

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

2010 Rank	2009 Rank	Institution	Industry	TARP Status¹	Total Assets (\$000)	2009 ROAE (%)	2009 ROAA (%)
1	N/A	Woodforest Financial Group, Inc., The Woodlands, TX	BHC	No	\$3,278,385	44.09	2.54
2	3	FirstBank Holding Company, Lakewood, CO	BHC	No	\$10,129,222	21.62	1.53
3	11	Beal Bank Nevada, Las Vegas, NV	Bank	No	\$5,288,158	18.64	6.86
4	5	Luther Burbank Savings, Santa Rosa, CA	Thrift	No	\$3,539,310	15.44	1.30
5	N/A	First Security Bancorp, Searcy, AR	BHC	No	\$3,160,160	15.15	1.68
6	N/A	Scottrade Bank, Des Peres, MO	Thrift	No	\$6,309,022	15.03	1.36
7	7	Pinnacle Bancorp, Inc., Central City, NE	BHC	No	\$5,488,663	14.76	1.46
8	2	Intrust Financial Corporation, Wichita, KS	BHC	No	\$3,704,904	13.27	0.90
9	43	First National Bank Group, Inc., Edinburg, TX	BHC	No	\$3,855,480	12.98	0.47
10	N/A	Middlesex Bancorp, MHC, Natick, MA	BHC	0	\$3,954,049	10.80	NA
11	33	Amalgamated Bank, New York, NY	Bank	No	\$4,773,833	10.55	0.54
12	8	EverBank, Jacksonville, FL	Thrift	No	\$8,059,724	10.24	0.78
13	6	First Interstate BancSystem, Inc., Billings, MT	BHC	Approved	\$7,134,445	9.70	0.79
14	10	Bremer Financial Corporation, Saint Paul, MN	BHC	No	\$7,799,981	9.27	0.85
15	1	Midfirst Bank, Oklahoma City, OK	Thrift	No	\$12,817,999	9.18	0.50
16	24	Dollar Bank, Federal Savings Bank, Pittsburgh, PA	Thrift	No	\$5,930,656	7.88	0.75
17	9	PlainsCapital Corporation, Dallas, TX	BHC	Participating	\$4,571,067	7.51	0.72
18	N/A	Liberty Bank, Middletown, CT	Thrift	No	\$3,102,532	7.48	1.06
19	18	Discount Bancorp, Inc., New York, NY	BHC	No	\$9,519,594	6.66	0.46
20	15	USAA Federal Savings Bank, San Antonio, TX	Thrift	No	\$37,922,355	6.30	0.55
21	17	SNBNY Holdings Limited, Gibraltar,	BHC	No	\$3,629,305	5.34	0.42
22	12	Arvest Bank Group, Inc., Bentonville, AR	BHC	No	\$11,344,820	4.71	0.39

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

2010 Rank	2009 Rank	Institution	Industry	TARP Status¹	Total Assets (\$000)	2009 ROAE (%)	2009 ROAA (%)
23	16	Columbia Bank (MHC), Fair Lawn, NJ	Thrift	No	\$4,577,514	4.51	0.44
24	36	Investors Bancorp, MHC, Short Hills, NJ	BHC	No	\$8,362,605	4.29	0.25
25	26	Eastern Bank Corporation, Boston, MA	BHC	No	\$6,595,054	3.55	0.41
26	21	Apple Financial Holdings, Inc., New York, NY	BHC	No	\$7,367,348	2.93	0.31
27	13	Valley View Bancshares, Inc., Overland Park, KS	BHC	No	\$3,248,099	1.98	0.28
28	29	Mizuho Corporate Bank (USA), New York, NY	Bank	No	\$3,478,884	1.94	0.69
29	37	Mutual of Omaha Bank, Omaha, NE	Thrift	No	\$4,109,578	1.03	0.15
30	23	Ridgewood Savings Bank, Ridgewood, NY	Thrift	No	\$4,386,684	0.90	0.11
31	22	Bank Leumi Le-Israel Corporation, New York, NY	BHC	No	\$5,103,299	0.89	0.10
32	14	Johnson Financial Group, Inc., Racine, WI	BHC	No	\$6,058,800	0.13	0.01
33	28	Doral GP Ltd., San Juan, PR	BHC	No	\$10,153,652	0.00	0.00
34	N/A	CM Florida Holdings, Inc., Coral Gables, FL	BHC	No	\$4,493,306	-1.76	-0.39
35	34	Metropolitan Bank Group, Inc., Chicago, IL	BHC	Participating	\$3,068,723	-2.23	-0.19
36	25	BancWest Corporation, San Francisco, CA	BHC	No	\$73,814,316	-4.80	-0.47
37	30	Mercantil Commercebank Holding Corporation, Coral Gables, FL	BHC	No	\$6,002,623	-6.15	-0.51
38	32	BBVA USA Bancshares, Inc., Houston, TX	BHC	No	\$64,631,044	-14.84	-3.05
39	38	HSBC North America Holdings Inc., New York, NY	BHC	No	\$391,332,071	-28.71	-1.92
40	41	Ocean Bankshares, Inc., Miami, FL	BHC	No	\$3,970,368	-37.52	-2.37
41	44	New York Private Bank & Trust Corporation, New York, NY	BHC	Participating	\$15,424,018	-41.59	-1.59
42	31	Capmark Bank, Midvale, UT	Bank	Applied	\$10,614,757	-44.91	-6.21
43	N/A	HomeStreet Bank, Seattle, WA	Thrift	No	\$3,200,476	-46.83	-3.07
44	42	First Banks, Inc., Clayton, MO	BHC	Participating	\$10,569,322	-53.61	-4.04

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

2010 Rank	2009 Rank	Institution	Industry	TARP Status¹	Total Assets (\$000)	2009 ROAE (%)	2009 ROAA (%)
45	27	Dickinson Financial Corporation II, Kansas City, MO	BHC	Participating	\$5,901,049	-59.77	-6.11
46	40	Utrecht-America Holdings, Inc., New York, NY	BHC	No	\$40,578,990	-66.64	-0.72
47	4	La Jolla Bank, FSB, Rancho Santa Fe, CA	Thrift	No	\$3,646,071	-93.04	-6.63
48	43	Riverside Banking Company, Fort Pierce, FL	BHC	No	\$3,399,473	-360.42	-3.72

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.

Note: La Jolla Bank, FSB (#44) failed in February 2010.

Source: SNL Financial, LC, 2009.