



COMMUNITY BANKERS

B A N K

Resourceful. Responsive. Reliable.

Data as of 3/31/2011

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	21.82	10.85	20.82	0.00	0.00	0.00	-4.81	-42.38	50,981	5,531
2	Access National Bank	Reston	VA	35189	1	15.73	10.27	14.47	1.73	0.00	0.35	1.31	13.18	715,974	77,074
3	Alliance Bank Corporation	Chantilly	VA	34664	1	13.20	7.77	11.94	3.62	0.00	1.40	0.35	4.15	527,094	43,365
4	American Express Centurion Bank	Salt Lake City	UT	27471	1	22.27	20.35	21.01	1.82	0.26	0.00	3.99	19.74	26,155,206	6,176,766
5	American Savings Bank, F.S.B.	Honolulu	HI	32526	1	13.49	9.10	12.46	1.65	0.02	0.16	1.15	11.25	4,858,941	491,307
6	Bank of America, National Association	Charlotte	NC	3510	1	14.48	8.19	11.01	3.60	4.07	0.43	0.66	5.75	1,451,386,720	173,789,028
7	Bank of Anderson, National Association	Anderson	SC	34830	1	15.74	8.50	14.48	3.91	0.15	4.69	0.69	7.67	147,345	13,227
8	Bank of Botetourt	Buchanan	VA	6137	1	11.74	8.52	10.48	6.31	0.78	0.65	-0.40	-4.80	309,096	25,515
9	Bank of Charlotte County	Phenix	VA	14491	1	19.03	12.98	17.78	0.00	0.69	0.79	0.93	7.03	118,655	15,728
10	Bank of Clarke County	Berryville	VA	6123	1	14.96	9.69	13.70	1.48	0.00	0.65	0.85	8.64	564,565	55,096
11	Bank of Fincastle	Fincastle	VA	6128	1	16.06	14.07	14.91	0.18	0.21	2.93	1.04	7.41	179,150	24,684
12	Bank of Floyd	Floyd	VA	16993	1	16.10	9.46	14.84	4.25	1.80	0.37	0.53	5.64	237,972	22,600
13	Bank of Georgetown	Washington	DC	57941	1	12.73	9.78	11.81	1.46	0.00	0.10	0.35	3.57	500,388	47,229
14	Bank of Greeleyville	Greeleyville	SC	15113	1	13.00	8.77	11.79	1.92	0.00	0.07	1.62	18.90	76,422	6,686
15	Bank of Hawaii	Honolulu	HI	18053	1	18.00	6.51	16.72	0.74	0.10	0.05	1.31	18.93	12,990,776	895,127
16	Bank of Lancaster	Kilmarnock	VA	11200	1	11.79	7.50	10.54	2.02	0.00	1.89	0.15	1.86	327,330	26,540
17	Bank of Marion	Marion	VA	9507	1	17.50	9.64	16.24	1.41	0.19	0.11	0.79	7.77	346,992	35,413
18	Bank of McKenney	McKenney	VA	6139	1	14.67	10.24	13.50	2.80	0.00	0.42	0.65	6.36	197,205	19,945
19	Bank of North Carolina	High Point	NC	33527	1	12.90	7.49	11.19	6.76	0.01	2.39	0.32	3.86	2,155,923	181,739
20	Bank of Ocean City	Ocean City	MD	5867	1	19.73	13.38	18.20	0.85	0.09	0.00	0.84	6.19	154,505	21,267
21	BOKF, National Association	Tulsa	OK	4214	1	14.65	7.85	11.14	2.11	0.53	1.16	1.08	15.01	23,576,464	2,281,204
22	Bank of Romney	Romney	WV	845	1	17.26	10.11	16.00	3.37	0.53	0.75	0.63	6.20	246,701	24,780
23	Bank of Southside Virginia	Carson	VA	11580	1	19.44	12.83	18.18	1.03	0.18	0.41	1.75	13.41	523,134	69,509
24	Bank of the James	Lynchburg	VA	35207	1	11.49	7.72	10.23	2.13	0.00	1.18	0.49	6.55	431,074	32,287
25	Bank of the West	San Francisco	CA	3514	1	14.63	11.36	13.36	3.58	0.16	0.37	0.64	3.47	58,342,433	10,743,212
26	Bank of Walterboro	Walterboro	SC	27496	1	17.72	11.34	16.47	5.08	0.00	2.62	0.45	4.01	157,517	17,719
27	Benchmark Community Bank	Kenbridge	VA	20484	1	14.45	9.42	13.20	1.36	0.14	0.59	1.10	11.90	416,788	39,245
28	Blue Ridge Bank	Walhalla	SC	17773	1	16.82	8.86	15.60	1.36	0.00	0.00	0.64	7.42	98,796	8,718
29	BlueRidge Bank	Frederick	MD	58756	1	14.78	9.78	13.52	1.65	0.00	0.00	-0.24	-2.36	131,940	13,387
30	BMW Bank of North America	Salt Lake City	UT	35141	1	10.67	9.95	10.16	0.17	0.00	0.00	2.78	28.63	9,412,623	939,883
31	Branch Banking and Trust Company	Winston-Salem	NC	9846	1	15.83	10.24	13.40	2.60	2.00	1.56	0.48	4.20	150,993,839	17,477,040
32	Burke & Herbert Bank & Trust Company	Alexandria	VA	11578	1	13.46	9.76	12.62	0.80	0.00	0.24	1.49	14.90	2,318,149	232,633
33	Business Bank	Vienna	VA	23567	1	13.61	9.43	12.36	0.75	0.01	0.00	0.36	3.71	288,993	27,924
34	Capital Bank, National Association	Rockville	MD	35278	1	14.22	8.62	11.17	1.60	0.04	1.19	0.90	10.40	260,493	22,019
35	Capital One Bank (USA), National Association	Glen Allen	VA	33954	1	14.78	9.18	10.68	0.00	2.03	0.00	4.11	46.28	71,082,582	6,735,313
36	Capital One, National Association	McLean	VA	4297	1	13.14	8.42	11.86	1.79	1.69	0.35	1.05	5.52	128,743,716	24,523,639
37	CapitalBank	Greenwood	SC	27426	1	12.56	8.17	11.28	5.54	0.22	2.84	0.72	8.14	648,033	57,914

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
38	Capon Valley Bank	Wardensville	WV	9998	1	12.68	8.44	11.41	2.02	0.31	3.07	0.38	4.54	158,111	13,282
39	Cardinal Bank	McLean	VA	34733	1	13.25	10.77	11.99	0.59	0.00	0.08	1.15	10.17	2,049,279	233,662
40	Carolina Trust Bank	Lincolnton	NC	57026	1	13.93	9.73	12.67	3.34	0.00	2.30	-0.57	-6.25	276,951	27,250
41	Chain Bridge Bank, National Association	McLean	VA	58595	1	17.68	10.44	16.44	0.13	0.00	0.00	1.04	9.61	189,829	20,596
42	Chase Bank USA, National Association	Newark	DE	23702	1	15.75	11.86	12.44	0.00	0.98	0.00	4.36	21.32	121,013,126	25,656,230
43	Chesapeake Bank	Kilmarnock	VA	6862	1	13.32	9.23	12.06	1.06	0.03	0.83	1.17	12.81	597,741	55,975
44	Citizens Bank and Trust Company	Blackstone	VA	823	1	18.96	10.80	17.80	1.83	0.02	1.70	0.95	9.01	325,398	34,461
45	Citizens Bank of Pennsylvania	Philadelphia	PA	57282	1	15.23	9.20	13.86	1.94	0.13	0.04	0.42	3.02	36,849,798	4,526,801
46	Citizens Building & Loan Association	Greer	SC	31900	1	29.78	18.30	28.53	4.94	0.00	0.47	0.51	2.75	119,430	21,858
47	Citizens Community Bank	South Hill	VA	35326	1	16.62	12.67	15.36	1.48	0.00	2.22	0.28	2.09	162,069	21,668
48	Citizens National Bank	Windsor	VA	57320	1	19.16	12.85	17.90	4.51	0.48	0.81	0.17	1.36	51,319	6,499
49	Clay County Bank, Inc.	Clay	WV	2444	1	28.26	12.62	26.99	0.84	0.31	0.00	1.13	8.75	74,317	9,529
50	Coastal Bank & Trust	Jacksonville	NC	58899	1	19.34	14.28	18.09	0.00	0.00	0.00	-0.53	-3.73	53,773	7,366
51	CoastalStates Bank	Hilton Head Island	SC	57756	1	10.54	6.13	9.28	10.34	0.00	1.66	-3.12	-42.06	395,159	28,861
52	Colonial Virginia Bank	Gloucester	VA	57630	1	14.36	9.70	13.26	0.70	0.00	0.00	0.42	4.25	122,957	12,039
53	Commercial Bank	Honea Path	SC	14642	1	32.21	14.89	30.96	0.25	0.00	0.57	1.42	9.26	135,239	20,772
54	Community Bankers' Bank	Midlothian	VA	26871	1	16.63	9.71	15.36	4.54	0.00	2.90	0.14	1.43	161,570	14,305
55	Community Capital Bank of Virginia	Christiansburg	VA	58658	1	23.71	17.32	22.50	0.00	0.00	0.00	0.27	1.56	54,846	9,021
56	Cornerstone Bank, National Association	Lexington	VA	58859	1	16.21	12.01	14.96	0.00	0.00	2.28	0.10	0.83	64,939	7,718
57	Crescent State Bank	Cary	NC	35006	1	11.72	7.39	9.44	7.14	0.00	1.83	-2.89	-34.13	958,705	77,566
58	Essex Bank	Tappahannock	VA	8675	1	15.70	8.38	14.52	8.04	0.05	2.57	-0.39	-3.96	1,084,468	108,236
59	EVB	Tappahannock	VA	11584	1	11.06	5.79	8.34	3.35	0.12	1.45	0.17	2.17	1,081,401	86,438
60	Farmers & Merchants Bank	Timberville	VA	8668	1	13.80	7.74	10.06	2.70	0.45	0.58	0.57	7.09	548,226	43,643
61	Farmers & Merchants Bank of Craig County	New Castle	VA	9986	1	33.61	16.79	32.35	0.00	0.04	0.00	1.17	6.95	51,532	8,703
62	Farmers Bank	Windsor	VA	2429	1	15.27	8.02	13.98	3.30	0.23	1.29	0.75	9.63	455,321	34,618
63	Farmers Bank of Appomattox	Appomattox	VA	6813	1	18.98	11.58	18.38	0.59	0.61	0.04	1.00	8.77	188,152	21,274
64	Fauquier Bank	Warrenton	VA	6923	1	12.64	8.38	11.39	0.37	0.00	0.70	0.72	8.95	592,869	48,079
65	First Bank	Strasburg	VA	6917	1	14.29	10.40	13.02	2.58	0.39	1.26	0.79	7.60	558,981	57,730
66	First Bank of Charleston, Inc.	Charleston	WV	57514	1	15.87	10.52	14.62	1.93	0.00	0.04	0.93	8.88	171,309	18,349
67	First Capital Bank	Glen Allen	VA	34802	1	13.70	8.98	12.03	5.22	0.01	0.69	0.37	4.08	528,713	48,090
68	First Community Bank, National Association	Bluefield	VA	13012	1	14.65	8.87	13.40	1.28	0.00	0.41	0.98	8.33	2,223,371	265,959
69	First Financial Bank, National Association	Hamilton	OH	6600	1	18.07	8.95	16.58	2.10	5.20	1.17	1.17	13.02	6,303,183	566,351
70	First Hawaiian Bank	Honolulu	HI	17985	1	20.01	11.74	18.71	0.44	0.10	0.03	1.39	8.03	15,153,286	2,627,670
71	First National Bank	Altavista	VA	6811	1	11.54	8.40	10.29	2.73	0.21	0.36	0.20	2.39	340,090	28,200
72	First National Bank of Omaha	Omaha	NE	5452	1	14.62	9.32	11.52	2.39	0.18	0.52	1.70	17.10	13,148,497	1,337,947
73	First National Bank of Pennsylvania	Greenville	PA	7888	1	11.95	8.14	10.56	1.66	0.22	0.57	0.71	5.76	9,555,793	1,200,990
74	First National Bankers Bank	Baton Rouge	LA	25247	1	27.56	14.69	26.29	3.18	0.00	1.32	0.50	4.94	913,915	131,788
75	First Reliance Bank	Florence	SC	35214	1	13.48	9.58	12.23	6.79	0.45	4.91	0.09	0.88	529,752	53,482
76	First Sentry Bank, Inc.	Huntington	WV	34241	1	11.95	7.53	10.69	0.79	0.54	0.58	0.83	10.42	488,385	38,797
77	First United Bank & Trust	Oakland	MD	4857	1	11.91	8.78	10.64	3.93	0.04	1.80	0.42	4.77	1,508,503	138,466
78	First Virginia Community Bank	Fairfax	VA	58696	1	13.18	11.24	12.11	2.12	0.69	0.00	0.19	1.67	240,173	25,336
79	FirstMerit Bank, National Association	Akron	OH	13675	1	12.05	7.22	10.80	0.94	0.96	0.92	0.84	9.09	14,454,794	1,327,090
80	FNB Bank, Inc.	Romney	WV	6794	1	18.41	10.87	17.51	3.65	0.13	3.83	0.52	5.00	152,473	15,809
81	Franklin Community Bank, National Association	Rocky Mount	VA	57259	1	14.47	9.75	13.21	3.46	0.43	3.77	-0.86	-8.64	209,834	20,717
82	Fraternity Federal Savings & Loan Association	Baltimore	MD	28283	1	26.24	12.93	24.99	3.01	0.00	1.91	-0.18	-1.64	182,123	23,441
83	Freedom Bank of Virginia	Fairfax	VA	57184	1	15.97	12.59	14.72	1.83	0.00	0.00	0.96	7.64	181,026	21,995
84	Frontier Community Bank	Waynesboro	VA	58743	1	13.43	10.38	12.18	0.00	0.00	0.00	0.12	1.20	72,955	7,377
85	Fulton Bank, National Association	Lancaster	PA	7551	1	13.05	9.48	11.00	2.08	0.34	0.33	1.13	9.98	8,700,347	1,006,956
86	Grant County Bank	Petersburg	WV	11953	1	14.66	10.29	13.41	3.13	0.11	0.75	0.73	6.86	243,530	25,934

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87	Grayson National Bank	Independence	VA	6861	1	13.84	8.33	12.58	5.91	0.21	2.01	-0.28	-3.53	366,228	29,375
88	Grundy National Bank	Grundy	VA	19011	1	30.37	17.27	29.11	0.24	0.79	1.45	1.24	7.58	355,628	58,980
89	Harris National Association	Chicago	IL	16571	1	17.91	9.00	15.99	4.41	0.40	0.15	-0.22	-2.17	49,886,472	4,967,894
90	Heritage Bank	Norfolk	VA	22411	1	15.88	12.51	14.96	0.00	0.00	0.12	0.89	7.03	271,204	34,444
91	Hertford Savings Bank, SSB	Hertford	NC	31345	1	23.33	12.10	22.96	1.46	0.00	0.00	0.73	6.10	15,524	1,849
92	Highlands Community Bank	Covington	VA	57420	1	16.08	9.35	14.98	1.81	0.46	0.00	0.81	8.49	107,158	10,141
93	HomeTown Bank	Roanoke	VA	58163	1	11.68	7.90	10.44	2.26	0.00	1.53	0.30	3.79	356,881	27,941
94	Israel Discount Bank of New York	New York	NY	19977	1	15.86	8.41	13.75	1.34	0.12	0.14	0.61	7.47	9,105,170	773,840
95	Jefferson Security Bank	Shepherdstown	WV	9997	1	14.67	7.68	13.41	3.85	0.04	0.65	0.32	4.45	273,041	19,544
96	John Marshall Bank	Alexandria	VA	58243	1	11.76	10.55	10.68	0.44	0.00	0.16	0.76	7.31	338,066	34,183
97	Kingstree Federal Savings & Loan Association	Kingstree	SC	29486	1	36.08	15.29	35.61	1.00	0.06	0.00	0.22	1.43	29,113	4,458
98	KS Bank, Inc.	Smithfield	NC	29771	1	14.95	8.78	13.70	4.79	0.00	3.43	0.30	3.35	334,874	30,332
99	Lee Bank and Trust Company	Pennington Gap	VA	11582	1	17.94	11.72	16.69	5.09	1.28	3.22	0.60	5.20	171,473	19,830
100	Little Bank, Inc.	Kinston	NC	34934	1	16.60	10.75	15.34	0.53	0.01	0.98	0.66	6.25	307,422	32,836
101	Live Oak Banking Company	Wilmington	NC	58665	1	17.56	8.69	16.28	4.15	0.00	0.07	7.19	83.03	232,978	23,633
102	MainStreet Bank	Herndon	VA	57742	1	12.02	9.50	10.77	0.66	0.00	0.58	0.40	4.22	248,257	23,366
103	Manufacturers and Traders Trust Company	Buffalo	NY	588	1	12.46	8.68	8.81	2.34	0.51	0.42	1.31	9.86	66,985,645	8,979,855
104	Martinsville First Savings Bank	Martinsville	VA	29685	1	25.11	10.88	25.42	8.93	0.00	1.12	0.59	5.43	47,076	5,104
105	MetLife Bank, National Association	Morristown	NJ	35055	1	15.51	7.43	14.68	0.93	9.22	0.71	0.19	2.43	15,583,441	1,277,559
106	MidCarolina Bank	Burlington	NC	34454	1	13.38	9.28	12.12	1.01	0.00	2.56	0.28	3.05	532,654	48,665
107	Miners Exchange Bank	Coeburn	VA	23989	1	14.52	6.81	13.27	0.71	0.00	0.34	0.58	8.69	130,419	8,613
108	Monarch Bank	Chesapeake	VA	34945	1	12.97	9.90	11.72	1.14	0.06	0.33	0.76	7.63	802,791	78,896
109	Monument Bank	Bethesda	MD	57942	1	13.30	8.81	12.23	0.64	0.00	0.30	0.76	8.88	337,168	27,710
110	Morganton Federal Savings & Loan Association	Morganton	NC	30434	1	37.85	27.01	37.28	2.46	0.00	0.59	0.50	1.87	88,219	23,613
111	NBT Bank, National Association	Norwich	NY	7230	1	13.27	8.84	12.02	1.29	0.06	0.02	1.05	9.86	5,440,789	569,961
112	New Century Bank	Dunn	NC	35465	1	12.05	8.67	10.79	2.33	0.00	1.08	0.12	1.25	630,255	59,755
113	New Horizon Bank, National Association	Powhatan	VA	58857	1	34.78	26.69	33.73	0.00	0.00	0.00	-2.67	-9.89	27,404	6,389
114	New Republic Savings Bank	Roanoke Rapids	NC	34860	1	15.71	9.64	14.72	1.77	0.20	1.47	1.08	11.06	56,611	5,458
115	New York Commercial Bank	Westbury	NY	32749	1	16.35	11.79	15.56	2.93	0.00	0.09	0.86	4.45	2,890,525	525,665
116	New York Community Bank	Westbury	NY	16022	1	13.84	8.96	13.25	2.08	1.36	0.40	1.30	9.13	38,526,529	5,394,722
117	Oak View National Bank	Warrenton	VA	58827	1	14.20	9.55	12.95	0.00	0.00	0.00	-0.66	-6.84	93,268	8,877
118	Oconee Federal Savings and Loan Association	Seneca	SC	30111	1	41.79	18.49	41.38	1.03	0.14	0.67	-0.23	-1.29	376,963	69,712
119	Old Dominion National Bank	North Garden	VA	58504	1	12.92	8.93	11.67	0.69	0.00	2.98	-0.44	-4.93	50,740	4,596
120	Old National Bank	Evansville	IN	3832	1	12.00	7.05	10.75	2.89	0.02	0.32	0.78	8.15	7,940,233	818,491
121	Old Town Bank	Waynesville	NC	58561	1	18.53	10.33	17.29	5.69	0.02	1.15	-0.59	-5.74	87,245	8,871
122	Page Valley Bank	Luray	VA	6872	1	13.89	7.89	12.63	0.49	0.00	0.20	1.02	12.95	138,588	11,173
123	Patriot State Bank	Fuquay-Varina	NC	58248	1	16.22	11.82	14.97	6.29	0.00	1.00	0.02	0.20	132,395	16,162
124	Pendleton Community Bank, Inc.	Franklin	WV	6176	1	16.23	10.75	14.97	3.30	0.02	0.86	0.80	7.13	253,819	28,503
125	Peoples Bank	Chestertown	MD	12885	1	14.00	10.31	12.74	4.73	2.04	0.65	-0.63	-6.14	247,488	25,126
126	Peoples Bank of Virginia	Richmond	VA	57364	1	19.53	12.85	18.27	1.14	0.00	0.03	0.61	4.80	290,396	37,473
127	Peoples Community Bank	Montross	VA	829	1	15.07	8.93	13.81	2.56	0.00	1.39	0.35	3.96	133,545	11,698
128	Peoples National Bank	Easley	SC	26753	1	13.76	8.87	12.49	5.98	0.00	3.89	0.14	1.44	325,592	31,504
129	PNC Bank, National Association	Wilmington	DE	6384	1	15.58	10.40	12.25	2.94	2.82	0.52	1.04	8.48	251,221,393	31,521,889
130	Providence Bank	Rocky Mount	NC	58239	1	14.46	11.42	13.20	3.04	0.00	0.33	0.41	3.59	171,164	18,647
131	Randolph Bank & Trust Company	Asheboro	NC	22746	1	13.06	8.49	11.79	4.79	0.00	1.28	0.37	4.01	282,924	26,321
132	RBS Citizens, National Association	Providence	RI	57957	1	12.98	8.62	10.55	2.21	0.07	0.14	0.25	1.56	113,481,240	17,037,783
133	River Community Bank, N.A.	Martinsville	VA	35274	1	13.48	9.13	11.58	1.15	0.00	0.41	0.14	1.46	92,398	9,079
134	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	NC	28314	1	20.29	14.27	19.66	0.63	0.00	0.97	0.49	3.47	57,107	8,114
135	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	NC	29485	1	47.66	22.17	47.22	1.70	0.05	1.33	0.31	1.37	43,188	9,633

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
136	Roxboro Savings Bank, SSB	Roxboro	NC	28471	1	30.89	16.10	29.98	0.93	0.69	0.85	0.79	4.97	183,422	29,601
137	Select Bank	Forest	VA	58563	1	11.82	9.04	10.56	3.19	0.00	0.33	0.23	2.19	102,764	10,630
138	Seneca National Bank	Seneca	SC	35079	1	13.82	8.82	12.65	1.19	0.00	2.33	0.43	4.58	75,920	7,029
139	Shore Bank	Onley	VA	31294	1	13.88	6.89	12.62	4.85	0.00	1.07	0.05	0.69	307,823	24,403
140	Silicon Valley Bank	Santa Clara	CA	24735	1	14.99	6.58	11.38	0.61	0.00	0.00	1.03	15.72	17,468,798	1,107,545
141	Sonabank	McLean	VA	57968	1	21.25	15.43	20.00	1.93	0.00	1.68	0.78	4.73	590,297	96,890
142	Sovereign Bank	Boston	MA	29950	1	15.95	10.98	13.64	3.03	0.00	0.30	0.55	3.32	75,696,559	12,242,256
143	StellarOne Bank	Christiansburg	VA	6834	1	15.31	11.42	14.06	2.08	0.01	0.43	0.43	2.87	2,889,776	440,509
144	Surrey Bank & Trust	Mount Airy	NC	34209	1	16.86	12.22	15.59	2.21	0.22	0.32	1.04	7.90	225,277	28,802
145	Susquehanna Bank	Lititz	PA	7579	1	13.14	9.44	11.64	2.22	0.11	0.29	0.58	3.78	13,834,460	2,132,882
146	Tarboro Savings Bank, SSB	Tarboro	NC	29061	1	30.64	13.54	30.21	0.00	0.00	0.00	0.58	4.33	37,312	5,021
147	Taylorsville Savings Bank, SSB	Taylorsville	NC	32348	1	14.40	8.76	13.14	2.91	0.00	0.18	-0.01	-0.15	90,449	7,836
148	TD Bank USA, National Association	Portland	ME	33947	1	150.19	11.28	149.95	0.09	0.00	0.00	-0.12	-0.99	11,681,487	1,269,386
149	Texas Capital Bank, National Association	Dallas	TX	34383	1	10.73	8.70	9.48	2.11	0.05	0.47	0.82	9.27	6,056,855	556,050
150	TowneBank	Portsmouth	VA	35095	1	13.64	10.28	11.98	2.62	0.03	0.84	0.85	6.70	3,973,355	498,518
151	Trustmark National Bank	Jackson	MS	4988	1	15.88	9.86	13.86	2.10	0.41	1.42	1.03	8.19	9,400,857	1,181,547
152	U.S. Bank National Association	Cincinnati	OH	6548	1	12.77	7.67	9.39	2.11	2.43	0.73	1.33	13.60	305,969,246	30,196,842
153	Union First Market Bank	Richmond	VA	34589	1	13.38	9.45	11.63	2.18	0.38	1.33	0.70	6.05	3,781,017	439,846
154	United Bank	Vienna	VA	22858	1	13.31	10.61	12.06	1.52	0.07	0.79	0.66	3.97	3,756,334	611,750
155	United Bank, Inc.	Parkersburg	WV	6784	1	13.63	9.93	12.38	0.94	0.18	0.89	1.42	17.12	3,469,686	287,201
156	Valley Bank	Roanoke	VA	34019	1	12.71	8.54	11.46	1.94	0.40	2.88	0.64	7.67	797,140	65,534
157	Virginia Bank & Trust Company	Danville	VA	16414	1	22.37	15.64	21.58	0.52	0.91	0.19	0.87	5.87	164,920	23,910
158	Virginia Commerce Bank	Arlington	VA	27249	1	15.00	11.16	13.73	2.50	0.00	0.86	0.87	7.89	2,781,430	308,530
159	Virginia Commonwealth Bank	Petersburg	VA	29742	1	17.01	9.24	15.73	13.82	0.00	4.00	-0.50	-5.15	318,363	31,528
160	Virginia Community Bank	Louisa	VA	22331	1	11.18	8.01	9.92	6.97	0.35	3.48	-0.16	-1.98	226,406	17,540
161	Virginia Company Bank	Newport News	VA	58147	1	13.68	11.79	12.53	0.16	0.00	0.17	0.28	2.36	120,276	14,069
162	Virginia National Bank	Charlottesville	VA	34755	1	14.51	9.93	13.39	1.57	0.01	0.11	0.26	2.53	461,047	45,946
163	Virginia Partners Bank	Fredericksburg	VA	58824	1	16.63	11.52	15.37	0.30	0.00	0.00	0.33	2.86	147,111	16,633
164	Virginia Savings Bank, FSB	Front Royal	VA	32039	1	15.24	8.31	12.87	NA	0.00	NA	0.62	6.85	129,351	11,775
165	Wells Fargo Bank, National Association	Sioux Falls	SD	3511	1	13.37	8.79	10.43	3.01	3.86	0.74	1.13	9.88	1,093,030,000	123,909,000
166	West Union Bank	West Union	WV	2452	1	16.83	10.85	15.91	0.43	1.50	0.00	0.54	4.96	111,992	12,188
167	Worthington Federal Bank	Huntsville	AL	32649	1	13.84	8.48	12.59	2.85	0.19	2.87	-0.88	-8.69	176,887	17,568
168	Xenith Bank	Richmond	VA	57487	1	18.74	13.95	17.49	0.89	0.00	0.65	-2.18	-11.34	264,532	48,092

