

## Public Banks &amp; Thrifts with Total Assets of \$3B+

2010 Rank	2009 Rank	2008 Rank	Institution	Industry	TARP Status <sup>1</sup>	Total Assets (\$000)	2009 ROAE		2009 Core ROAE (%)	Non-Interest Income/Total Revenue (%)	Price/Earnings (x)	Capital Ratio (%)	Efficiency Ratio (%)	Nonperforming Loans/Total Loans (%)
							(%)	2009 ROAA (%)						
1	38	38	First Financial Bancorp., Cincinnati, OH	Bank	Redeemed	\$6,681,123	52.04	5.20	1.57	9.44	14.56	17.99	66.02	1.61
2	N/A	N/A	Southside Bancshares, Inc., Tyler, TX	Bank	No	\$3,024,288	24.37	1.63	13.58	17.58	7.11	19.12	55.30	1.99
3	6	3	Westamerica Bancorporation, San Rafael, CA	Bank	Redeemed	\$4,975,501	23.92	2.47	18.22	18.88	17.52	14.50	42.97	0.65
4	N/A	N/A	Great Southern Bancorp, Inc., Springfield, MO	Bank	Participating	\$3,641,119	23.68	1.91	2.75	14.99	16.69	16.30	58.40	1.75
5	N/A	N/A	First Bancorp, Troy, NC	Bank	Participating	\$3,545,356	19.24	1.95	5.78	11.05	13.97	15.14	57.83	3.14
6	46	85	IBERIABANK Corporation, Lafayette, LA	Bank	Redeemed	\$9,700,402	19.11	2.37	0.87	19.68	2.58	14.58	71.56	0.58
7	34	51	First Citizens Bancorporation, Inc., Columbia, SC	Bank	Approved	\$8,436,868	18.24	1.36	6.09	23.01	14.10	14.09	60.56	1.77
8	1	2	Bank of Hawaii Corporation, Honolulu, HI	Bank	No	\$12,414,827	16.42	1.22	13.74	33.21	14.01	16.15	53.32	0.91
9	15	68	Republic Bancorp, Inc., Louisville, KY	Bank	No	\$3,918,768	13.77	1.23	15.31	28.64	27.11	18.37	51.79	3.52
10	N/A	N/A	Tompkins Financial Corporation, Ithaca, NY	Bank	No	\$3,153,260	13.72	1.06	14.09	30.02	12.11	12.14	60.46	1.80
11	4	15	First Financial Bankshares, Inc., Abilene, TX	Bank	No	\$3,279,456	13.63	1.72	13.55	26.52	22.60	18.99	48.93	1.22
12	3	7	Northern Trust Corporation, Chicago, IL	Bank	Redeemed	\$82,141,500	13.09	1.16	13.34	74.22	15.98	15.80	59.68	1.01
13	8	11	TrustCo Bank Corp NY, Glenville, NY	Thrift	No	\$3,679,897	11.72	0.79	11.67	13.28	14.32	13.30	55.11	2.02
14	11	27	International Bancshares Corporation, Laredo, TX	Bank	Participating	\$11,762,543	11.09	1.23	10.29	32.12	9.46	18.99	51.79	1.21
15	21	34	Hancock Holding Company, Gulfport, MS	Bank	No	\$8,697,083	11.09	1.05	8.17	32.05	12.31	13.04	62.42	1.68
16	94	129	Park National Corporation, Newark, OH	Bank	Participating	\$7,040,329	10.99	1.05	10.37	20.01	19.89	14.89	52.27	5.04
17	9	41	NBT Bancorp Inc., Norwich, NY	Bank	Approved	\$5,464,026	10.90	0.96	11.22	28.92	12.73	12.59	57.32	1.06
18	66	9	Wells Fargo & Company, San Francisco, CA	Bank	Redeemed	\$1,243,646,000	10.75	1.00	11.92	47.70	NM	13.26	49.15	3.50
19	31	115	Hudson City Bancorp, Inc., Paramus, NJ	Thrift	No	\$60,267,760	10.18	0.92	10.14	0.74	12.26	21.02	19.33	NA
20	10	18	CVB Financial Corp., Ontario, CA	Bank	Redeemed	\$6,739,769	10.00	0.98	5.41	10.49	13.50	16.30	47.58	1.80
21	42	46	BOK Financial Corporation, Tulsa, OK	Bank	No	\$23,516,831	9.82	0.88	9.79	39.99	18.86	14.43	55.56	2.98
22	12	17	Cullen/Frost Bankers, Inc., San Antonio, TX	Bank	No	\$16,288,038	9.78	1.14	10.08	35.52	14.53	14.19	59.40	1.76
23	16	24	Commerce Bancshares, Inc., Kansas City, MO	Bank	No	\$18,120,189	9.72	0.96	10.28	38.63	16.13	14.39	58.20	1.02
24	97	104	New York Community Bancorp, Inc., Westbury, NY	Thrift	Approved	\$42,153,869	9.29	1.20	8.97	10.75	8.85	15.03	35.47	NA
25	26	91	Dime Community Bancshares, Inc., Brooklyn, NY	Thrift	Approved	\$3,952,274	9.20	0.66	11.32	6.16	12.22	NA	46.75	0.36
26	24	71	Central Banccompany, Inc., Jefferson City, MO	Bank	No	\$9,390,741	9.06	1.02	9.10	31.55	15.34	14.35	59.29	2.47
27	25	87	UMB Financial Corporation, Kansas City, MO	Bank	No	\$11,663,355	8.89	0.89	8.57	49.00	16.67	14.18	72.50	0.54
28	36	110	Signature Bank, New York, NY	Bank	Redeemed	\$9,146,112	8.83	0.79	8.47	9.18	15.64	14.47	50.51	1.00
29	65	128	Capitol Federal Financial (MHC), Topeka, KS	Thrift	No	\$8,374,762	8.82	1.00	NA	22.65	27.12	24.00	39.23	0.85
30	22	35	United Bankshares, Inc., Charleston, WV	Bank	Approved	\$7,805,101	8.81	0.85	10.37	22.93	12.48	12.20	50.24	0.90
31	35	13	Valley National Bancorp, Wayne, NJ	Bank	Redeemed	\$14,284,153	8.64	0.81	8.88	13.54	18.59	12.54	56.32	1.18
32	52	92	Prosperity Bancshares, Inc., Houston, TX	Bank	No	\$8,850,400	8.57	1.26	8.79	16.27	15.57	13.86	42.03	0.18
33	13	4	U.S. Bancorp, Minneapolis, MN	Bank	Redeemed	\$281,176,000	8.28	0.83	9.70	50.78	18.76	12.95	45.50	2.92
34	N/A	N/A	Simmons First National Corporation, Pine Bluff, AR	Bank	Approved	\$3,093,322	8.26	0.85	8.55	34.94	15.80	19.17	65.69	NA
35	59	96	First Citizens BancShares, Inc., Raleigh, NC	Bank	No	\$18,466,063	7.94	0.66	3.87	33.22	22.53	15.59	76.52	0.88
36	56	63	PNC Financial Services Group, Inc., Pittsburgh, PA	Bank	Redeemed	\$269,863,000	7.93	0.87	7.36	37.50	6.08	15.00	56.60	4.36

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37	N/A	N/A	Community Trust Bancorp, Inc., Pikeville, KY	Bank	Approved	\$3,086,659	7.89	0.82	8.03	27.75	13.29	14.15	60.01	1.32
38	14	23	FirstMerit Corporation, Akron, OH	Bank	Redeemed	\$10,539,902	7.83	0.76	7.17	34.83	29.62	13.34	63.15	NA
39	28	81	Flushing Financial Corporation, Lake Success, NY	Thrift	Redeemed	\$4,143,246	7.80	0.63	9.08	12.29	18.77	NA	47.94	2.57
40	29	45	Trustmark Corporation, Jackson, MS	Bank	Redeemed	\$9,526,018	7.72	0.98	7.66	31.16	24.50	14.58	54.50	2.16
41	18	20	BancFirst Corporation, Oklahoma City, OK	Bank	No	\$4,416,115	7.70	0.78	7.94	33.57	14.70	14.96	68.33	1.43
42	32	79	Community Bank System, Inc., De Witt, NY	Bank	No	\$5,402,813	7.46	0.78	7.95	33.54	17.24	13.46	64.00	0.55
43	N/A	N/A	Wilshire Bancorp, Inc., Los Angeles, CA	Bank	Participating	\$3,435,997	7.42	0.67	-0.09	15.39	18.61	15.81	44.39	5.52
44	95	151	Santander BanCorp, Guaynabo, PR	Bank	No	\$6,766,436	7.25	0.58	6.30	23.17	7.68	15.55	55.93	5.30
45	80	36	JPMorgan Chase & Co., New York, NY	Bank	Redeemed	\$2,031,989,000	7.11	0.58	7.11	48.04	14.08	14.78	50.70	3.21
46	67	100	Farmers & Merchants Bank of Long Beach, Long Beach, CA	Bank	No	\$3,980,769	7.07	1.03	7.27	7.13	12.27	26.39	34.80	2.96
47	20	1	TCF Financial Corporation, Wayzata, MN	Bank	Redeemed	\$17,885,175	6.87	0.49	5.81	42.84	22.70	11.12	67.16	3.76
48	41	44	Oriental Financial Group Inc., San Juan, PR	Bank	Applied	\$6,550,833	6.76	0.35	17.99	41.90	NM	19.84	27.89	4.94
49	92	101	Wintrust Financial Corporation, Lake Forest, IL	Bank	Participating	\$12,215,620	6.75	0.64	-2.27	25.72	8.55	12.44	66.54	1.80
50	27	43	BancorpSouth, Inc., Tupelo, MS	Bank	No	\$13,167,867	6.59	0.63	6.74	37.80	NM	12.42	63.97	1.52
51	40	N/A	TowneBank, Portsmouth, VA	Bank	Participating	\$3,606,451	6.11	0.78	5.25	31.63	17.18	15.06	67.10	NA
52	N/A	N/A	Carter Bank & Trust, Martinsville, VA	Bank	No	\$3,388,923	5.78	0.58	6.08	10.56	11.16	11.83	67.51	1.08
53	39	N/A	Independent Bank Corp., Rockland, MA	Bank	Redeemed	\$4,482,021	5.71	0.54	9.28	24.25	12.13	11.92	62.45	1.26
54	121	55	Fifth Third Bancorp, Cincinnati, OH	Bank	Participating	\$113,380,000	5.65	0.64	-4.75	33.91	NM	17.48	61.52	5.87
55	96	133	Investors Bancorp, Inc. (MHC), Short Hills, NJ	Thrift	No	\$8,357,816	5.46	0.55	5.48	7.81	24.86	15.78	48.01	1.79
56	19	21	BB&T Corporation, Winston-Salem, NC	Bank	Redeemed	\$165,764,000	5.40	0.57	4.91	42.24	23.49	15.76	50.22	3.00
57	37	64	M&T Bank Corporation, Buffalo, NY	Bank	Participating	\$68,880,399	5.22	0.56	7.27	37.25	16.08	12.30	55.48	2.90
58	51	60	Texas Capital Bancshares, Inc., Dallas, TX	Bank	Redeemed	\$5,698,904	5.10	0.45	5.48	12.95	19.39	11.98	59.56	1.86
59	17	26	Glacier Bancorp, Inc., Kalispell, MT	Bank	Approved	\$6,191,795	4.97	0.60	4.31	23.21	22.87	15.29	46.40	NA
60	43	90	Northwest Bancshares, Inc., Warren, PA	Thrift	No	\$8,025,298	4.71	0.46	6.52	20.83	NM	20.95	60.97	2.35
61	105	19	East West Bancorp, Inc., Pasadena, CA	Bank	Participating	\$20,559,212	4.69	0.55	-9.68	2.42	2.02	19.80	42.73	2.04
62	63	78	Renasant Corporation, Tupelo, MS	Bank	No	\$3,641,081	4.56	0.50	4.57	35.59	17.89	12.37	63.28	3.19
63	47	102	1st Source Corporation, South Bend, IN	Bank	Participating	\$4,542,100	4.50	0.57	4.53	39.23	21.17	17.72	68.47	3.26
64	N/A	N/A	Southwest Bancorp, Inc., Stillwater, OK	Bank	Participating	\$3,108,291	4.20	0.43	3.19	13.04	10.21	14.55	51.44	3.96
65	62	112	First Niagara Financial Group, Inc., Buffalo, NY	Thrift	Redeemed	\$14,584,833	3.95	0.69	5.14	25.34	21.73	18.50	56.13	1.34
66	101	74	Fulton Financial Corporation, Lancaster, PA	Bank	Participating	\$16,635,635	3.91	0.45	4.15	24.54	19.82	14.68	55.39	2.32
67	76	37	F.N.B. Corporation, Hermitage, PA	Bank	Redeemed	\$8,709,077	3.87	0.48	4.57	30.16	42.44	12.90	61.53	2.48
68	55	62	WesBanco, Inc., Wheeling, WV	Bank	Redeemed	\$5,397,352	3.73	0.43	3.57	26.47	11.43	12.37	63.14	2.31
69	77	131	Bank Mutual Corporation, Milwaukee, WI	Thrift	No	\$3,512,064	3.40	0.39	2.58	24.95	57.75	20.86	70.51	2.72
70	100	114	Capital One Financial Corporation, McLean, VA	Bank	Redeemed	\$169,646,363	3.32	0.52	3.50	38.53	11.55	17.70	54.98	NA
71	87	137	NewAlliance Bancshares, Inc., New Haven, CT	Thrift	No	\$8,434,313	3.30	0.55	3.21	20.37	25.02	21.11	62.22	1.09
72	60	107	First National of Nebraska, Inc., Omaha, NE	Bank	No	\$14,739,067	2.78	0.20	NA	55.07	2.23	13.30	64.49	4.34

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73	90	141	Beneficial Mutual Bancorp, Inc. (MHC), Philadelphia, PA	Thrift	No	\$4,673,680	2.74	0.40	2.42	14.21	30.75	NA	76.01	3.79
74	93	59	Bank of America Corporation, Charlotte, NC	Bank	Redeemed	\$2,223,299,000	2.57	0.26	-0.69	47.50	NM	14.66	58.91	4.66
75	61	25	City National Corporation, Los Angeles, CA	Bank	Redeemed	\$21,078,757	2.41	0.29	1.55	27.80	30.00	15.15	62.34	2.86
76	57	67	Astoria Financial Corporation, Lake Success, NY	Thrift	Approved	\$20,252,179	2.31	0.13	2.73	15.27	34.53	12.99	50.02	2.74
77	84	98	Chemical Financial Corporation, Midland, MI	Bank	No	\$4,250,712	2.07	0.25	2.37	21.62	53.59	15.50	59.81	4.13
78	89	136	TFS Financial Corporation (MHC), Cleveland, OH	Thrift	No	\$10,727,574	2.03	0.33	2.01	16.71	NM	18.27	55.74	3.52
79	71	49	Heartland Financial USA, Inc., Dubuque, IA	Bank	Participating	\$4,012,991	1.99	0.17	0.39	23.08	NM	15.20	65.13	5.10
80	91	125	People's United Financial, Inc., Bridgeport, CT	Thrift	No	\$21,257,200	1.97	0.49	1.82	32.40	59.64	14.14	75.29	NA
81	30	53	Old National Bancorp, Evansville, IN	Bank	Redeemed	\$8,005,335	1.90	0.17	2.49	40.78	NM	16.09	78.37	1.71
82	74	66	Washington Federal, Inc., Seattle, WA	Thrift	Redeemed	\$12,662,466	1.82	0.25	-1.23	3.12	69.07	NA	26.03	6.00
83	5	10	S&T Bancorp, Inc., Indiana, PA	Bank	Participating	\$4,170,475	1.46	0.19	2.31	23.66	15.19	15.43	52.89	2.67
84	143	135	Boston Private Financial Holdings, Inc., Boston, MA	Bank	Participating	\$6,049,265	1.37	0.15	NA	42.06	3.43	18.95	74.00	NA
85	23	6	SVB Financial Group, Santa Clara, CA	Bank	Redeemed	\$12,841,399	0.77	0.09	6.73	26.87	65.09	19.94	65.11	1.10
86	72	108	Susquehanna Bancshares, Inc., Lititz, PA	Bank	Participating	\$13,689,262	0.65	0.09	0.26	25.46	36.81	13.48	64.42	2.83
87	81	14	W.T.B. Financial Corporation, Spokane, WA	Bank	Participating	\$4,104,552	0.33	0.03	NA	19.36	NA	14.31	56.48	3.60
88	83	28	Comerica Incorporated, Dallas, TX	Bank	Redeemed	\$59,249,000	0.24	0.03	-1.72	30.88	NM	16.93	66.01	2.83
89	50	22	WSFS Financial Corporation, Wilmington, DE	Thrift	Participating	\$3,748,507	0.24	0.02	0.55	31.06	NM	NA	65.92	2.89
90	103	12	Wilmington Trust Corporation, Wilmington, DE	Bank	Participating	\$11,097,100	-0.24	-0.03	3.05	62.48	NM	14.31	66.97	5.40
91	99	56	Columbia Banking System, Inc., Tacoma, WA	Bank	Participating	\$3,200,930	-0.86	-0.13	-0.82	19.69	NM	19.60	61.18	5.50
92	120	132	Citigroup Inc., New York, NY	Bank	Converted	\$1,856,646,000	-1.03	-0.08	-3.28	32.11	NM	15.25	64.71	8.06
93	88	147	W Holding Company, Inc., Mayaguez, PR	Bank	No	\$11,938,715	-1.50	-0.10	NA	11.82	NA	10.91	112.41	17.65
94	N/A	N/A	Nara Bancorp, Inc., Los Angeles, CA	Bank	Participating	\$3,227,957	-1.88	-0.19	-2.51	12.92	NM	17.99	53.78	5.21
95	148	99	PacWest Bancorp, San Diego, CA	Bank	No	\$5,324,079	-1.93	-0.19	-10.47	12.09	NM	15.58	56.13	9.46
96	N/A	N/A	StellarOne Corporation, Charlottesville, VA	Bank	Participating	\$3,033,101	-1.99	-0.28	-1.41	26.61	NM	14.46	73.72	2.70
97	45	50	Sterling Bancshares, Inc., Houston, TX	Bank	Redeemed	\$4,937,048	-2.18	-0.26	-1.60	16.56	64.12	14.41	66.80	5.31
98	98	58	MB Financial, Inc., Chicago, IL	Bank	Participating	\$10,865,393	-2.32	-0.27	-5.13	22.39	NM	15.45	62.30	4.15
99	125	N/A	Doral Financial Corporation, San Juan, PR	Bank	No	\$10,231,952	-2.44	-0.21	-2.68	31.34	NM	15.08	90.93	24.71
100	115	127	PrivateBancorp, Inc., Chicago, IL	Bank	Participating	\$12,059,433	-2.60	-0.27	-3.21	16.17	NM	14.65	59.82	4.17
101	54	61	First Midwest Bancorp, Inc., Itasca, IL	Bank	Participating	\$7,710,672	-2.78	-0.32	-3.59	28.79	NM	14.25	53.80	5.14
102	48	93	First Commonwealth Financial Corporation, Indiana, PA	Bank	No	\$6,446,293	-3.06	-0.31	0.79	24.46	38.75	11.50	60.36	3.20
103	68	72	Bank of New York Mellon Corporation, New York, NY	Bank	Redeemed	\$212,224,000	-3.80	-0.51	10.52	132.52	14.27	16.00	65.98	1.49
104	85	95	First Place Financial Corp., Warren, OH	Thrift	Participating	\$3,259,123	-3.82	-0.33	-3.68	30.89	NM	NA	57.23	5.25
105	70	57	Sandy Spring Bancorp, Inc., Olney, MD	Bank	Participating	\$3,630,478	-3.82	-0.42	-3.60	30.09	NM	13.27	63.70	4.97
106	118	119	Webster Financial Corporation, Waterbury, CT	Bank	Participating	\$17,739,197	-4.00	-0.43	-2.37	33.37	NM	15.40	64.55	4.11
107	73	42	Whitney Holding Corporation, New Orleans, LA	Bank	Participating	\$11,892,141	-4.03	-0.52	-3.81	21.23	NM	15.84	70.83	4.91
108	79	118	Sun Bancorp, Inc., Vineland, NJ	Bank	Redeemed	\$3,578,905	-4.44	-0.47	-2.97	20.63	NM	11.38	76.66	3.23

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109	53	39	Associated Banc-Corp, Green Bay, WI	Bank	Participating	\$22,874,142	-4.54	-0.56	-4.49	31.75	NM	14.24	50.92	7.72
110	69	32	Cathay General Bancorp, El Monte, CA	Bank	Participating	\$11,588,232	-5.12	-0.58	-8.03	5.45	NM	15.43	44.62	5.62
111	N/A	N/A	First Financial Holdings, Inc., Charleston, SC	Thrift	Participating	\$3,476,148	-5.13	-0.52	-3.89	32.49	NM	11.05	59.19	4.08
112	58	N/A	Pinnacle Financial Partners, Inc., Nashville, TN	Bank	Participating	\$5,128,811	-5.23	-0.71	-5.62	19.47	NM	14.77	60.25	4.24
113	126	113	Regions Financial Corporation, Birmingham, AL	Bank	Participating	\$142,318,000	-5.80	-0.72	-5.84	51.40	NM	15.78	61.68	5.87
114	75	80	SunTrust Banks, Inc., Atlanta, GA	Bank	Participating	\$174,164,735	-6.96	-0.88	-7.35	42.81	NM	16.43	67.09	5.95
115	109	152	First Horizon National Corporation, Memphis, TN	Bank	Participating	\$26,068,678	-7.49	-0.92	-7.28	61.91	NM	21.92	65.21	5.05
116	140	N/A	Superior Bancorp, Birmingham, AL	Thrift	Converted	\$3,221,869	-8.16	-0.63	-5.07	22.31	0.89	10.69	82.44	10.55
117	130	73	Banner Corporation, Walla Walla, WA	Bank	Participating	\$4,722,221	-8.47	-0.78	-8.16	23.21	NM	12.73	69.21	6.78
118	64	76	First Merchants Corporation, Muncie, IN	Bank	Participating	\$4,480,952	-8.54	-0.87	-8.84	22.87	NM	13.04	65.30	3.88
119	82	120	Umpqua Holdings Corporation, Portland, OR	Bank	Redeemed	\$9,381,372	-10.10	-1.71	-9.84	19.07	NM	17.16	64.31	5.43
120	142	145	Taylor Capital Group, Inc., Rosemont, IL	Bank	Participating	\$4,403,502	-10.74	-0.70	-14.16	10.22	NM	12.72	59.01	4.70
121	128	8	Marshall & Ilsley Corporation, Milwaukee, WI	Bank	Participating	\$57,209,978	-11.46	-1.26	-12.41	31.38	NM	14.42	56.32	6.42
122	114	48	KeyCorp, Cleveland, OH	Bank	Participating	\$93,287,000	-12.13	-1.32	-13.39	40.52	NM	16.95	73.80	3.89
123	78	130	Provident Financial Services, Inc., Jersey City, NJ	Thrift	No	\$6,836,172	-13.33	-1.83	-13.06	15.10	22.19	13.42	64.08	1.93
124	7	29	State Street Corporation, Boston, MA	Bank	Redeemed	\$157,946,000	-14.12	-1.28	14.44	68.69	10.88	19.15	63.83	0.20
125	44	121	First BanCorp., San Juan, PR	Bank	Participating	\$19,628,448	-14.84	-1.39	-17.51	8.64	NM	13.44	50.29	12.15
126	136	142	Popular, Inc., Hato Rey, PR	Bank	Converted	\$34,736,325	-20.12	-1.57	-23.85	33.84	NM	11.13	58.84	10.75
127	106	77	Zions Bancorporation, Salt Lake City, UT	Bank	Participating	\$51,123,007	-20.58	-2.26	-16.68	41.94	NM	13.28	49.27	5.52
128	111	97	United Community Banks, Inc., Blairsville, GA	Bank	Participating	\$7,999,914	-24.83	-2.76	-25.56	17.89	NM	15.09	62.30	6.16
129	139	109	Western Alliance Bancorporation, Las Vegas, NV	Bank	Participating	\$5,753,279	-25.83	-2.72	-22.47	16.28	NM	14.40	73.76	4.91
130	86	47	National Penn Bancshares, Inc., Boyertown, PA	Bank	Participating	\$9,483,910	-27.92	-3.59	-22.42	39.57	NM	13.92	59.26	2.04
131	N/A	N/A	CapitalSource Inc., Chevy Chase, MD	Bank	No	\$12,246,942	-31.96	-5.69	-33.69	-6.70	NM	NA	67.69	13.55
132	123	111	Citizens Republic Bancorp, Inc., Flint, MI	Bank	Participating	\$11,931,631	-35.59	-4.12	NA	17.52	NM	13.93	73.80	6.73
133	117	N/A	R & G Financial Corporation, Hato Rey, PR	Bank	No	\$6,217,349	-38.48	-0.92	NA	32.08	NA	2.04	84.51	22.96
134	116	30	Synovus Financial Corp., Columbus, GA	Bank	Participating	\$32,831,418	-43.03	-4.15	-44.91	23.57	NM	13.58	61.59	7.07
135	134	124	South Financial Group, Inc., Greenville, SC	Bank	Participating	\$11,894,982	-46.63	-5.28	-47.06	22.86	NM	11.24	85.18	5.06
136	102	138	Huntington Bancshares Incorporated, Columbus, OH	Bank	Participating	\$51,554,665	-53.46	-5.90	-53.44	40.49	NM	14.41	51.28	6.30
137	122	139	Central Pacific Financial Corp., Honolulu, HI	Bank	Participating	\$4,869,522	-54.04	-5.87	-54.82	22.68	NM	10.93	64.82	15.33
138	132	155	Hanmi Financial Corporation, Los Angeles, CA	Bank	Applied	\$3,162,706	-54.17	-3.29	-54.18	22.71	NM	9.12	61.09	NA
139	49	84	Harleysville National Corporation, Harleysville, PA	Bank	Applied	\$5,187,796	-59.48	-4.08	-59.67	31.00	22.96	10.64	73.67	NA
140	137	150	Flagstar Bancorp, Inc., Troy, MI	Thrift	Participating	\$14,013,331	-60.77	-3.13	-59.18	72.87	NM	11.68	88.92	11.54
141	112	117	Capitol Bancorp Ltd., Lansing, MI	Bank	Applied	\$5,131,940	-62.15	-4.72	-65.30	14.90	NM	9.46	102.22	8.18
142	104	16	Pacific Capital Bancorp, Santa Barbara, CA	Bank	Participating	\$7,542,255	-70.21	-4.89	-70.68	26.77	NM	10.40	70.36	7.33
143	110	75	First Busey Corporation, Champaign, IL	Bank	Participating	\$3,814,852	-70.24	-7.64	-70.32	35.02	NM	11.93	60.40	4.03
144	127	86	Sterling Financial Corporation, Spokane, WA	Bank	Participating	\$10,877,423	-88.01	-6.81	-88.55	23.59	NM	7.90	67.83	11.37

**Public Banks & Thrifts with Total Assets of \$3B+**

2010 Rank	2009 Rank	2008 Rank	Institution	Industry	TARP Status <sup>1</sup>	Total Assets (\$000)	2009 ROAE (%)	2009 ROAA (%)	2009 Core ROAE (%)	Non-Interest Income/Total Revenue (%)	Price/Earnings (x)	Capital Ratio (%)	Efficiency Ratio (%)	Nonperforming Loans/Total Loans (%)
145	141	116	Midwest Banc Holdings, Inc., Melrose Park, IL	Bank	Participating	\$3,435,545	-100.76	-6.69	-101.40	14.52	NM	0.43	97.87	12.30
146	129	103	AMCORE Financial, Inc., Rockford, IL	Bank	No	\$3,777,230	-114.05	-4.70	-120.97	37.46	NM	4.53	112.25	13.07
147	119	5	Frontier Financial Corporation, Everett, WA	Bank	Applied	\$3,594,984	-115.56	-7.42	-113.96	10.46	NM	3.58	103.08	24.58
148	33	52	Anchor BanCorp Wisconsin Inc., Madison, WI	Thrift	Participating	\$4,458,587	-139.97	-3.86	-152.84	33.31	NM	7.89	107.52	12.10

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, 2010.