

Private & Foreign Owned Banks & Thrifts with Total Assets of \$3B+

2009 Rank	2008 Rank	Institution	Industry	TARP Status <sup>1</sup>	Total Assets (\$000)	2008 ROAE (%)	2008 ROAA (%)
1	2	Midfirst Bank, Oklahoma City, OK	Thrift	No	14,649,039	33.89	1.96
2	1	Intrust Financial Corporation, Wichita, KS	BHC	No	3,492,400	28.85	2.04
3	6	FirstBank Holding Company, Lakewood, CO	BHC	No	9,278,304	20.65	1.40
4	3	La Jolla Bank, FSB, Rancho Santa Fe, CA	Thrift	No	3,833,001	20.33	1.61
5	N/A	Luther Burbank Savings, Santa Rosa, CA	Thrift	No	3,172,438	18.67	1.60
6	9	First Interstate BancSystem, Inc., Billings, MT	BHC	No	6,627,161	13.97	1.12
7	7	Pinnacle Bancorp, Inc., Central City, NE	BHC	No	5,162,792	13.47	1.36
8	18	EverBank, Jacksonville, FL	Thrift	No	7,053,851	13.39	0.92
9	12	Plains Capital Corporation, Dallas, TX	BHC	Participating	3,958,496	12.24	0.93
10	16	Bremer Financial Corporation, Saint Paul, MN	BHC	No	7,719,803	10.95	0.97
11	N/A	Beal Bank Nevada, Las Vegas, NV	Bank	No	3,105,584	9.00	6.65
12	13	Arvest Bank Group, Inc., Bentonville, AR	BHC	No	10,238,055	8.50	0.71
13	N/A	Valley View Bancshares, Inc., Overland Park, KS	BHC	No	3,024,688	8.18	1.19
14	14	Johnson Financial Group, Inc., Racine, WI	BHC	No	5,731,675	6.98	0.45
15	21	USAA Federal Savings Bank, San Antonio, TX	Thrift	No	32,584,979	6.85	0.60
16	25	Columbia Bank (MHC), Fair Lawn, NJ	Thrift	No	4,510,623	6.79	0.67
17	15	SNBNY Holdings Limited, Gibraltar,	BHC	No	4,407,249	6.62	0.54
18	28	Discount Bancorp, Inc., New York, NY	BHC	No	9,450,100	5.62	0.38
19	30	Middlesex Savings Bank, Natick, MA	Thrift	No	3,592,235	4.78	0.44
20	N/A	American Chartered Bancorp, Inc., Schaumburg, IL	BHC	No	3,162,917	4.78	0.21
21	17	Apple Financial Holdings, Inc., New York, NY	BHC	No	6,866,518	4.16	0.40
22	29	Bank Leumi Le-Israel Corporation, New York, NY	BHC	No	5,768,433	3.71	0.40
23	34	Ridgewood Savings Bank, Ridgewood, NY	Thrift	No	4,235,383	3.28	0.44
24	33	Dollar Bank, FSB, Pittsburgh, PA	Thrift	No	5,782,916	2.95	0.27
25	27	BancWest Corporation, Honolulu, HI	BHC	No	79,858,266	1.55	0.16
26	22	Eastern Bank Corporation, Boston, MA	BHC	No	6,617,081	1.02	0.12
27	5	Dickinson Financial Corporation II, Kansas City, MO	BHC	Participating	6,095,996	0.38	0.04
28	N/A	Doral GP Ltd., San Juan, PR	BHC	No	10,355,717	0.00	0.00
29	N/A	Mizuho Corporate Bank (USA), New York, NY	Bank	No	3,282,061	-0.51	-0.16
30	19	Mercantil Commercebank Holding Corporation, Coral Gables, FL	BHC	No	6,028,486	-0.99	-0.06
31	35	Capmark Bank, San Mateo, CA	Bank	Applied	8,439,221	-2.27	-0.27
32	37	BBVA USA Bancshares, Inc., The Woodlands, TX	BHC	No	62,305,413	-2.84	-0.63
33	24	Amalgamated Bank, New York, NY	Bank	No	4,479,424	-4.60	-0.24
34	20	Metropolitan Bank Group, Inc., Chicago, IL	BHC	No	3,093,468	-5.08	-0.40

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35	31	Chevy Chase Bank, F.S.B., Bethesda, MD	Thrift	No	16,022,456	-7.56	-0.42
36	38	Investors Bancorp, MHC, Short Hills, NJ	BHC	No	7,186,399	-8.31	-0.62
37	N/A	Mutual of Omaha Bank, Omaha, NE	Thrift	No	3,571,304	-10.27	-1.53
38	44	HSBC North America Holdings Inc., Mettawa, IL	BHC	No	434,715,911	-18.04	-1.01
39	N/A	Silverton Financial Services, Inc., Atlanta, GA	BHC	No	3,173,591	-22.57	-1.19
40	43	Utrecht-America Holdings, Inc., New York, NY	BHC	No	40,891,905	-26.24	0.11
41	41	Ocean Bankshares, Inc., Miami, FL	BHC	No	4,767,411	-41.50	-4.40
42	26	First Banks, Inc., Clayton, MO	BHC	Participating	10,771,034	-33.47	-2.52
43	10	Riverside Banking Company, Fort Pierce, FL	BHC	No	3,975,501	-41.31	-1.55
43	4	First National Bank Group, Inc., Edinburg, TX	BHC	No	4,195,312	-48.69	-1.72
44	11	New York Private Bank & Trust Corporation, New York, NY	BHC	Participating	14,744,507	-53.77	-1.66
44	32	FBOP Corporation, Oak Park, IL	BHC	No	17,346,706	-63.28	-4.05

1. "TARP Status" indicators are defined as follows: "Participating" indicates that an institution has completed a transaction with and received capital from the Treasury Department; "Approved" indicates that an institution has been approved to participate in the Capital Purchase Program but has not yet engaged in a transaction with the Treasury Department; "Applied" indicates that an institution has applied to participate in the program; and "No" indicates that an institution is not participating in the program.

Source: SNL Financial, LC, 2009.