



Data as of 9/30/2010
 All Dollars in Thousands (\$000)
 Capital Category is defined as:
 1 = Well Capitalized
 2 = Adequately Capitalized
 3 = Undercapitalized
 4 = Significantly Undercapitalized
 5 = Critically Undercapitalized

| No. | Bank Name | City | ST | Cert # | Capital Category | Risk-Adj Capital Ratio | Core Cap/Adj Total Assets | Core Cap/Risk Wtd Assets | NonAcc Lns & Ls/Total Lns | PD 90+ :Lns & Ls / Total Lns | OREO/Total Loans & OREO | Return on Average Assets | Return on Average Equity | Total Assets | Total Equity Capital |
|-----|--|----------------|----|--------|------------------|------------------------|---------------------------|--------------------------|---------------------------|------------------------------|-------------------------|--------------------------|--------------------------|---------------|----------------------|
| 1 | 1st Commonwealth Bank of Virginia | Arlington | VA | 58773 | 1 | 25.20 | 11.52 | 24.32 | 0.00 | 0.00 | 0.00 | -4.85 | -42.68 | 57,903 | 6,672 |
| 2 | Access National Bank | Reston | VA | 35189 | 1 | 14.60 | 9.47 | 13.35 | 1.15 | 0.00 | 0.54 | 1.32 | 14.13 | 803,427 | 76,328 |
| 3 | American Express Centurion Bank | Salt Lake City | UT | 27471 | 1 | 19.83 | 17.83 | 18.56 | 2.19 | 0.29 | 0.00 | 4.59 | 25.94 | 29,911,904 | 5,509,343 |
| 4 | American Savings Bank, F.S.B. | Honolulu | HI | 32526 | 1 | 14.21 | 9.32 | 13.11 | 1.59 | 0.16 | 0.21 | 1.26 | 12.11 | 4,804,219 | 502,642 |
| 5 | BancorpSouth Bank | Tupelo | MS | 11813 | 1 | 11.56 | 8.07 | 10.30 | 3.63 | 0.10 | 0.85 | 0.42 | 4.09 | 13,579,007 | 1,362,880 |
| 6 | Bank of America, National Association | Charlotte | NC | 3510 | 1 | 14.58 | 8.02 | 11.05 | 4.15 | 3.77 | 0.47 | 1.18 | 10.44 | 1,489,197,995 | 169,982,097 |
| 7 | Bank of Anderson, National Association | Anderson | SC | 34830 | 1 | 15.36 | 8.73 | 14.11 | 5.09 | 0.00 | 4.43 | -0.18 | -1.83 | 147,001 | 13,775 |
| 8 | Bank of Botetourt | Buchanan | VA | 6137 | 1 | 11.86 | 8.38 | 10.61 | 3.24 | 0.22 | 0.83 | -0.43 | -5.22 | 320,972 | 26,632 |
| 9 | Bank of Charlotte County | Phenix | VA | 14491 | 1 | 19.61 | 13.41 | 18.36 | 1.50 | 0.51 | 0.12 | 1.03 | 7.47 | 114,765 | 16,373 |
| 10 | Bank of Clarke County | Berryville | VA | 6123 | 1 | 14.57 | 9.63 | 13.32 | 2.39 | 0.05 | 0.51 | 0.07 | 0.66 | 553,002 | 55,790 |
| 11 | Bank of Fincastle | Fincastle | VA | 6128 | 1 | 16.08 | 14.30 | 15.24 | 0.37 | 0.94 | 0.78 | 0.87 | 6.13 | 176,969 | 24,868 |
| 12 | Bank of Floyd | Floyd | VA | 16993 | 1 | 14.57 | 8.81 | 13.31 | 4.53 | 0.00 | 0.35 | 0.35 | 3.92 | 240,123 | 21,133 |
| 13 | Bank of Georgetown | Washington | DC | 57941 | 1 | 14.47 | 10.41 | 13.34 | 0.92 | 0.00 | 0.12 | 0.32 | 3.04 | 462,397 | 47,482 |
| 14 | Bank of Greeleyville | Greeleyville | SC | 15113 | 1 | 12.10 | 8.76 | 10.86 | 2.41 | 0.00 | 0.49 | 1.20 | 13.59 | 74,962 | 6,572 |
| 15 | Bank of Hawaii | Honolulu | HI | 18053 | 1 | 17.25 | 6.49 | 15.98 | 0.74 | 0.20 | 0.11 | 1.39 | 19.09 | 12,694,190 | 934,430 |
| 16 | Bank of Lancaster | Kilmarnock | VA | 11200 | 1 | 11.40 | 7.21 | 10.15 | 1.69 | 0.16 | 1.58 | -0.01 | -0.18 | 335,709 | 26,738 |
| 17 | Bank of Marion | Marion | VA | 9507 | 1 | 18.39 | 10.31 | 17.14 | 1.40 | 0.32 | 0.06 | 0.79 | 7.63 | 335,930 | 35,646 |
| 18 | Bank of McKenney | McKenney | VA | 6139 | 1 | 15.11 | 10.62 | 13.95 | 2.41 | 0.06 | 0.39 | 0.68 | 6.44 | 187,725 | 19,846 |
| 19 | Bank of North Carolina | High Point | NC | 33527 | 1 | 13.85 | 7.54 | 12.07 | 5.93 | 0.00 | 2.36 | 0.16 | 1.87 | 2,179,077 | 190,785 |
| 20 | Bank of Oklahoma, National Association | Tulsa | OK | 4214 | 1 | 14.77 | 6.83 | 10.28 | 2.65 | 0.14 | 0.82 | 1.41 | 18.88 | 17,610,764 | 1,307,757 |
| 21 | Bank of Romney | Romney | WV | 845 | 1 | 16.99 | 10.61 | 15.73 | 1.04 | 0.79 | 0.70 | 0.69 | 6.42 | 235,235 | 25,422 |
| 22 | Bank of Southside Virginia | Carson | VA | 11580 | 1 | 19.52 | 13.17 | 18.27 | 0.69 | 0.08 | 0.18 | 2.00 | 14.69 | 514,876 | 71,770 |
| 23 | Bank of the James | Lynchburg | VA | 35207 | 1 | 11.31 | 7.73 | 10.05 | 2.14 | 0.00 | 0.84 | 0.56 | 7.23 | 415,743 | 32,215 |
| 24 | Bank of the West | San Francisco | CA | 3514 | 1 | 14.02 | 10.85 | 12.76 | 3.58 | 0.19 | 0.40 | 0.37 | 2.07 | 58,022,067 | 10,577,513 |
| 25 | Bank of Walterboro | Walterboro | SC | 27496 | 1 | 16.13 | 10.82 | 14.88 | 5.28 | 0.00 | 1.36 | 0.58 | 5.31 | 160,768 | 17,837 |
| 26 | Benchmark Community Bank | Kenbridge | VA | 20484 | 1 | 14.21 | 9.06 | 12.95 | 2.78 | 0.51 | 0.08 | 1.23 | 13.65 | 417,326 | 38,199 |
| 27 | Blue Ridge Bank | Walhalla | SC | 17773 | 1 | 15.52 | 8.38 | 14.54 | 0.15 | 0.00 | 0.00 | 0.77 | 9.32 | 102,257 | 8,790 |
| 28 | BlueRidge Bank | Frederick | MD | 58756 | 1 | 18.83 | 12.35 | 17.58 | 2.01 | 0.00 | 0.00 | -1.04 | -7.88 | 114,343 | 14,058 |
| 29 | BMW Bank of North America | Salt Lake City | UT | 35141 | 1 | 10.31 | 9.61 | 9.61 | 0.23 | 0.00 | 0.00 | 2.66 | 28.25 | 8,674,086 | 820,817 |
| 30 | Branch Banking and Trust Company | Winston-Salem | NC | 9846 | 1 | 15.09 | 9.89 | 12.63 | 2.74 | 2.09 | 1.55 | 0.42 | 3.65 | 151,545,448 | 17,215,851 |
| 31 | Burke & Herbert Bank & Trust Company | Alexandria | VA | 11578 | 1 | 13.01 | 9.74 | 12.19 | 0.87 | 0.01 | 0.45 | 1.70 | 17.14 | 2,212,910 | 221,327 |
| 32 | Business Bank | Vienna | VA | 23567 | 1 | 13.59 | 10.20 | 12.34 | 0.91 | 0.00 | 0.00 | 0.58 | 5.48 | 269,724 | 27,458 |
| 33 | Capital Bank, NA | Rockville | MD | 35278 | 1 | 13.53 | 8.15 | 10.26 | 1.76 | 0.10 | 0.60 | 0.82 | 9.92 | 259,090 | 20,737 |
| 34 | Capital One Bank (USA), National Association | Glen Allen | VA | 33954 | 1 | 23.53 | 7.48 | 12.88 | 0.00 | 2.42 | 0.00 | 3.86 | 48.43 | 72,064,829 | 5,345,193 |
| 35 | Capital One, National Association | McLean | VA | 4297 | 1 | 12.33 | 8.12 | 10.99 | 1.78 | 1.60 | 0.41 | 0.62 | 3.19 | 125,305,048 | 24,299,144 |
| 36 | CapitalBank | Greenwood | SC | 27426 | 1 | 13.46 | 8.44 | 12.19 | 5.21 | 0.25 | 2.75 | -0.18 | -2.08 | 686,732 | 63,448 |
| 37 | Capon Valley Bank | Wardensville | WV | 9998 | 1 | 12.38 | 8.21 | 11.11 | 2.07 | 0.33 | 3.04 | 0.54 | 6.54 | 157,684 | 13,206 |
| 38 | Cardinal Bank | McLean | VA | 34733 | 1 | 12.67 | 10.22 | 11.42 | 0.55 | 0.02 | 0.15 | 1.46 | 13.28 | 2,118,664 | 226,406 |
| 39 | Carolina Trust Bank | Lincolnton | NC | 57026 | 1 | 11.18 | 7.98 | 9.92 | 2.20 | 0.00 | 2.44 | -0.44 | -5.30 | 268,905 | 22,617 |
| 40 | Chain Bridge Bank, National Association | McLean | VA | 58595 | 1 | 15.69 | 8.64 | 14.62 | 0.37 | 0.00 | 0.00 | 0.99 | 10.43 | 216,614 | 20,908 |
| 41 | Chase Bank USA, National Association | Newark | DE | 23702 | 1 | 13.75 | 10.14 | 10.59 | 0.00 | 1.34 | 0.00 | 2.66 | 14.81 | 131,981,067 | 24,864,560 |
| 42 | Chesapeake Bank | Kilmarnock | VA | 6862 | 1 | 12.79 | 8.97 | 11.54 | 1.12 | 0.02 | 1.20 | 1.28 | 14.41 | 600,459 | 55,511 |

| No. | Bank Name | City | ST | Cert # | Capital Category | Risk-Adj | Core Cap/ | Core Cap/ | NonAcc Lns | PD 90+ :Lns | OREO/Total | Return on | Return on | Total Assets | Total Equity |
|-----|---|----------------|----|--------|------------------|---------------|------------------|-----------------|----------------|------------------|--------------|----------------|----------------|--------------|--------------|
| | | | | | | Capital Ratio | Adj Total Assets | Risk Wtd Assets | & Ls/Total Lns | & Ls / Total Lns | Loans & OREO | Average Assets | Average Equity | | Capital |
| 43 | Citizens Bank & Trust Company | Blackstone | VA | 823 | 1 | 18.15 | 10.50 | 16.89 | 2.79 | 0.00 | 0.90 | 0.97 | 9.20 | 324,685 | 34,901 |
| 44 | Citizens Bank of Pennsylvania | Philadelphia | PA | 57282 | 1 | 14.44 | 8.79 | 13.06 | 1.82 | 0.09 | 0.02 | 0.44 | 3.02 | 33,985,779 | 4,493,516 |
| 45 | Citizens Building & Loan Association | Greer | SC | 31900 | 1 | 31.37 | 18.82 | 30.11 | 5.09 | 0.00 | 1.19 | -0.25 | -1.29 | 114,894 | 21,616 |
| 46 | Citizens Community Bank | South Hill | VA | 35326 | 1 | 15.90 | 12.00 | 14.64 | 3.03 | 0.00 | 0.84 | 0.20 | 1.58 | 170,551 | 21,745 |
| 47 | Citizens National Bank | Windsor | VA | 57320 | 1 | 20.06 | 13.55 | 18.81 | 1.83 | 0.00 | 0.80 | 0.44 | 3.15 | 48,212 | 6,826 |
| 48 | Clay County Bank, Inc. | Clay | WV | 2444 | 1 | 27.33 | 12.50 | 26.06 | 0.91 | 0.25 | 0.02 | 1.34 | 10.26 | 73,244 | 9,677 |
| 49 | Coastal Bank & Trust | Jacksonville | NC | 58899 | 1 | 22.22 | 15.60 | 20.98 | 0.00 | 0.00 | 0.00 | -1.43 | -9.08 | 50,965 | 7,575 |
| 50 | Colonial Virginia Bank | Gloucester | VA | 57630 | 1 | 15.05 | 9.59 | 13.96 | 0.09 | 0.08 | 0.00 | 0.34 | 3.41 | 118,847 | 12,239 |
| 51 | Commercial Bank | Honea Path | SC | 14642 | 1 | 32.25 | 15.07 | 31.00 | 0.43 | 0.00 | 0.55 | 1.28 | 7.86 | 131,696 | 21,349 |
| 52 | Community Bankers' Bank | Midlothian | VA | 26871 | 1 | 17.19 | 9.21 | 15.91 | 6.80 | 0.00 | 1.12 | -0.06 | -0.69 | 143,645 | 14,476 |
| 53 | Community Capital Bank of Virginia | Christiansburg | VA | 58658 | 1 | 34.83 | 20.97 | 33.55 | 0.00 | 0.00 | 0.00 | 3.60 | 17.40 | 44,626 | 9,036 |
| 54 | Cornerstone Bank, National Association | Lexington | VA | 58859 | 1 | 18.55 | 13.68 | 17.30 | 0.00 | 0.00 | 1.27 | 0.04 | 0.32 | 58,201 | 7,601 |
| 55 | Crescent State Bank | Cary | NC | 35006 | 1 | 13.24 | 8.92 | 11.02 | 4.83 | 0.00 | 1.87 | -0.74 | -7.80 | 971,676 | 91,083 |
| 56 | Essex Bank | Tappahannock | VA | 8675 | 1 | 14.66 | 7.73 | 13.46 | 8.01 | 0.05 | 2.11 | -0.35 | -3.75 | 1,176,337 | 112,977 |
| 57 | EVB | Tappahannock | VA | 11584 | 1 | 11.72 | 7.01 | 9.71 | 2.36 | 0.99 | 1.02 | 0.56 | 6.48 | 1,113,527 | 97,180 |
| 58 | Farmers & Merchants Bank | Timberville | VA | 8668 | 1 | 13.07 | 7.49 | 9.79 | 1.66 | 0.31 | 0.37 | 0.71 | 9.17 | 539,352 | 42,406 |
| 59 | Farmers & Merchants Bank of Craig County | New Castle | VA | 9986 | 1 | 32.39 | 16.39 | 31.13 | 0.00 | 0.04 | 0.00 | 1.20 | 7.41 | 51,104 | 8,553 |
| 60 | Farmers Bank | Windsor | VA | 2429 | 1 | 14.64 | 7.92 | 13.36 | 3.85 | 0.00 | 1.14 | 0.52 | 6.22 | 455,723 | 38,010 |
| 61 | Farmers Bank of Appomattox | Appomattox | VA | 6813 | 1 | 18.63 | 11.31 | 17.99 | 0.63 | 0.72 | 0.16 | 1.08 | 9.42 | 186,291 | 21,777 |
| 62 | Fauquier Bank | Warrenton | VA | 6923 | 1 | 12.22 | 8.42 | 10.97 | 0.44 | 0.20 | 0.60 | 0.74 | 9.01 | 623,838 | 47,688 |
| 63 | Fifth Third Bank | Cincinnati | OH | 6672 | 1 | 16.49 | 13.10 | 14.48 | 2.90 | 0.69 | 0.64 | 0.89 | 5.83 | 110,197,025 | 16,947,233 |
| 64 | First Bank | Strasburg | VA | 6917 | 1 | 15.26 | 11.63 | 14.00 | 2.01 | 0.05 | 1.48 | 0.59 | 4.95 | 540,025 | 64,563 |
| 65 | First Bank of Charleston, Inc. | Charleston | WV | 57514 | 1 | 15.00 | 10.76 | 13.96 | 3.93 | 1.48 | 0.04 | 1.25 | 11.33 | 167,326 | 18,232 |
| 66 | First Capital Bank | Glen Allen | VA | 34802 | 1 | 12.78 | 8.62 | 11.24 | 3.22 | 0.19 | 0.69 | 0.48 | 5.46 | 540,841 | 48,447 |
| 67 | First Community Bank, National Association | Bluefield | VA | 13012 | 1 | 12.86 | 7.97 | 11.61 | 1.19 | 0.00 | 0.39 | 1.15 | 10.15 | 2,278,972 | 258,253 |
| 68 | First Financial Bank, National Association | Hamilton | OH | 6600 | 1 | 17.96 | 9.28 | 16.48 | 2.18 | 5.07 | 0.88 | 1.08 | 11.34 | 6,144,620 | 604,707 |
| 69 | First Hawaiian Bank | Honolulu | HI | 17985 | 1 | 19.51 | 11.70 | 18.20 | 0.43 | 0.26 | 0.03 | 1.53 | 8.69 | 14,808,060 | 2,595,341 |
| 70 | First National Bank | Altavista | VA | 6811 | 1 | 11.53 | 8.51 | 10.28 | 2.46 | 0.20 | 0.23 | 0.49 | 5.82 | 334,247 | 28,238 |
| 71 | First National Bank of Omaha | Omaha | NE | 5452 | 1 | 13.27 | 8.47 | 10.16 | 3.41 | 0.44 | 0.64 | -0.29 | -3.77 | 13,125,787 | 1,252,835 |
| 72 | First National Bank of Pennsylvania | Greenville | PA | 7888 | 1 | 12.31 | 8.28 | 11.05 | 2.29 | 0.12 | 0.53 | 0.76 | 5.88 | 8,794,697 | 1,127,007 |
| 73 | First National Bankers Bank | Baton Rouge | LA | 25247 | 1 | 20.69 | 14.06 | 19.43 | 1.24 | 0.00 | 0.00 | 1.76 | 12.61 | 321,142 | 48,322 |
| 74 | First Reliance Bank | Florence | SC | 35214 | 1 | 13.20 | 8.71 | 11.95 | 5.68 | 0.52 | 3.32 | -0.10 | -1.07 | 579,162 | 55,295 |
| 75 | First Sentry Bank, Inc. | Huntington | WV | 34241 | 1 | 11.52 | 7.15 | 10.27 | 1.10 | 0.58 | 0.62 | 0.49 | 6.27 | 494,424 | 38,279 |
| 76 | First United Bank & Trust | Oakland | MD | 4857 | 1 | 11.62 | 7.90 | 10.35 | 3.73 | 0.11 | 1.47 | 0.21 | 2.79 | 1,787,186 | 135,951 |
| 77 | First Virginia Community Bank | Fairfax | VA | 58696 | 1 | 15.40 | 14.12 | 14.15 | 1.92 | 0.08 | 0.00 | 0.28 | 2.26 | 179,107 | 24,529 |
| 78 | FirstMerit Bank, National Association | Akron | OH | 13675 | 1 | 11.80 | 6.81 | 10.55 | 2.73 | 0.86 | 0.56 | 0.64 | 7.14 | 14,338,897 | 1,322,002 |
| 79 | FNB Bank, Inc. | Romney | WV | 6794 | 1 | 19.37 | 11.69 | 18.64 | 2.44 | 1.28 | 3.78 | 0.66 | 5.57 | 153,436 | 17,454 |
| 80 | Four Oaks Bank & Trust Company | Four Oaks | NC | 11506 | 1 | 12.20 | 8.35 | 10.94 | 1.85 | 0.28 | 1.47 | -2.51 | -29.98 | 922,185 | 78,934 |
| 81 | Franklin Community Bank, National Association | Rocky Mount | VA | 57259 | 1 | 14.43 | 9.33 | 13.17 | 2.87 | 0.64 | 2.51 | 0.26 | 2.71 | 222,988 | 21,275 |
| 82 | Fraternity Federal Savings & Loan Association | Baltimore | MD | 28283 | 1 | 19.39 | 9.87 | 18.14 | 1.96 | 0.00 | 0.74 | -0.39 | -3.89 | 166,421 | 16,446 |
| 83 | Freedom Bank of Virginia | Fairfax | VA | 57184 | 1 | 15.56 | 11.43 | 14.35 | 1.73 | 0.00 | 0.00 | 1.26 | 11.09 | 176,148 | 20,519 |
| 84 | Frontier Community Bank | Waynesboro | VA | 58743 | 1 | 13.64 | 10.67 | 12.38 | 0.00 | 0.00 | 0.00 | -1.09 | -10.14 | 69,304 | 7,265 |
| 85 | Fulton Bank, National Association | Lancaster | PA | 7551 | 1 | 12.65 | 9.06 | 10.57 | 1.87 | 0.51 | 0.34 | 1.23 | 11.21 | 8,435,035 | 947,327 |
| 86 | Grant County Bank | Petersburg | WV | 11953 | 1 | 14.44 | 10.22 | 13.18 | 1.75 | 0.43 | 0.54 | 0.63 | 6.01 | 243,305 | 26,106 |
| 87 | Grayson National Bank | Independence | VA | 6861 | 1 | 13.29 | 8.32 | 12.04 | 5.81 | 0.74 | 1.15 | 0.51 | 6.13 | 374,490 | 30,586 |
| 88 | Grundy National Bank | Grundy | VA | 19011 | 1 | 30.29 | 17.90 | 29.13 | 0.71 | 1.08 | 0.79 | 1.11 | 6.14 | 354,650 | 62,043 |
| 89 | Harris National Association | Chicago | IL | 16571 | 1 | 17.53 | 10.07 | 15.66 | 3.62 | 0.52 | 0.17 | 0.04 | 0.36 | 45,722,304 | 5,022,935 |
| 90 | Heritage Bank | Norfolk | VA | 22411 | 1 | 16.06 | 11.26 | 15.15 | 0.03 | 0.00 | 0.00 | 0.90 | 7.84 | 279,486 | 34,527 |
| 91 | Hertford Savings Bank, SSB | Hertford | NC | 31345 | 1 | 23.61 | 11.69 | 23.22 | 0.00 | 0.00 | 0.00 | 0.83 | 7.18 | 15,578 | 1,800 |
| 92 | Highlands Community Bank | Covington | VA | 57420 | 1 | 16.25 | 9.67 | 15.01 | 0.98 | 0.35 | 0.00 | 0.90 | 8.50 | 101,788 | 10,890 |
| 93 | Highlands Union Bank | Abingdon | VA | 26191 | 1 | 10.04 | 6.33 | 8.78 | 3.41 | 0.28 | 2.82 | -0.14 | -2.27 | 651,433 | 41,634 |

| No. | Bank Name | City | ST | Cert # | Capital Category | Risk-Adj | Core Cap/ | Core Cap/ | NonAcc Lns | PD 90+ :Lns | OREO/Total | Return on | Return on | Total Assets | Total Equity |
|-----|--|----------------|----|--------|------------------|---------------|------------------|-----------------|----------------|------------------|--------------|----------------|----------------|--------------|--------------|
| | | | | | | Capital Ratio | Adj Total Assets | Risk Wtd Assets | & Ls/Total Lns | & Ls / Total Lns | Loans & OREO | Average Assets | Average Equity | | Capital |
| 94 | HomeTown Bank | Roanoke | VA | 58163 | 1 | 12.17 | 8.32 | 10.92 | 1.86 | 0.50 | 0.88 | 0.37 | 4.34 | 353,306 | 30,358 |
| 95 | Israel Discount Bank of New York | New York | NY | 19977 | 1 | 14.43 | 8.23 | 12.25 | 1.53 | 0.00 | 0.04 | 0.61 | 7.53 | 9,451,583 | 756,349 |
| 96 | Jefferson Security Bank | Shepherdstown | WV | 9997 | 1 | 14.06 | 8.02 | 12.81 | 3.50 | 1.68 | 0.79 | 0.32 | 4.29 | 270,574 | 19,715 |
| 97 | John Marshall Bank | Alexandria | VA | 58243 | 1 | 12.26 | 10.85 | 11.18 | 0.48 | 0.00 | 0.08 | 0.68 | 6.21 | 303,611 | 33,055 |
| 98 | Kingstree Federal Savings & Loan Association | Kingstree | SC | 29486 | 1 | 36.91 | 15.98 | 36.19 | 0.00 | 1.00 | 0.00 | 0.28 | 1.79 | 28,038 | 4,493 |
| 99 | KS Bank, Inc. | Smithfield | NC | 29771 | 1 | 15.31 | 9.01 | 14.05 | 2.06 | 0.00 | 3.88 | 0.38 | 4.11 | 340,660 | 31,885 |
| 100 | Lee Bank and Trust Company | Pennington Gap | VA | 11582 | 1 | 17.22 | 12.00 | 16.19 | 6.30 | 1.10 | 2.71 | -0.14 | -1.17 | 170,770 | 20,513 |
| 101 | Little Bank, Inc. | Kinston | NC | 34934 | 1 | 16.66 | 11.24 | 15.40 | 1.14 | 0.07 | 0.49 | 0.64 | 5.70 | 288,720 | 32,892 |
| 102 | Live Oak Banking Company | Wilmington | NC | 58665 | 1 | 14.94 | 8.08 | 13.69 | 2.36 | 0.00 | 0.11 | 6.01 | 71.67 | 207,392 | 19,635 |
| 103 | MainStreet Bank | Herdon | VA | 57742 | 1 | 12.45 | 9.60 | 11.20 | 0.09 | 0.00 | 0.81 | 0.16 | 1.67 | 237,242 | 22,993 |
| 104 | Manufacturers & Traders Trust Company | Buffalo | NY | 588 | 1 | 12.40 | 8.40 | 8.70 | 2.18 | 0.43 | 0.38 | 1.25 | 9.49 | 67,256,265 | 8,819,729 |
| 105 | Martinsville First Savings Bank | Martinsville | VA | 29685 | 1 | 24.34 | 10.82 | 24.61 | 9.30 | 0.00 | 1.46 | -3.52 | -31.57 | 47,359 | 5,151 |
| 106 | MetLife Bank, National Association | Bridgewater | NJ | 35055 | 1 | 14.34 | 7.27 | 13.54 | 0.87 | 6.99 | 0.46 | 2.24 | 30.35 | 16,576,063 | 1,175,542 |
| 107 | MidCarolina Bank | Burlington | NC | 34454 | 1 | 12.60 | 8.82 | 11.34 | 2.59 | 0.00 | 1.65 | 0.34 | 3.83 | 551,696 | 49,743 |
| 108 | Miners Exchange Bank | Coeburn | VA | 23989 | 1 | 14.77 | 7.97 | 13.52 | 1.18 | 0.00 | 0.30 | 0.82 | 10.22 | 115,431 | 8,883 |
| 109 | Monarch Bank | Chesapeake | VA | 34945 | 1 | 11.96 | 9.34 | 10.70 | 0.96 | 0.14 | 0.28 | 0.81 | 8.80 | 878,063 | 76,816 |
| 110 | Monument Bank | Bethesda | MD | 57942 | 1 | 13.60 | 9.62 | 12.51 | 0.34 | 0.00 | 0.30 | 0.94 | 9.83 | 296,083 | 27,227 |
| 111 | Morganton Federal Savings & Loan Association | Morganton | NC | 30434 | 1 | 36.04 | 27.32 | 35.50 | 1.13 | 0.00 | 0.20 | 0.86 | 3.22 | 86,297 | 23,359 |
| 112 | NBT Bank, National Association | Norwich | NY | 7230 | 1 | 12.76 | 8.55 | 11.50 | 1.14 | 0.06 | 0.03 | 1.07 | 10.22 | 5,443,730 | 565,513 |
| 113 | New Century Bank | Dunn | NC | 35465 | 1 | 12.57 | 8.72 | 11.31 | 2.07 | 0.00 | 0.81 | -3.97 | -41.46 | 641,243 | 59,748 |
| 114 | New Horizon Bank, National Association | Powhatan | VA | 58857 | 1 | 52.15 | 37.08 | 50.90 | 0.00 | 0.00 | 0.00 | -4.07 | -10.82 | 20,902 | 6,711 |
| 115 | New Republic Savings Bank | Roanoke Rapids | NC | 34860 | 1 | 15.51 | 10.06 | 14.54 | 1.01 | 0.05 | 0.95 | 1.33 | 13.22 | 52,910 | 5,322 |
| 116 | New York Commercial Bank | Islandia | NY | 32749 | 1 | 17.33 | 12.69 | 16.52 | 3.26 | 0.00 | 0.00 | 0.38 | 1.83 | 2,522,113 | 523,484 |
| 117 | New York Community Bank | Westbury | NY | 16022 | 1 | 13.91 | 8.56 | 13.31 | 2.16 | 1.11 | 0.27 | 1.41 | 10.32 | 39,508,840 | 5,357,247 |
| 118 | Northern Neck State Bank | Warsaw | VA | 9991 | 1 | 14.64 | 8.98 | 13.62 | 0.39 | 1.41 | 0.18 | 0.87 | 9.09 | 342,013 | 33,287 |
| 119 | Oak View National Bank | Warrenton | VA | 58827 | 1 | 17.16 | 11.04 | 15.90 | 0.00 | 0.00 | 0.00 | -1.84 | -16.29 | 88,660 | 9,307 |
| 120 | Old Dominion National Bank | North Garden | VA | 58504 | 1 | 12.78 | 8.95 | 11.52 | 2.48 | 0.00 | 1.55 | 0.19 | 2.09 | 52,337 | 4,890 |
| 121 | Old National Bank | Evansville | IN | 3832 | 1 | 12.60 | 7.08 | 10.70 | 1.88 | 0.04 | 0.14 | 0.74 | 7.83 | 7,355,202 | 703,009 |
| 122 | Page Valley Bank | Luray | VA | 6872 | 1 | 12.42 | 7.27 | 11.17 | 0.53 | 0.06 | 0.00 | 0.54 | 7.38 | 144,344 | 10,595 |
| 123 | Patriot State Bank | Fuquay-Varina | NC | 58248 | 1 | 16.17 | 11.43 | 14.90 | 4.82 | 0.00 | 0.62 | 0.13 | 1.07 | 141,107 | 16,379 |
| 124 | Pendleton Community Bank, Inc. | Franklin | WV | 6176 | 1 | 16.28 | 10.92 | 15.02 | 2.31 | 0.58 | 0.52 | 1.12 | 9.78 | 253,711 | 29,113 |
| 125 | Peoples Bank | Chestertown | MD | 12885 | 1 | 14.88 | 11.16 | 13.63 | 2.39 | 1.36 | 0.55 | 0.39 | 3.58 | 245,837 | 26,779 |
| 126 | Peoples Bank of Virginia | Richmond | VA | 57364 | 1 | 19.00 | 12.51 | 17.73 | 1.73 | 0.00 | 0.30 | 0.52 | 4.16 | 296,632 | 36,750 |
| 127 | Peoples Community Bank | Montross | VA | 829 | 1 | 15.70 | 9.44 | 14.45 | 3.04 | 0.00 | 1.08 | -0.48 | -4.84 | 127,210 | 12,578 |
| 128 | Peoples National Bank | Easley | SC | 26753 | 1 | 13.13 | 8.71 | 11.86 | 5.85 | 0.00 | 4.00 | 0.36 | 3.61 | 323,230 | 32,111 |
| 129 | PNC Bank, National Association | Wilmington | DE | 6384 | 1 | 16.45 | 10.47 | 12.64 | 3.29 | 2.92 | 0.48 | 0.92 | 7.47 | 251,296,862 | 32,156,568 |
| 130 | Providence Bank | Rocky Mount | NC | 58239 | 1 | 15.49 | 11.84 | 14.24 | 1.98 | 0.00 | 0.00 | 0.70 | 5.96 | 158,759 | 18,451 |
| 131 | Randolph Bank & Trust Company | Asheboro | NC | 22746 | 1 | 13.14 | 8.95 | 11.89 | 2.32 | 0.06 | 1.10 | -0.70 | -7.43 | 290,403 | 27,250 |
| 132 | RBS Citizens, National Association | Providence | RI | 57957 | 1 | 12.70 | 8.02 | 10.20 | 2.34 | 0.05 | 0.09 | 0.01 | 0.06 | 114,464,649 | 16,812,688 |
| 133 | River Community Bank, N.A. | Martinsville | VA | 35274 | 1 | 13.03 | 9.62 | 11.21 | 1.81 | 0.00 | 0.73 | 5.57 | 58.33 | 98,232 | 9,552 |
| 134 | Roanoke Rapids Savings Bank, SSB | Roanoke Rapids | NC | 28314 | 1 | 20.08 | 14.23 | 19.47 | 0.79 | 0.00 | 1.26 | 0.47 | 3.34 | 57,559 | 8,069 |
| 135 | Roxboro Savings Bank, SSB | Roxboro | NC | 28471 | 1 | 29.96 | 15.13 | 29.05 | 1.58 | 1.87 | 0.54 | 1.10 | 7.06 | 190,023 | 29,889 |
| 136 | Select Bank | Forest | VA | 58563 | 1 | 12.45 | 9.73 | 11.23 | 3.44 | 0.96 | 0.41 | 0.38 | 3.38 | 102,720 | 10,923 |
| 137 | Seneca National Bank | Seneca | SC | 35079 | 1 | 13.61 | 8.76 | 12.47 | 1.81 | 0.00 | 3.38 | 0.50 | 5.32 | 74,762 | 7,164 |
| 138 | Shore Bank | Onley | VA | 31294 | 1 | 11.96 | 6.47 | 10.70 | 3.61 | 0.00 | 0.68 | -0.62 | -8.62 | 338,860 | 24,298 |
| 139 | Silicon Valley Bank | Santa Clara | CA | 24735 | 1 | 16.86 | 7.30 | 12.65 | 0.92 | 0.00 | 0.00 | 1.22 | 16.29 | 14,543,825 | 1,069,238 |
| 140 | Sonabank | McLean | VA | 57968 | 1 | 21.30 | 14.58 | 20.06 | 1.75 | 0.00 | 0.86 | 0.73 | 4.66 | 618,634 | 96,957 |
| 141 | Sovereign Bank | Wyomissing | PA | 29950 | 1 | 17.02 | 11.31 | 14.04 | 3.82 | 0.05 | 0.32 | 0.99 | 6.63 | 72,223,414 | 11,784,501 |
| 142 | StellarOne Bank | Christiansburg | VA | 6834 | 1 | 13.42 | 9.90 | 12.17 | 2.40 | 0.12 | 0.49 | 0.53 | 3.81 | 2,895,397 | 408,337 |
| 143 | Surrey Bank & Trust | Mount Airy | NC | 34209 | 1 | 17.08 | 12.07 | 15.81 | 1.56 | 0.14 | 0.15 | 0.56 | 4.41 | 220,909 | 28,069 |
| 144 | Susquehanna Bank | Lititz | PA | 7579 | 1 | 12.71 | 9.15 | 11.21 | 2.35 | 0.19 | 0.19 | 0.41 | 2.69 | 13,882,683 | 2,106,136 |

| No. | Bank Name | City | ST | Cert # | Capital Category | Risk-Adj Capital Ratio | Core Cap/ Adj Total Assets | Core Cap/ Risk Wtd Assets | NonAcc Lns & Ls/Total Lns | PD 90+ :Lns & Ls / Total Lns | OREO/Total Loans & OREO | Return on Average Assets | Return on Average Equity | Total Assets | Total Equity Capital |
|-----|--|-----------------|----|--------|------------------|------------------------|----------------------------|---------------------------|---------------------------|------------------------------|-------------------------|--------------------------|--------------------------|---------------|----------------------|
| 145 | Tarboro Savings Bank, SSB | Tarboro | NC | 29061 | 1 | 29.83 | 13.39 | 29.44 | 0.00 | 0.98 | 0.04 | 0.19 | 1.45 | 37,100 | 4,955 |
| 146 | Taylorsville Savings Bank, SSB | Taylorsville | NC | 32348 | 1 | 15.26 | 9.62 | 14.00 | 2.80 | 0.00 | 1.14 | 1.74 | 19.62 | 89,307 | 8,156 |
| 147 | TD Bank USA, National Association | Portland | ME | 33947 | 1 | 155.56 | 11.71 | 155.21 | 0.09 | 0.00 | 0.00 | 0.08 | 0.61 | 10,613,543 | 1,355,073 |
| 148 | Texas Capital Bank, National Association | Dallas | TX | 34383 | 1 | 10.23 | 8.41 | 8.98 | 2.16 | 0.04 | 0.65 | 0.69 | 8.00 | 6,330,112 | 528,428 |
| 149 | TowneBank | Portsmouth | VA | 35095 | 1 | 14.33 | 11.01 | 12.74 | 1.57 | 0.02 | 0.51 | 0.81 | 6.16 | 3,661,248 | 490,803 |
| 150 | Trustmark National Bank | Jackson | MS | 4988 | 1 | 15.29 | 9.94 | 13.28 | 2.58 | 0.91 | 1.32 | 1.13 | 8.79 | 9,296,239 | 1,181,722 |
| 151 | U.S. Bank National Association | Cincinnati | OH | 6548 | 1 | 11.66 | 6.94 | 8.05 | 2.13 | 2.46 | 0.89 | 1.22 | 12.77 | 285,762,375 | 27,267,248 |
| 152 | Union First Market Bank | Richmond | VA | 34589 | 1 | 12.59 | 9.15 | 10.81 | 1.91 | 0.55 | 0.96 | 0.89 | 7.77 | 3,302,329 | 384,101 |
| 153 | United Bank | Vienna | VA | 22858 | 1 | 12.69 | 10.12 | 11.52 | 1.26 | 0.25 | 0.89 | 0.70 | 4.38 | 3,843,209 | 606,737 |
| 154 | United Bank | Parkersburg | WV | 6784 | 1 | 13.35 | 8.97 | 12.10 | 0.93 | 0.23 | 0.99 | 1.28 | 17.20 | 3,734,545 | 280,372 |
| 155 | Valley Bank | Roanoke | VA | 34019 | 1 | 12.53 | 8.31 | 11.27 | 2.80 | 0.42 | 3.35 | 0.59 | 7.10 | 779,973 | 65,261 |
| 156 | Virginia Bank & Trust Company | Danville | VA | 16414 | 1 | 22.42 | 16.12 | 21.69 | 0.00 | 0.12 | 0.19 | 1.22 | 7.88 | 157,523 | 24,333 |
| 157 | Virginia Commerce Bank | Arlington | VA | 27249 | 1 | 14.00 | 10.52 | 12.73 | 2.52 | 0.04 | 1.07 | 1.14 | 10.80 | 2,843,431 | 301,353 |
| 158 | Virginia Commonwealth Bank | Petersburg | VA | 29742 | 1 | 19.67 | 11.42 | 18.40 | 8.57 | 0.00 | 2.12 | 0.04 | 0.33 | 319,695 | 36,629 |
| 159 | Virginia Community Bank | Louisa | VA | 22331 | 1 | 12.68 | 8.62 | 11.41 | 2.86 | 0.19 | 2.32 | 0.30 | 3.45 | 225,276 | 20,498 |
| 160 | Virginia Company Bank | Newport News | VA | 58147 | 1 | 14.78 | 12.06 | 13.53 | 0.39 | 0.00 | 0.09 | 0.37 | 3.02 | 115,613 | 14,268 |
| 161 | Virginia National Bank | Charlottesville | VA | 34755 | 1 | 13.48 | 10.26 | 12.36 | 1.76 | 0.08 | 0.11 | 0.50 | 4.78 | 418,118 | 43,146 |
| 162 | Virginia Partners Bank | Fredericksburg | VA | 58824 | 1 | 18.92 | 12.47 | 17.67 | 0.17 | 0.00 | 0.00 | -0.64 | -4.92 | 134,511 | 17,142 |
| 163 | Wells Fargo Bank, National Association | Sioux Falls | SD | 3511 | 1 | 13.37 | 8.71 | 10.19 | 3.31 | 4.24 | 0.80 | 1.12 | 9.62 | 1,070,489,000 | 122,663,000 |
| 164 | West Union Bank | West Union | WV | 2452 | 1 | 17.66 | 11.06 | 16.71 | 0.11 | 1.27 | 0.05 | 0.57 | 5.01 | 109,394 | 12,433 |
| 165 | Worthington Federal Bank | Huntsville | AL | 32649 | 1 | 13.66 | 9.06 | 12.88 | 0.77 | 0.49 | 0.54 | 0.37 | 3.46 | 169,798 | 17,995 |
| 166 | Xenith Bank | Richmond | VA | 57487 | 1 | 24.35 | 15.95 | 23.53 | 2.94 | 0.00 | 0.24 | -2.79 | -12.92 | 243,558 | 50,550 |

Deletions:

Johnson Bank Racine WI 20296