

**U.S. Banks With Large Holdings of Underperforming Assets**

June 30, 2011 Data

Source: FDIC

	<b>Bank Name</b>	<b>City</b>	<b>State</b>	<b>Net Suspect Asset Ratio</b>	<b>Net Non-Accrual Asset Ratio</b>	<b>Closure Date</b>
NW	<del>Colorado Capital Bank</del>	Castle Rock	CO	722.7%	626.9%	8-Jul-11
NW	<del>CreekSide Bank</del>	Woodstock	GA	595.4%	504.3%	2-Sep-11
NW	<del>Patriot Bank of Georgia</del>	Cumming	GA	627.4%	503.8%	2-Sep-11
NW	<del>First Chicago Bank &amp; Trust</del>	Chicago	IL	575.5%	488.5%	8-Jul-11
NW	<del>Old Harbor Bank</del>	Clearwater	FL	479.3%	477.2%	21-Oct-11
NW	<del>High Trust Bank</del>	Stockbridge	GA	558.6%	474.0%	15-Jul-11
NW	<del>BankMeridian, N.A.</del>	Columbia	SC	443.3%	413.1%	29-Jul-11
NW	OptimumBank	Plantation	FL	469.2%	408.7%	
NW	The First State Bank	Stockbridge	GA	511.8%	397.5%	
NW	First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	FL	412.7%	373.2%	
NW	<del>The First National Bank of Florida</del>	Milton	FL	375.1%	360.9%	9-Sep-11
NW	<del>Country Bank</del>	Aledo	IL	384.1%	343.8%	14-Oct-11
NW	<del>Community Capital Bank</del>	Jonesboro	GA	487.8%	323.3%	21-Oct-11
NW	Douglas County Bank	Douglasville	GA	351.8%	318.3%	
NW	<del>LandMark Bank of Florida</del>	Sarasota	FL	372.6%	314.5%	22-Jul-11
W	Eastern Savings Bank, FSB	Hunt Valley	MD	374.7%	290.7%	
NW	Georgia Trust Bank	Buford	GA	315.0%	288.8%	
NW	HarVest Bank of Maryland	Rockville	MD	401.2%	281.0%	
NW	Bank of Las Vegas	Las Vegas	NV	290.0%	278.1%	
NW	<del>One Georgia Bank</del>	Atlanta	GA	270.0%	258.5%	15-Jul-11
NW	First Security Bank of Nevada	Las Vegas	NV	327.1%	255.2%	
NW	Gwinnett Community Bank	Duluth	GA	267.1%	251.1%	
NW	<del>Piedmont Community Bank</del>	Gray	GA	276.9%	241.6%	14-Oct-11
NW	Friends Bank	New Smyrna Beach	FL	242.3%	235.4%	
W	Community Federal Savings Bank	Woodhaven	NY	245.6%	233.6%	
NW	<del>Southshore Community Bank</del>	Apollo Beach	FL	312.5%	232.4%	22-Jul-11

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NW	<del>The First National Bank of Olathe</del>	Olathe	KS	300.5%	232.2%	12-Aug-11
NW	Community Bank of Rockmart	Rockmart	GA	324.0%	231.5%	
NW	Citizens Commerce National Bank	Versailles	KY	246.7%	224.4%	
NW	<del>The RiverBank</del>	<del>Wyoming</del>	<del>MN</del>	<del>254.4%</del>	<del>221.7%</del>	7-Oct-11
NW	Carolina Federal Savings Bank	Charleston	SC	280.6%	221.0%	
W	Brooklyn Federal Savings Bank	Brooklyn	NY	219.9%	213.7%	
W	Builders Bank	Chicago	IL	235.1%	210.7%	
NW	Beach Community Bank	Fort Walton Beach	FL	294.6%	209.5%	
NW	All American Bank	Des Plaines	IL	361.4%	207.7%	
NW	<del>First International Bank</del>	<del>Plano</del>	<del>TX</del>	<del>268.0%</del>	<del>206.6%</del>	30-Sep-11
NW	Covenant Bank & Trust	Rock Spring	GA	233.8%	195.4%	
W	First Capital Bank	Guthrie	OK	200.9%	188.7%	
NW	<del>Bank of the Commonwealth</del>	<del>Norfolk</del>	<del>VA</del>	<del>267.1%</del>	<del>187.0%</del>	23-Sep-11
NW	<del>Public Savings Bank</del>	<del>Huntingdon Valley</del>	<del>PA</del>	<del>229.2%</del>	<del>183.3%</del>	18-Aug-11
NW	<del>Bank of Choice</del>	<del>Greeley</del>	<del>CO</del>	<del>227.7%</del>	<del>182.4%</del>	22-Jul-11
NW	United American Bank	San Mateo	CA	194.7%	181.8%	
NW	Montgomery Bank & Trust	Ailey	GA	226.1%	178.5%	
NW	First South Bank	Spartanburg	SC	185.4%	177.5%	
NW	Pisgah Community Bank	Asheville	NC	218.4%	177.3%	
NW	<del>First Southern National Bank</del>	<del>Statesboro</del>	<del>GA</del>	<del>207.1%</del>	<del>176.6%</del>	19-Aug-11
NW	American Patriot Bank	Greeneville	TN	239.1%	174.2%	
NW	<del>Bank of Whitman</del>	<del>Colfax</del>	<del>WA</del>	<del>185.6%</del>	<del>172.3%</del>	5-Aug-11
NW	Central Florida State Bank	Belleview	FL	198.0%	171.4%	
NW	First Citizens Bank of Georgia	Dawsonville	GA	190.1%	170.3%	
NW	Gulf Coast Community Bank	Pensacola	FL	169.4%	169.2%	
NW	Banks of Wisconsin	Kenosha	WI	182.1%	168.6%	

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NW	American Metro Bank	Chicago	IL	210.8%	168.2%	
NW	<del>First State Bank</del>	<del>Cranford</del>	<del>NJ</del>	<del>296.5%</del>	<del>166.5%</del>	14-Oct-11
NW	The Patterson Bank	Patterson	GA	208.2%	166.4%	
NW	<del>Lydian Private Bank</del>	<del>Palm Beach</del>	<del>FL</del>	<del>205.3%</del>	<del>165.3%</del>	19-Aug-11
NW	Community South Bank	Parsons	TN	228.4%	165.2%	
NW	<del>Blue Ridge Savings Bank, Inc.</del>	<del>Asheville</del>	<del>NC</del>	<del>237.7%</del>	<del>164.3%</del>	14-Oct-11
NW	WestSide Bank	Hiram	GA	179.2%	161.5%	
NW	Western National Bank	Phoenix	AZ	184.3%	157.9%	
NW	Palm Desert National Bank	Palm Desert	CA	160.9%	157.2%	
W	Independent Banker's Bank of Florida	Lake Mary	FL	177.0%	157.1%	
NW	Security Bank, National Association	North Lauderdale	FL	171.6%	156.9%	
W	TransCapital Bank	Sunrise	FL	234.9%	156.0%	
NW	<del>Decatur First Bank</del>	<del>Decatur</del>	<del>GA</del>	<del>173.8%</del>	<del>155.6%</del>	21-Oct-11
NW	Park Cities Bank	Dallas	TX	173.7%	155.3%	
NW	Hometown Community Bank	Braselton	GA	331.8%	154.8%	
NW	<del>Virginia Business Bank</del>	<del>Richmond</del>	<del>VA</del>	<del>199.4%</del>	<del>154.5%</del>	29-Jul-11
NW	Waccamaw Bank	Whiteville	NC	171.7%	153.0%	
NW	<del>Integra Bank National Association</del>	<del>Evansville</del>	<del>IN</del>	<del>169.2%</del>	<del>149.8%</del>	29-Jul-11
NW	Fidelity Bank of Florida, National Association	Merritt Island	FL	165.4%	148.2%	
NW	The Leaders Bank	Oak Brook	IL	154.8%	147.5%	
NW	1st Advantage Bank	Saint Peters	MO	178.7%	146.9%	
NW	Heritage Bank of North Florida	Orange Park	FL	227.0%	146.7%	
NW	BankEast	Knoxville	TN	232.2%	146.6%	
NW	Premier Bank	Tallahassee	FL	159.9%	145.9%	
W	CenTrust Bank, National Association	Northbrook	IL	191.2%	145.2%	
NW	Capitol City Bank & Trust Company	Atlanta	GA	250.4%	143.0%	

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NW	Westside Community Bank	University Place	WA	196.2%	142.6%	
NW	First National Bank in Howell	Howell	MI	146.7%	142.5%	
NW	Mid City Bank, Inc.	Omaha	NE	142.3%	142.3%	
NW	Great Florida Bank	Coral Gables	FL	178.2%	141.2%	
NW	Plantation Federal Bank	Pawleys Island	SC	200.1%	140.8%	
NW	State Central Bank	Keokuk	IA	189.6%	139.7%	
NW	Liberty Bank, F.S.B.	West Des Moines	IA	178.4%	139.2%	
NW	Central Bank of Georgia	Ellaville	GA	186.7%	138.7%	
NW	MBank	Gresham	OR	142.5%	137.6%	
W	Emigrant Savings Bank - Long Island	Westbury	NY	144.1%	137.3%	
W	The Wilton Bank	Wilton	CT	137.6%	137.1%	
W	Golden State Bank	Upland	CA	181.4%	136.1%	
W	Citizens State Bank	Kingsland	GA	145.1%	135.6%	
NW	First National Bank of Brookfield	Brookfield	IL	151.7%	135.6%	
NW	SUNRISE BANK OF ALBUQUERQUE	Albuquerque	NM	201.9%	135.4%	
NW	<del>Community Banks of Colorado</del>	<del>Greenwood Village</del>	<del>CO</del>	<del>145.2%</del>	<del>134.5%</del>	21-Oct-11
NW	FirstSecure Bank and Trust Co.	Palos Hills	IL	165.2%	134.1%	
NW	Central Progressive Bank	Lacombe	LA	155.7%	133.1%	
NW	Premier Community Bank of the Emerald Coast	Crestview	FL	188.2%	132.8%	
NW	First Cherokee State Bank	Woodstock	GA	145.1%	132.6%	
NW	Rocky Mountain Bank	Wilson	WY	150.6%	130.5%	
NW	Michigan Commerce Bank	Ann Arbor	MI	147.9%	130.2%	
NW	Second Federal Savings and Loan Association of Chicago	Chicago	IL	212.5%	128.8%	
NW	Metrobank	Berwyn	IL	145.2%	128.3%	
NW	Archer Bank	Chicago	IL	157.8%	127.4%	
W	Seaway Bank and Trust Company	Chicago	IL	162.8%	126.5%	

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W	Peoples Bank & Trust Company	Owenton	KY	142.3%	126.1%	
NW	U. S. Century Bank	Doral	FL	202.5%	126.0%	
W	Carver Federal Savings Bank	New York	NY	133.5%	125.9%	
NW	Bank of the Eastern Shore	Cambridge	MD	173.5%	124.8%	
NW	EuroBank	Coral Gables	FL	195.2%	124.7%	
<del>NW</del>	<del>Summit Bank</del>	<del>Prescott</del>	<del>AZ</del>	<del>143.1%</del>	<del>124.6%</del>	15-Jul-11
NW	PlantersFIRST	Cordele	GA	148.9%	123.6%	
NW	Metropolitan National Bank	Little Rock	AR	128.3%	123.0%	
NW	Jasper Banking Company	Jasper	GA	171.7%	123.0%	
NW	Global Commerce Bank	Doraville	GA	179.0%	122.9%	
NW	Independence Federal Savings Bank	Washington	DC	191.5%	122.8%	
W	Truman Bank	St. Louis	MO	136.9%	122.1%	
NW	Bank of Jackson County	Graceville	FL	183.0%	121.0%	
W	Delta Bank, National Association	Manteca	CA	129.6%	120.9%	
NW	Parkway Bank	Lenoir	NC	140.8%	120.7%	
W	First CornerStone Bank	King Of Prussia	PA	171.9%	120.1%	
NW	Regal Financial Bank	Seattle	WA	126.5%	119.8%	
NW	Village Bank	St. Francis	MN	155.0%	119.8%	
NW	DuPage National Bank	West Chicago	IL	234.2%	119.0%	
W	FLAGLER BANK	West Palm Beach	FL	136.4%	118.7%	
NW	Putnam State Bank	Palatka	FL	148.4%	118.0%	
NW	First United Bank	Crete	IL	125.2%	117.7%	
NW	SUNRISE BANK OF ARIZONA	Phoenix	AZ	129.3%	117.0%	
<del>NW</del>	<del>First Choice Bank</del>	<del>Geneva</del>	<del>IL</del>	<del>146.6%</del>	<del>116.7%</del>	19-Aug-11
NW	Bank of Granite	Granite Falls	NC	161.5%	116.6%	
<del>NW</del>	<del>Sun Security Bank</del>	<del>Ellington</del>	<del>MO</del>	<del>198.3%</del>	<del>116.2%</del>	7-Oct-11

Net Suspect Asset Ratio:

$$\frac{[\text{Assets Past Due 30 or more Days - Government Guaranteed Portions}] + [\text{Non-Accrual Assets - Government Guaranteed Portions}]}{\text{Loan Loss Allowance} + \text{Tier 1 Capital}}$$

Net Non-Accrual Asset Ratio

$$\frac{\text{Non-Accrual Assets - Government Guaranteed Portions}}{\text{Loan Loss Allowance} + \text{Tier 1 Capital}}$$

<sup>NW</sup> Bank is not "Well Capitalized" according to the FDIC Capital Group Assignment process.

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