

Data as of 12/31/2010

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 & Assets | Return on Average Assets | Return on Average Equity | Total Assets | Total Equity Capital |
|-----|--|----------------|----|-------|------------------|------------------------|----------------------------|---------------------------|---------------------------|------------------------------|---------------------------|--------------------------|--------------------------|---------------|----------------------|
| 1 | 1st Commonwealth Bank of Virginia | Arlington | VA | 58773 | 1 | 23.44 | 11.82 | 22.50 | 0.00 | 0.00 | 0.00 | -4.05 | -34.72 | 51,741 | 6,117 |
| 2 | Access National Bank | Reston | VA | 35189 | 1 | 14.94 | 9.17 | 13.68 | 1.49 | 0.06 | 0.32 | 1.16 | 12.76 | 830,474 | 74,820 |
| 3 | Alliance Bank Corporation | Chantilly | VA | 34664 | 1 | 12.79 | 7.42 | 11.54 | 0.57 | 0.10 | 1.37 | 0.17 | 2.03 | 537,343 | 43,211 |
| 4 | American Express Centurion Bank | Salt Lake City | UT | 27471 | 1 | 19.53 | 19.40 | 18.26 | 1.83 | 0.27 | 0.00 | 5.28 | 27.54 | 29,947,154 | 5,890,141 |
| 5 | American Savings Bank, F.S.B. | Honolulu | HI | 32526 | 1 | 13.85 | 9.21 | 12.77 | 1.63 | 0.03 | 0.12 | 1.11 | 10.68 | 4,796,827 | 493,385 |
| 6 | Bank of America, National Association | Charlotte | NC | 3510 | 1 | 14.26 | 7.83 | 10.78 | 3.76 | 3.79 | 0.42 | 0.35 | 3.09 | 1,482,278,257 | 171,325,208 |
| 7 | Bank of Anderson, National Association | Anderson | SC | 34830 | 1 | 15.53 | 8.33 | 14.28 | 3.42 | 0.11 | 4.47 | 0.39 | 4.28 | 144,614 | 12,941 |
| 8 | Bank of Botetourt | Buchanan | VA | 6137 | 1 | 12.02 | 8.51 | 10.76 | 3.40 | 2.02 | 0.70 | 0.27 | 3.25 | 310,643 | 26,319 |
| 9 | Bank of Charlotte County | Phenix | VA | 14491 | 1 | 18.74 | 12.99 | 17.49 | 0.00 | 0.99 | 0.86 | 1.53 | 11.09 | 117,450 | 15,437 |
| 10 | Bank of Clarke County | Berryville | VA | 6123 | 1 | 14.56 | 9.56 | 13.30 | 2.05 | 0.00 | 0.43 | 0.32 | 3.27 | 552,009 | 54,251 |
| 11 | Bank of Fincastle | Fincastle | VA | 6128 | 1 | 16.06 | 13.83 | 14.90 | 0.34 | 2.77 | 0.80 | -0.37 | -2.63 | 176,284 | 24,337 |
| 12 | Bank of Floyd | Floyd | VA | 16993 | 1 | 15.47 | 9.06 | 14.22 | 4.41 | 0.00 | 0.36 | 0.27 | 3.06 | 240,118 | 22,223 |
| 13 | Bank of Georgetown | Washington | DC | 57941 | 1 | 13.73 | 9.98 | 12.86 | 0.53 | 0.00 | 0.11 | 0.50 | 4.97 | 467,864 | 46,676 |
| 14 | Bank of Greeleyville | Greeleyville | SC | 15113 | 1 | 12.46 | 8.77 | 11.21 | 2.15 | 0.00 | 0.11 | 0.66 | 7.52 | 76,224 | 6,519 |
| 15 | Bank of Hawaii | Honolulu | HI | 18053 | 1 | 17.69 | 6.46 | 16.42 | 0.67 | 0.21 | 0.04 | 1.26 | 17.73 | 13,139,218 | 901,141 |
| 16 | Bank of Lancaster | Kilmarnock | VA | 11200 | 1 | 11.62 | 7.27 | 10.37 | 2.25 | 0.08 | 1.62 | 0.08 | 1.02 | 325,989 | 26,367 |
| 17 | Bank of Marion | Marion | VA | 9507 | 1 | 17.31 | 9.71 | 16.06 | 1.45 | 0.26 | 0.07 | 0.26 | 2.54 | 348,184 | 35,043 |
| 18 | Bank of McKenney | McKenney | VA | 6139 | 1 | 14.59 | 10.22 | 13.42 | 1.77 | 0.00 | 0.43 | 0.82 | 7.95 | 192,100 | 19,522 |
| 19 | Bank of North Carolina | High Point | NC | 33527 | 1 | 13.01 | 7.42 | 11.19 | 6.01 | 0.30 | 2.56 | -1.09 | -12.61 | 2,148,565 | 178,649 |
| 20 | BOKF, National Association | Tulsa | OK | 4214 | 1 | 13.47 | 5.80 | 8.97 | 2.30 | 0.22 | 1.00 | 1.13 | 16.33 | 17,415,154 | 1,126,603 |
| 21 | Bank of Romney | Romney | WV | 845 | 1 | 16.78 | 10.42 | 15.53 | 3.06 | 0.85 | 0.70 | 0.67 | 6.31 | 230,723 | 24,642 |
| 22 | Bank of Southside Virginia | Carson | VA | 11580 | 1 | 18.70 | 12.45 | 17.44 | 0.47 | 0.06 | 0.36 | 0.57 | 4.28 | 503,572 | 66,204 |
| 23 | Bank of the James | Lynchburg | VA | 35207 | 1 | 11.37 | 7.59 | 10.11 | 2.56 | 0.00 | 1.04 | 0.28 | 3.75 | 418,896 | 31,423 |
| 24 | Bank of the West | San Francisco | CA | 3514 | 1 | 14.59 | 11.22 | 13.32 | 3.44 | 0.11 | 0.40 | 0.48 | 2.61 | 57,652,826 | 10,597,730 |
| 25 | Bank of Waltherboro | Waltherboro | SC | 27496 | 1 | 16.49 | 11.15 | 15.23 | 4.56 | 0.00 | 2.56 | 0.65 | 5.78 | 155,819 | 17,614 |
| 26 | Benchmark Community Bank | Kenbridge | VA | 20484 | 1 | 14.21 | 8.95 | 12.96 | 1.98 | 0.27 | 0.35 | 1.24 | 13.89 | 417,870 | 37,700 |
| 27 | Blue Ridge Bank | Walhalla | SC | 17773 | 1 | 16.01 | 8.35 | 14.82 | 1.04 | 0.00 | 0.00 | 0.07 | 0.84 | 98,945 | 8,317 |
| 28 | BlueRidge Bank | Frederick | MD | 58756 | 1 | 16.17 | 10.08 | 14.94 | 1.87 | 0.00 | 0.00 | -0.93 | -8.51 | 125,727 | 13,403 |
| 29 | BMW Bank of North America | Salt Lake City | UT | 35141 | 1 | 10.23 | 9.68 | 9.64 | 0.22 | 0.00 | 0.00 | 2.56 | 27.00 | 9,237,367 | 876,145 |
| 30 | Branch Banking and Trust Company | Winston-Salem | NC | 9846 | 1 | 15.48 | 9.93 | 13.02 | 2.59 | 1.95 | 1.52 | 0.43 | 3.85 | 150,828,452 | 17,225,545 |
| 31 | Burke & Herbert Bank & Trust Company | Alexandria | VA | 11578 | 1 | 13.09 | 10.16 | 12.32 | 0.88 | 0.01 | 0.27 | 1.71 | 16.51 | 2,282,584 | 225,185 |
| 32 | Business Bank | Vienna | VA | 23567 | 1 | 13.64 | 9.33 | 12.38 | 0.75 | 0.00 | 0.00 | 0.63 | 6.51 | 275,068 | 27,753 |
| 33 | Capital Bank, NA | Rockville | MD | 35278 | 1 | 13.72 | 8.30 | 10.71 | 2.57 | 0.00 | 0.96 | 0.97 | 11.71 | 254,505 | 21,674 |
| 34 | Capital One Bank (USA), National Association | Glen Allen | VA | 33954 | 1 | 23.57 | 8.29 | 13.50 | 0.00 | 2.31 | 0.00 | 3.40 | 42.42 | 72,203,064 | 5,939,220 |
| 35 | Capital One, National Association | McLean | VA | 4297 | 1 | 12.46 | 8.09 | 11.12 | 1.72 | 1.62 | 0.43 | 0.36 | 1.89 | 126,901,280 | 24,226,044 |
| 36 | CapitalBank | Greenwood | SC | 27426 | 1 | 11.99 | 7.64 | 10.71 | 5.45 | 0.21 | 2.70 | -4.02 | -45.28 | 654,931 | 56,455 |
| 37 | Capon Valley Bank | Wardensville | WV | 9998 | 1 | 12.50 | 8.33 | 11.24 | 1.94 | 0.42 | 2.75 | 0.67 | 7.99 | 154,664 | 13,128 |
| 38 | Cardinal Bank | McLean | VA | 34733 | 1 | 13.10 | 10.28 | 11.84 | 0.47 | 0.00 | 0.08 | 1.14 | 10.39 | 2,061,624 | 227,143 |
| 39 | Carolina Trust Bank | Lincolnton | NC | 57026 | 1 | 11.74 | 8.26 | 10.49 | 2.24 | 0.13 | 2.35 | -0.61 | -7.26 | 267,841 | 22,897 |

| 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 / Total Lns | OREO/Total Loans & OREO | Return on Average Assets | Return on Average Equity | Total Assets | Total Equity Capital |
|-----|---|--------------------|----|-------|------------------|------------------------|----------------------------|---------------------------|---------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--------------|----------------------|
| 40 | Chain Bridge Bank, National Association | McLean | VA | 58595 | 1 | 17.03 | 9.44 | 15.82 | 0.23 | 0.00 | 0.00 | 1.23 | 12.07 | 188,986 | 19,796 |
| 41 | Chase Bank USA, National Association | Newark | DE | 23702 | 1 | 14.24 | 11.05 | 11.08 | 0.00 | 1.18 | 0.00 | 4.43 | 22.90 | 131,082,741 | 25,293,171 |
| 42 | Chesapeake Bank | Kilmarnock | VA | 6862 | 1 | 13.09 | 8.98 | 11.88 | 1.16 | 0.03 | 0.82 | 0.79 | 8.80 | 603,000 | 53,656 |
| 43 | Citizens Bank & Trust Company | Blackstone | VA | 823 | 1 | 18.85 | 10.62 | 17.74 | 1.89 | 0.06 | 1.66 | 0.96 | 9.13 | 324,943 | 33,701 |
| 44 | Citizens Bank of Pennsylvania | Philadelphia | PA | 57282 | 1 | 14.76 | 8.31 | 13.38 | 1.93 | 0.09 | 0.02 | 0.01 | 0.04 | 32,303,238 | 4,504,665 |
| 45 | Citizens Building & Loan Association | Greer | SC | 31900 | 1 | 30.47 | 18.62 | 29.21 | 4.25 | 0.00 | 0.78 | 0.28 | 1.50 | 116,542 | 21,702 |
| 46 | Citizens Community Bank | South Hill | VA | 35326 | 1 | 16.08 | 12.15 | 14.83 | 2.63 | 0.00 | 2.03 | 0.23 | 1.83 | 164,514 | 21,602 |
| 47 | Citizens National Bank | Windsor | VA | 57320 | 1 | 19.40 | 13.33 | 18.15 | 3.83 | 0.00 | 0.79 | 0.09 | 0.66 | 49,382 | 6,511 |
| 48 | Clay County Bank, Inc. | Clay | WV | 2444 | 1 | 26.98 | 12.35 | 25.71 | 0.86 | 0.18 | 0.00 | 0.51 | 3.92 | 72,226 | 9,299 |
| 49 | Coastal Bank & Trust | Jacksonville | NC | 58899 | 1 | 20.29 | 14.30 | 19.04 | 0.00 | 0.00 | 0.00 | -1.08 | -7.46 | 49,993 | 7,435 |
| 50 | CoastalStates Bank | Hilton Head Island | SC | 57756 | 1 | 11.67 | 6.92 | 10.41 | 10.56 | 0.22 | 1.94 | -3.01 | -35.18 | 389,888 | 32,640 |
| 51 | Colonial Virginia Bank | Gloucester | VA | 57630 | 1 | 14.61 | 9.90 | 13.52 | 0.30 | 0.00 | 0.00 | 0.31 | 3.00 | 121,319 | 12,046 |
| 52 | Commercial Bank | Honea Path | SC | 14642 | 1 | 32.75 | 14.67 | 31.50 | 0.81 | 0.00 | 0.53 | 1.08 | 6.92 | 130,603 | 20,362 |
| 53 | Community Bankers' Bank | Midlothian | VA | 26871 | 1 | 17.12 | 9.96 | 15.85 | 4.28 | 0.00 | 3.09 | 0.52 | 5.30 | 142,634 | 14,231 |
| 54 | Community Capital Bank of Virginia | Christiansburg | VA | 58658 | 1 | 30.26 | 19.36 | 29.53 | 0.00 | 0.00 | 0.00 | 0.08 | 0.40 | 50,264 | 8,977 |
| 55 | Cornerstone Bank, National Association | Lexington | VA | 58859 | 1 | 17.37 | 12.57 | 16.12 | 0.03 | 0.00 | 1.19 | 0.36 | 2.88 | 63,540 | 7,688 |
| 56 | Crescent State Bank | Cary | NC | 35006 | 1 | 12.24 | 8.16 | 10.01 | 4.48 | 0.00 | 1.95 | -0.88 | -9.52 | 974,566 | 87,170 |
| 57 | Essex Bank | Tappahannock | VA | 8675 | 1 | 15.49 | 8.04 | 14.30 | 7.19 | 0.11 | 2.41 | 0.94 | 9.79 | 1,114,724 | 109,384 |
| 58 | EVB | Tappahannock | VA | 11584 | 1 | 10.99 | 5.86 | 8.36 | 3.34 | 0.24 | 1.48 | -2.78 | -33.72 | 1,119,161 | 85,048 |
| 59 | Farmers & Merchants Bank | Timberville | VA | 8668 | 1 | 13.86 | 7.64 | 10.14 | 1.62 | 1.76 | 0.32 | 0.85 | 10.77 | 535,507 | 43,232 |
| 60 | Farmers & Merchants Bank of Craig County | New Castle | VA | 9986 | 1 | 32.33 | 16.58 | 31.07 | 0.00 | 0.35 | 0.00 | 1.03 | 6.26 | 52,212 | 8,688 |
| 61 | Farmers Bank | Windsor | VA | 2429 | 1 | 15.12 | 7.72 | 13.84 | 3.74 | 0.15 | 1.20 | -0.33 | -4.18 | 455,230 | 34,219 |
| 62 | Farmers Bank of Appomattox | Appomattox | VA | 6813 | 1 | 19.06 | 11.49 | 18.43 | 0.62 | 0.54 | 0.04 | 1.08 | 9.39 | 186,219 | 21,157 |
| 63 | Fauquier Bank | Warrenton | VA | 6923 | 1 | 12.38 | 8.11 | 11.13 | 0.45 | 0.06 | 0.60 | 0.68 | 8.69 | 597,420 | 47,293 |
| 64 | First Bank | Strasburg | VA | 6917 | 1 | 14.07 | 10.42 | 12.79 | 2.49 | 0.14 | 0.90 | -4.34 | -39.03 | 544,016 | 57,113 |
| 65 | First Bank of Charleston, Inc. | Charleston | WV | 57514 | 1 | 15.52 | 10.44 | 14.29 | 3.13 | 1.32 | 0.08 | 1.18 | 11.18 | 171,503 | 18,128 |
| 66 | First Capital Bank | Glen Allen | VA | 34802 | 1 | 13.42 | 8.80 | 11.76 | 4.16 | 0.39 | 0.65 | 0.41 | 4.64 | 535,794 | 47,529 |
| 67 | First Community Bank, National Association | Bluefield | VA | 13012 | 1 | 14.18 | 8.66 | 12.92 | 1.39 | 0.00 | 0.35 | 1.08 | 9.42 | 2,227,739 | 257,563 |
| 68 | First Financial Bank, National Association | Hamilton | OH | 6600 | 1 | 16.36 | 8.75 | 14.88 | 1.97 | 4.95 | 1.21 | 0.98 | 10.54 | 6,237,352 | 556,403 |
| 69 | First Hawaiian Bank | Honolulu | HI | 17985 | 1 | 19.82 | 11.92 | 18.54 | 0.45 | 0.13 | 0.02 | 1.35 | 7.70 | 15,195,035 | 2,623,465 |
| 70 | First National Bank | Altavista | VA | 6811 | 1 | 11.36 | 8.36 | 10.10 | 2.63 | 0.29 | 0.18 | 0.13 | 1.52 | 336,634 | 28,011 |
| 71 | First National Bank of Omaha | Omaha | NE | 5452 | 1 | 13.54 | 8.87 | 10.52 | 2.58 | 0.23 | 0.60 | 0.94 | 9.76 | 13,128,306 | 1,280,640 |
| 72 | First National Bank of Pennsylvania | Greenville | PA | 7888 | 1 | 12.27 | 8.31 | 11.01 | 1.92 | 0.10 | 0.53 | 0.99 | 7.75 | 8,759,397 | 1,126,132 |
| 73 | First National Bankers Bank | Baton Rouge | LA | 25247 | 1 | 21.56 | 13.42 | 20.29 | 2.80 | 0.00 | 0.00 | -0.45 | -3.35 | 322,925 | 48,121 |
| 74 | First Reliance Bank | Florence | SC | 35214 | 1 | 13.13 | 8.94 | 11.87 | 5.53 | 0.53 | 3.92 | 0.27 | 2.82 | 528,951 | 53,199 |
| 75 | First Sentry Bank, Inc. | Huntington | WV | 34241 | 1 | 11.62 | 7.19 | 10.37 | 0.76 | 0.49 | 0.59 | 0.43 | 5.65 | 490,689 | 37,950 |
| 76 | First United Bank & Trust | Oakland | MD | 4857 | 1 | 11.53 | 7.73 | 10.26 | 3.45 | 0.28 | 1.76 | -0.90 | -11.54 | 1,688,297 | 137,143 |
| 77 | First Virginia Community Bank | Fairfax | VA | 58696 | 1 | 14.38 | 12.60 | 13.27 | 2.01 | 0.36 | 0.00 | 1.25 | 10.06 | 207,348 | 25,011 |
| 78 | FirstMerit Bank, National Association | Akron | OH | 13675 | 1 | 11.69 | 6.81 | 10.43 | 1.17 | 1.46 | 0.72 | 0.80 | 8.79 | 14,123,901 | 1,311,064 |
| 79 | FNB Bank, Inc. | Romney | WV | 6794 | 1 | 18.02 | 10.62 | 17.18 | 2.46 | 1.02 | 3.81 | 0.81 | 7.51 | 151,797 | 15,569 |
| 80 | Four Oaks Bank & Trust Company | Four Oaks | NC | 11506 | 1 | 10.10 | 6.17 | 8.83 | 6.53 | 0.13 | 1.36 | -7.96 | -112.67 | 947,268 | 57,993 |
| 81 | Franklin Community Bank, National Association | Rocky Mount | VA | 57259 | 1 | 14.77 | 9.57 | 13.51 | 4.13 | 1.36 | 2.53 | 0.38 | 3.94 | 214,062 | 21,119 |
| 82 | Fraternity Federal Savings & Loan Association | Baltimore | MD | 28283 | 1 | 19.03 | 9.51 | 17.78 | 0.59 | 0.00 | 1.76 | -0.68 | -7.03 | 169,659 | 15,987 |
| 83 | Freedom Bank of Virginia | Fairfax | VA | 57184 | 1 | 16.05 | 12.35 | 14.85 | 1.63 | 0.00 | 0.00 | 2.42 | 20.01 | 171,304 | 21,575 |
| 84 | Frontier Community Bank | Waynesboro | VA | 58743 | 1 | 13.43 | 10.39 | 12.18 | 0.00 | 0.00 | 0.00 | 0.10 | 0.93 | 70,320 | 7,318 |
| 85 | Fulton Bank, National Association | Lancaster | PA | 7551 | 1 | 12.67 | 9.18 | 10.64 | 2.01 | 0.42 | 0.30 | 1.18 | 10.88 | 8,800,692 | 990,446 |
| 86 | Grant County Bank | Petersburg | WV | 11953 | 1 | 14.58 | 10.26 | 13.32 | 2.23 | 0.17 | 0.59 | 0.54 | 5.06 | 244,225 | 25,947 |

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|-----|---|----------------|----|-------|------------------|------------------------|---------------------------|--------------------------|---------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--------------|----------------------|
| 87 | Grayson National Bank | Independence | VA | 6861 | 1 | 13.63 | 8.29 | 12.37 | 6.21 | 0.37 | 1.27 | 0.21 | 2.56 | 367,634 | 29,489 |
| 88 | Grundy National Bank | Grundy | VA | 19011 | 1 | 29.24 | 16.75 | 28.04 | 0.41 | 0.99 | 1.32 | 0.99 | 5.95 | 361,965 | 57,038 |
| 89 | Harris National Association | Chicago | IL | 16571 | 1 | 17.87 | 9.64 | 15.98 | 4.00 | 0.65 | 0.17 | -0.17 | -1.64 | 50,026,360 | 4,982,480 |
| 90 | Heritage Bank | Norfolk | VA | 22411 | 1 | 15.75 | 12.16 | 14.84 | 0.00 | 0.00 | 0.12 | 0.94 | 7.63 | 264,187 | 34,300 |
| 91 | Hertford Savings Bank, SSB | Hertford | NC | 31345 | 1 | 23.64 | 11.94 | 23.26 | 0.00 | 1.48 | 0.00 | 0.55 | 4.64 | 15,089 | 1,821 |
| 92 | Highlands Community Bank | Covington | VA | 57420 | 1 | 16.20 | 9.38 | 15.26 | 1.83 | 0.25 | 0.00 | 0.72 | 7.12 | 103,609 | 10,023 |
| 93 | Highlands Union Bank | Abingdon | VA | 26191 | 1 | 10.30 | 6.24 | 9.04 | 3.19 | 1.00 | 3.34 | -0.42 | -6.80 | 657,391 | 39,375 |
| 94 | HomeTown Bank | Roanoke | VA | 58163 | 1 | 11.65 | 7.78 | 10.40 | 1.39 | 0.00 | 1.11 | -1.98 | -24.45 | 353,103 | 27,323 |
| 95 | Israel Discount Bank of New York | New York | NY | 19977 | 1 | 14.55 | 8.18 | 12.40 | 1.58 | 0.00 | 0.07 | 0.38 | 4.69 | 9,315,266 | 757,642 |
| 96 | Jefferson Security Bank | Shepherdstown | WV | 9997 | 1 | 14.20 | 7.74 | 12.95 | 3.68 | 0.20 | 0.79 | 0.30 | 4.15 | 265,349 | 19,628 |
| 97 | John Marshall Bank | Alexandria | VA | 58243 | 1 | 12.12 | 10.55 | 11.02 | 0.72 | 0.00 | 0.17 | 0.75 | 7.13 | 309,871 | 33,480 |
| 98 | Kingstree Federal Savings & Loan Assoc. (MHC) | Kingstree | SC | 29486 | 1 | 36.12 | 15.52 | 35.63 | 0.00 | 1.00 | 0.00 | 0.35 | 2.22 | 28,963 | 4,507 |
| 99 | KS Bank, Inc. | Smithfield | NC | 29771 | 1 | 15.79 | 9.26 | 14.53 | 3.53 | 0.00 | 3.47 | 0.44 | 4.79 | 335,350 | 30,109 |
| 100 | Lee Bank and Trust Company | Pennington Gap | VA | 11582 | 1 | 17.27 | 11.60 | 16.01 | 4.85 | 1.52 | 3.09 | -0.60 | -5.25 | 176,557 | 19,567 |
| 101 | Little Bank, Inc. | Kinston | NC | 34934 | 1 | 16.63 | 11.10 | 15.37 | 1.48 | 0.37 | 0.30 | 0.71 | 6.41 | 299,390 | 32,529 |
| 102 | Live Oak Banking Company | Wilmington | NC | 58665 | 1 | 15.99 | 8.84 | 14.72 | 2.44 | 0.00 | 0.16 | 4.48 | 49.62 | 245,335 | 20,998 |
| 103 | MainStreet Bank | Herndon | VA | 57742 | 1 | 12.34 | 9.39 | 11.08 | 0.78 | 0.00 | 0.72 | 0.12 | 1.24 | 239,882 | 22,937 |
| 104 | Manufacturers & Traders Trust Company | Buffalo | NY | 588 | 1 | 12.26 | 8.46 | 8.62 | 2.40 | 0.53 | 0.43 | 1.32 | 10.06 | 67,054,535 | 8,886,488 |
| 105 | MetLife Bank, National Association | Bridgewater | NJ | 35055 | 1 | 15.00 | 7.14 | 14.16 | 0.86 | 7.63 | 0.53 | 1.07 | 14.47 | 16,309,974 | 1,255,311 |
| 106 | MidCarolina Bank | Burlington | NC | 34454 | 1 | 13.03 | 9.03 | 11.77 | 2.25 | 0.00 | 1.77 | 0.13 | 1.48 | 531,535 | 48,346 |
| 107 | Miners Exchange Bank | Coeburn | VA | 23989 | 1 | 14.55 | 7.63 | 13.30 | 0.45 | 0.00 | 0.41 | 0.98 | 13.09 | 130,283 | 8,716 |
| 108 | Monarch Bank | Chesapeake | VA | 34945 | 1 | 12.42 | 8.89 | 11.16 | 1.08 | 0.15 | 0.24 | 0.88 | 9.77 | 826,113 | 77,830 |
| 109 | Monument Bank | Bethesda | MD | 57942 | 1 | 13.22 | 9.00 | 12.13 | 0.88 | 0.00 | 0.18 | 0.56 | 6.32 | 313,295 | 27,174 |
| 110 | Morganton Federal Savings & Loan Association | Morganton | NC | 30434 | 1 | 37.04 | 27.28 | 36.53 | 1.73 | 0.00 | 0.60 | 0.67 | 2.48 | 86,938 | 23,503 |
| 111 | NBT Bank, National Association | Norwich | NY | 7230 | 1 | 13.03 | 8.67 | 11.77 | 1.18 | 0.06 | 0.02 | 1.08 | 10.31 | 5,302,543 | 567,543 |
| 112 | New Century Bank | Dunn | NC | 35465 | 1 | 12.67 | 9.07 | 11.41 | 2.22 | 0.27 | 0.77 | 0.12 | 1.29 | 624,940 | 59,601 |
| 113 | New Horizon Bank, National Association | Powhatan | VA | 58857 | 1 | 37.03 | 30.03 | 36.03 | 0.00 | 0.00 | 0.00 | -2.97 | -9.77 | 24,355 | 6,549 |
| 114 | New Republic Savings Bank | Roanoke Rapids | NC | 34860 | 1 | 15.59 | 9.97 | 14.61 | 1.40 | 0.53 | 1.45 | 1.43 | 14.38 | 53,368 | 5,319 |
| 115 | New York Commercial Bank | Westbury | NY | 32749 | 1 | 17.33 | 12.70 | 16.38 | 3.69 | 0.00 | 0.00 | -0.54 | -2.56 | 2,530,781 | 521,438 |
| 116 | New York Community Bank | Westbury | NY | 16022 | 1 | 13.95 | 8.80 | 13.30 | 2.04 | 1.29 | 0.32 | 1.58 | 11.35 | 38,864,722 | 5,394,060 |
| 117 | Oak View National Bank | Warrenton | VA | 58827 | 1 | 15.08 | 9.69 | 13.83 | 0.00 | 0.00 | 0.00 | -1.19 | -12.09 | 93,154 | 9,030 |
| 118 | Oconee Federal Savings and Loan Assoc. (MHC) | Seneca | SC | 30111 | 1 | 37.12 | 16.50 | 36.70 | 1.27 | 0.07 | 0.52 | 0.88 | 5.17 | 371,304 | 61,261 |
| 119 | Old Dominion National Bank | North Garden | VA | 58504 | 1 | 12.62 | 8.90 | 11.36 | 0.90 | 0.00 | 2.47 | -2.03 | -22.29 | 51,424 | 4,659 |
| 120 | Old National Bank | Evansville | IN | 3832 | 1 | 12.43 | 7.37 | 11.17 | 1.89 | 0.02 | 0.13 | 0.62 | 6.38 | 7,121,605 | 690,799 |
| 121 | Old Town Bank | Waynesville | NC | 58561 | 1 | 18.36 | 11.16 | 17.10 | 5.49 | 0.00 | 1.14 | -1.80 | -15.64 | 83,482 | 8,832 |
| 122 | Page Valley Bank | Luray | VA | 6872 | 1 | 12.37 | 7.39 | 11.12 | 0.60 | 0.00 | 0.00 | 0.60 | 8.14 | 149,524 | 10,818 |
| 123 | Patriot State Bank | Fuquay-Varina | NC | 58248 | 1 | 16.12 | 11.23 | 14.87 | 3.97 | 0.00 | 0.94 | 0.14 | 1.18 | 139,141 | 16,039 |
| 124 | Pendleton Community Bank, Inc. | Franklin | WV | 6176 | 1 | 16.03 | 10.42 | 14.77 | 2.39 | 0.13 | 0.74 | 0.85 | 7.55 | 249,270 | 27,967 |
| 125 | Peoples Bank | Chestertown | MD | 12885 | 1 | 14.28 | 10.51 | 13.01 | 2.50 | 2.99 | 0.56 | -1.62 | -15.31 | 244,843 | 25,691 |
| 126 | Peoples Bank of Virginia | Richmond | VA | 57364 | 1 | 19.37 | 12.60 | 18.10 | 1.41 | 0.00 | 0.43 | 0.53 | 4.22 | 288,679 | 37,043 |
| 127 | Peoples Community Bank | Montross | VA | 829 | 1 | 15.08 | 8.92 | 13.82 | 1.99 | 0.00 | 1.16 | -0.75 | -8.12 | 129,769 | 11,548 |
| 128 | Peoples National Bank | Easley | SC | 26753 | 1 | 13.29 | 8.91 | 12.03 | 5.56 | 0.00 | 3.87 | 0.16 | 1.65 | 320,755 | 31,416 |
| 129 | PNC Bank, National Association | Wilmington | DE | 6384 | 1 | 15.19 | 10.09 | 11.87 | 3.06 | 2.90 | 0.50 | 1.14 | 9.23 | 256,638,747 | 30,700,352 |
| 130 | Providence Bank | Rocky Mount | NC | 58239 | 1 | 14.79 | 11.42 | 13.53 | 3.21 | 0.00 | 0.34 | 0.25 | 2.19 | 166,507 | 18,518 |
| 131 | Randolph Bank & Trust Company | Asheboro | NC | 22746 | 1 | 12.72 | 8.53 | 11.45 | 3.85 | 0.00 | 1.23 | -1.08 | -11.66 | 292,091 | 26,487 |
| 132 | RBS Citizens, National Association | Providence | RI | 57957 | 1 | 12.74 | 8.16 | 10.29 | 2.36 | 0.15 | 0.14 | 0.09 | 0.62 | 107,835,697 | 16,915,260 |
| 133 | River Community Bank, N.A. | Martinsville | VA | 35274 | 1 | 13.09 | 8.71 | 11.22 | 1.37 | 0.00 | 0.44 | -1.72 | -18.15 | 96,490 | 9,044 |

| 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 |
|-----|--|-----------------|----|-------|------------------|------------------------|---------------------------|--------------------------|---------------------------|------------------------------|-------------------------|--------------------------|--------------------------|---------------|----------------------|
| 134 | Roanoke Rapids Savings Bank, SSB | Roanoke Rapids | NC | 28314 | 1 | 20.53 | 14.05 | 19.88 | 0.38 | 0.00 | 1.00 | -0.17 | -1.24 | 56,364 | 8,044 |
| 135 | Roanoke Valley Savings Bank, SSB | Roanoke Rapids | NC | 29485 | 1 | 46.31 | 22.09 | 45.89 | 1.57 | 0.05 | 1.28 | 0.19 | 0.87 | 43,250 | 9,605 |
| 136 | Roxboro Savings Bank, SSB | Roxboro | NC | 28471 | 1 | 30.05 | 15.64 | 29.20 | 0.78 | 0.57 | 0.85 | 0.84 | 5.32 | 183,191 | 28,960 |
| 137 | Select Bank | Forest | VA | 58563 | 1 | 11.84 | 9.12 | 10.57 | 2.99 | 1.73 | 0.41 | 0.24 | 2.20 | 100,465 | 10,571 |
| 138 | Seneca National Bank | Seneca | SC | 35079 | 1 | 13.71 | 8.82 | 12.46 | 1.83 | 0.00 | 2.06 | 0.53 | 5.56 | 75,656 | 6,936 |
| 139 | Shore Bank | Onley | VA | 31294 | 1 | 13.42 | 6.60 | 12.16 | 4.78 | 0.00 | 0.90 | 0.05 | 0.74 | 330,233 | 24,322 |
| 140 | Silicon Valley Bank | Santa Clara | CA | 24735 | 1 | 15.48 | 6.82 | 11.61 | 0.72 | 0.00 | 0.00 | 0.65 | 9.33 | 16,331,636 | 1,074,561 |
| 141 | Sonabank | McLean | VA | 57968 | 1 | 21.05 | 14.70 | 19.80 | 2.64 | 0.05 | 0.99 | -0.68 | -4.24 | 591,060 | 95,988 |
| 142 | Sovereign Bank | Boston | MA | 29950 | 1 | 15.93 | 11.43 | 13.45 | 3.56 | 0.00 | 0.31 | 2.42 | 14.61 | 72,255,422 | 12,139,322 |
| 143 | StellarOne Bank | Christiansburg | VA | 6834 | 1 | 14.63 | 11.20 | 13.38 | 2.02 | 0.09 | 0.50 | 0.45 | 3.13 | 2,923,419 | 436,833 |
| 144 | Surrey Bank & Trust | Mount Airy | NC | 34209 | 1 | 16.99 | 11.69 | 15.72 | 2.29 | 0.00 | 0.23 | 0.28 | 2.20 | 213,617 | 28,235 |
| 145 | Susquehanna Bank | Lititz | PA | 7579 | 1 | 12.90 | 9.31 | 11.40 | 2.04 | 0.21 | 0.21 | 0.70 | 4.61 | 13,822,574 | 2,102,757 |
| 146 | Tarboro Savings Bank, SSB | Tarboro | NC | 29061 | 1 | 30.43 | 13.25 | 29.90 | 0.00 | 0.00 | 0.00 | 0.15 | 1.13 | 36,622 | 4,967 |
| 147 | Taylorsville Savings Bank, SSB | Taylorsville | NC | 32348 | 1 | 15.35 | 9.51 | 14.09 | 2.69 | 0.00 | 0.56 | -0.49 | -5.40 | 88,285 | 7,854 |
| 148 | TD Bank USA, National Association | Portland | ME | 33947 | 1 | 146.65 | 11.87 | 146.39 | 0.09 | 0.00 | 0.00 | -0.67 | -5.07 | 11,147,971 | 1,317,871 |
| 149 | Texas Capital Bank, National Association | Dallas | TX | 34383 | 1 | 10.18 | 7.90 | 8.94 | 1.90 | 0.11 | 0.71 | 0.77 | 9.62 | 6,437,486 | 541,359 |
| 150 | TowneBank | Portsmouth | VA | 35095 | 1 | 13.68 | 10.59 | 12.06 | 2.04 | 0.04 | 0.73 | 0.83 | 6.37 | 3,871,028 | 492,331 |
| 151 | Trustmark National Bank | Jackson | MS | 4988 | 1 | 15.43 | 9.90 | 13.42 | 2.31 | 0.32 | 1.35 | 1.09 | 8.55 | 9,425,755 | 1,171,787 |
| 152 | U.S. Bank National Association | Cincinnati | OH | 6548 | 1 | 12.38 | 7.66 | 8.95 | 2.04 | 2.54 | 0.77 | 1.25 | 12.86 | 302,259,544 | 29,090,593 |
| 153 | Union First Market Bank | Richmond | VA | 34589 | 1 | 12.98 | 9.19 | 11.24 | 2.78 | 0.62 | 1.22 | 0.90 | 8.39 | 3,804,090 | 432,361 |
| 154 | United Bank | Vienna | VA | 22858 | 1 | 13.18 | 10.33 | 11.94 | 1.40 | 0.18 | 0.77 | 1.51 | 9.32 | 3,666,795 | 611,561 |
| 155 | United Bank | Parkersburg | WV | 6784 | 1 | 13.48 | 9.09 | 12.22 | 0.89 | 0.10 | 0.91 | 0.80 | 10.55 | 3,465,028 | 283,137 |
| 156 | Valley Bank | Roanoke | VA | 34019 | 1 | 12.32 | 8.27 | 11.06 | 1.99 | 0.41 | 2.86 | 0.22 | 2.67 | 765,432 | 63,555 |
| 157 | Virginia Bank & Trust Company | Danville | VA | 16414 | 1 | 22.46 | 15.97 | 21.71 | 0.00 | 1.02 | 0.06 | 0.84 | 5.48 | 157,764 | 23,960 |
| 158 | Virginia Commerce Bank | Arlington | VA | 27249 | 1 | 14.32 | 10.76 | 13.05 | 2.57 | 0.01 | 0.77 | 0.83 | 7.75 | 2,739,442 | 301,689 |
| 159 | Virginia Commonwealth Bank | Petersburg | VA | 29742 | 1 | 19.68 | 10.98 | 18.41 | 10.94 | 0.00 | 2.97 | -0.72 | -6.55 | 321,774 | 34,581 |
| 160 | Virginia Community Bank | Louisa | VA | 22331 | 1 | 12.07 | 8.28 | 10.79 | 4.29 | 0.79 | 2.77 | -1.33 | -15.66 | 223,103 | 18,724 |
| 161 | Virginia Company Bank | Newport News | VA | 58147 | 1 | 14.07 | 11.95 | 12.82 | 0.35 | 0.00 | 0.09 | 0.47 | 3.87 | 116,896 | 14,036 |
| 162 | Virginia National Bank | Charlottesville | VA | 34755 | 1 | 14.23 | 10.26 | 13.13 | 1.52 | 0.07 | 0.11 | 2.48 | 24.32 | 458,297 | 45,521 |
| 163 | Virginia Partners Bank | Fredericksburg | VA | 58824 | 1 | 17.74 | 11.73 | 16.48 | 0.49 | 0.00 | 0.00 | -0.75 | -6.22 | 141,046 | 16,420 |
| 164 | Wells Fargo Bank, National Association | Sioux Falls | SD | 3511 | 1 | 13.10 | 8.53 | 10.08 | 3.05 | 3.95 | 0.78 | 1.18 | 10.44 | 1,102,278,000 | 122,259,000 |
| 165 | West Union Bank | West Union | WV | 2452 | 1 | 17.13 | 10.81 | 16.16 | 0.44 | 1.27 | 0.02 | 0.62 | 5.57 | 108,817 | 11,984 |
| 166 | Worthington Federal Bank | Huntsville | AL | 32649 | 1 | 14.16 | 8.90 | 13.03 | 2.40 | 1.06 | 1.37 | 2.01 | 19.61 | 172,971 | 17,971 |
| 167 | Xenith Bank | Richmond | VA | 57487 | 1 | 21.38 | 14.78 | 20.33 | 1.81 | 0.00 | 0.96 | -1.51 | -7.42 | 251,201 | 48,788 |

