\$221,685
35395	Country Bank 1308 SOUTHEAST 4TH STREET ALEDO, IL 61231	A+	0.7	\$221,479
34601	Citizens Bank of Effingham 802 SOUTH LAUREL STREET SPRINGFIELD, GA 31329	F	22.52	\$221,143
58432	Carolina Alliance Bank 200 SOUTH CHURCH STREET SPARTANBURG, SC 29306	B	1.56	\$220,920
35386	Banks of Wisconsin 5117 GREEN BAY ROAD KENOSHA, WI 53144	F	21.36	\$220,904
33978	Middleton Community Bank 3207 PARMENTER STREET MIDDLETON, WI 53562	A	1.29	\$220,806
58475	KeySource Commercial Bank 280 SOUTH MANGUM STREET DURHAM, NC 27701	A	1.16	\$220,704
57917	Western National Bank 2525 E CAMELBACK RD, # 100 PHOENIX, AZ 85016	F	22.56	\$218,421
11608	BLC Community Bank 206 EAST MAIN AVENUE LITTLE CHUTE, WI 54140	A+	0.61	\$217,845
77	BankSouth 3251 ROSS CLARK CIRCLE DOTHAN, AL 36303	F	21.45	\$217,475
34786	Enterprise Bank 4091 MOUNT ROYAL BOULEVARD ALLISON PARK, PA 15101	A+	0.88	\$216,960
57056	Celtic Bank 340 EAST 400 SOUTH SALT LAKE CITY, UT 84111	C	2.26	\$215,898
57972	Foundations Bank N35 W23877 HIGHFIELD COURT PEWAUKEE, WI 53072	F	20.99	\$212,673
34908	Pinnacle Bank 1113 SAXON BOULEVARD ORANGE CITY, FL 32763	F	21.42	\$211,406
58238	One Georgia Bank 1180 PEACHTREE ST, NE, # 261 ATLANTA, GA 30309	F	22.24	\$209,310
14629	United Bank 50518 CHARLES STREET OSSEO, WI 54758	A+	0.93	\$207,871
58665	Live Oak Banking Company 2605 IRON GATE DRIVE, # 100 WILMINGTON, NC 28412	A+	0.77	\$207,392
13046	Farmers & Merchants Bank 1001 SUPERIOR AVENUE TOMAH, WI 54660	A+	0.97	\$207,163

35113	Franklin Security Bank 667 NORTH RIVER STREET PLAINS, PA 18705	A+	0.98	\$206,899
57239	First Southern National Bank 201 SOUTH MAIN STREET STATESBORO, GA 30459	F	22.09	\$206,673
35475	CommerceFirst Bank 1804 WEST STREET ANNAPOLIS, MD 21401	A	1.11	\$205,980
34885	Affiliated Bank 500 HARWOOD RD. BEDFORD, TX 76021	A	1.18	\$205,977
57709	American Enterprise Bank of Florida 10611 DEERWOOD PARK BLVD. JACKSONVILLE, FL 32256	F	20.9	\$205,853
34818	Legacy Bank 2102 WEST FOND DU LAC MILWAUKEE, WI 53206	F	21.54	\$205,395
57112	Landmark Community Bank 2 SOUTH MAIN STREET PITTSTON, PA 18640	A+	0.78	\$205,380
19397	Mid City Bank, Inc. 304 SOUTH 42ND STREET OMAHA, NE 68131	F	23.02	\$205,204
17346	Decatur State Bank 372 SH 59 N DECATUR, AR 72722	A	1.26	\$204,961
35463	Copper Star Bank 7555 EAST REDFIELD ROAD SCOTTSDALE, AZ 85260	F?	-1,474.79	\$203,955
23376	First Jackson Bank, Inc. 43243 US HIGHWAY 72 STEVENSON, AL 35772	B	1.99	\$203,199
34894	Western Reserve Bank 4015 MEDINA ROAD MEDINA, OH 44256	F	20.93	\$202,029
16910	Farmers Exchange Bank 1920 MAIN STREET LOUISVILLE, AL 36048	F	21.49	\$201,040
15799	Premier Community Bank 230 MAVIS ROAD MARION, WI 54950	A+	0.92	\$200,143
9472	Welch State Bank of Welch, Okla. 396 S COMMERCIAL STREET WELCH, OK 74369	A+	0.78	\$199,903
57784	Nantahala Bank & Trust Company 120 SILER ROAD FRANKLIN, NC 28734	F	22.17	\$197,922
31127	First Federal Bank, A FSB 1300 MCFARLAND BLVD, N.E TUSCALOOSA, AL 35403	A	1.04	\$195,410
34317	Idaho Banking Company 6010 FAIRVIEW AVENUE BOISE, ID 83704	F	22.19	\$195,360
35431	Baytree National Bank & Trust Company 9 MARKET SQUARE COURT LAKE FOREST, IL 60045	F	20.74	\$195,009
34462	Mission Community Bank 3380 S. HIGUERA STREET SAN LUIS OBISPO, CA 93401	F	23.68	\$194,263
8544	United Community Bank 155 SECOND STREET, S.W. PERHAM, MN 56573	A+	1	\$194,176
57816	Bank of Santa Clarita 27441 TOURNEY RD, SUITE 100 SANTA CLARITA, CA 91355	A	1.29	\$193,463
26283	State Bank and Trust Company, Dallas 2517 MIDWAY ROAD CARROLLTON, TX 75006	A+	0.84	\$192,828
11671	State Bank of Herscher 10 TOBEY DRIVE HERSCHER, IL 60941	A+	0.72	\$191,649
35154	T. Rowe Price Savings Bank 100 EAST PRATT STREET BALTIMORE, MD 21202	Unk	n/c	\$191,549

35306	United Commerce Bank 211 SOUTH COLLEGE AVENUE BLOOMINGTON, IN 47402	B	1.76	\$191,287
23502	Oceanic Bank 130 BATTERY STREET SAN FRANCISCO, CA 94111	A	1.2	\$189,844
27393	Community First Bank 4600 NORTH ILLINOIS FAIRVIEW HEIGHTS, IL 62208	A+	0.79	\$189,210
34304	River Cities Bank 1601 LINCOLN STREET WISCONSIN RAPIDS, WI 54494	A+	0.87	\$189,076
58176	Gateway Bank of Florida 1950 W INTERNATIONAL SPEEDWAY DAYTONA BEACH, FL 32114	F	21.54	\$186,768
22334	Oregon Community Bank & Trust 733 NORTH MAIN STREET OREGON, WI 53575	C	3.1	\$185,927
35495	Proficio Bank 420 EAST SOUTH TEMPLE SALT LAKE CITY, UT 84111	F	21.06	\$185,861
14812	Treynor State Bank 15 EAST MAIN STREET TREYNOR, IA 51575	A+	0.86	\$185,230
5733	East Dubuque Savings Bank 475 CEDAR CROSS ROAD DUBUQUE, IA 52003	B	1.75	\$184,346
58455	The PrivateBank, N.A. 743 NORTH WATER STREET MILWAUKEE, WI 53202	F	20.68	\$184,307
57631	Signature Bank 9800 BREN RD EAST, # 200 MINNETONKA, MN 55343	A	1.22	\$183,773
35487	The Business Bank 11100 WAYZATA BLVD, # 150 MINNETONKA, MN 55305	A	1.35	\$182,134
57598	Mainstreet Community Bank of Florida 204 S. WOODLAND BOULEVARD DELAND, FL 32720	B	1.66	\$181,944
32025	United Bank 2600 SOUTH THOMPSON SPRINGDALE, AR 72764	F	21.55	\$181,365
35179	Cornerstone National Bank 1670 EAST MAIN STREET EASLEY, SC 29641	F	20.87	\$181,209
35002	Shelter Financial Bank 1817 WEST BROADWAY COLUMBIA, MO 65218	A+	0.95	\$180,559
58556	Gold Coast Bank 1201 N CLARK ST, SUITE 204 CHICAGO, IL 60610	A+	0.85	\$180,385
22680	ShoreBank, Pacific 203 HOWERTON WAY, SOUTHEAST ILWACO, WA 98624	F	21.7	\$180,109
12781	Hometown Bank 80 SHEBOYGAN STREET FOND DU LAC, WI 54935	A	1.17	\$179,792
32370	Regal Bank & Trust 11436 CRONHILL DRIVE UNIT 1 OWINGS MILLS, MD 21117	F	21.4	\$178,811
58134	Bank of Commerce 100 QUEENS ROAD CHARLOTTE, NC 28204	A	1.26	\$178,361
35299	Security Exchange Bank 833 SOUTH COBB DRIVE MARIETTA, GA 30060	F	21.65	\$178,086
57562	Capital Pacific Bank 805 SW BROADWAY, SUITE 780 PORTLAND, OR 97205	C	3.45	\$177,754
4779	The First National Bank of Syracuse 111 SOUTH MAIN STREET SYRACUSE, KS 67878	F	21.4	\$177,642
15158	Timberwood Bank 110 WEST VETERANS STREET TOMAH, WI 54660	A+	0.9	\$176,214

58415	Pacific Enterprise Bank 17748 SKY PARK CIRCLE IRVINE, CA 92614	A	1.13	\$175,279
57636	American Security Bank and Trust Company 101 SPRINGHOUSE COURT HENDERSONVILLE, TN 37075	F	21.3	\$175,207
22430	Washita State Bank 701 S. HWY 44 BURNS FLAT, OK 73624	A	1.5	\$174,598
33380	Enterprise Bank National Association 12800 WEST CENTER ROAD OMAHA, NE 68102	A	1.02	\$174,097
57733	Alliance Bank & Trust Company 292 WEST MAIN AVE GASTONIA, NC 28054	C	4.7	\$172,332
34905	Doral Bank, FSB 623 FIFTH AVENUE NEW YORK, NY 10022	A+	0.92	\$171,779
57931	Anchor Commercial Bank 13951 U.S. HIGHWAY 1 NORTH PALM BEACH, FL 33408	F	21.14	\$171,552
16852	Citizens Deposit Bank of Arlington, Inc. 1 WALNUT STREET ARLINGTON, KY 42021	A+	0.58	\$171,145
35445	First Business Bank-Milwaukee 18500 WEST CORPORATE DRIVE BROOKFIELD, WI 53045	F	20.77	\$170,047
32649	Worthington Federal Bank 3301 MEMORIAL PARKWAY, SW HUNTSVILLE, AL 35801	B	1.64	\$169,798
34562	The Capital Bank 12224 CHENAL PARKWAY LITTLE ROCK, AR 72211	C	2.43	\$168,736
35427	United National Bank 722 N BROAD ST CAIRO, GA 39828	A+	0.9	\$168,268
58259	First National Bank of Michigan 348 WEST MICHIGAN AVENUE KALAMAZOO, MI 49007	A+	0.74	\$168,187
57704	TexStar National Bank 600 PAT BOOKER RD. UNIVERSAL CITY, TX 78148	A	1.03	\$167,953
55130	Allied First Bank,sb 3201 ORCHARD RD OSWEGO, IL 60543	B	1.79	\$167,513
57514	First Bank of Charleston, Inc. 201 PENNSYLVANIA AVENUE CHARLESTON, WV 25362	A+	0.78	\$167,326
20040	Merchants and Manufacturers Bank 601 EAST CASS STREET JOLIET, IL 60432	F	21.12	\$166,797
34535	TCM Bank, National Association 2701 N ROCKY POINTE DRIVE, # TAMPA, FL 33607	C	2.95	\$166,410
57626	1st State Bank 4805 TOWNE CTR RD, # 100 SAGINAW, MI 48604	B	1.57	\$166,357
35031	Freedom Financial Bank 1255 JORDAN CREEK PARKWAY WEST DES MOINES, IA 50266	B	1.77	\$165,845
21805	First State Bank of DeQueen 402 WEST COLLIN RAYE DRIVE DE QUEEN, AR 71832	A+	0.82	\$165,808
35542	CenterBank of Jacksonville, National Association 1325 HENDRICKS AVENUE JACKSONVILLE, FL 32207	F	21.39	\$165,206
58610	Collin Bank 8802 COLEMAN BLVD. FRISCO, TX 75034	A+	0.9	\$165,149
1299	Evolve Bank & Trust 301 SHOPPINGWAY BOULEVARD WEST MEMPHIS, AR 72301	A+	0.81	\$164,993

57716	Bay Commercial Bank 1280 CIVIC DRIVE, SUITE 100 WALNUT CREEK, CA 94596	A	1.25	\$164,028
34144	Private Bank Minnesota CAMPBELL MITHUM TOWER, 222 S MINNEAPOLIS, MN 55402	F	21.78	\$162,856
58084	Valley Green Bank 7226 GERMANTOWN AVENUE PHILADELPHIA, PA 19119	F	20.66	\$161,613
10956	Northview Bank 2203 FINLAND AVENUE FINLAYSON, MN 55735	A	1.05	\$161,420
58244	Choice bank 2450 WITZEL AVENUE OSHKOSH, WI 54904	C	2.43	\$161,221
34106	Albina Community Bank 2002 N.E MARTIN LUTHER KING PORTLAND, OR 97212	F	22.35	\$161,183
9450	First Bank of Ohio 175 SOUTH WASHINGTON STREET TIFFIN, OH 44883	A	1.06	\$161,108
58313	Community Southern Bank 3234 SOUTH FLORIDA AVENUE LAKELAND, FL 33803	A+	0.94	\$160,300
513	Summit Bank 723 HAGGEN DRIVE BURLINGTON, WA 98233	F	21.78	\$159,453
58239	Providence Bank 450 N WINSTEAD AVE ROCKY MOUNT, NC 27804	A+	0.81	\$158,759
58057	Tradition Capital Bank 7601 FRANCE AVE SOUTH, # 140 EDINA, MN 55435	A	1.13	\$158,377
24080	Borrego Springs Bank, National Association 7777 ALVARADO RD, SUITE 515 LA MESA, CA 91942	A	1.36	\$158,218
1757	First National Bank of Crossett 210 MAIN STREET CROSSETT, AR 71635	A	1.49	\$158,009
57359	American Eagle Bank 556 RANDALL ROAD SOUTH ELGIN, IL 60177	A+	0.92	\$157,708
28761	Heartland Community Bank 4937 HIGHWAY 5 NORTH BRYANT, AR 72022	A+	0.61	\$157,463
17892	PrimeSouth Bank 301 MAIN STREET TALLASSEE, AL 36078	B	1.51	\$157,160
34352	City First Bank of D.C., National Association 1432 U STREET, N.W. WASHINGTON, DC 20009	A	1.21	\$157,021
58380	Private Bank of Buckhead 3565 PIEDMONT RD, BLDG THREE ATLANTA, GA 30305	A+	0.78	\$154,954
57799	First Sound Bank 925 4TH AVENUE, SUITE 2350 SEATTLE, WA 98104	F	24.99	\$154,456
30248	Home Savings Bank 2 SOUTH CARROLL STREET MADISON, WI 53703	F	20.82	\$154,218
58620	Bank of the Northwest 155 108TH AVE NE, SUITE 100 BELLEVUE, WA 98004	F	21.17	\$154,124
58687	Touchmark National Bank 3651 OLD MILTON PARKWAY ALPHARETTA, GA 30005	F	21.54	\$153,437
4791	The First National Bank of Wamego 806 WEST FIFTH STREET WAMEGO, KS 66547	F	21.34	\$153,158
12331	State Bank of Chilton 26 EAST MAIN STREET CHILTON, WI 53014	F	21.22	\$152,693
3999	First National Bank in Philip 103 E OAK PHILIP, SD 57567	A+	0.75	\$152,679
58297	Pinnacle Bank 7597 MONTEREY STREET GILROY, CA 95020	F	20.92	\$152,463

4160	Regent Bank 105 NORTH MAPLE STREET NOWATA, OK 74048	C	2.28	\$151,971
35101	Buckeye Community Bank 105 SHEFFIELD CENTER LORAIN, OH 44055	F	21.24	\$151,775
24677	Triad Bank, National Association 766 E. 61ST ST., SUITE 150 TULSA, OK 74135	A+	0.75	\$151,767
58173	Floridian Bank 1696 N. CLYDE MORRIS BLVD. DAYTONA BEACH, FL 32117	F	21	\$151,673
58250	Community Bank of Rowan 322 EAST INNES STREET SALISBURY, NC 28144	F	21.34	\$149,520
6194	Citizens State Bank 375 STAGELINE ROAD HUDSON, WI 54016	F	21.65	\$148,928
10384	Waumandee State Bank S2021 COUNTY ROAD U WAUMANDEE, WI 54622	A	1.01	\$148,917
17229	Henderson State Bank 1040 NORTH MAIN STREET HENDERSON, NE 68371	A+	0.76	\$148,848
58347	WestSide Bank 56 HIRAM DRIVE HIRAM, GA 30141	F	20.92	\$148,009
58516	Carolina Premier Bank 13024 BALLANTYNE CORP PL CHARLOTTE, NC 28277	F	20.92	\$143,881
58159	Community Business Bank 1550 HARBOR BLVD, # NO 200 WEST SACRAMENTO, CA 95691	A	1.34	\$143,782
26871	Community Bankers' Bank 2601 PROMENADE PARKWAY MIDLOTHIAN, VA 23113	C	2.2	\$143,645
16089	First Suburban National Bank 150 SOUTH 5TH AVENUE MAYWOOD, IL 60153	F	21.4	\$143,451
57508	New West Bank 3459 W. 20TH ST., SUITE 114 GREELEY, CO 80634	A	1.02	\$143,200
58220	Heritage Bank & Trust 217 S JAMES M CAMPBELL BLVD COLUMBIA, TN 38401	F	20.79	\$141,736
8322	Nebraska State Bank and Trust Company 945 SOUTH D STREET BROKEN BOW, NE 68822	A+	0.71	\$141,344
35521	InsBank 2505 21ST AVE SOUTH, # 204 NASHVILLE, TN 37212	F	20.59	\$141,239
58248	Patriot State Bank 210 NORTH MAIN STREET FUQUAY VARINA, NC 27526	B	1.53	\$141,107
23156	Security Bank, National Association 1450 SOUTH STATE ROAD 7 NORTH LAUDERDALE, FL 33068	F	23.92	\$140,915
14899	Citizens Bank of Oklahoma 101 EAST 8TH STREET PAWHUSKA, OK 74056	A	1.43	\$139,940
17733	Security State Bank of Fergus Falls 128 WASHINGTON AVENUE, EAST FERGUS FALLS, MN 56537	A+	0.63	\$138,016
35585	Community First National Bank 215 SOUTH SETH CHILD ROAD MANHATTAN, KS 66502	A+	0.88	\$136,999
12531	The Peoples Bank 500 NORTH JACKSON MAGNOLIA, AR 71753	A+	0.75	\$136,949
419	The Citizens State Bank 323 WEST BROADWAY OKEMAH, OK 74859	A+	0.57	\$136,631

26219	First National Bank 729 WEST SEVENTH STREET SPEARMAN, TX 79081	A+	0.63	\$136,338
57488	Metropolitan Capital Bank 9 EAST ONTARIO STREET CHICAGO, IL 60611	C	2.91	\$136,089
15539	First State Bank 425 BROADWAY BUXTON, ND 58218	A+	0.66	\$136,039
35172	Boundary Waters Bank 601 EAST SHERIDAN STREET ELY, MN 55731	F	21.24	\$135,772
20726	America California Bank 417 MONTGOMERY STREET SAN FRANCISCO, CA 94104	F	20.73	\$135,032
58437	Fortune Bank 1201 3RD AVENUE, SUITE 700 SEATTLE, WA 98101	F	20.71	\$134,689
4526	Pony Express Bank 213 MAIN ST BRAYMER, MO 64624	A+	0.69	\$134,109
34863	First Security Trust Bank, Inc. 7135 HOUSTON ROAD FLORENCE, KY 41042	A	1.26	\$132,197
34548	Neighborhood National Bank 3511 NATIONAL AVENUE SAN DIEGO, CA 92113	F	21.09	\$131,926
57585	Golden State Bank 1060 W. FOOTHILL BOULEVARD UPLAND, CA 91786	F	21.53	\$131,103
22308	West Michigan Community Bank 3467-3469 KELLY STREET HUDSONVILLE, MI 49426	F	20.96	\$131,067
4147	Bank 7 1039 NW 63RD STREET OKLAHOMA CITY, OK 73116	A+	0.61	\$130,752
57706	Summit Bank 96 EAST BROADWAY EUGENE, OR 97401	A	1.13	\$130,510
34662	North Georgia National Bank 350 WEST BELMONT DRIVE CALHOUN, GA 30701	B	1.51	\$130,168
23671	Amerika Samoa Bank FAGATOGO PAGO PAGO, AS 96799	A	1.11	\$129,909
58047	Northwest Bank 4900 SW MEADOWS RD, # 410 LAKE OSWEGO, OR 97035	F	21.21	\$129,338
8329	Pender State Bank 222 MAIN STREET PENDER, NE 68047	A+	0.65	\$129,262
11207	Bank of Fairfield 213 MAIN STREET FAIRFIELD, WA 99012	F	21.53	\$128,796
58179	Pinnacle Bank of South Carolina 937 N. PLEASANTBURG DRIVE GREENVILLE, SC 29607	B	1.62	\$128,737
58762	Gulfshore Bank 3201 SOUTH MACDILL AVENUE TAMPA, FL 33629	F	20.61	\$128,049
24498	First State Bank 1526 FOURTH STREET GRAHAM, TX 76450	A+	0.65	\$124,492
58267	Marlin Business Bank 2795 E COTTONWOOD PARKWAY, # SALT LAKE CITY, UT 84121	A+	0.96	\$124,039
57951	Independence National Bank 500 EAST WASHINGTON STREET GREENVILLE, SC 29601	F	21.36	\$123,977
33137	Cornerstone Community Bank 2090 WISCONSIN AVENUE GRAFTON, WI 53024	A+	0.92	\$123,648

57095	Sound Banking Company 5039 EXECUTIVE DRIVE MOREHEAD CITY, NC 28557	B	1.5	\$122,795
5131	Western National Bank 201 NORTH CENTRAL AVENUE DULUTH, MN 55807	A+	0.89	\$122,766
58185	Sunrise Bank 301 WOODROW WILSON DRIVE VALDOSTA, GA 31602	F	23.71	\$120,579
58446	Commencement Bank 1135 BROADWAY PLAZA, # 103 TACOMA, WA 98402	F	21.2	\$120,023
34052	Bay Bank 2555 PACKERLAND DRIVE GREEN BAY, WI 54313	C	2.1	\$118,359
58757	Monument Bank 465 NORTH MAIN STREET DOYLESTOWN, PA 18901	A+	0.88	\$117,959
58147	Virginia Company Bank 601 THIMBLE SHOALS BLVD, # 2 NEWPORT NEWS, VA 23606	C	3.75	\$115,613
29656	First Federal Savings Bank of Boston 19 SCHOOL ST BOSTON, MA 2108	B	1.68	\$114,258
58091	Integrity First Bank 101 GRAND AVENUE WAUSAU, WI 54403	F	22.24	\$114,189
58270	Bank of Cape Cod 232 MAIN STREET HYANNIS, MA 2601	A+	0.74	\$114,022
58349	PROMERICA Bank 888 S FIGUEROA ST, # 100 LOS ANGELES, CA 90017	F	20.62	\$113,636
58305	Plaza Bank 1420 - 5TH AVE., SUITE 3700 SEATTLE, WA 98101	B	1.7	\$112,929
20340	Gulf State Community Bank 206 ST. JAMES AVENUE CARRABELLE, FL 32322	F	19.18	\$112,144
16916	F & M Bank and Trust Company 142 WEST MAIN STREET MANCHESTER, GA 31816	F	21.63	\$111,519
3330	The First National Bank of McGregor 401 SOUTH MAIN STREET MC GREGOR, TX 76657	A+	0.88	\$110,832
15545	Frontier Bank 301 SOUTH MAIN MADISON, NE 68748	F	20.62	\$108,711
35076	Heritage Community Bank 206 SOUTH FIFTH STREET HARTSVILLE, SC 29550	A	1.18	\$108,063
58490	OneCalifornia Bank, FSB 1438 WEBSTER ST., SUITE 100 OAKLAND, CA 94612	F	21.08	\$105,787
58158	CenTrust Bank, National Association 385 WAUKEGAN ROAD NORTHBROOK, IL 60062	F	21.07	\$105,299
34685	Peoples Bank of Commerce 750 BIDDLE ROAD MEDFORD, OR 97504	A	1.32	\$104,564
34445	Southern Missouri Bank of Marshfield 1292 BANNING STREET MARSHFIELD, MO 65706	A+	0.73	\$104,305
58069	Bank of San Francisco 575 MARKET ST., SUITE 2400 SAN FRANCISCO, CA 94105	A+	0.82	\$104,129
57945	Freedom Bank of America 1200 4TH STREET NORTH SAINT PETERSBURG, FL 33701	F	20.91	\$104,070
58224	Northern California National Bank 1717 MANGROVE AVE, # 100 CHICO, CA 95926	A+	0.87	\$103,273
57571	Continental Bank 15 W. S. TEMPLE, SUITE 420 SALT LAKE CITY, UT 84101	A	1.04	\$102,870

15174	Stratford State Bank 307 WEBER AVENUE STRATFORD, WI 54484	C	2.42	\$102,163
58693	Forest Commercial Bank 1 N. PACK SQUARE, SUITE 301 ASHEVILLE, NC 28801	C	4.93	\$101,349
15598	The First State Bank of Munich 416 MAIN STREET MUNICH, ND 58352	A+	0.66	\$101,185
58458	Summit Bank & Trust 2002 EAST COALTON ROAD BROOMFIELD, CO 80021	A	1.39	\$100,843
23242	California Pacific Bank 250 MONTGOMERY ST., 5TH FL. SAN FRANCISCO, CA 94104	B	1.57	\$100,531
57899	1st Advantage Bank 240 SALT LICK ROAD SAINT PETERS, MO 63376	F	22.33	\$99,371
57694	First National Bank of Decatur County 819 E. SHOTWELL STREET BAINBRIDGE, GA 39818	D	6.28	\$99,276
35274	River Community Bank, National Association 730 E. CHURCH ST., SUITE 31 MARTINSVILLE, VA 24112	A+	1	\$98,232
58588	Partners Bank of California 27201 PUERTA REAL, # 160 MISSION VIEJO, CA 92691	F	20.9	\$98,144
58521	Larimer Bank of Commerce 1432 E. MULBERRY STREET FORT COLLINS, CO 80524	A+	0.86	\$98,051
22034	First State Bank of Bloomington 204 NORTH PROSPECT ROAD BLOOMINGTON, IL 61704	A+	0.72	\$97,510
57476	Independent Bank of Texas 4300 NORTH BELT LINE ROAD IRVING, TX 75038	F	20.81	\$96,981
22523	Citizens State Bank 315 COLUMBUS AVENUE NW VERNON, AL 35592	F	21.29	\$95,266
58754	Premier Commercial Bank 701 GREEN VALLEY RD, # 102 GREENSBORO, NC 27408	F	20.81	\$95,210
9036	Security State Bank U S HWY #2 7865 IRON RIVER, WI 54847	B	1.91	\$95,089
32251	Progress Bank of Florida 5537 SHELDON ROAD, SUITE D TAMPA, FL 33615	F	28.65	\$94,823
58113	Flagship Community Bank 27950 US HIGHWAY 19 NORTH CLEARWATER, FL 33761	F	21.29	\$94,709
20364	North Milwaukee State Bank 5630 W. FOND DU LAC AVENUE MILWAUKEE, WI 53216	A	1.32	\$94,646
58511	Platinum Bank 7667 10TH STREET NORTH OAKDALE, MN 55128	A+	0.99	\$94,554
10012	Portage County Bank 1155 COUNTY ROAD D ALMOND, WI 54909	A+	0.9	\$92,776
14823	Cambridge State Bank 221 WEST MAIN STREET CAMBRIDGE, WI 53523	F	22.45	\$92,528
8884	Home Exchange Bank 220 SOUTH BROADWAY JAMESPORT, MO 64648	A+	0.51	\$92,403
2477	Bank of Deerfield 15 SOUTH MAIN STREET DEERFIELD, WI 53531	A+	0.67	\$92,195
10561	Farmers State Bank of Hartland 601 N. BROADWAY HARTLAND, MN 56042	A+	0.78	\$92,168

16161	Campbell County Bank, Inc. 110 NORTH MAIN ST. HERREID, SD 57632	A+	0.62	\$92,063
57644	Gateway Bank 745 MARKET STREET MENDOTA HEIGHTS, MN 55118	A+	0.7	\$91,378
10502	BANKWEST OF KANSAS 922 MAIN STREET GOODLAND, KS 67735	C	3.39	\$91,169
1513	Citizens State Bank of Clayton 101 PRENTICE STREET, SOUTH CLAYTON, WI 54004	A+	0.59	\$90,453
58371	Hyperion Bank 199 WEST GIRARD AVENUE PHILADELPHIA, PA 19123	A+	0.95	\$90,229
58075	Atlantic Community Bank 1 SHERIDAN PARK CIRCLE BLUFFTON, SC 29910	F	21.11	\$90,187
27293	Athol-Clinton Co-operative Bank 90 EXCHANGE STREET ATHOL, MA 1331	F	21.4	\$89,181
57083	Plus International Bank 1000 BRICKELL AVE, # 1100 MIAMI, FL 33131	A+	0.82	\$89,034
22448	First State Bank 1111 SOUTH MUSKOGEE AVENUE TAHLEQUAH, OK 74464	A+	0.94	\$88,615
27026	Native American Bank, National Association 999 18TH STREET DENVER, CO 80202	A	1.31	\$88,032
57713	Indiana Business Bank 250 E. 96TH ST., SUITE 100 INDIANAPOLIS, IN 46240	F	21.55	\$87,538
57186	Central Florida State Bank 11800 SE U.S. HIGHWAY 441 BELLEVIEW, FL 34420	F	23.2	\$86,980
10987	Cambridge State Bank 127 SOUTH MAIN CAMBRIDGE, MN 55008	A	1.19	\$86,904
4077	The First National Bank of Davis 227 EAST MAIN DAVIS, OK 73030	A	1.01	\$86,616
57861	Bank of Michigan 30095 NORTHWESTERN HIGHWAY FARMINGTON HILLS, MI 48334	F	21.26	\$86,598
27477	Merchants Bank of California, National Association ONE CIVIC PLAZA, SUITE 100 CARSON, CA 90745	C	2.89	\$85,872
11721	Brown County State Bank 101-103 EAST MAIN STREET MOUNT STERLING, IL 62353	A+	0.68	\$85,147
11521	Bank 2 909 SOUTH MERIDIAN OKLAHOMA CITY, OK 73108	A+	0.76	\$85,072
58804	Prime Bank 1016 WEST COVELL RD EDMOND, OK 73003	A+	0.63	\$84,860
58553	Shamrock Bank of Florida 895 5TH AVENUE SOUTH NAPLES, FL 34102	F	21.73	\$84,755
9735	State Bank of New Richland 103 NORTH BROADWAY NEW RICHLAND, MN 56072	A+	0.53	\$84,743
57275	Gateway Community Bank 5390 WILLIAMS DRIVE ROSCOE, IL 61073	A+	0.84	\$84,688
10319	Citizens Savings Bank and Trust Company 2013 JEFFERSON STREET NASHVILLE, TN 37208	A	1.03	\$83,935
57157	1st Regents Bank 1777 BUNKER LAKE BLVD. NW ANDOVER, MN 55304	F	22.06	\$83,618
34127	Select Bank 60 MONROE CENTER GRAND RAPIDS, MI 49503	F	21.71	\$83,126

5629	Home Bank of Arkansas 61 SOUTH BROADVIEW ST GREENBRIER, AR 72058	F	20.76	\$82,860
10160	Stearns Bank Holdingford National Association 580 MAIN STREET HOLDINGFORD, MN 56340	A+	0.74	\$81,693
33933	Dryades Savings Bank, F.S.B. 233 CARONDELET ST, # 200 NEW ORLEANS, LA 70130	F	20.65	\$81,563
58184	Merchants Commercial Bank 4608 TUTU PARK MALL ST THOMAS, VI 0802	A	1.36	\$81,212
34652	Home Federal Bank of Hollywood 900 NORTH FEDERAL HIGHWAY HALLANDALE BEACH, FL 33009	F	21.74	\$80,696
58552	Summit Community Bank 1275 EAST COUNTY ROAD D MAPLEWOOD, MN 55109	A	1.29	\$80,112
57513	Willamette Community Bank 333 LYON STREET, S ALBANY, OR 97321	A	1.37	\$80,064
5704	Bank of Newington BROAD AND CHURCH STREETS NEWINGTON, GA 30446	F	21.43	\$78,829
58450	Texas Advantage Community Bank, National Association 1701 FAIRWAY PLAZA, # 18 ALVIN, TX 77511	A	1.4	\$78,561
10637	First Central Bank 623 PATTERSON CAMBRIDGE, NE 69022	A	1.14	\$78,311
58541	USNY Bank 389 HAMILTON STREET GENEVA, NY 14456	A+	0.67	\$77,748
57625	Cortez Community Bank 1000 SOUTH BROAD STREET BROOKSVILLE, FL 34601	F	23.78	\$77,530
34404	WebBank 6440 S WASATCH BLVD, # 300 SALT LAKE CITY, UT 84121	B	1.68	\$77,323
58561	OldTown Bank 2045 SOUTH MAIN STREET WAYNESVILLE, NC 28786	F	21.16	\$76,990
58198	Ohio Commerce Bank 24400 CHAGRIN BLVD, # 100 BEACHWOOD, OH 44122	A	1.06	\$76,425
1167	Uinta Bank 695 PARKWAY DRIVE MOUNTAIN VIEW, WY 82939	A+	0.82	\$76,413
35428	SUNRISE BANK OF ALBUQUERQUE 219 CENTRAL AVE. NORTHWEST ALBUQUERQUE, NM 87102	F	23.22	\$76,152
34995	First Central Bank McCook 904 NORTH HIGHWAY 83 MCCOOK, NE 69001	A+	0.95	\$76,068
178	Talbot State Bank 710 NORTH GLYNN STREET FAYETTEVILLE, GA 30214	F	21.04	\$76,036
22476	Covenant Bank 1111 SOUTH HOMAN AVENUE CHICAGO, IL 60624	A	1.25	\$75,496
58152	First Bank of the Palm Beaches 415 5TH STREET WEST PALM BEACH, FL 33401	F	21.65	\$75,157
58651	Settlers Bank 128 COMMERCE STREET DE FOREST, WI 53532	A	1.21	\$73,928
58514	American Eagle Bank of Chicago 2255 N. WESTERN AVENUE CHICAGO, IL 60661	F	20.68	\$73,623
9523	Bank of Oakfield 103 SOUTH MAIN STREET OAKFIELD, WI 53065	A+	0.98	\$73,093

8129	Peoples Bank & Trust Company 101 NORTH MAIN STREET OWENTON, KY 40359	F	20.51	\$73,005
34527	Central Arizona Bank 1435 NORTH PINAL DRIVE CASA GRANDE, AZ 85222	F	23.4	\$72,644
27955	Owen Community Bank, s.b. 279 EAST MORGAN STREET SPENCER, IN 47460	A+	0.99	\$72,252
11583	Consolidated Bank and Trust Company 320 NORTH FIRST STREET RICHMOND, VA 23219	A+	0.66	\$72,039
1599	Farmers and Merchants State Bank of Blooming Prairie 245 EAST MAIN STREET BLOOMING PRAIRIE, MN 55917	A+	0.71	\$71,941
15146	State Bank of Florence 541 CENTRAL AVENUE FLORENCE, WI 54121	A+	0.95	\$71,429
501	Farmers and Merchants State Bank 101 SOUTH MAIN STREET PLANKINTON, SD 57368	A+	0.59	\$71,174
20099	Texas Exchange Bank, ssb ONE CROWLEY PLAZA CROWLEY, TX 76036	A	1.41	\$71,085
34245	Rock Branch Community Bank, Inc. 4650 FIRST AVENUE NITRO, WV 25143	A+	0.7	\$70,787
58114	Bank of Belleville 720 W MAIN ST, RICHLAND PLAZ BELLEVILLE, IL 62220	A+	0.99	\$70,730
57878	Main Street Bank 31780 TELEGRAPH ROAD BINGHAM FARMS, MI 48025	F	20.91	\$70,003
32329	Union Savings Bank 1500 MERCANTILE AVE, NE ALBUQUERQUE, NM 87107	F	21.1	\$69,643
58662	Vibra Bank 530 BROADWAY CHULA VISTA, CA 91910	F	20.54	\$67,867
28635	First Federal Savings and Loan Association of Olathe 100 EAST PARK ST OLATHE, KS 66061	A+	0.54	\$67,419
11259	The Gunnison Bank and Trust Company 232 WEST TOMICHI AVENUE GUNNISON, CO 81230	A	1.23	\$67,353
34966	First Capital Bank 207 HWY. 15-401 BY-PASS E. BENNETTSVILLE, SC 29512	A+	0.98	\$66,088
57860	Community Bank of Rockmart 1400 CHATTAHOOCHEE DRIVE ROCKMART, GA 30153	F	21.86	\$65,650
58717	First Western Trust Bank 7025 N SCOTTSDALE RD SCOTTSDALE, AZ 85253	B	1.67	\$64,871
341	Western Bank of Wolf Point 111 3RD AVENUE SOUTH WOLF POINT, MT 59201	A+	0.69	\$63,601
9336	Stearns Bank Upsala National Association 105 S. MAIN STREET UPSALA, MN 56384	A+	0.85	\$63,286
11475	Thayer County Bank 402 LINCOLN AVENUE HEBRON, NE 68370	F	20.68	\$62,147
13585	Mainstreet Bank 301 EAST BROADWAY ASHLAND, MO 65010	A	1.25	\$61,941
17431	OZARK HERITAGE BANK NATIONAL ASSOCIATION 802 EAST MAIN STREET MOUNTAIN VIEW, AR 72560	C	4.31	\$61,699

57773	Nature Coast Bank 2455 N. CITRUS HILLS BLVD. HERNANDO, FL 34442	F	21.19	\$61,308
58621	Nuvo Bank & Trust Company 1500 MAIN STREET SPRINGFIELD, MA 1115	F	21.27	\$61,175
5818	Peoples Savings Bank 328 MAIN STREET ELMA, IA 50628	A+	0.84	\$60,552
35414	Garden City State Bank 1910 EAST MARY ST GARDEN CITY, KS 67846	A+	0.59	\$60,461
3977	DNB NATIONAL BANK 305 4TH ST W CLEAR LAKE, SD 57226	F	20.71	\$58,842
58284	Corridor State Bank 2530 CORRIDOR WAY CORALVILLE, IA 52241	F	21.53	\$58,395
93	Riverside Bank COMMERCE AND MAIN STREETS SPARKMAN, AR 71763	A+	0.56	\$57,538
12355	Farmers and Merchants Bank of Kendall 102 E S RAILROAD ST KENDALL, WI 54638	A+	0.72	\$57,385
10568	Community Development Bank, FSB 516 MAIN STREET OGEMA, MN 56569	A+	0.87	\$57,316
58271	RepublicBankAz, N.A. 909 EAST MISSOURI AVENUE PHOENIX, AZ 85014	F	20.6	\$57,049
58148	LCA Bank Corporation 1375 DEER VALLEY DRIVE, # 21 PARK CITY, UT 84060	A	1.04	\$56,836
19023	Heritage First Bank 24847 COMMERCIAL AVENUE ORANGE BEACH, AL 36561	F	21.11	\$56,123
17821	Farmers State Bank 221 MAIN STREET STICKNEY, SD 57375	A+	0.78	\$55,956
24211	Bank of Whittier, National Association 15141 E. WHITTIER BOULEVARD WHITTIER, CA 90609	B	1.83	\$55,705
3351	The First National Bank of Moody 101 7TH ST MOODY, TX 76557	A+	0.86	\$53,929
58701	Pisgah Community Bank 890 HENDERSONVILLE ROAD ASHEVILLE, NC 28803	F	32.67	\$53,238
34860	New Republic Savings Bank 420 BECKER DRIVE ROANOKE RAPIDS, NC 27870	A+	0.82	\$52,910
58279	Evansville Commerce Bank 20 NORTHWEST FOURTH STREET EVANSVILLE, IN 47708	F	21.06	\$52,901
8513	State Savings Bank 102 N MAIN ST. RAKE, IA 50465	A+	0.69	\$52,725
9257	Farmers' and Traders' State Bank 203 WEST COMMANCHE STREET SHABBONA, IL 60550	A+	0.75	\$50,111
19337	The National Bank of Harvey 721 LINCOLN AVENUE HARVEY, ND 58341	F	21.96	\$49,778
10993	Bonanza Valley State Bank 1ST ST. & CENTRAL AVE. BROOTEN, MN 56316	A+	0.87	\$49,703
4196	The Shattuck National Bank 503 SOUTH MAIN STREET SHATTUCK, OK 73858	A+	0.77	\$48,879
9950	Peoples State Bank 401 MAPLE ST SUMMIT, SD 57266	A+	0.81	\$48,547
57885	First Vietnamese American Bank 8990 WESTMINSTER BOULEVARD WESTMINSTER, CA 92683	F	23.9	\$48,000

3045	The First National Bank of Ordway 300-301 MAIN STREET ORDWAY, CO 81063	A+	0.98	\$47,201
12319	Town and Country Bank 104 WEST MAIN STREET WATERTOWN, WI 53094	F	20.94	\$46,362
58668	CheckSpring Bank 69 EAST 167TH STREET BRONX, NY 10452	F	20.73	\$46,287
16752	National Bank of St. Anne 158 WEST STATION STREET ST. ANNE, IL 60964	C	3	\$45,724
15820	Red River State Bank 300 2ND AVENUE HALSTAD, MN 56548	A+	0.72	\$45,537
58658	Community Capital Bank of Virginia 990 CAMBRIA STREET, NE CHRISTIANSBURG, VA 24073	A+	0.78	\$44,626
8833	Currie State Bank 141 MILL STREET CURRIE, MN 56123	A	1.06	\$44,458
90040	Home Loan State Bank 205 N. 4TH STREET GRAND JUNCTION, CO 81501	F	20.88	\$44,226
16584	The Carver State Bank 701 WEST BROAD STREET SAVANNAH, GA 31402	A	1.12	\$44,157
58358	1st Commerce Bank 5135 CAMINO AL NORTE, # 4 NORTH LAS VEGAS, NV 89031	F	26.57	\$43,893
8724	Lusk State Bank 445 SOUTH MAIN ST LUSK, WY 82225	A+	0.57	\$43,703
58630	Bank of Feather River 855 HARTER PARKWAY, # 100 YUBA CITY, CA 95991	B	1.71	\$40,881
16527	Bank of Glen Ullin 106 SOUTH AVENUE WEST GLEN ULLIN, ND 58631	A+	0.59	\$40,113
58063	VisionBank 4725 HIGHWAY 7 SAINT LOUIS PARK, MN 55416	F	20.96	\$40,094
58122	RelianzBank 2327 NORTH RIDGE ROAD WICHITA, KS 67205	A+	0.76	\$39,949
58106	Riverland Bank 700 SEVILLE DRIVE JORDAN, MN 55352	F	21.55	\$38,800
57041	The Community's Bank 2574 EAST MAIN STREET BRIDGEPORT, CT 6610	F	20.82	\$38,405
30120	Merrill Federal Savings and Loan Association 907 EAST MAIN ST MERRILL, WI 54452	A	1.02	\$38,355
58873	Regent Bank 550 E MCBEE AVENUE GREENVILLE, SC 29601	F	20.77	\$36,876
16471	Kendall State Bank 406 BROADWAY STREET VALLEY FALLS, KS 66088	F	21.41	\$36,305
8944	McVile State Bank 201 SOUTH MAIN STREET MCVILLE, ND 58254	A	1	\$34,856
5110	Western National Bank 210 2ND STREET NW CASS LAKE, MN 56633	A+	0.7	\$34,231
4180	First State Bank of Porter 409 SOUTH MAIN STREET PORTER, OK 74454	A+	0.69	\$34,068
24465	Uvalde National Bank 727 EAST MAIN STREET UVALDE, TX 78801	F	20.88	\$33,483
3934	The Farmers and Merchants National Bank of Hatton 415 SEVENTH STREET HATTON, ND 58240	A	1.39	\$31,466

14058	Petersburg State Bank 140 MAIN STREET PETERSBURG, NE 68652	A+	0.63	\$31,355
26519	Frost State Bank 205 MAIN ST FROST, MN 56033	A+	0.65	\$29,798
57786	Flint River National Bank 260 U.S. HIGHWAY 19 NORTH CAMILLA, GA 31730	F	20.75	\$28,296
8218	First State Bank of Swanville 306 DEGRAFF ST SWANVILLE, MN 56382	A	1.4	\$28,021
58112	Louisa Community Bank 4373 USHWY 2565 LOUISA, KY 41230	F	20.54	\$24,372
8857	First State Bank of Grove City 110 ATLANTIC AVENUE WEST GROVE CITY, MN 56243	F	21.59	\$22,538
10471	Camp Grove State Bank ONE MAIN STREET CAMP GROVE, IL 61424	A+	0.9	\$19,097
35354	Armed Forces Bank of California, National Association 2260 CALLAGAN HWY, BLDG 3187 SAN DIEGO, CA 92136	C	2.32	\$17,649
17999	The Farmers & Merchants State Bank of Cawker City 719 WISCONSIN ST CAWKER CITY, KS 67430	A+	0.63	\$15,980
15014	Pilsen State Bank, Lincolnville, Kansas 220 W MAIN ST LINCOLNVILLE, KS 66858	A+	0.36	\$12,083
8197	State Bank of Ceylon 104 WEST MAIN STREET CEYLON, MN 56121	A	1.34	\$10,565
17444	Farmers and Merchants Bank 402 MAIN ST AXTELL, NE 68924	A	1.13	\$5,992

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<u>ROA %</u>	<u>ROE %</u>	Default Experience (Bond Equiv.)	Brokered Deposits	Broker as % of Total Assets
0.14%	0.82%	CCC	47,599,639	33.15
1.79%	9.23%	AAA	16,363,000	17.03
3.51%	41.51%	CCC	11,555,303	16.03
1.35%	9.45%	BBB	9,978,452	15.08
0.64%	5.58%	AAA	54,956,000	83.88
0.66%	7.59%	B	17,508,760	29
-0.96%	-8.99%	B	6,851,176	13.7
0.36%	3.07%	B	13,683,445	31.61
2.05%	12.91%	B	9,235,275	27.35
-3.59%	-38.62%	B	3,549,174	11.6
4.58%	25.21%	B	12,383,673	41.4
0.01%	0.12%	B	2,412,259	10.84
1.90%	21.04%	BB	4,248,571	20.43
4.40%	16.62%	B	12,839,621	63.43
-1.94%	-21.87%	B	6,993,288	41.96
1.58%	22.17%	BB	1,970,784	11.89
-0.37%	-4.07%	B	7,147,416	46.56
0.67%	8.43%	BB	6,031,440	40.27
-1.69%	-19.91%	BB	1,829,678	13.23

0.37%	2.84%	B	6,428,484	47.05
1.46%	15.27%	BB	2,646,158	22.92
1.16%	16.87%	BB	2,617,715	23.46
-5.99%	-32.51%	CCC	6,203,551	68.89
-6.83%	-66.56%	B	1,489,437	17.12
2.82%	30.45%	BB	5,491,648	63.31
1.65%	9.90%	AAA	5,195,036	63.59
-3.49%	-46.11%	BB	2,541,130	31.25
2.55%	10.41%	AAA	5,079,438	65.83
1.21%	5.83%	BBB	4,637,339	62.44
1.25%	13.21%	AAA	6,477,513	89.91
0.96%	8.73%	AAA	6,148,640	85.77
8.55%	24.10%	BB	2,218,802	38.52
-0.74%	-9.02%	B	586,173	11.24
0.06%	0.57%	B	519,469	10.27
5.25%	39.52%	CCC	684,300	13.89
-0.04%	-0.59%	B	586,430	12.64
3.35%	22.86%	AAA	2,420,637	55.15
0.97%	10.42%	BBB	460,948	10.86
0.73%	5.44%	AA	913,662	24.05
0.30%	4.68%	BB	3,090,567	85.57
1.94%	9.09%	BB	2,005,566	57
0.69%	8.51%	BB	385,274	11.33
1.17%	13.46%	B	530,873	16.47
0.82%	8.19%	BBB	325,122	11.19

2.41%	10.45%	AAA	975,439	34.24
-1.20%	-18.50%	B	347,639	12.7
1.42%	17.19%	BBB	524,241	19.19
1%	10.14%	BB	287,852	10.63
-0.18%	-2.01%	BB	581,218	21.57
0.24%	2.81%	BB	2,197,619	82.72
-3.53%	-64.89%	B	393,570	15.02
0.20%	2.79%	BB	386,077	15.02
4.61%	30.55%	B	1,060,069	42.5
0.35%	3.83%	BB	525,579	21.11
1.05%	14.46%	BB	284,244	11.45
0.70%	8.05%	BB	550,065	22.44
0.68%	8.10%	BB	261,754	11.38
1.03%	11.11%	BB	308,211	14.14
1.46%	12.73%	AAA	368,060	17.57
-0.55%	-5.17%	BB	205,960	10.67
-0.46%	-5.01%	B	576,904	31.84
0.49%	5.22%	BB	1,054,249	58.47
-0.29%	-3.85%	BB	359,541	20.12
-0.25%	-2.65%	BB	257,528	15.21
-0.81%	-9.16%	B	226,871	13.68
-5.51%	-246.20%	B	266,638	16.84
0.76%	8.84%	A	1,350,179	88.92
-0.18%	-2.26%	BB	299,882	20.14

0.45%	5.98%	BB	180,806	12.24
0.54%	5.78%	BB	208,672	14.15
0.01%	0.11%	BB	470,938	31.97
0.70%	5.90%	BB	207,761	14.18
1.28%	13.22%	BBB	162,205	11.13
0.78%	7.40%	BB	423,465	29.08
0.18%	1.95%	BB	150,078	10.34
0.39%	4.31%	BB	288,420	20.33
0.68%	10.29%	BB	254,336	18.12
-1.79%	-14.97%	B	385,274	28.31
-2.24%	-18%	B	890,057	65.81
0.93%	10.01%	BB	174,613	13.01
0.98%	10.59%	BB	277,099	20.75
-5.50%	-40.29%	B	148,732	11.2
2.60%	28.69%	BBB	663,461	51.33
-0.54%	-7.53%	BB	480,208	37.62
0.19%	2%	BB	413,215	32.49
0.75%	9.08%	BBB	684,581	54.84
-3.23%	-34.05%	B	329,731	26.5
2.99%	12.49%	B	180,406	14.59
0.08%	0.80%	BB	283,871	23.56
-3.26%	-49.91%	BB	235,154	19.67
-0.25%	-3.18%	BB	406,150	34.16

0.83%	8.66%	BB	1,042,419	90.03
0.14%	1.88%	BB	148,945	13.2
-0.45%	-4.82%	BB	116,136	10.51
1.94%	11.05%	B	231,744	21.22
0.42%	3.60%	BB	131,840	12.24
-3.73%	-51.37%	B	302,941	28.17
-0.22%	-2.17%	BB	134,123	12.65
1.14%	9.62%	BB	209,036	19.78
3.37%	16.18%	CCC	533,725	51.35
0.93%	10.90%	BB	142,207	13.77
-6.04%	-181.55%	B	103,959	10.09
8.23%	64.45%	BB	485,765	49.1
-0.68%	-7.20%	BB	184,106	18.95
0.60%	5.69%	BB	307,801	31.94
-2.83%	-33.45%	B	199,085	20.91
0.61%	6.44%	BBB	501,208	52.66
-1.37%	-15.12%	B	117,375	12.43
-0.79%	-9.46%	BB	116,026	12.33
0.77%	9.63%	A	107,843	11.61
0.62%	7.33%	BBB	94,126	10.15
-0.73%	-9.15%	B	136,120	14.76
-2.04%	-26.97%	BB	268,305	29.46
-2.47%	-27.29%	B	122,022	13.45

1.07%	15.29%	BB	148,881	16.5
4.88%	150.18%	BB	233,743	26.43
0.79%	9.49%	BBB	172,267	19.54
0.79%	8.84%	BB	106,765	12.16
-1.31%	-34.26%	BB	165,149	19.37
-1.85%	-20.70%	B	89,291	10.48
1.93%	16.10%	B	264,257	31.38
0.11%	0.72%	BBB	91,199	10.93
-3.39%	-41.13%	B	184,660	22.16
0.12%	1.26%	BB	150,476	18.25
-1.42%	-21.56%	BB	104,377	12.98
1.10%	11.08%	BBB	268,465	33.41
0.66%	8.65%	BB	81,027	10.12
0.45%	3.28%	BBB	104,678	13.08
0.96%	11.45%	BB	90,757	11.44
0.62%	7.32%	BB	93,179	11.95
0.97%	11.27%	BB	131,612	17.3
-4.11%	-47.70%	B	92,371	12.24
-4.41%	-167.79%	BB	194,664	25.93
-0.71%	-7.61%	BB	173,034	23.11
-3.72%	-43.41%	BB	128,570	17.21
0.65%	8.37%	BB	92,453	12.45
1.18%	10.33%	BB	77,455	10.43
0.15%	1.52%	BB	92,429	12.45

1.81%	18.28%	BB	114,919	15.56
0.15%	1.30%	BB	117,407	16
-1.84%	-36.64%	BB	146,348	20.26
0.33%	3.81%	BB	82,310	11.52
0.20%	1.60%	BB	96,181	13.46
0.14%	1.44%	BB	109,599	15.35
1.63%	18.29%	BBB	154,833	22.16
-0.33%	-3.53%	BB	124,111	17.82
-0.80%	-9.98%	BB	160,460	23.46
1.30%	9.49%	BBB	122,056	17.9
2.22%	20.19%	BB	561,483	82.48
2.38%	44.72%	BB	71,027	10.51
-2.22%	-23.61%	B	190,209	28.22
1.38%	4.71%	CCC	287,690	42.76
0.45%	4.07%	BB	106,433	15.85
-0.62%	-6.86%	BB	128,950	19.2
0.24%	2.67%	BB	126,578	18.91
-0.28%	-2.59%	B	73,475	11
0.51%	4.99%	BB	115,610	17.47
1.03%	13.73%	BBB	108,150	16.38
0.97%	10.46%	BBB	165,211	25.07
-4.11%	-153.91%	B	197,094	30.1
0.98%	10.74%	BBB	242,991	37.24
-0.35%	-3.32%	BB	80,825	12.41
-4.58%	-61.98%	B	244,155	38.35

-0.86%	-5.51%	BB	122,754	19.4
-0.04%	-0.51%	BBB	178,871	28.44
1.02%	7.02%	A	71,326	11.39
0.39%	3.75%	BB	75,792	12.11
0.48%	2.45%	BB	84,328	13.68
0.12%	1.30%	BB	153,637	24.99
-2.46%	-34.56%	BB	115,480	18.81
0.18%	2.38%	BB	106,079	17.49
0.87%	9.13%	BBB	96,088	16.02
0.60%	3.99%	BB	130,633	21.88
1.58%	19.94%	A	160,981	27.09
1.66%	15.93%	B	85,678	14.43
-0.25%	-2.44%	B	90,212	15.39
0.04%	0.47%	B	113,949	19.67
0.17%	1.72%	BB	152,088	26.32
0.82%	6.60%	BB	62,176	10.76
-2.75%	-45.01%	BB	76,309	13.33
0.32%	3.79%	B	188,882	33.12
0.87%	9.70%	BB	102,386	17.96
0.35%	3.39%	BB	146,453	25.78
0.34%	3.04%	BB	71,195	12.55
-0.06%	-1.13%	BB	119,131	21.07
1.33%	14.55%	AAA	93,887	16.63
0.54%	5.05%	BBB	147,786	26.4
0.27%	3.07%	BB	138,221	25.05
2.14%	11.88%	BB	452,268	82.18

0.61%	6.79%	BB	72,619	13.24
1.56%	12.94%	BB	76,510	14.06
-0.04%	-0.39%	BB	67,767	12.67
0.26%	4.45%	BB	94,793	17.86
0.13%	1.87%	AAA	122,675	23.26
0%	0.03%	BB	95,892	18.29
-4.40%	-94.62%	B	79,921	15.48
1.18%	11.85%	BB	170,668	33.45
-0.87%	-12.78%	B	76,764	15.31
-1.69%	-51.08%	B	54,207	10.82
0.07%	0.62%	BB	65,636	13.12
0.47%	4.74%	BB	94,660	18.97
0.78%	8.44%	BBB	60,560	12.19
0.99%	8.67%	BBB	103,456	20.85
-1.26%	-22.32%	BB	59,795	12.07
4.61%	20.86%	AAA	108,992	22.01
0.61%	7.88%	BB	85,854	17.36
2.19%	15.77%	BB	163,213	33.41
-4.41%	-105.87%	B	106,422	22.04
0.14%	1.87%	BB	93,910	19.62
1.09%	12.11%	BBB	63,338	13.28
2.31%	12.17%	CCC	81,267	17.16
5.92%	54%	AA	109,977	23.24
0.65%	8.41%	BB	93,813	19.88

2.41%	16.53%	B	282,500	59.91
-0.05%	-0.51%	B	101,645	21.57
0.04%	0.42%	BB	54,950	11.68
0.41%	4.24%	BB	75,641	16.12
0.03%	0.32%	B	96,077	20.66
1.20%	7.97%	BB	135,546	29.16
0.27%	2.41%	A	124,055	26.74
-1.90%	-22.05%	B	50,560	10.91
1.27%	12.99%	BB	131,276	28.42
-9.46%	-195.41%	B	48,131	10.48
-1.71%	-30.28%	B	55,584	12.17
-0.45%	-4.49%	B	94,316	20.73
1.12%	9.84%	BBB	109,974	24.25
0.70%	8.42%	BB	63,033	13.95
-7.22%	-178.27%	B	88,622	19.78
-1.11%	-14.62%	BB	49,842	11.13
-1.12%	-5.89%	AAA	71,462	15.99
-2.55%	-112.20%	B	94,834	21.52
1.81%	23.05%	BBB	46,598	10.59
-1.28%	-13.53%	BB	46,020	10.47
-1.63%	-15.02%	BB	45,244	10.3
0.17%	1.70%	BB	46,404	10.57

0.83%	9.82%	BBB	53,463	12.24
0.68%	6.35%	BBB	65,691	15.07
-2.89%	-34.02%	B	90,082	20.71
-3.52%	-66.74%	BB	74,237	17.1
0.04%	0.28%	BB	65,004	15
1.48%	17.06%	BBB	63,531	14.7
-0.28%	-3.09%	BB	48,638	11.27
1.16%	13.63%	BBB	174,913	40.57
0.71%	10.46%	A	53,852	12.57
0.87%	10.14%	BB	58,793	14.03
0.41%	4.25%	BBB	52,046	12.45
1.26%	17.03%	AAA	68,591	16.56
-3.63%	-41.46%	BB	230,458	55.87
0.64%	7.24%	BB	51,618	12.53
0.90%	12.09%	BB	106,029	25.76
1.92%	16.38%	AA	79,169	19.44
2.65%	20.19%	BB	87,114	21.42
0.92%	8.84%	BB	84,439	20.94
0.56%	6.14%	BBB	57,244	14.2
1.30%	11.93%	BB	40,599	10.12
-0.03%	-0.40%	B	98,443	24.72
0.13%	1.24%	AAA	232,421	58.47
0.14%	1.61%	BB	42,610	10.8
1.69%	19.94%	BB	95,721	24.37
0.52%	5.71%	BB	51,403	13.13

-4.45%	-42.02%	BB	65,485	17.02
-1.08%	-9.79%	BB	48,228	12.57
0.52%	6.19%	BBB	92,232	24.08
-0.26%	-1.95%	BB	40,044	10.46
0.79%	6.82%	BB	40,269	10.53
-1.46%	-27.37%	B	39,415	10.33
0.72%	14.35%	BB	50,016	13.1
0.67%	8.83%	AAA	46,947	12.31
3.55%	38.52%	BBB	47,282	12.47
2.16%	24.83%	AAA	119,898	31.67
0.94%	9.75%	BB	70,658	18.68
0.58%	4.10%	BBB	44,040	11.65
0.12%	1.27%	BB	75,896	20.34
-0.45%	-4.22%	B	125,303	33.78
-0.87%	-10.33%	BB	47,834	13.15
0.50%	4.13%	BB	70,076	19.31
0.05%	0.07%	AAA	93,304	25.96
2.70%	29.76%	BB	319,276	89.07
0.89%	9.18%	BB	38,810	10.94
-0.78%	-9.01%	BB	47,580	13.47
0.52%	3.27%	BBB	63,950	18.12
0.21%	2.23%	BB	153,652	43.56
0.14%	1.33%	BBB	99,627	28.35
0.64%	7.69%	BBB	128,394	37
0.92%	9.54%	AAA	119,122	34.36

-3.16%	-46.08%	BBB	122,390	35.52
0.28%	3.27%	BB	41,649	12.16
0.67%	7.33%	BBB	76,788	22.53
-4.46%	-51.82%	B	39,769	11.74
-2.04%	-31.79%	B	70,143	20.77
1.18%	14.63%	BB	82,621	24.62
-0.17%	-1.80%	BB	194,209	58.27
0.44%	4.88%	BBB	41,805	12.66
1.02%	10.80%	AA	46,157	14.1
-0.86%	-8.38%	B	36,986	11.31
1.43%	13.77%	BBB	56,303	17.33
-0.16%	-3.09%	BB	59,354	18.31
0.80%	9.10%	BB	47,309	14.69
-3.32%	-41.27%	B	32,805	10.21
-0.20%	-2.79%	BB	54,806	17.08
0.89%	7.58%	BBB	48,719	15.19
-0.64%	-6.32%	BB	55,171	17.21
-4.03%	-45.42%	B	106,443	33.25
0.74%	6.46%	BBB	40,144	12.59
0.36%	3.46%	AAA	66,486	20.86
-0.06%	-0.74%	BB	42,862	13.45
0.07%	0.91%	AAA	55,242	17.38
-1.25%	-19.62%	BB	31,909	10.06
0.69%	6.52%	BB	91,917	29.01

-2.34%	-60%	B	34,073	10.91
0.99%	9.79%	BB	37,746	12.1
1.77%	13.98%	BB	85,302	27.4
0.21%	1.57%	BB	48,670	15.7
-0.26%	-3.45%	BB	38,529	12.57
0.46%	4.84%	BBB	69,323	22.68
4.62%	45.33%	A	36,659	12.02
0.35%	3.01%	BBB	97,962	32.14
0.26%	3.01%	BB	35,690	11.76
0.41%	3.91%	AA	55,360	18.31
0.53%	4.93%	AAA	34,173	11.47
0.75%	5.95%	AAA	71,342	24.06
0.67%	6.85%	BBB	57,367	19.38
0.49%	6.93%	AAA	30,800	10.45
-0.03%	-0.35%	BB	30,832	10.47
0.70%	8.05%	BBB	33,643	11.49
-0.63%	-6.86%	BBB	48,623	16.97
-3.10%	-38.38%	B	61,144	21.34
1.36%	12.86%	BBB	52,513	18.37
0.62%	6.32%	BBB	48,015	16.82
-2.53%	-32.32%	B	72,936	25.58
0.95%	11.59%	BBB	42,072	14.86
1.39%	15.84%	BB	30,969	11
0.53%	6.29%	BBB	28,739	10.23

0.75%	11.48%	BB	42,035	15.04
0.50%	5.17%	BB	70,430	25.27
0.06%	0.58%	BBB	38,544	13.87
0.79%	8.29%	BBB	112,403	40.61
0.39%	3.52%	BB	41,475	15.09
-2.17%	-25.35%	B	64,144	23.44
0.19%	2.01%	BBB	46,039	16.91
1.08%	8.52%	BB	46,887	17.25
-0.40%	-2.50%	AAA	218,079	80.25
0.48%	6.11%	BBB	32,241	11.9
0.31%	3.76%	BB	28,197	10.49
-3.95%	-49.64%	BB	28,191	10.56
0.96%	8.36%	BBB	63,984	24.03
0.70%	7.06%	AA	67,525	25.42
0.46%	5.71%	BB	32,742	12.36
-2.12%	-30.27%	B	47,208	17.96
0.05%	0.48%	BBB	46,648	17.75
0.09%	0.75%	BB	26,709	10.24
0.03%	0.39%	BB	42,827	16.51
0.12%	1.43%	BB	36,917	14.24
0.71%	5.27%	AAA	66,943	25.93
0.07%	0.83%	BB	82,489	32.21
0.41%	4.37%	BB	35,291	13.86
1.20%	6.35%	BB	31,180	12.27

-0.68%	-7.18%	BB	33,470	13.25
0.09%	1.02%	BB	73,277	29.09
0.58%	4.63%	BB	81,155	32.27
1.58%	19.49%	A	27,987	11.19
-2.67%	-38.65%	BB	53,030	21.37
0.77%	10.27%	BBB	33,677	13.58
-10.40%	-188.99%	B	36,534	14.82
-0.04%	-0.47%	BB	25,504	10.45
0.73%	8.60%	BB	25,186	10.34
1.56%	12.59%	BBB	30,792	12.65
-8.43%	-264.73%	B	59,670	24.62
0.94%	8.53%	BB	24,153	10.01
3.72%	4.34%	AAA	27,061	11.23
-2.67%	-55.99%	B	24,445	10.16
0.33%	3.69%	B	32,633	13.57
-6.66%	-121.63%	B	29,318	12.21
1.01%	10.37%	BBB	61,572	25.74
1%	11.70%	BBB	26,470	11.13
1.46%	12.98%	BB	78,000	32.82
0.19%	2.03%	BB	33,589	14.16
0.22%	3.32%	BB	47,699	20.29
-4.98%	-50.30%	B	27,598	11.76
0.56%	4.69%	AAA	48,778	20.83
0.30%	3.24%	AAA	60,146	26.04
1.61%	19.56%	BB	64,992	28.3

-0.93%	-10.89%	BB	34,140	14.92
-0.12%	-1.47%	BB	25,932	11.44
-0.32%	-2.63%	BB	105,255	46.64
0.47%	5.02%	BB	51,764	23.22
0.90%	11.50%	BB	35,578	16
0.87%	12.28%	BBB	49,205	22.15
0.36%	3.12%	BB	23,568	10.63
2.10%	23.21%	BBB	22,650	10.22
1.05%	9.60%	A	36,813	16.62
-3.21%	-74.42%	B	29,440	13.31
0.24%	2.26%	BBB	44,116	19.97
-1.30%	-19.63%	BB	29,743	13.46
0.50%	4.37%	BB	55,935	25.33
0.45%	5.03%	BB	67,827	30.73
-5.18%	-82.14%	B	39,880	18.26
1.64%	14.94%	A	61,667	28.31
-2.34%	-16.44%	B	43,403	19.96
0.71%	8.02%	A	102,796	47.38
1.74%	15.18%	B	170,376	78.92
-1.44%	-18.21%	BB	35,312	16.6
-2.07%	-26.14%	BB	22,411	10.6
-6.37%	-75.82%	B	39,881	19.05
0.72%	7.83%	BBB	32,806	15.78
4.74%	52.72%	BB	50,141	24.18
0.56%	6.14%	BBB	44,239	21.35

0.82%	8.87%	BB	59,313	28.67
-2.71%	-32.20%	B	22,292	10.79
0.86%	8.90%	BB	34,619	16.81
0.44%	5.39%	BB	34,967	16.98
-0.05%	-0.57%	BB	32,116	15.6
-3.85%	-99.34%	BB	72,894	35.49
0.83%	9.18%	A	24,281	11.82
-7.82%	-63.64%	B	29,172	14.22
0.75%	6.71%	BB	28,991	14.14
-10.94%	-289.18%	B	27,784	13.62
0.22%	2.75%	BB	23,816	11.72
-0.59%	-6.82%	BB	33,566	16.61
-0.14%	-2.30%	BB	26,461	13.16
0.64%	6.40%	BBB	29,621	14.8
1.51%	16.67%	BB	27,445	13.73
-4.78%	-82.98%	B	38,582	19.49
1.09%	14.85%	BB	66,015	33.78
-4.08%	-61.14%	B	26,364	13.5
-1.78%	-35.58%	BBB	66,071	33.88
-4.28%	-40.11%	B	37,502	19.3
0.95%	10.50%	BB	29,749	15.32
0.33%	3.09%	A	43,751	22.61
1.22%	9.40%	BBB	20,000	10.37
1.36%	15.10%	BBB	21,663	11.3
0.58%	4.65%	AAA	27,824	14.53

0.25%	3.27%	BB	22,754	11.9
0.44%	2.74%	AAA	28,451	14.99
1.22%	12.34%	BBB	19,550	10.33
0.91%	8.55%	BB	28,022	14.82
-0.54%	-6.06%	B	44,328	23.73
0.25%	2.05%	B	27,076	14.56
-0.50%	-4.22%	BB	143,541	77.23
1.88%	22.15%	BB	29,134	15.73
0.24%	3.71%	BB	22,748	12.34
-0.02%	-0.26%	BBB	19,765	10.72
0.65%	6.72%	BB	30,563	16.63
0.44%	5.76%	BB	94,808	52.05
0.32%	3.30%	BB	20,448	11.24
-3.80%	-36.46%	B	23,315	12.86
-0.40%	-4.18%	BB	26,381	14.56
0.51%	6.04%	BBB	37,015	20.5
0.53%	5.71%	AA	58,201	32.26
-0.95%	-12.69%	B	20,539	11.4
0.64%	5.30%	BB	18,238	10.14
-0.05%	-0.47%	BB	20,520	11.48
0.32%	3.58%	BBB	17,998	10.09
-1.31%	-25.95%	BB	19,365	10.87
0.08%	0.86%	BB	32,369	18.21
-3.02%	-28.20%	BB	31,079	17.5
0.81%	6.94%	BBB	23,200	13.17

0.60%	4.30%	BBB	25,061	14.3
-0.75%	-6.03%	BB	22,176	12.66
0.20%	1.94%	BBB	81,277	46.55
0.56%	6.64%	BBB	21,741	12.49
0.08%	0.56%	BB	41,206	23.91
0.64%	5.15%	AAA	20,091	11.7
-1.92%	-30.65%	BB	36,438	21.24
1.90%	16.64%	BBB	31,731	18.54
-2%	-23.28%	BB	65,165	38.32
0.27%	2.70%	BB	22,746	13.4
0.41%	4%	B	35,055	20.78
1.07%	9.11%	BB	29,131	17.31
1%	8.44%	AAA	25,569	15.2
0.51%	5.32%	BBB	33,882	20.17
0.27%	3.83%	BB	19,929	11.9
1.13%	10.65%	BBB	22,671	13.55
-0.12%	-1.40%	BB	23,984	14.38
3.61%	24.03%	B	32,299	19.41
0.30%	3.18%	BB	17,994	10.82
0.21%	2.10%	BB	46,875	28.26
0.94%	11.25%	BBB	27,245	16.43
-6.46%	-55.81%	BB	34,760	21.04
0.81%	5.04%	AAA	24,680	14.94
1.06%	10.67%	AA	25,000	15.15

0.53%	3.79%	BB	21,308	12.99
-2.80%	-24.24%	B	22,242	13.66
-0.38%	-4.41%	AA	26,628	16.48
0.89%	8.62%	BB	17,369	10.76
0.18%	1.44%	BB	27,600	17.12
-2.27%	-51.87%	B	17,882	11.09
1.60%	4.92%	BB	27,501	17.07
0.54%	6.21%	BBB	20,086	12.53
-2.64%	-31.38%	B	32,438	20.34
0.87%	7.33%	A	27,504	17.32
1.08%	10.88%	BB	18,199	11.49
1.12%	15.61%	BB	24,089	15.23
0.48%	4.45%	BB	21,505	13.61
0.74%	8.81%	BB	21,587	13.69
2.13%	18.72%	A	16,157	10.26
0.49%	5.13%	BB	15,822	10.07
0.53%	3.74%	BB	48,586	30.94
1.23%	13.59%	BBB	23,862	15.4
-3.77%	-124.51%	CCC	46,047	29.81
-0.45%	-6.44%	BB	23,802	15.43
-0.89%	-9.32%	BB	23,542	15.27
-2.45%	-15.40%	B	24,189	15.76
-0.32%	-3.82%	BB	16,454	10.74
-1.45%	-10.83%	BB	30,659	20.08
0.94%	7.68%	AA	24,804	16.25
-1.26%	-11.63%	BB	24,349	15.97

0.16%	1.46%	BB	17,189	11.31
-0.22%	-2.40%	BB	15,513	10.22
1.03%	10.85%	A	28,387	18.7
-2.60%	-31.54%	BB	17,064	11.25
-0.61%	-8.13%	BB	19,125	12.79
-0.36%	-6.53%	B	22,452	15.08
0.68%	7.16%	BB	15,009	10.08
1.03%	12.09%	AA	19,905	13.37
-1.70%	-22.24%	BBB	25,031	16.91
-1.40%	-13.42%	BB	19,037	13.23
0.41%	3.07%	BBB	35,047	24.38
0.16%	1.69%	BB	35,109	24.44
-1.64%	-55.88%	BB	17,467	12.18
0.70%	8.80%	BB	14,936	10.43
0%	0.02%	BB	16,956	11.96
1.55%	12.75%	AA	19,246	13.62
-0.29%	-3.07%	BBB	20,667	14.63
0.30%	2.57%	BBB	29,158	20.66
-5.76%	-54.28%	B	34,030	24.15
0.63%	6.94%	BB	40,774	29.14
1.56%	18.76%	AA	16,251	11.77
0.83%	9.97%	BBB	16,715	12.2
1.05%	13.73%	BBB	54,592	39.86
2.34%	27.75%	BBB	92,068	67.38

1.50%	15.81%	AA	14,903	10.93
0.09%	0.95%	AAA	41,114	30.21
1.55%	15.76%	AAA	13,850	10.18
-1.66%	-15.25%	BB	19,923	14.67
-0.11%	-1.05%	BB	33,154	24.55
-0.28%	-2.46%	BBB	29,840	22.15
2.19%	17.05%	BBB	16,843	12.56
0.38%	4.04%	BBB	16,194	12.25
-0.63%	-9.44%	BB	42,408	32.15
-0.77%	-11.69%	BB	15,663	11.95
-1.17%	-16.92%	BB	19,227	14.67
1.96%	24.55%	AA	13,842	10.59
0.35%	4.11%	A	23,589	18.07
0.55%	5.69%	BB	18,706	14.37
1.29%	10.32%	BB	26,999	20.78
-1.27%	-15.31%	BB	25,027	19.35
2.17%	15.43%	AAA	24,903	19.27
-1.26%	-13.67%	BB	14,999	11.65
0.29%	2.18%	BBB	23,706	18.41
-0.62%	-5.39%	A	15,625	12.2
1.20%	13.93%	A	14,014	11.26
3.42%	22.64%	BB	78,694	63.44
-5.08%	-50.02%	BB	27,929	22.53
0.70%	8.28%	BBB	21,956	17.76

0.59%	7.25%	BB	20,546	16.73
0.76%	7.88%	BBB	17,382	14.16
-6.58%	-124.60%	B	17,076	14.16
-1.16%	-6.81%	BB	23,051	19.21
0.52%	6.51%	B	25,718	21.73
0.58%	6.37%	AAA	12,866	10.91
0.09%	0.70%	AA	13,203	11.42
0.59%	3.72%	AAA	38,692	33.86
-4.24%	-52.60%	B	27,522	24.1
2.38%	25.58%	BBB	12,131	10.64
-0.66%	-3.78%	BBB	30,514	26.85
0.37%	4.49%	BB	40,320	35.7
-4.88%	-298.64%	BB	12,095	10.79
-1.56%	-12.91%	B	30,492	27.34
0.82%	10.09%	BBB	25,066	22.62
-0.07%	-0.64%	AAA	15,754	14.49
0.37%	3.83%	BBB	15,857	14.67
-2.58%	-22.65%	BB	32,236	30.47
-1.82%	-19.33%	BB	12,775	12.13
0.32%	3.07%	A	11,891	11.37
1.10%	13.54%	BBB	10,634	10.2
0.78%	8.44%	A	13,469	12.93
-0.72%	-8.12%	BB	25,162	24.18
0.66%	4.76%	AAA	15,000	14.52
10.71%	75.32%	BB	45,098	43.84

0.14%	1.29%	BB	13,257	12.98
0.10%	0.50%	AAA	12,553	12.39
1.35%	13.42%	A	13,500	13.34
0.66%	5.22%	BB	10,786	10.7
0.93%	3.43%	BB	30,940	30.78
-3.21%	-53.97%	B	13,070	13.15
0.04%	0.44%	BB	11,099	11.18
1.88%	20.98%	BB	11,096	11.3
-1.80%	-15.81%	BB	16,697	17.01
0.86%	9.79%	BB	20,762	21.17
1.11%	11.50%	A	9,907	10.16
-0.21%	-2.28%	BB	12,945	13.35
-0.05%	-0.47%	BB	24,584	25.81
-1.48%	-8.06%	BB	12,684	13.32
0.24%	2.32%	BB	11,678	12.28
-3.69%	-182.09%	CCC	12,137	12.8
-0.16%	-1.18%	BB	13,935	14.71
0.27%	3.18%	BBB	21,474	22.69
0.60%	6.26%	BBB	10,847	11.47
0.92%	9.35%	BBB	15,677	16.9
-4.48%	-44.43%	B	13,275	14.35
1.83%	17.61%	AAA	11,089	12
1.88%	15.23%	BBB	21,556	23.38
1.02%	11.43%	AAA	17,283	18.75

2.03%	17.51%	A	12,879	13.99
1.49%	16.41%	BBB	9,967	10.91
0.10%	0.79%	AA	18,701	20.51
2.90%	38.09%	AA	13,788	15.24
2.41%	27.83%	BB	18,282	20.26
-0.33%	-3.54%	BB	9,271	10.28
-1.85%	-19.06%	BB	9,271	10.4
1.02%	8.30%	BBB	17,464	19.61
0.47%	5.34%	AAA	13,287	14.99
1.12%	16.90%	BB	26,435	30.03
-2.02%	-19.85%	B	16,695	19.07
-4.85%	-51.45%	B	10,371	11.92
0.54%	5.43%	BB	12,827	14.76
1.55%	17.10%	BB	22,471	25.94
-0.45%	-6.36%	BB	18,663	21.55
0.24%	1.54%	B	17,375	20.23
1.32%	13.95%	AA	9,892	11.62
0.97%	8.18%	AA	23,750	27.92
1.79%	19.62%	AA	9,057	10.67
-4.27%	-19.99%	B	9,373	11.06
2.39%	27.82%	AA	22,995	27.13
0.85%	9.71%	BBB	15,535	18.34
0.51%	5.25%	BBB	31,458	37.48
-1.50%	-24.98%	B	13,847	16.56
-3.01%	-35.75%	B	35,296	42.46

-0.15%	-1.83%	BB	15,594	18.82
2.08%	19.29%	BB	20,972	25.67
-0.23%	-2.61%	A	8,199	10.05
0.57%	3.85%	BB	11,018	13.57
-2.24%	-37.25%	BB	8,372	10.37
0.30%	2.79%	AAA	8,889	11.1
0.27%	2.95%	BBB	9,036	11.29
-2.29%	-26.90%	BB	8,213	10.42
0.24%	2.92%	A	8,053	10.25
0.61%	6.36%	BB	9,827	12.55
1.27%	14.42%	AAA	12,636	16.25
-7.42%	-62.07%	B	13,373	17.25
4.70%	22.04%	B	48,025	62.11
-2.26%	-15.32%	BB	22,018	28.6
0.74%	5.41%	BBB	13,873	18.15
0.59%	6.68%	A	15,702	20.55
-5.08%	-101.86%	B	10,114	13.28
1.15%	12.87%	BB	14,294	18.79
-0.35%	-4.72%	BB	36,553	48.07
0.29%	4.56%	BBB	17,178	22.75
-3.53%	-38.44%	B	16,523	21.98
0.42%	3.19%	AAA	10,721	14.5
-0.62%	-5.87%	BBB	11,873	16.13
0.54%	5.85%	BBB	7,354	10.06

-0.28%	-3.36%	BBB	13,602	18.63
-5.40%	-127.72%	B	8,610	11.85
0.76%	7.16%	BB	8,888	12.3
1.15%	12.42%	A	8,225	11.42
1.81%	22.61%	BBB	12,674	17.62
0.63%	6.67%	BBB	10,500	14.7
2.69%	26.70%	A	8,243	11.58
0.77%	3.61%	BB	10,000	14.07
1.07%	12.22%	AA	8,642	12.21
0.59%	6.17%	BBB	9,526	13.47
-0.86%	-9.85%	BB	12,627	18.04
-0.63%	-5.76%	BB	12,466	17.9
-1.34%	-7.07%	AAA	8,554	12.6
1.76%	14.23%	A	14,922	22.13
0.74%	7.88%	BB	7,482	11.11
0.77%	7.34%	BB	14,530	21.99
-3.02%	-65.52%	BB	8,973	13.67
0.31%	1.97%	AAA	8,456	13.04
1.42%	14.06%	BBB	7,002	11.01
1.73%	16.73%	BB	21,728	34.33
-0.52%	-6.04%	BBB	9,340	15.03
0.75%	7.99%	BB	8,829	14.25
0.06%	0.61%	BBB	17,196	27.87

-0.58%	-4.84%	BB	11,445	18.67
-3.11%	-24.88%	BB	13,881	22.69
1.51%	16.29%	BB	7,125	11.77
2.24%	18.04%	AAA	6,054	10.01
-0.77%	-8.97%	BB	9,840	16.72
-2.57%	-32.70%	BB	10,935	18.73
3.04%	38.03%	AA	8,744	15.2
3%	28.59%	BB	18,489	32.22
1.10%	10.66%	BB	10,224	17.84
-0.18%	-1.76%	AAA	11,333	19.87
2.33%	18.61%	BB	48,401	85.16
-2.69%	-41.51%	BB	8,433	15.03
0.75%	8.81%	A	7,815	13.97
0.53%	3.73%	BB	8,891	15.96
0.97%	5.89%	BBB	16,148	29.94
-19.85%	-443.04%	CC or Lower	16,167	30.37
0.63%	6.35%	AAA	10,187	19.25
-0.73%	-8.74%	BB	6,794	12.84
1.12%	13.63%	BBB	6,047	11.47
1.33%	12.18%	BBB	14,415	28.77
-0.99%	-9.98%	B	5,218	10.48
1.15%	13.52%	BB	8,711	17.53
1.22%	14.11%	BBB	5,196	10.63
1.98%	20.70%	BB	5,842	12.03
-4.98%	-165.27%	B	7,591	15.81

0.77%	8.25%	BB	10,899	23.09
-0.62%	-7.30%	BB	8,175	17.63
-5.06%	-22.94%	AAA	8,197	17.71
0.12%	0.90%	A	9,477	20.73
1.91%	18.53%	BBB	7,246	15.91
1.23%	5.23%	AAA	12,727	28.52
0.57%	7%	BB	9,762	21.96
-0.10%	-0.81%	BB	5,438	12.3
0.55%	7.69%	BB	5,276	11.95
-9.20%	-200.63%	CCC	14,320	32.62
2.34%	25.74%	AAA	5,398	12.35
0.32%	1.87%	AAA	7,687	18.8
2.11%	17.36%	AAA	4,152	10.35
-2.28%	-23.51%	BB	4,640	11.57
0.94%	8.69%	AA	4,619	11.56
-2.77%	-40.85%	BB	8,269	21.31
-1.12%	-10.80%	BBB	8,097	21.08
0.60%	5.58%	BBB	4,496	11.72
-2.39%	-8.99%	AAA	6,796	18.43
-1.24%	-13.64%	BB	5,639	15.53
0.57%	6.12%	BBB	3,753	10.77
1.23%	15.09%	A	4,502	13.15
2.19%	15.60%	BBB	6,642	19.5
-0.23%	-1.95%	BB	3,517	10.5
0.37%	3.76%	BB	8,842	28.1

1.82%	22.42%	AAA	4,921	15.69
1.65%	17.79%	BBB	5,566	18.68
-1.29%	-11.78%	BBB	5,215	18.43
0.34%	2.86%	BBB	3,893	13.89
-0.13%	-0.75%	A	3,107	12.75
-0.49%	-2.66%	B	2,519	11.18
1.17%	6.57%	BB	4,372	22.89
2.61%	8.16%	B	1,796	10.18
1.88%	22.79%	AAA	2,857	17.88
8.01%	90.97%	AAA	1,586	13.13
0.30%	2.58%	AAA	1,657	15.68
0.34%	3.32%	AAA	943	15.74

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Domestic Deposits	Broker as % of Domestic Deposits	Reciprocal Brokered Deposits
48,668,364	97.8	0
31,596,000	51.79	0
29,053,954	39.77	0
33,708,378	29.6	0
54,956,000	100	0
34,598,986	50.6	0
37,087,077	18.47	0
29,036,824	47.12	0
15,436,945	59.83	0
25,095,347	14.14	0
12,416,781	99.73	0
16,791,599	14.37	89,340
14,343,700	29.62	0
13,051,698	98.38	0
12,461,863	56.12	21,533
9,362,445	21.05	0
9,738,902	73.39	0
6,164,575	97.84	0
8,659,464	21.13	571,751

6,448,226	99.69	0
9,316,941	28.4	599,763
6,926,618	37.79	43,737
6,210,882	99.88	0
7,066,266	21.08	0
5,722,373	95.97	0
6,575,481	79.01	0
4,654,014	54.6	0
5,517,142	92.07	0
4,804,614	96.52	0
6,477,510	100	0
6,148,640	100	0
2,467,404	89.92	0
4,032,323	14.54	125,458
2,914,517	17.82	0
704,558	97.12	0
2,998,755	19.56	132,386
3,203,267	75.57	0
2,943,248	15.66	25,982
2,352,883	38.83	0
3,308,703	93.41	0
2,638,081	76.02	0
2,623,704	14.68	0
559,846	94.82	0
2,057,164	15.8	255,738

1,961,672	49.72	0
2,389,278	14.55	18,714
2,189,647	23.94	126,325
2,274,552	12.66	28,157
2,317,637	25.08	0
2,442,871	89.96	0
2,154,582	18.27	0
2,242,629	17.22	0
1,080,498	98.11	0
2,057,817	25.54	191,523
1,485,929	19.13	0
2,115,275	26	83,603
1,397,912	18.72	0
1,855,582	16.61	87,268
1,742,763	21.12	0
1,529,775	13.46	30,141
1,352,834	42.64	4,685
1,618,234	65.15	630,023
1,396,054	25.75	69,191
1,327,297	19.4	150,037
1,322,105	17.16	51,774
1,488,785	17.91	14,005
1,380,678	97.79	0
1,035,673	28.96	56,692

1,290,529	14.01	0
1,265,002	16.5	0
1,235,268	38.12	281,305
1,148,144	18.1	0
1,141,039	14.22	0
1,119,283	37.83	44,892
1,123,111	13.36	141,667
1,272,108	22.67	0
1,244,135	20.44	239,818
1,089,846	35.35	0
1,027,382	86.63	0
987,471	17.68	0
1,035,912	26.75	234,406
1,098,800	13.54	0
1,131,474	58.64	0
1,029,562	46.64	91,621
925,224	44.66	0
1,108,181	61.78	0
1,114,099	29.6	8,931
727,045	24.81	0
1,051,430	27	0
1,044,846	22.51	55,940
997,232	40.73	0

1,042,378	100	0
930,484	16.01	0
900,092	12.9	14,180
771,925	30.02	0
762,716	17.29	1,230
934,309	32.42	13,633
757,140	17.71	83,154
920,416	22.71	26,816
784,458	68.04	0
836,969	16.99	95,487
971,976	10.7	5,664
743,917	65.3	0
719,582	25.59	0
836,258	36.81	76,404
837,735	23.76	25,092
845,873	59.25	30,996
835,786	14.04	0
809,406	14.33	0
648,959	16.62	3,477
829,510	11.35	94,126
726,988	18.72	28,427
835,609	32.11	72,714
688,357	17.73	0

742,075	20.06	0
561,711	41.61	8,445
717,643	24	893
679,405	15.71	0
787,042	20.98	371
715,833	12.47	43,845
607,476	43.5	0
644,920	14.14	86,169
727,831	25.37	0
669,432	22.48	0
632,618	16.5	24,416
606,970	44.23	208,670
695,586	11.65	0
661,163	15.83	0
635,845	14.27	48,281
631,173	14.76	64,440
667,621	19.71	0
602,222	15.34	92,371
664,752	29.28	777
605,837	28.56	163,860
662,954	19.39	52,652
601,781	15.36	3,417
599,200	12.93	0
544,785	16.97	0

652,694	17.61	0
615,994	19.06	763
606,111	24.15	34
621,271	13.25	23,202
587,108	16.38	0
585,905	18.71	0
575,875	26.89	60,786
612,795	20.25	0
597,721	26.85	1,034
551,084	22.15	48,495
587,839	95.52	0
446,654	15.9	0
568,012	33.49	0
409,200	70.31	0
527,187	20.19	0
549,119	23.48	0
562,460	22.5	90,969
470,089	15.63	12,719
582,377	19.85	115,610
530,830	20.37	40,482
528,023	31.29	0
587,626	33.54	5,100
555,973	43.71	2,756
561,142	14.4	69,353
593,333	41.15	118,037

417,158	29.43	5,197
525,734	34.02	133,560
454,258	15.7	0
526,445	14.4	0
488,597	17.26	50,307
503,424	30.52	1,368
512,223	22.54	115,480
466,548	22.74	0
453,063	21.21	23,786
445,535	29.32	128,527
467,020	34.47	17,000
514,466	16.65	0
494,628	18.24	42,048
493,559	23.09	0
458,421	33.18	123,536
445,883	13.94	49,227
505,071	15.11	10,010
488,927	38.63	1,287
490,674	20.87	0
494,402	29.62	63,947
440,867	16.15	0
466,365	25.54	0
505,677	18.57	87,408
435,610	33.93	0
485,049	28.5	0
452,368	99.98	0

329,100	22.07	0
436,741	17.52	0
415,918	16.29	0
400,255	23.68	0
338,938	36.19	0
422,230	22.71	0
396,544	20.15	0
305,600	55.85	0
437,894	17.53	36,799
458,797	11.82	0
400,587	16.38	0
411,103	23.03	0
414,158	14.62	0
386,033	26.8	22,659
428,292	13.96	0
376,475	28.95	0
410,097	20.94	8,513
383,898	42.51	0
436,667	24.37	0
425,180	22.09	0
404,085	15.67	0
330,114	24.62	0
406,850	27.03	0
402,309	23.32	1,434

284,138	99.42	0
412,393	24.65	35,552
393,570	13.96	24,563
344,974	21.93	0
374,341	25.67	0
347,303	39.03	1,034
389,990	31.81	110,020
398,036	12.7	1,668
402,695	32.6	0
416,740	11.55	7,650
400,828	13.87	25
374,341	25.2	0
320,438	34.32	0
409,918	15.38	63,033
372,618	23.78	0
364,854	13.66	16,524
367,912	19.42	71,462
402,416	23.57	0
388,518	11.99	0
352,685	13.05	0
375,672	12.04	25,150
363,245	12.77	0

380,455	14.05	16,625
376,181	17.46	31,742
389,680	23.12	15,132
394,345	18.83	0
355,983	18.26	0
362,264	17.54	27,342
359,003	13.55	29,016
359,046	48.72	0
380,552	14.15	53,852
331,659	17.73	14,178
372,456	13.97	52,046
296,486	23.13	0
344,456	66.9	0
360,112	14.33	43,182
346,335	30.61	3,036
343,347	23.06	48,182
338,903	25.7	0
344,175	24.53	0
341,598	16.76	25,243
326,668	12.43	40,599
364,959	26.97	0
345,142	67.34	232,420
334,081	12.75	0
303,086	31.58	0
341,161	15.07	26,050

309,161	21.18	14,084
256,914	18.77	0
305,645	30.18	566
320,619	12.49	15,449
274,327	14.68	25,705
302,484	13.03	0
337,518	14.82	0
304,907	15.4	0
324,188	14.58	0
300,247	39.93	0
339,982	20.78	18,819
306,203	14.38	1,403
307,929	24.65	49,892
153,785	81.48	0
334,230	14.31	0
290,037	24.16	0
93,304	100	0
319,776	99.84	0
257,123	15.09	23,080
294,758	16.14	24,862
283,894	22.53	10,516
301,895	50.9	36,334
308,993	32.24	0
309,670	41.46	2,000
270,556	44.03	108,898

276,928	44.2	0
301,256	13.83	36,040
272,990	28.13	12,694
292,023	13.62	0
311,228	22.54	0
279,055	29.61	0
296,722	65.45	0
252,863	16.53	0
261,496	17.65	0
292,850	12.63	2,504
284,783	19.77	55,685
261,237	22.72	0
263,133	17.98	0
295,245	11.11	0
215,185	25.47	0
261,728	18.61	0
266,655	20.69	0
257,638	41.31	47,382
283,435	14.16	0
260,907	25.48	0
270,627	15.84	0
194,273	28.44	0
294,613	10.83	0
227,865	40.34	0

295,312	11.54	0
247,452	15.25	20,735
246,358	34.63	1,000
258,223	18.85	200
199,316	19.33	1,293
257,349	26.94	0
244,640	14.98	2,893
264,832	36.99	91,662
269,045	13.27	0
263,870	20.98	20,226
256,806	13.31	22,016
261,858	27.24	70,892
222,756	25.75	55,014
239,791	12.84	0
250,867	12.29	30,832
238,416	14.11	33,643
218,977	22.2	0
249,155	24.54	40,083
200,679	26.17	3,182
239,983	20.01	24,210
240,005	30.39	30,705
247,867	16.97	1,852
251,716	12.3	13,451
224,382	12.81	28,739

246,688	17.04	644
215,454	32.69	14,407
211,542	18.22	23,932
235,763	47.68	61,210
196,293	21.13	23,817
225,517	28.44	0
212,955	21.62	0
205,772	22.79	43,573
218,070	100	0
210,245	15.33	8,812
226,721	12.44	4,554
214,936	13.12	25,690
226,024	28.31	36,923
209,134	32.29	12,025
238,191	13.75	32,742
241,018	19.59	0
222,577	20.96	0
206,582	12.93	26,709
229,078	18.7	0
232,711	15.86	4,682
151,745	44.12	0
216,627	38.08	0
199,398	17.7	12,544
163,857	19.03	0

212,687	15.74	0
227,152	32.26	44,894
199,053	40.77	0
217,268	12.88	0
223,463	23.73	0
211,963	15.89	0
195,200	18.72	471
186,851	13.65	13,686
204,650	12.31	18,291
205,545	14.98	0
193,803	30.79	0
178,198	13.55	12,639
29,276	92.43	0
214,720	11.38	0
213,119	15.31	22,365
227,597	12.88	0
209,499	29.39	5,032
200,231	13.22	13,120
200,407	38.92	0
200,039	16.79	0
179,615	26.56	0
180,299	15.31	16,696
206,838	23.58	48,778
208,632	28.83	60,146
181,450	35.82	934

203,519	16.77	34,140
172,162	15.06	0
190,953	55.12	0
189,120	27.37	51,242
201,530	17.65	0
176,610	27.86	36,708
183,799	12.82	0
199,338	11.36	7,649
171,343	21.48	551
208,292	14.13	0
186,200	23.69	24,439
183,572	16.2	0
186,552	29.98	3,405
177,746	38.16	4,828
179,594	22.21	208
185,506	33.24	1,230
175,431	24.74	0
197,102	52.15	0
181,711	93.76	0
184,146	19.18	0
185,695	12.07	0
175,486	22.73	9,298
170,062	19.29	0
141,136	35.53	6,000
162,241	27.27	9,881

146,892	40.38	0
190,118	11.73	0
184,418	18.77	9,363
190,013	18.4	0
184,976	17.36	200
198,166	36.78	13,004
164,235	14.78	11,940
186,152	15.67	0
165,073	17.56	0
190,182	14.61	0
169,837	14.02	0
181,374	18.51	17,283
183,215	14.44	0
162,859	18.19	16,858
147,623	18.59	26,662
175,191	22.02	3,305
135,507	48.72	0
163,620	16.11	0
174,242	37.92	0
167,480	22.39	37,502
167,931	17.72	29,749
137,051	31.92	17,308
134,392	14.88	0
172,893	12.53	21,663
163,651	17	0

168,284	13.52	0
96,107	29.6	0
163,636	11.95	0
156,460	17.91	1,401
135,348	32.75	887
147,606	18.34	0
153,998	93.21	0
134,663	21.63	636
150,398	15.13	0
165,427	11.95	19,765
153,023	19.97	23,119
148,790	63.72	1,301
155,212	13.17	5,753
145,029	16.08	13,411
148,521	17.76	0
106,540	34.74	0
156,843	37.11	8,006
139,822	14.69	7,217
147,990	12.32	0
144,709	14.18	0
123,339	14.59	0
169,629	11.42	0
155,748	20.78	27,004
150,792	20.61	18,702
137,547	16.87	0

139,965	17.91	13,985
141,978	15.62	5,870
99,105	82.01	0
147,845	14.71	0
136,076	30.28	0
146,011	13.76	0
162,200	22.46	36,438
115,653	27.44	0
153,508	42.45	0
135,933	16.73	0
114,600	30.59	0
135,455	21.51	0
141,284	18.1	0
148,828	22.77	33,882
132,516	15.04	0
136,201	16.65	6,713
138,973	17.26	1,590
130,256	24.8	0
129,207	13.93	4,871
130,481	35.92	4,479
143,556	18.98	0
147,945	23.5	0
129,835	19.01	24,680
112,821	22.16	25,000

130,168	16.37	0
136,525	16.29	6,841
148,239	17.96	0
131,683	13.19	0
143,145	19.28	10,850
145,662	12.28	1,042
108,255	25.4	0
118,324	16.98	0
139,117	23.32	0
129,873	21.18	5,557
125,409	14.51	0
115,563	20.84	16,589
134,569	15.98	0
130,410	16.55	90
120,323	13.43	0
136,455	11.6	369
120,410	40.35	48,586
125,559	19	3,302
146,012	31.54	0
125,093	19.03	0
134,200	17.54	13,762
116,134	20.83	3,631
120,637	13.64	16,454
132,257	23.18	1,786
126,508	19.61	5,062
134,210	18.14	22,069

118,396	14.52	17,189
134,446	11.54	0
129,752	21.88	11,883
138,761	12.3	0
128,838	14.84	0
134,077	16.75	0
133,501	11.24	12,966
90,268	22.05	5,860
136,716	18.31	0
123,561	15.41	0
120,833	29	30,914
124,615	28.17	0
135,475	12.89	0
126,799	11.78	0
125,780	13.48	15,656
121,526	15.84	3,836
94,905	21.78	5,260
124,203	23.48	0
121,993	27.9	0
125,569	32.47	23,425
107,304	15.14	0
124,859	13.39	10,306
104,382	52.3	0
120,785	76.22	2,677

116,889	12.75	10,275
114,114	36.03	10,408
100,975	13.72	0
115,447	17.26	239
104,975	31.58	0
115,831	25.76	29,840
107,529	15.66	1,788
111,362	14.54	0
119,725	35.42	42,408
113,689	13.78	0
115,512	16.65	0
119,789	11.56	0
106,776	22.09	23,589
109,641	17.06	1,000
110,651	24.4	0
118,850	21.06	24,085
107,034	23.27	0
115,328	13.01	0
96,594	24.54	15,423
100,206	15.59	5,006
101,381	13.82	0
95,432	82.46	0
104,902	26.62	3,749
101,902	21.55	0

99,540	20.64	4,602
101,840	17.07	17,382
107,809	15.84	0
98,932	23.3	15,776
87,762	29.3	0
83,332	15.44	865
89,700	14.72	0
80,598	48.01	0
95,081	28.95	5,207
92,353	13.14	12,131
94,387	32.33	28,414
99,031	40.71	0
112,193	10.78	250
93,174	32.73	0
101,159	24.78	0
84,420	18.66	0
94,030	16.86	0
93,395	34.52	32,236
94,656	13.5	2,460
91,800	12.95	0
77,925	13.65	2,083
94,014	14.33	13,469
88,411	28.46	21,903
87,129	17.22	15,000
83,697	53.88	0

82,596	16.05	0
78,350	16.02	0
90,119	14.98	0
79,822	13.51	1,786
76,918	40.22	0
83,903	15.58	0
81,815	13.57	0
87,075	12.74	0
87,659	19.05	3,001
83,664	24.82	0
82,376	12.03	0
80,028	16.18	4,563
78,113	31.47	0
73,791	17.19	0
73,590	15.87	0
86,861	13.97	0
81,644	17.07	499
83,303	25.78	0
85,204	12.73	0
76,761	20.42	0
70,655	18.79	0
74,431	14.9	0
78,014	27.63	0
81,951	21.09	0

58,389	22.06	0
73,887	13.49	0
71,858	26.02	18,701
75,444	18.28	0
73,458	24.89	3,271
68,977	13.44	1,386
70,565	13.14	0
74,489	23.45	0
76,220	17.43	1,217
81,012	32.63	0
72,188	23.13	0
79,409	13.06	0
71,741	17.88	0
64,185	35.01	0
79,511	23.47	13,014
65,958	26.34	0
61,930	15.97	0
71,684	33.13	23,750
73,841	12.27	1,007
63,557	14.75	0
50,188	45.82	0
76,589	20.28	0
71,960	43.72	24,391
75,206	18.41	0
72,578	48.63	0

75,616	20.62	0
71,661	29.27	0
73,307	11.18	8,199
66,121	16.66	0
63,124	13.26	0
66,920	13.28	0
72,837	12.41	9,036
72,248	11.37	0
72,389	11.12	4,053
66,626	14.75	0
69,139	18.28	0
63,125	21.18	0
56,878	84.44	0
58,873	37.4	0
66,271	20.93	13,288
63,341	24.79	0
66,324	15.25	3,483
64,374	22.2	0
68,812	53.12	0
67,164	25.58	0
68,814	24.01	16,274
64,021	16.75	1,967
65,521	18.12	10
64,377	11.42	0

56,611	24.03	0
69,579	12.37	8,610
49,441	17.98	0
64,026	12.85	7,335
63,841	19.85	0
55,867	18.79	8,836
57,856	14.25	0
55,573	17.99	0
61,440	14.07	8,642
63,924	14.9	3,138
64,164	19.68	0
59,858	20.83	11,959
54,125	15.8	8,295
45,957	32.47	0
58,083	12.88	0
58,980	24.64	0
58,333	15.38	0
54,535	15.51	0
52,650	13.3	0
55,920	38.86	0
48,126	19.41	1,263
53,887	16.38	0
54,302	31.67	0

54,132	21.14	0
55,150	25.17	12,381
45,733	15.58	0
50,689	11.94	0
41,824	23.53	5,619
51,032	21.43	0
47,714	18.33	0
45,865	40.31	0
49,980	20.46	9,728
47,563	23.83	4,348
48,753	99.28	0
52,920	15.94	0
46,724	16.73	0
47,124	18.87	8,891
44,422	36.35	16,148
51,592	31.34	0
44,290	23	0
48,462	14.02	253
47,835	12.64	0
41,639	34.62	14,415
41,184	12.67	0
40,602	21.45	0
43,878	11.84	5,196
41,555	14.06	0
47,012	16.15	0

40,619	26.83	0
41,721	19.59	381
35,985	22.78	0
39,145	24.21	9,477
40,738	17.79	0
34,624	36.76	12,727
40,264	24.24	0
35,578	15.28	0
37,440	14.09	2,985
42,428	33.75	0
39,635	13.62	5,398
34,469	22.3	2,685
33,371	12.44	3,152
36,409	12.74	0
34,601	13.35	4,619
36,176	22.86	0
27,848	29.08	5,895
31,811	14.13	4,496
28,573	23.78	2,571
32,313	17.45	0
31,428	11.94	0
29,418	15.3	0
28,761	23.09	0
29,176	12.05	0
27,992	31.59	0

28,773	17.1	0
26,583	20.94	0
25,178	20.71	0
24,538	15.87	0
17,587	17.67	0
18,531	13.59	0
15,554	28.11	0
11,964	15.01	0
11,524	24.79	0
10,757	14.74	0
9,253	17.91	0
5,373	17.55	0

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Reciprocal as % of Brokered	SPECIALTY
0	3 - Credit-card Specialization
0	9 - All Other > \$1 Billion
0	3 - Credit-card Specialization
0	4 - Commercial Lending Specialization
0	9 - All Other > \$1 Billion
0	3 - Credit-card Specialization
0	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
3.7	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	3 - Credit-card Specialization
0.31	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	5 - Mortgage Lending Specialization
0	5 - Mortgage Lending Specialization
31.25	5 - Mortgage Lending Specialization

0	3 - Credit-card Specialization
22.67	5 - Mortgage Lending Specialization
1.67	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
0	6 - Consumer Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
0	9 - All Other > \$1 Billion
0	9 - All Other > \$1 Billion
0	4 - Commercial Lending Specialization
21.4	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
22.57	4 - Commercial Lending Specialization
0	9 - All Other > \$1 Billion
5.64	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
78.66	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
5.38	4 - Commercial Lending Specialization
24.1	4 - Commercial Lending Specialization
9.78	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
36.44	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
15.2	4 - Commercial Lending Specialization
0	9 - All Other > \$1 Billion
28.31	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
14.63	4 - Commercial Lending Specialization
0.81	4 - Commercial Lending Specialization
59.76	4 - Commercial Lending Specialization
19.24	4 - Commercial Lending Specialization
58.26	4 - Commercial Lending Specialization
22.82	4 - Commercial Lending Specialization
5.25	4 - Commercial Lending Specialization
0	9 - All Other > \$1 Billion
18.9	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
59.73	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
10.6	4 - Commercial Lending Specialization
94.4	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
94.29	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
84.59	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
19.08	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	5 - Mortgage Lending Specialization
2.71	4 - Commercial Lending Specialization
0	9 - All Other > \$1 Billion
0	4 - Commercial Lending Specialization
23.79	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
12.21	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.93	4 - Commercial Lending Specialization
4.5	4 - Commercial Lending Specialization
62	4 - Commercial Lending Specialization
12.83	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
67.15	4 - Commercial Lending Specialization
5.45	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
24.82	4 - Commercial Lending Specialization
12.6	4 - Commercial Lending Specialization
6.18	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
3.22	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
20.88	4 - Commercial Lending Specialization
27.1	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
3.61	7 - Other Specialized < \$1 Billion
0.52	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.22	4 - Commercial Lending Specialization
49.1	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
94.48	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
0	4 - Commercial Lending Specialization
23.39	4 - Commercial Lending Specialization
77.73	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
53.2	4 - Commercial Lending Specialization
69.16	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
100	4 - Commercial Lending Specialization
0.4	4 - Commercial Lending Specialization
94.7	4 - Commercial Lending Specialization
40.95	4 - Commercial Lending Specialization
3.7	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
0.65	4 - Commercial Lending Specialization
0.02	4 - Commercial Lending Specialization
28.19	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
39.26	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.64	4 - Commercial Lending Specialization
39.73	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
71.87	4 - Commercial Lending Specialization
17.31	8 - All Other < \$1 Billion
100	4 - Commercial Lending Specialization
37.43	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
2.59	4 - Commercial Lending Specialization
1.13	2 - Agricultural Specialization
85.81	4 - Commercial Lending Specialization
48.35	4 - Commercial Lending Specialization

4.23	4 - Commercial Lending Specialization
74.67	8 - All Other < \$1 Billion
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
59.66	4 - Commercial Lending Specialization
0.89	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
24.75	4 - Commercial Lending Specialization
98.39	4 - Commercial Lending Specialization
10.56	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
46.61	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
81.23	4 - Commercial Lending Specialization
79.17	4 - Commercial Lending Specialization
13.12	4 - Commercial Lending Specialization
0.68	6 - Consumer Lending Specialization
0	2 - Agricultural Specialization
43.66	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
93.1	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
47.94	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
21.9	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
9.92	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
0	8 - All Other < \$1 Billion
1.53	4 - Commercial Lending Specialization

0	3 - Credit-card Specialization
34.98	4 - Commercial Lending Specialization
44.7	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.76	5 - Mortgage Lending Specialization
88.69	4 - Commercial Lending Specialization
3.3	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
15.89	4 - Commercial Lending Specialization
0.04	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
33.15	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
55.59	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

31.1	4 - Commercial Lending Specialization
48.32	4 - Commercial Lending Specialization
16.8	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
43.04	4 - Commercial Lending Specialization
59.66	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
24.12	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
83.66	4 - Commercial Lending Specialization
2.86	4 - Commercial Lending Specialization
60.86	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
44.1	4 - Commercial Lending Specialization
100	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
50.68	4 - Commercial Lending Specialization

21.51	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.61	4 - Commercial Lending Specialization
38.58	4 - Commercial Lending Specialization
63.83	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
26.63	6 - Consumer Lending Specialization
3.19	4 - Commercial Lending Specialization
65.74	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion
0	6 - Consumer Lending Specialization
59.47	4 - Commercial Lending Specialization
52.25	4 - Commercial Lending Specialization
16.44	4 - Commercial Lending Specialization
23.65	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
1.56	4 - Commercial Lending Specialization
91.42	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
86.53	4 - Commercial Lending Specialization
16.53	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
6.77	4 - Commercial Lending Specialization
98.9	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
44.51	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization

0	4 - Commercial Lending Specialization
54.93	4 - Commercial Lending Specialization
1.17	4 - Commercial Lending Specialization
0.41	4 - Commercial Lending Specialization
3.36	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
7.89	4 - Commercial Lending Specialization
93.57	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
36.54	4 - Commercial Lending Specialization
64.43	4 - Commercial Lending Specialization
99.37	4 - Commercial Lending Specialization
95.9	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
65.56	4 - Commercial Lending Specialization
6.06	2 - Agricultural Specialization
50.42	4 - Commercial Lending Specialization
42.1	4 - Commercial Lending Specialization
4.4	4 - Commercial Lending Specialization
43.43	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization

1.53	4 - Commercial Lending Specialization
20.46	4 - Commercial Lending Specialization
62.09	4 - Commercial Lending Specialization
54.46	4 - Commercial Lending Specialization
57.42	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
92.93	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
27.33	4 - Commercial Lending Specialization
16.15	4 - Commercial Lending Specialization
91.13	4 - Commercial Lending Specialization
57.71	4 - Commercial Lending Specialization
17.81	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
12.68	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
35.54	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization

0	4 - Commercial Lending Specialization
61.27	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
1.29	4 - Commercial Lending Specialization
53.66	4 - Commercial Lending Specialization
72.62	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
52.33	2 - Agricultural Specialization
0	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization
68.53	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
8.17	4 - Commercial Lending Specialization
49.57	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
60.5	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
100	5 - Mortgage Lending Specialization
1.44	4 - Commercial Lending Specialization

100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
98.99	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
74.6	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
33.77	4 - Commercial Lending Specialization
1.5	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
55.4	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
6.09	4 - Commercial Lending Specialization
7.12	4 - Commercial Lending Specialization
0.52	4 - Commercial Lending Specialization
1.99	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
23.31	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
11.97	4 - Commercial Lending Specialization
22.34	4 - Commercial Lending Specialization

0	6 - Consumer Lending Specialization
0	4 - Commercial Lending Specialization
27.05	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.62	4 - Commercial Lending Specialization
17.84	4 - Commercial Lending Specialization
49.17	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
51.49	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
56.91	2 - Agricultural Specialization
97.15	2 - Agricultural Specialization
8.57	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
100	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
39.56	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion

0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
5	4 - Commercial Lending Specialization
2	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
2.18	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
75.64	4 - Commercial Lending Specialization
1.37	4 - Commercial Lending Specialization
28.13	4 - Commercial Lending Specialization
57.52	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
13.76	4 - Commercial Lending Specialization
35.14	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
83.43	4 - Commercial Lending Specialization
60.18	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization

55.8	4 - Commercial Lending Specialization
26.47	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
29.61	4 - Commercial Lending Specialization
6.63	4 - Commercial Lending Specialization
0	3 - Credit-card Specialization
27.07	4 - Commercial Lending Specialization
9.56	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
100	5 - Mortgage Lending Specialization

0	4 - Commercial Lending Specialization
30.76	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
39.31	4 - Commercial Lending Specialization
5.83	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
20.2	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
68.87	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0.42	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
2.33	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
13.84	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
58.46	4 - Commercial Lending Specialization
15.01	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
5.83	4 - Commercial Lending Specialization
20.41	2 - Agricultural Specialization
90.64	4 - Commercial Lending Specialization

100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
41.86	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
86.39	2 - Agricultural Specialization
29.44	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
88.21	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
92.33	4 - Commercial Lending Specialization
19.93	2 - Agricultural Specialization
25.45	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
57.45	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
61.66	4 - Commercial Lending Specialization
0	7 - Other Specialized < \$1 Billion
2.91	5 - Mortgage Lending Specialization

68.95	2 - Agricultural Specialization
25.31	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
1.2	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
10.62	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
5.35	4 - Commercial Lending Specialization
0	6 - Consumer Lending Specialization
96.24	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
65.06	4 - Commercial Lending Specialization
32.04	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
0	8 - All Other < \$1 Billion
13.42	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

22.4	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
68.44	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
6.72	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
18.92	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
93.12	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
2.07	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
19.26	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
19.59	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
87.05	4 - Commercial Lending Specialization
100	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization

0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
16.56	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
17.97	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
35.25	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
3.58	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization

0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
17.89	4 - Commercial Lending Specialization
14.95	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
9.16	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
69.73	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
11.12	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
77.54	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
50.33	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
95.78	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
34.44	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
98.49	4 - Commercial Lending Specialization
18.35	4 - Commercial Lending Specialization
0.08	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization

0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
89.18	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
84.15	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	8 - All Other < \$1 Billion
32.94	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
95.93	4 - Commercial Lending Specialization
96.97	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	7 - Other Specialized < \$1 Billion
13.52	4 - Commercial Lending Specialization
0	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization

0	4 - Commercial Lending Specialization
89.19	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
57.1	5 - Mortgage Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
95.15	4 - Commercial Lending Specialization
38.37	4 - Commercial Lending Specialization
0	8 - All Other < \$1 Billion
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
100	7 - Other Specialized < \$1 Billion
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
3.72	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
100	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization

0	2 - Agricultural Specialization
4.66	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	8 - All Other < \$1 Billion
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
56.58	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
100	2 - Agricultural Specialization
34.93	2 - Agricultural Specialization
75.92	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
72.8	4 - Commercial Lending Specialization
100	4 - Commercial Lending Specialization
37.83	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization

0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	4 - Commercial Lending Specialization
0	4 - Commercial Lending Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	7 - Other Specialized < \$1 Billion
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization
0	2 - Agricultural Specialization

does not constitute a solicitation for the purchase or sale of any securities or investments. The opinions expressed

Drill down to see,
HOLDING COMPANY

[CITIGROUP INC.](#)

[GOLDMAN SACHS GROUP, INC., THE](#)

[CAPITAL ONE FINANCIAL CORPORATION](#)

[ALLY FINANCIAL INC.](#)

[MORGAN STANLEY](#)

[DISCOVER FINANCIAL SERVICES](#)

[MARSHALL & ILSLEY CORPORATION](#)

N/A

[AMERICAN EXPRESS COMPANY](#)

[SYNOVUS FINANCIAL CORP.](#)

[AMERICAN EXPRESS COMPANY](#)

[ASSOCIATED BANC-CORP](#)

[BANK OF AMERICA CORPORATION](#)

N/A

[FIRST BANCORP](#)

[METLIFE, INC.](#)

N/A

[CITIGROUP INC.](#)

N/A

BARCLAYS PLC
N/A
N/A
N/A
WILMINGTON TRUST CORPORATION
N/A
N/A
DORAL FINANCIAL CORPORATION
N/A
CIT GROUP INC.
N/A
MORGAN STANLEY
N/A
JOHNSON FINANCIAL GROUP, INC.
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.
N/A
TAYLOR CAPITAL GROUP, INC.
N/A
N/A
SNBNY HOLDINGS LIMITED
N/A
N/A
GREAT SOUTHERN BANCORP, INC.
N/A
WASHINGTON TRUST BANCORP, INC.

N/A
INDEPENDENT BANK CORPORATION
HOMETOWN COMMUNITY BANCORP, INC. ESOP AND TRUST
LAKELAND FINANCIAL CORPORATION
PARKWAY BANCORP, INC.
BANCORP, INC., THE
INTEGRA BANK CORPORATION
AMERICAN CHARTERED BANCORP, INC.
BB&T CORPORATION
ENTERPRISE FINANCIAL SERVICES CORP
WINTRUST FINANCIAL CORPORATION
FARMERS & MERCHANTS INVESTMENT, INC.
INDEPENDENT BANKERS FINANCIAL CORPORATION
BNC BANCORP
N/A
GUARANTY BANCORP
MERCANTILE BANK CORPORATION
TRISTATE CAPITAL HOLDINGS, INC
FIRST UNITED CORPORATION
N/A
SOUTHERN COMMUNITY FINANCIAL CORPORATION
HILLCREST BANCSHARES, INC.
STIFEL FINANCIAL CORP.
SUMMIT FINANCIAL GROUP, INC.

<u>SOUTHEASTERN BANK FINANCIAL CORPORATION</u>
<u>COMMUNITY FIRST BANCSHARES, INC.</u>
<u>SPIRIT BANKCORP, INC.</u>
<u>WINTRUST FINANCIAL CORPORATION</u>
<u>ORRSTOWN FINANCIAL SERVICES, INC.</u>
N/A
N/A
<u>ONE RICH HILL LAND LTD. PARTNERSHIP</u>
<u>WESTERN ALLIANCE BANCORPORATION</u>
<u>MARQUETTE FINANCIAL COMPANIES</u>
<u>MARSHALL & ILSLEY CORPORATION</u>
<u>FIRST BANCORP, INC., THE</u>
<u>WEST BANCORPORATION, INC.</u>
<u>HERITAGE COMMERCE CORP</u>
<u>NRBC HOLDING CORPORATION</u>
<u>PARAGON COMMERCIAL CORPORATION</u>
N/A
N/A
<u>FIRST SECURITY GROUP, INC.</u>
N/A
<u>BANK OF HIGHLAND PARK FINANCIAL CORPORATION</u>
<u>BRAND GROUP HOLDINGS, INC.</u>
<u>COMMONWEALTH BANKSHARES, INC.</u>

N/A
WINTRUST FINANCIAL CORPORATION
MIDDLEBURG FINANCIAL CORPORATION
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN
MINNEHAHA BANSHARES, INC.
RUH CAPITAL LLC
N/A
LAKESIDE BANCORP, INC.
N/A
TRADITIONAL BANCORPORATION, INC.
CAPITOL BANCORP LTD.
N/A
CRESCENT FINANCIAL CORPORATION
MACHIAS BANCORP, MHC
LIBERTY SHARES, INC.
FIRST BUSINESS FINANCIAL SERVICES, INC.
REPUBLIC FIRST BANCORP, INC.
QUEENSBOROUGH COMPANY, THE
GORHAM BANCORP, MHC
VISION BANCSHARES, INC.
FOUR OAKS FINCORP, INC.
BANKVEST, INC.
N/A

N/A
CU BANK SHARES, INC.
CNB BANCSHARES, INC.
MONARCH FINANCIAL HOLDINGS, INC
ATLANTIC SOUTHERN FINANCIAL GROUP, INC.
SBC, INCORPORATED
N/A
FIRST TEXAS BHC, INC.
N/A
PARK BANCORPORATION, INC.
HCSB FINANCIAL CORPORATION
ACCESS NATIONAL CORPORATION
TENNESSEE STATE BANCSHARES, INC.
BANKCAP PARTNERS FUND I, L.P.
COMMONWEALTH BANCSHARES, INC.
VALLEY FINANCIAL CORPORATION
INDEPENDENT HOLDINGS, INC
N/A
FIRST BANKING CENTER, INC.
THREE SHORES BANCORPORATION, INC.
BNCCORP, INC.
SOUTH DAKOTA BANCSHARES, INC.
PARKE BANCORP, INC
SOUTHERN FIRST BANCSHARES, INC.

<u>WAUPACA BANCORPORATION, INC.</u>
<u>WINTRUST FINANCIAL CORPORATION</u>
<u>BANK OF WHITMAN EMPLOYEE STOCK OWNERSHIP PLAN</u>
<u>MERCANTILE BANCORP, INC.</u>
<u>UNITED SECURITY BANCSHARES</u>
<u>WINTRUST FINANCIAL CORPORATION</u>
<u>MANHATTAN BANKING CORPORATION</u>
<u>SHORE BANCSHARES, INC.</u>
<u>TENNESSEE CENTRAL BANCSHARES, INC.</u>
<u>GLACIER BANCORP, INC.</u>
N/A
N/A
<u>SAEHAN BANCORP</u>
N/A
<u>F & M FINANCIAL CORPORATION</u>
<u>LEA M. MCMULLAN TRUST</u>
<u>BUSINESS FIRST BANCSHARES, INC.</u>
<u>FARMERS ENTERPRISES, INC.</u>
<u>TOWER FINANCIAL CORPORATION</u>
N/A
<u>LAKE MICHIGAN FINANCIAL CORPORATION</u>
<u>DBT HOLDING COMPANY</u>
<u>COUNTY BANCORP, INC.</u>
<u>ALLIANCE FINANCIAL SERVICES, INC.</u>
<u>LEADERS GROUP, INC., THE</u>

N/A
MODERN BANK MANAGEMENT LLC
N/A
NICOLET BANKSHARES, INC.
CENTRAL BANCOMPANY
COMMUNITY BANC-CORP OF SHEBOYGAN, INC.
DCB FINANCIAL CORP
ALLIANCE BANKSHARES CORPORATION
PSB HOLDINGS, INC.
N/A
PLANTERS FINANCIAL GROUP, INC
CB&T HOLDING CORPORATION
BUSINESS BANCSHARES, INC.
FIRST RELIANCE BANCSHARES, INC.
AVENUE FINANCIAL HOLDINGS, INC.
N/A
N/A
N/A
CHOICE FINANCIAL HOLDINGS, INC.
AMERICAN COMMUNITY FINANCIAL, INC.
N/A
WACCAMAW BANKSHARES, INC
CASS INFORMATION SYSTEMS, INC.
N/A
MIDCAROLINA FINANCIAL CORPORATION
N/A

<u>QCR HOLDINGS, INC.</u>
<u>CHARTER BANKSHARES, INC.</u>
<u>BANK OF THE CAROLINAS CORPORATION</u>
<u>HIGHLAND BANCSHARES, INC.</u>
N/A
<u>NATCOM BANCSHARES, INC.</u>
<u>COMMUNITY CENTRAL BANK CORPORATION</u>
N/A
<u>SAINT LOUIS BANCSHARES, INC.</u>
<u>COMMUNITY FINANCIAL HOLDING COMPANY, INC.</u>
<u>WINTRUST FINANCIAL CORPORATION</u>
<u>MACKINAC FINANCIAL CORPORATION</u>
<u>KAW VALLEY BANCORP, INC.</u>
<u>KATAHDIN BANKSHARES CORPORATION</u>
N/A
N/A
<u>FIRST SENTRY BANCSHARES, INC.</u>
N/A
N/A
<u>FIRST SOUTH BANCORP, INC.</u>
<u>FIRST WESTERN FINANCIAL, INC.</u>
N/A
<u>P/R BANCORP</u>
<u>COUNTRY BANK HOLDING COMPANY, INC.</u>

N/A
<u>REGENT BANCORP, INC.</u>
<u>GEORGIA-CAROLINA BANCSHARES, INC.</u>
<u>SOUTHCOAST FINANCIAL CORPORATION</u>
<u>RIDGESTONE FINANCIAL SERVICES, INC.</u>
<u>FIRST NATIONAL BANCSHARES, INC.</u>
<u>METROPOLITAN BANCGROUP, INC.</u>
<u>GRAND BANKSHARES, INC.</u>
<u>MS FINANCIAL, INC.</u>
<u>CAPITOL BANCORP LTD.</u>
<u>OSCEOLA BANCORPORATION, INC.</u>
N/A
<u>COUNTRY BANK SHARES, INC.</u>
<u>FIRST BANCSHARES OF TEXAS, INC.</u>
<u>GRANVALOR HOLDING, LTD.</u>
<u>CITY NATIONAL BANCSHARES CORPORATION</u>
N/A
<u>COMMUNITYSOUTH FINANCIAL CORPORATION</u>
<u>DAKOTA COMMUNITY BANSHARES, INC.</u>
<u>UNIVERSAL BANCORP</u>
N/A
<u>ONEFINANCIAL CORPORATION</u>

<u>VOYAGER FINANCIAL SERVICES CORPORATION</u>
N/A
<u>FOUNDATION BANCORP, INC.</u>
N/A
<u>TFC HOLDING COMPANY</u>
N/A
<u>COASTAL BANKING COMPANY, INC.</u>
<u>WEST POINTE BANCSHARES, INC.</u>
<u>MBT BANCSHARES, INC.</u>
<u>FOUNDERS FINANCIAL CORPORATION</u>
N/A
N/A
N/A
<u>SEAWAY BANCSHARES, INC.</u>
<u>COMMERCIAL NATIONAL FINANCIAL CORPORATION</u>
<u>MONTANA SECURITY, INC.</u>
<u>CAPITAL FUNDING BANCORP, INC.</u>
<u>FIVE STAR BANCORP</u>
<u>OLD LINE BANCSHARES, INC.</u>
<u>JEFFERSON BANCSHARES, INC.</u>
<u>BANKERS' BANK OF THE WEST BANCORP, INC.</u>
N/A
<u>IXONIA BANCSHARES, INC.</u>
N/A
<u>DELLS BANCSHARES, INC.</u>

<u>GUARANTY DEVELOPMENT COMPANY</u>
N/A
<u>LAKE MICHIGAN FINANCIAL CORPORATION</u>
N/A
<u>WESTERN ILLINOIS BANCSHARES, INC.</u>
<u>SOUTHPORT FINANCIAL CORPORATION</u>
N/A
N/A
<u>QUINLAN BANCSHARES, INC.</u>
<u>LUANA BANCORPORATION</u>
<u>BANCORP FINANCIAL, INC.</u>
<u>FISHBACK FINANCIAL CORPORATION</u>
<u>GREATER SACRAMENTO BANCORP</u>
<u>BANCO DEL PACIFICO S.A.</u>
<u>OAK PARK RIVER FOREST BANKSHARES, INC.</u>
<u>DOLPHIN FAMILY LIMITED PARTNERSHIP</u>
<u>JPMORGAN CHASE & CO.</u>
N/A
<u>FAIRFIELD BANCSHARES, INC.</u>
<u>HOMETOWN BANKSHARES CORPORATION</u>
N/A
N/A
<u>TRUSTATLANTIC FINANCIAL CORPORATION</u>
<u>DMB CORPORATION, INC.</u>
N/A

<u>ABB FINANCIAL GROUP, INC.</u>
<u>OAK RIDGE FINANCIAL SERVICES, INC.</u>
<u>LEGENDS FINANCIAL HOLDINGS, INC.</u>
<u>CORNERSTONE HOLDING COMPANY, INC.</u>
<u>BUILDERS FINANCIAL CORPORATION</u>
<u>MORRIS STATE BANCSHARES, INC.</u>
<u>FOX RIVER VALLEY BANCORP, INC.</u>
<u>MESQUITE FINANCIAL SERVICES, INC.</u>
<u>NEBRASKALAND FINANCIAL SERVICES, INC.</u>
<u>NATIONAL BANCORP, INC.</u>
<u>STEELE STREET BANK CORPORATION</u>
<u>WINONA BANC HOLDING COMPANY</u>
<u>MINNWEST CORPORATION</u>
N/A
<u>PREMIER BANCORP, INC.</u>
<u>FIRST STATE BANCSHARES OF BLAKELY, INC.</u>
<u>AMERICAN BANCORPORATION OF MINNESOTA, INC.</u>
<u>ROCKY MOUNTAIN CAPITAL</u>
<u>HOMEBANCORP, INC.</u>
N/A
<u>PEOPLES SERVICE COMPANY</u>
<u>WVS FINANCIAL CORP.</u>
<u>FENTURA FINANCIAL, INC.</u>
<u>FRANKLIN RESOURCES, INC.</u>

<u>MID STATE BANKS, INC.</u>
<u>FIRST BANCORPORATION, INC.</u>
<u>HAYWARD BANCSHARES, INC.</u>
N/A
<u>SECURITY FINANCIAL SERVICES CORPORATION</u>
<u>COMMERCE FINANCIAL HOLDINGS, INC.</u>
<u>WASECA BANCSHARES, INC.</u>
<u>M&F BANCORP, INC.</u>
<u>WINTRUST FINANCIAL CORPORATION</u>
<u>SMARTFINANCIAL, INC.</u>
<u>FRANKLIN FINANCIAL NETWORK, INC.</u>
<u>WATERFORD BANCORP</u>
N/A
<u>BEVERLY FINANCIAL, MHC</u>
<u>CENTERSTATE BANKS, INC.</u>
<u>FNB BANCSHARES, INC.</u>
<u>NORTHERN CALIFORNIA BANCORP, INC.</u>
<u>MILLENNIUM BANCORP, INC.</u>
<u>FIRST ALTUS BANCORP, INC.</u>
<u>FA CAPITAL, LLC</u>
N/A
<u>JEWEL BOX FINANCIAL SERVICES, INC.</u>
<u>VENTURE BANCSHARES, INC.</u>
<u>BNC FINANCIAL GROUP, INC.</u>

N/A
ENTERPRISE BANCORP, INC.
N/A
FIRST MENASHA BANCSHARES, INC.
QCR HOLDINGS, INC.
FARMERS BANK HOLDING COMPANY
N/A
GLACIER BANCORP, INC.
N/A
FORT ORANGE FINANCIAL CORP.
N/A
N/A
SIGNATURE BANCORPORATION, INC.
FIRST COMMERCIAL BANCSHARES, INC.
N/A
FIRST BALDWIN BANCSHARES, INC.
FIRST PRIORITY FINANCIAL CORP.
N/A
CROWN BANKSHARES, INC.
SAVANNAH BANCORP, INC., THE
N/A
N/A
DELAVAN BANCSHARES, INC.
N/A

N/A
BANK CAPITAL CORPORATION
INVESTORSBANCORP, INC.
FIRST BANCORP OF OKLAHOMA, INC.
COMMUNITY SHORES BANK CORPORATION
CAPITAL COMMERCE BANCORP, INC.
FIRST NATIONAL BANCORPORATION OF STOUGHTON, INC.
COVENANT FINANCIAL CORPORATION
PORTAGE BANCSHARES, INC.
BRADLEY COUNTY FINANCIAL CORP.
UNITED AMERICAS BANKSHARES, INC.
PEOPLES COMMUNITY BANCSHARES, INC., THE
MITSUBISHI UFJ FINANCIAL GROUP, INC.
FPB BANCORP, INC.
N/A
LOGAN INVESTMENT CORPORATION
IBC BANCORP, INC.
CAPITOL BANKSHARES, INC.
AMERICAN NATIONAL BANCORP, INC.
N/A
BISCAYNE BANCSHARES, INC.
N/A
N/A
N/A
FIRST BANKSHARES, INC.

CITIZENS BANCORP OF OVIEDO, INC.
N/A
COMMERCE BANCSHARES, INC.
CENTRAL FINANCIAL CORPORATION
SUNSOUTH BANCSHARES, INC.
GREATER ROCHESTER BANCORP, INC.
MADISON BANK CORP.
FIRST WAGONER CORPORATION
CB HOLDING CORP.
CITIZENS EFFINGHAM BANCSHARES, INC.
N/A
WISCONSIN BANCSHARES, INC.
MCB BANKSHARES, INC.
KEYSOURCE FINANCIAL, INC.
GREAT WESTERN BANCORP, INC.
INDEPENDENT BANCORP., LIMITED
BANCSOUTH CORPORATION
SEED MONEY LIMITED PARTNERSHIP
N/A
GENERATIONS BANCORP, INC.
PINNACLE BANK HOLDING COMPANY, INC.
N/A
UNITED CITIZENS 401(K) SAVINGS PLAN
LIVE OAK BANCSHARES, INC.
F. & M. BANCORP. OF TOMAH, INC.

N/A
FIRST SOUTHERN BANCORP
COMMERCEFIRST BANCORP, INC.
N/A
AMERICAN ENTERPRISE BANKSHARES, INC.
LEGACY BANCORP, INC.
LANDMARK BANCORP INC
304 CORPORATION
PETERSON HOLDING COMPANY
STAR BANCORP
1ST JACKSON BANCSHARES, INC.
WESTERN RESERVE BANCORP, INC.
FEB BANCSHARES, INC.
M.S.B. BANCORPORATION, INC.
WELCH BANCSHARES, INC.
NANTAHALA BANCSHARES, INC.
N/A
IDAHO BANCORP
EB FINANCIAL GROUP, INC.
SCJ, INC.
PERHAM STATE BANCSHARES, INC.
N/A
SB&T HOLDING, INC.
HERSHARE FINANCIAL CORPORATION
N/A

<u>UNITED COMMERCE BANCORP</u>
<u>ALLIED BANKING CORPORATION</u>
<u>COMMUNITY FIRST BANCORP, INC.</u>
<u>RIVER CITIES BANCSHARES, INC.</u>
<u>GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.</u>
<u>OREGON BANCORP, INC.</u>
<u>NHB HOLDINGS, INC.</u>
<u>TREYNOR BANCSHARES, INC.</u>
<u>EAST DUBUQUE BANCSHARES, INC.</u>
<u>PRIVATEBANCORP, INC.</u>
<u>SIGNATURE BANCSHARES, INC.</u>
<u>BUSINESS BANCORPORATION, INC.</u>
N/A
N/A
<u>CORNERSTONE BANCORP</u>
N/A
<u>GC BANCORP, INC.</u>
<u>SHOREBANK CORPORATION, THE</u>
<u>HOMETOWN BANCORP, LTD.</u>
<u>REGAL BANCORP, INC.</u>
N/A
<u>SEB BANCORP, INC.</u>
<u>CAPITAL PACIFIC BANCORP</u>
<u>KANSAS BANK CORPORATION</u>
<u>TOMAH BANCSHARES, INC.</u>

<u>PACIFIC ENTERPRISE BANCORP</u>
N/A
N/A
<u>ENTERPRISE HOLDING COMPANY</u>
<u>AB&T FINANCIAL CORPORATION</u>
<u>DORAL FINANCIAL CORPORATION</u>
N/A
<u>CARLISLE BANCORP, INC.</u>
<u>FIRST BUSINESS FINANCIAL SERVICES, INC.</u>
N/A
<u>CAPITAL BANCSHARES, INC</u>
N/A
<u>FIRST NATIONAL BANCORP, INC.</u>
<u>TEXSTAR BANCSHARES, INC.</u>
<u>ALLIED FIRST BANCORP, INC.</u>
N/A
<u>MERCHANTS AND MANUFACTURERS BANK CORPORATION</u>
N/A
<u>VALLEY FINANCIAL GROUP, LTD.</u>
<u>FREEDOM HOLDINGS COMPANY</u>
<u>FIRST STATE BANCSHARES, INC.</u>
<u>CENTERBANK, INC.</u>
N/A
<u>EVOLVE FINANCIAL GROUP, INC.</u>

N/A
PRIVATE BANCORPORATION, INC.
N/A
FINLAYSON BANCSHARES, INC.
N/A
ALBINA COMMUNITY BANCORP
TONTI FINANCIAL CORPORATION
N/A
SUMMIT BANKING COMPANY
N/A
TRADITION BANCSHARES, INC.
AMERICAN HERITAGE HOLDINGS
ASHLEY BANCSTOCK COMPANY
ORCHID FINANCIAL BANCORP, INC.
ROCK BANCSHARES, INC.
PRIMESOUTH BANCSHARES, INC.
CITY FIRST ENTERPRISES, INC.
PRIVATE BANCSHARES, INC.
N/A
N/A
CAPITOL BANCORP LTD.
TOUCHMARK BANCSHARES, INC.
WAMEGO BANCSHARES, INC.
CALUMET BANCORPORATION, INC.
PHILIP BANCORPORATION, INC.
N/A

<u>REGENT CAPITAL CORPORATION</u>
<u>BUCKEYE BANCSHARES, INC.</u>
<u>TRIAD BANCSHARES, INC.</u>
<u>FLORIDIAN FINANCIAL GROUP, INC.</u>
<u>CAPITOL BANCORP LTD.</u>
<u>CITIZENS BANCSHARES OF WOODVILLE, INC.</u>
<u>WAUMANDEE BANCSHARES, LTD.</u>
<u>HENDERSON STATE COMPANY</u>
N/A
N/A
N/A
<u>CBB FINANCIAL CORP.</u>
<u>FIRST SUBURBAN BANCORP CORPORATION</u>
<u>NEW WEST BANKS OF COLORADO, INC.</u>
N/A
<u>FIRST CENTRAL NEBRASKA CO.</u>
<u>INSCORP, INC.</u>
N/A
<u>FARO BANCORP, INC.</u>
<u>N.B.C. BANCSHARES IN PAWHUSKA, INC.</u>
<u>FERGUS FALLS BANCSHARES, INC.</u>
<u>TTAC CORP.</u>
<u>GOLDEN OAKS BANCSHARES, INC.</u>
<u>CITIZENS BANKSHARES, INC.</u>

<u>SPEARMAN BANCSHARES, INC.</u>
<u>METROPOLITAN CAPITAL BANCORP, INC.</u>
<u>FULL SERVICE INSURANCE AGENCY, INC.</u>
<u>BW BANCORP</u>
N/A
N/A
<u>PAGE BANCSHARES, INC.</u>
<u>COMMONWEALTH BANCSHARES, INC.</u>
<u>NEIGHBORHOOD BANCORP</u>
N/A
<u>FENTURA FINANCIAL, INC.</u>
<u>HAINES FINANCIAL CORP</u>
N/A
<u>NORTH GEORGIA COMMUNITY FINANCIAL PARTNERS, INC.</u>
<u>AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED</u>
N/A
<u>FRONTIER HOLDINGS, LLC</u>
<u>FAIRFIELD FINANCIAL HOLDINGS CORP.</u>
<u>PBSC FINANCIAL CORPORATION</u>
<u>VALIDUS HOLDINGS, LLLP</u>
<u>WOODSON BANCSHARES, INC.</u>
<u>MARLIN BUSINESS SERVICES CORP.</u>
<u>INDEPENDENCE BANCSHARES, INC.</u>
<u>COMMUNITY BANCSHARES OF WISCONSIN, INC.</u>

N/A
<u>WESTERN BANCORPORATION, INC.</u>
<u>CAPITOL BANCORP LTD.</u>
N/A
<u>BAY BANCORPORATION</u>
N/A
N/A
N/A
<u>INTEGRITY FIRST BANCORPORATION, INC.</u>
<u>NEW ENGLAND BANCORP INC</u>
N/A
N/A
<u>GULF STATE BANCORP</u>
<u>F & M HOLDING COMPANY, INC.</u>
N/A
<u>FRONTIER HOLDINGS, LLC</u>
<u>REGIONAL BANKSHARES, INC.</u>
N/A
<u>CENTRUST FINANCIAL, INC.</u>
N/A
<u>SOUTHERN MISSOURI BANCSHARES, INC.</u>
N/A
N/A
N/A
<u>CONTINENTAL BANCORPORATION</u>

<u>STRATFORD BANCSHARES, INC.</u>
N/A
<u>MUNICH BANCSHARES, INC.</u>
<u>HEARTLAND FINANCIAL USA, INC.</u>
N/A
<u>1ST ADVANTAGE BANCSHARES, INC.</u>
<u>BAINBRIDGE BANCSHARES, INC.</u>
<u>RIVER BANCORP, INC.</u>
N/A
<u>CAPITOL BANCORP LTD.</u>
<u>FIRST STATE BANCORP OF MONTICELLO, INC.</u> <u>EMPLOYEE STOCK OWNERSHIP PLAN</u>
<u>IBT BANCORP, INC.</u>
<u>CITIZENS SOUTHERN BANCSHARES, INC.</u>
N/A
<u>SECURITY BANK SHARES, INC.</u>
<u>FA CAPITAL, LLC</u>
N/A
<u>NORTH MILWAUKEE BANCSHARES, INC.</u>
<u>PLATINUM BANCORP, INC.</u>
<u>PORTAGE COUNTY BANCSHARES, INC.</u>
<u>JOHN T. VUCUREVICH FOUNDATION</u>
<u>COUNTRY BANCSHARES, INC.</u>
<u>DEERFIELD FINANCIAL CORPORATION</u>
<u>HARTLAND BANCSHARES, INC.</u>

N/A
<u>GATEWAY BANCORPORATION, INC.</u>
<u>G. S. BANCSHARES, INC.</u>
<u>CLAYTON BANKSHARES, INC.</u>
N/A
<u>ATLANTIC BANCSHARES, INC.</u>
N/A
N/A
<u>MAXLOU BANCSHARES, INC.</u>
<u>NATIVE AMERICAN BANCORPORATION CO.</u>
<u>INDIANA BUSINESS BANCORP</u>
N/A
N/A
<u>DAVIS BANCORPORATION, INC.</u>
<u>CAPITOL BANCORP LTD.</u>
N/A
<u>UNITED COMMUNITY BANCORP, INC.</u>
<u>CHICKASAW BANC HOLDING COMPANY</u>
<u>PRIME BANK GROUP, INC.</u>
N/A
<u>NEW RICHLAND BANCSHARES, INC.</u>
<u>GATEWAY BANC CORP.</u>
<u>CSB&T BANCORP, INC.</u>
<u>ALLIANCE BANK SHARES CORPORATION</u>
<u>HARBOR SPRINGS FINANCIAL CORPORATION</u>

PEOPLES HOME HOLDING, INC
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN
N/A
N/A
N/A
HAYWARD BANCSHARES, INC.
N/A
N/A
N/A
CENTRAL BANCSHARES, INC.
N/A
N/A
N/A
N/A
N/A
UCSB FINANCIAL CORPORATION
CAPITOL BANCORP LTD.
CENTRAL BANCSHARES, INC.
TSB BANCORP, INC.
COVENANT BANCSHARES, INC.
N/A
SB BANCORP, INC.
ORCHID FINANCIAL BANCORP, INC.
OAKFIELD BANCORP., INC.

<u>OWENTON BANCORP, INC.</u>
<u>CAPITOL BANCORP LTD.</u>
N/A
<u>PREMIER FINANCIAL BANCORP, INC.</u>
<u>COUNTRY BANKERS, INC.</u>
<u>FLORENCE BANCORPORATION, INC.</u>
<u>PAGE HOLDING COMPANY</u>
N/A
N/A
N/A
<u>NORTH STAR FINANCIAL HOLDINGS, INC.</u>
N/A
N/A
N/A
<u>LINDOE, INC.</u>
N/A
N/A
<u>FIRST WESTERN FINANCIAL, INC.</u>
<u>WESTERN HOLDING COMPANY OF WOLF POINT</u>
<u>STEARNS FINANCIAL SERVICES, INC.</u>
<u>EMPLOYEE STOCK OWNERSHIP PLAN</u>
<u>THAYER AGENCY, INC.</u>
<u>CALVERT FINANCIAL CORPORATION</u>
N/A

N/A
N/A
<u>R & J FINANCIAL CORPORATION</u>
<u>UNITED BANCSHARES, INC.</u>
<u>DCNB HOLDING COMPANY</u>
<u>AJJ BANCORP, INC.</u>
<u>RIVERSIDE BANCSHARES, INC</u>
N/A
N/A
N/A
N/A
<u>HERITAGE FIRST BANCSHARES, INC.</u>
<u>JOHN T. VUCUREVICH FOUNDATION</u>
<u>GREATER PACIFIC BANCSHARES</u>
<u>REYNOLDS, TEAGUE, THURMAN FINANCIAL CORP.</u>
<u>CAPITOL BANCORP LTD.</u>
N/A
<u>CAPITOL BANCORP LTD.</u>
<u>RAKE BANCORPORATION</u>
<u>FARMERS & TRADERS BANCSHARES, INC.</u>
<u>FIRST BANK HOLDING COMPANY, INC.</u>
N/A
<u>SHATTUCK BANCSHARES, INC.</u>
<u>NORTHEAST BANCORP, INC.</u>
N/A

<u>LINDOE, INC.</u>
<u>PARTNERSHIP COMMUNITY BANCSHARES, INC.</u>
<u>CHECKSPRING COMMUNITY CORPORATION</u>
<u>ST. ANNE BANCORP, INC.</u>
<u>RED RIVER FINANCIAL SERVICES, INC.</u>
<u>VIRGINIA COMMUNITY CAPITAL, INC.</u>
<u>CURRIE BANCORPORATION, INC.</u>
N/A
<u>CARVER FINANCIAL CORPORATION</u>
<u>CAPITOL BANCORP LTD.</u>
<u>BANKERS CAPITAL CORPORATION</u>
<u>CAPITOL BANCORP LTD.</u>
<u>TRINITY INVESTMENTS, INC.</u>
<u>VISION BANCSHARES, INC.</u>
<u>RELIANZ BANCSHARES, INC.</u>
<u>RIVERLAND BANCORPORATION</u>
<u>URBAN FINANCIAL GROUP, INC.</u>
N/A
<u>REGENT BANCORP, INC.</u>
<u>NORTHEAST KANSAS BANCSHARES, INC.</u>
<u>MCVILLE FINANCIAL SERVICES, INC.</u>
<u>WESTERN BANCORPORATION, INC.</u>
<u>PORTER BANCSHARES, INC.</u>
<u>TEXAS COUNTRY BANCSHARES, INC.</u>
<u>HATTON BANCSHARES, INC.</u>

<u>RAE VALLEY FINANCIALS, INC.</u>
N/A
<u>FLINT RIVER BANCSHARES, INC.</u>
<u>SWANVILLE BANCSHARES, INC.</u>
N/A
N/A
<u>CAMP GROVE BANCORP, INC.</u>
<u>DICKINSON FINANCIAL CORPORATION II</u>
<u>F & M STATE BANCSHARES, INC.</u>
N/A
<u>CEYLON BANCORPORATION, INC.</u>
N/A

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www.institutionalriskanalytics.com

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December 14, 2010

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M: (914) 645-5304

FDIC Deposit Assessment Proposal on Brokered Deposits May Adversely Impact Banking Industry, Individual Institutions

As part of a larger proposal [published in the Federal Register on November 24, 2010](#), the FDIC is proposing to add a 25 basis point insurance premium on all “large” (\$10 billion in assets or more) banks. The fee will apply to the use of brokered deposits *in excess of 10% of total domestic deposits*. Comments are due on January 3, 2011. We believe that this proposal could have significant adverse effects on a number of banks, large and small, and also lead to changes in the business models and behavior of banks that could directly conflict with the Congressional mandate in Dodd-Frank and earlier legislation.

It is important to begin the discussion by noting that at the FDIC, brokered deposits are viewed as problematic and as the leading source of potential loss to the industry. The FDIC's rationale for imposing a "Brokered Deposit Adjustment" to insurance premium assessments appears to rest on two assumptions: (i) some recently failed institutions experienced rapid asset growth before failure and may have funded that growth with brokered deposits; and (ii) the FDIC claims a "significant correlation" between rapid asset growth funded by brokered deposits and the probability of an institution's CAMELS rating being downgraded.

Currently, all Risk Category I banks are subject to a deposit insurance premium adjustment only if (1) brokered deposits exceed 10% of domestic deposits and (2) the bank has had asset growth of more than 40% during the prior four years. The current rule does not impose a pre-determined premium on brokered deposits. Instead, the brokered deposit and growth data are incorporated into a bank's overall risk profile for purposes of determining the bank's ultimate level of deposit insurance premiums. That is, the current deposit insurance premium for brokered deposits is a function of the bank's performance.

Under the new proposal, “small” banks would continue to use the current premium adjustment formula, but all other banks with assets > \$10 billion would see their premiums on the use of brokered deposits above 10% of domestic deposits increased by 25bp. There is no explicit measure for rapid growth and/or other institution-specific factors which can contribute to the failure of a depository.

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Below is our take on the proposal and why the FDIC has chosen to take this radical and somewhat inexplicable course. We also discuss how this rule, if adopted, will negatively impact a number of banks and also make structural changes in the bank funding market that have neither been fully investigated by the FDIC nor blessed by Congress.

- The FDIC is required by the Dodd/Frank Act to study its definition of “core deposits” and “brokered deposits” for purposes of FDIC premiums and to report to Congress by July 2011. As one lawyer responding to the notice opined, “adoption of the FDIC insurance premium proposal prior to completion of the study is in conflict with the Congressional mandate and raises the possibility that the study will be conducted to justify the premium.” We agree.
- The FDIC has offered no explanation for the statement in its proposal regarding the threat from ALL brokered deposits and no justification is readily apparent. Of the 191 depository institutions that failed in 2009 and 2010 only 6 were “large” and of those, only 4 had brokered deposits of 10% or less. While the FDIC is correct that brokered deposits can be the source of unsafe and unsound banking practices, the proposed rule no longer differentiates between high-growth, unstable institution and those banks that make prudent use of brokered funds. A spreadsheet showing all FDIC insured depositories with brokered deposits in excess of 10% of total assets and/or domestic deposits is attached to this report.
- The FDIC continues to use the legal definition of “brokered deposits” as meaning a deposit facilitated by a third party. This broad brush approach is apparently a substitute for accurately describing the underlying financial and market attributes of a bank’s liabilities. Many deposits that are brokered (e.g., “sweep deposits,” long-term CDs and “reciprocal” deposits) are a stable, low cost source of deposit funding, while deposits that are not brokered (e.g., deposits obtained through a listing service or over internet) are high cost and potentially volatile. For example, the FDIC does not recognize or distinguish between the attributes of these various types of deposits based upon such risk-based indicia as price, maturity and the conditions and/or fees placed upon early redemption.
- Moreover, the proposal does no impose any penalty cost on advances from the Federal Home Loan Banks, a funding source that has caused significant losses to the Deposit Insurance Fund (“DIF”) and is of at least of equal concern to regulators, investors and bank counterparties. Indeed, the relatively high cost and excessive collateral requirements of FHLB advances arguably makes this source of funding *more* problematic than all types of deposits, brokered or core. If as a matter of public policy the FDIC wants to impose a penalty upon banks that utilize brokered deposits, then fairness and intellectual consistency argue in favor of imposing at least the same penalty rate on banks that use FHLB advances above 10% of total assets. The current threshold of explicit regulatory concern regarding FHLB advances is 15% of total assets.

- Moreover, if we are right about how this proposal will negatively affect the use of brokered deposits generally, then it is likely that the FDIC will be forced to amend its assessment formula in the next several years in order to make up for a revenue shortfall as the level of brokered deposits in the industry declines. The FDIC proposal is entirely silent as to their expectations for market use of brokered deposits should this rule be adopted as currently proposed.
- Based on discussions with bankers and regulators, we have come to the view that FDIC is trying to do the right thing -- but in the wrong way. The obvious point of departure is the need to enlarge the assessment base, from domestic deposits to assets less Tier 1 capital. This effectively restores some equity to smaller banks, which for decades have borne an excessive proportion of the cost of supporting the DIF vs. larger banks, which typically have more diverse funding sources.
- The FDIC then had to accommodate the needs of large, complex banks by allowing them to reduce somewhat the overall cost of the enlarged deposit assessment base and the deposit insurance premiums that result based on the portion of the balance sheet funded with bonds and other non-deposit sources. Unfortunately, after making these adjustments, the only way to reach the overall funding number sought by the FDIC, first to fund ongoing bank resolutions and then restore the DIF to adequate levels apparently, was to impose a 25bp fee on all large bank brokered deposits in excess of 10% of domestic deposits.
- We see a number of general problems with this proposal, both in terms of equity for all the banks insured and regulated by the FDIC, and also how this proposal is likely to change the banking industry. First and foremost, we do not believe that the FDIC has fully investigated the likely changes in the liability structure of banks should this proposal be adopted. Despite the bad reputation of brokered deposits in the regulatory community, the fact is that most of the deposit liabilities which fall into this category are more stable and lower cost than the alternatives.
- This list of banks in the attached spreadsheet taken from The IRA Bank Monitor includes a wide range of institutions ranging from affiliates of **Citigroup** (“C”/Q3 2010 Bank Stress Rating “C”/Outlook: “Neutral”). The fact that the FDIC does not distinguish between the various valid financial scenarios for which these different types of funding are employed discredits this important rulemaking effort. Consider some examples:
- **Citibank (South Dakota) (Q3 2010 Stress Rating: “D”)**: The credit card unit of C funds a third of its balance sheet with deposits, almost all of which are brokered. While the bank has a relatively high default rate, which is the main source of the poor stress rating, the unit is stable and has returned to profitability. Under the FDIC proposal, Citibank (South Dakota) would be at the cap for brokered deposits and will likely be forced to substitute non-deposit funding for its current use of brokered funds.

- **Goldman Sachs Bank USA (Q3 2010 Stress Rating: “A+”)**: The bank unit of **Goldman Sachs Inc (“GS”/Outlook: “Neutral”)** funds 17% of its assets with deposits, but more than half of these are brokered. The GS bank unit is stable, well managed and has little credit exposure, but under the FDIC rule this bank unit would be penalized for its use of brokered funds.
- **Morgan Stanley Bank N.A. (Q3 2010 Stress Rating: “A+”)**: The largest of the bank units of **Morgan Stanley Inc. (“MS”/Outlook: “Negative”)** funds virtually all of its \$85 billion in assets via brokered deposits, largely sweep accounts from MS customers under long-term contracts.
- **MetLife Bank N.A. (Q3 2010 Stress Rating “A+”)**: The \$16 billion asset affiliate of MetLife has \$9 billion in domestic deposits, of which 21% are brokered deposits under the FDIC proposal.
- **Ally Bank (Q3 2010 Stress Rating: “A+”)**: The affiliate of **Ally Financial Inc.** fund half of its \$66 billion in assets from deposits, of which 30% are brokered. The important observation to make about Ally, however is that the brokered deposits are probably the most stable part of the Ally deposit base.

The last observation about Ally is important because should the FDIC proposal be adopted, the brokered funds market is likely to shrink. In its place, in our view, will spring up a larger and more volatile market for “core” deposits gathered over the internet. Instead of the current low-cost and relatively stable market for brokered funds, the FDIC will encourage the creation of a dozen or more larger direct competitors to Ally and other internet lenders.

Given the high rates and lack of penalties for early withdrawal in the Ally Bank business model, it is difficult to see how such a market evolution will support safety and soundness or the specific requirements of Dodd-Frank. While the Ally profile as of Q3 2010 is very good, it is important to keep in mind that the “core” deposits of this institution are essentially demand deposits and thus potentially very volatile. Again, there are no penalties for early withdrawal in the Ally Bank model and thus no assurance regarding the duration of these funds.

But what the FDIC proposal will do without question is raise the cost of funds and related expenses to many large banks without differentiating between well-managed institutions and those that truly pose a safety and soundness issue to the U.S. banking industry. If there is one aspect of this proposal that bothers us more than anything else, it is the complete lack of risk-based pricing for the premium for brokered deposits. If the FDIC wants to impose a punitive premium on troubled banks using brokered deposits, then we support that entirely. But in our view, the FDIC’s broad brush approach to brokered deposits seems to ill-considered and may be the sources of future losses to the DIF.

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