

The "X" List Report



Strongest Banks and Thrifts in the United States

(See second table below covers the weakest; go to the bottom of this report for information on brokers.)

Distributed by: Weiss Research, Inc. and www.MoneyandMarkets.com.

Source of Financial Strength Ratings: Courtesy of TheStreet.com Ratings, www.TheStreet.com.

Data source: FDIC's Call Reports and OTS' Thrift Financial Reports, March 31, 2008.

Selection criteria for the table below: All U.S. commercial banks, savings banks, S&Ls and other thrifts with total assets of \$500 million or more and with a rating of B+ or higher.

Instructions: Below, please find the listings for the strongest and weakest banks and thrifts.

1. Make sure you have the exact name of your bank or thrift, along with its state of domicile.
2. Look for your institution in alphabetical order. If it is not on this list, check the list of Weakest Banks and Thrifts below.
3. If you cannot find your institution on either list, visit www.TheStreet.com.
4. Under "PORTFOLIO & TOOLS," select "Banks & Thrifts Screener."
5. This will take you to a new page with the bank screener, and you'll see a box on the left hand side to fill in your bank information. To narrow the search, type in the name of your State. For the bank name, enter just the FIRST word or a SINGLE key word. Do not enter the full bank name.
6. Refer to the following ratings scale:
 - A** excellent
 - B** good
 - C** fair
 - D** weak
 - E** very weak
 - +** the upper third of each grade range
 - the lower third of each grade range

7. Based on these ratings, here are some guidelines to follow:

- ✓ If your bank is rated B- or higher, do not take any further action unless your deposits are over the FDIC limit.
- ✓ If your bank is rated D+ or lower, consider moving your money elsewhere.
- ✓ If your bank is rated a C- a C or a C+, we consider it a yellow flag. Monitor the rating periodically to make sure it has not been downgraded into the D range.
- ✓ If you're shopping for a new bank or thrift, favor those with a rating of B+ or better.

Bank	City	State	TheStreet.com Rating	Total Assets (\$ thousands)
Advanta Bk Corp	Draper	UT	A	2,587,476
Albany B&TC NA	Chicago	IL	A	512,418
Alerus Financial NA	Grand Forks	ND	B+	717,480
American Bk of Texas	Sherman	TX	A-	1,054,627
American Bk TX NA	Marble Falls	TX	A-	684,350
American Heritage Bk	Sapulpa	OK	A-	599,074
American NB&TC	Danville	VA	A	784,257
American St Bk	Lubbock	TX	A-	2,095,007
Apple Bk For Svgs	Manhasset	NY	B+	8,307,485
BancFirst	Oklahoma City	OK	A-	3,773,746
BancorpSouth Bk	Tupelo	MS	B+	13,151,538
Bank of Clarke Cty	Berryville	VA	B+	512,038
Bank of Commerce	Idaho Falls	ID	A+	730,004
Bank of Hampton Roads	Norfolk	VA	A-	581,257
Bank of Marin	Corte Madera	CA	B+	919,799
Bank of Stockton	Stockton	CA	A-	1,752,232
Bank of the Commonwealth	Norfolk	VA	B+	883,383
Bank of the Ozarks	Little Rock	AR	B+	3,041,220
Bank of the Sierra	Porterville	CA	A-	1,279,280
Bank of the West	El Paso	TX	A-	701,178
Bank of Utah	Ogden	UT	B+	699,707
Bank of Washington	Washington	MO	A-	598,542
BankPlus	Belzoni	MS	B+	2,087,587
Beal Bk NV	Las Vegas	NV	B+	1,755,318
Bessemer TC	Woodbridge Twp	NJ	A-	594,017
Bessemer Trust Co NA	New York	NY	A-	933,083
Broadway Bk	Chicago	IL	B+	1,118,366
Broadway NB	San Antonio	TX	A	1,799,320
Brookline Bank	Brookline	MA	A-	2,390,461
Burke & Herbert B&TC	Alexandria	VA	A	1,538,861
Cameron St Bk	Lake Charles	LA	A-	585,035
Centennial Bk	Fountain Valley	CA	B+	702,138

Centier Bank	Whiting	IN	A-	1,819,170
Central Bk	Provo	UT	A	616,561
Citizens 1st Bank	Tyler	TX	A	599,052
Citizens Bk	Elizabethton	TN	A	633,137
Citizens Bk	Philadelphia	MS	B+	709,271
Citizens Bk	Farmington	NM	B+	538,459
Citizens Business Bk	Ontario	CA	B+	6,368,212
Citizens NB of Meridian	Meridian	MS	A-	1,136,808
City NB	Beverly Hills	CA	B+	15,440,489
City NB of Florida	Miami	FL	A+	2,870,059
City NB of WV	Charleston	WV	A-	2,479,901
Columbia Bk	Fair Lawn	NJ	B+	4,413,282
Columbus B&TC	Columbus	GA	B+	6,084,023
Community Bk	Pasadena	CA	B+	2,152,830
Community BK of Tri-Cty	Waldorf	MD	B+	631,867
Conway NB	Conway	SC	A-	854,951
Custodial Trust Co	Princeton	NJ	A+	995,443
Deutsche Bk TC Americas	New York	NY	A-	38,216,000
Deutsche Bk Tr Co DE	Wilmington	DE	A-	705,719
Dime Svgs Bk of Williamsburg	Brooklyn	NY	A-	3,608,610
Eastern Bk	Boston	MA	B+	6,888,199
El Dorado Svgs Bk FSB	Placerville	CA	A-	1,578,117
Evangeline B&TC	Ville Platte	LA	A	526,050
Farmers & Merch Bk Ctrl CA	Lodi	CA	A-	1,565,470
Farmers & Merchants Bk	Long Beach	CA	A+	3,319,158
Farmers St Bk	Marion	IA	A-	529,080
Fidelity Bk	Fuquay-Varina	NC	A-	1,476,620
First B&T East Texas	Diboll	TX	B+	610,264
First Bk	Troy	NC	B+	2,382,454
First Citizens B&TC	Columbia	SC	B+	6,257,895
First Citizens NB	Mason City	IA	A-	888,258
First Community Bk NA	Bluefield	VA	B+	2,045,941
First Farmers & Merchants Bk	Columbia	TN	B+	858,918
First Federal Bk of FL	Lake City	FL	A	622,261
First Financial Bank, NA	Abilene	TX	B+	1,004,152
First Financial Bk	Terre Haute	IN	A-	2,216,822
First Financial Bk NA	Hamilton	OH	B+	3,311,397
First Hawaiian Bk	Honolulu	HI	A-	12,957,489
First Mid Illinois B&T NA	Mattoon	IL	B+	1,015,170
First NB	Hot Springs	AR	A-	731,884
First NB	Paragould	AR	A-	569,058
First NB	Fort Pierre	SD	B+	601,911
First NB Alaska	Anchorage	AK	B+	2,340,746
First NB of Long Island	Glen Head	NY	A-	1,131,438
First NB of Newtown	Newtown	PA	A+	617,146
First NB of Palmerton	Palmerton	PA	A-	568,607
First NB of Pulaski	Pulaski	TN	B+	549,442
First NB of Santa Fe	Santa Fe	NM	B+	577,897
First NB of Shelby	Shelby	NC	A	958,190
First NB of TN	Livingston	TN	A	538,747

First PREMIER Bk	Sioux Falls	SD	A	897,077
First Regional Bk	Los Angeles	CA	B+	2,317,382
First Security Bk	Missoula	MT	B+	804,740
First Security Bk	Batesville	MS	B+	505,781
First St Bk Central TX	Austin	TX	B+	925,481
Firstbank Southwest	Amarillo	TX	B+	668,453
Flagship B&T Co	Worcester	MA	B+	578,087
FPC Financial FSB	Madison	WI	B+	1,335,460
Frost NB	San Antonio	TX	A-	13,886,593
FSGBank NA	Chattanooga	TN	B+	1,246,936
Gate City Bk	Fargo	ND	B+	988,689
GE Capital Fncl	Salt Lake City	UT	A-	2,733,979
Glacier Bk	Kalispell	MT	A-	912,552
Glens Falls NB&TC	Glens Falls	NY	B+	1,401,702
GMAC Bank	Midvale	UT	B+	30,329,334
Heritage Bk of Commerce	San Jose	CA	A-	1,413,435
High Point B&TC	High Point	NC	A-	799,903
Hills B&TC	Hills	IA	B+	1,678,922
Home Federal Bank	Nampa	ID	B+	709,380
Home Federal Bank of TN	Knoxville	TN	B+	1,795,718
Hometrust Bank	Clyde	NC	B+	1,302,033
Horizon Bk	Bellingham	WA	B+	1,391,681
Hudson Valley Bank, NA	Stamford	CT	A-	2,222,661
Idaho Independent Bk	Coeur D'Alene	ID	B+	611,389
International Bk/Cmmrce NA	Brownsville	TX	B+	791,038
Intrust Bk NA	Wichita	KS	B+	3,563,025
Jersey Shore St Bk	Jersey Shore	PA	A-	617,494
KleinBank	Big Lake	MN	A-	1,515,280
LA Jolla Bk FSB	Rancho Santa Fe	CA	B+	3,610,901
Liberty Bk	Middletown	CT	A-	2,779,188
Luther Burbank Svgs	Santa Rosa	CA	B+	2,922,141
Macon Bk	Franklin	NC	B+	1,071,196
Manufacturers Bk	Los Angeles	CA	B+	2,052,781
Maspeth FS&LA	Maspeth	NY	A	1,339,757
Mechanics Bk	Richmond	CA	A-	2,706,040
Merchants Bk	Burlington	VT	B+	1,275,990
Metro Bk	Pell City	AL	B+	516,160
Metropolitan NB	Springfield	MO	A-	562,405
Mission Bk	Mission	KS	B+	583,770
Mizuho Corporate Bk Of CA	Los Angeles	CA	A-	607,163
Mizuho Corporate Bk USA	New York	NY	A-	3,929,083
Mountain West Bk	Coeur D'Alene	ID	B+	1,048,597
Nara Bank	Los Angeles	CA	B+	2,542,854
National B&TC of Sycamore	Sycamore	IL	A-	556,750
National Bk of Blacksburg	Blacksburg	VA	A	907,500
National Exchange B&TC	Fond Du Lac	WI	A	1,059,425
Nationwide Bank	Columbus	OH	A-	1,410,354
Needham Bk	Needham	MA	B+	755,930
New York Commercial Bk	Islandia	NY	B+	2,789,878
New York Community Bk	New York	NY	B+	28,822,406

Newburyport Five Cnts SB	Newburyport	MA	B+	572,099
North American Svgs Bk FSB	Grandview	MO	B+	1,525,704
Northfield Bank	Staten Island	NY	A-	1,469,698
Old Second NB	Aurora	IL	B+	2,998,079
OptumHealth Bank, Inc.	W Valley City	UT	A-	736,192
Oritani Svgs Bk	Washington	NJ	B+	1,380,027
Orrstown Bk	Shippensburg	PA	B+	915,013
Panhandle St Bk	Sandpoint	ID	B+	995,379
Parke Bk	Sewell	NJ	B+	509,567
Penn Security B&TC	Scranton	PA	A-	615,238
Peoples Bk of Biloxi	Biloxi	MS	A-	892,028
People's United Bank	Bridgeport	CT	B+	20,541,299
Piedmont FSB	Winston-Salem	NC	B+	822,459
Pinnacle Bk	Lincoln	NE	B+	2,182,610
Planters B&TC	Staunton	VA	B+	827,186
Provident Bk	Montebello	NY	B+	2,816,881
Prudential Bank & Trust, FSB	Hartford	CT	B+	1,460,729
RCB Bk	Claremore	OK	B+	1,209,166
River City Bk	Sacramento	CA	A-	833,431
Roma Bank	Robbinsville	NJ	B+	891,830
Rosedale FS&LA	Baltimore	MD	A+	598,638
Salin B&TC	Indianapolis	IN	B+	823,057
Savings Bk of Mendocino Cty	Ukiah	CA	A-	743,626
Second B&T	Fredericksburg	VA	B+	776,038
Security NB of Omaha	Omaha	NE	B+	563,295
Security NB of Sioux City IA	Sioux City	IA	B+	608,039
Severn Svgs Bk FSB	Annapolis	MD	B+	955,154
Silicon Valley Bk	Santa Clara	CA	A	6,386,386
Skagit St Bk	Burlington	WA	A-	578,637
Solvay Bk	Solvay	NY	B+	503,807
Somerset Svgs Bk, SLA	Bound Brook	NJ	B+	602,359
South Side T&SB	Peoria	IL	A-	542,051
Southcoast Community Bk	Mt Pleasant	SC	B+	509,493
Southern B&TC	Mt Olive	NC	B+	1,199,244
Starion Financial	Bismarck	ND	B+	581,732
State Bk of India (Calif)	Los Angeles	CA	B+	538,913
State Bk of Southern Utah	Cedar City	UT	A	599,643
State Bk Texas	Irving	TX	B+	500,565
Stearns Bk NA	St Cloud	MN	B+	1,106,700
Sumitomo Tr & Bkg Co USA	Hoboken	NJ	A	738,385
Talbot Bk of Easton MD	Easton	MD	B+	572,997
Texas B&TC	Longview	TX	B+	986,015
Torrington Svgs Bk	Torrington	CT	B+	714,673
Tri City NB	Oak Creek	WI	A	767,701
Tri Counties Bk	Chico	CA	A-	1,998,110
U.S. Century Bank	Miami	FL	B+	1,424,915
UBM Bank Colorado, NA	Denver	CO	B+	833,581
UMB NB of America	Salina	KS	B+	633,934
Union B&TC	Lincoln	NE	B+	1,655,668
Union Federal Svgs Bk	N Providence	RI	B+	647,471

United Bk	Zebulon	GA	B+	654,403
Univest NB&TC	Souderton	PA	A-	2,041,748
Valley National Bank	Passaic	NJ	B+	12,933,726
Wachovia Bk of DE NA	Wilmington	DE	B+	4,814,700
Washington First Intl Bk	Seattle	WA	A-	583,787
Washington FS&LA	Seattle	WA	A+	11,738,021
Waukesha St Bk	Waukesha	WI	A	697,058
Webster Five Cents SB	Webster	MA	B+	512,109
Western Security Bank	Billings	MT	A-	540,694
Wilmington Svgs Fund Society	Wilmington	DE	B+	3,173,008
Wilshire St Bk	Los Angeles	CA	B+	2,258,035
Woodforest NB	Houston	TX	A-	2,589,346
World Financial Network NB	Columbus	OH	A-	1,003,874
Wright Express Fin Svcs Corp	Salt Lake City	UT	B+	1,195,118
Yakima FS&LA	Yakima	WA	B+	1,398,520

Weakest Banks and Thrifts in the United States

(See first table above for strongest.)

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Source of Financial Strength Ratings: Courtesy of TheStreet.com Ratings, www.TheStreet.com.

Data source: FDIC's Call Reports and OTS' Thrift Financial Reports, March 31, 2008.

Selection criteria for the table below: All U.S. commercial banks, savings banks, S&Ls and other thrifts with total assets of \$500 million or more and with a rating of D- or lower.

Instructions: Same instructions as for strongest, above.

Bank	City	State	TheStreet.com Rating	Total Assets (\$ thousands)
1st Centennial Bk	Redlands	CA	D-	715,231
1st United Bk	Boca Raton	FL	D+	575,509
Affinity Bk	Ventura	CA	D-	1,172,207
Alliance Bank	Lake City	MN	D	651,634
Alliance Bk	Culver City	CA	D-	1,111,157
Alliance Bk Corp	Fairfax	VA	D	553,450
Amboy Bank	Old Bridge	NJ	D-	2,695,636
Amcore Bk NA	Rockford	IL	D+	5,135,631

American Bk	St Paul	MN	D	612,162
American Bk of Commerce	Wolfforth	TX	D+	690,847
American Founders Bk Inc	Frankfort	KY	D-	561,375
American River Bk	Sacramento	CA	D	585,958
Americanwest Bk	Spokane	WA	D	2,106,351
Ameriprise Bank, FSB	New York	NY	D	1,551,509
Amtrust Bank	Cleveland	OH	D-	17,301,384
ANB Financial NA	Rogers	AR	F	1,895,545
Anchorbank FSB	Madison	WI	D+	5,088,062
Avidia Bank	Hudson	MA	D+	954,640
Baltimore County Svgs Bk FSB	Baltimore	MD	D	615,915
Banco Popular North America	New York	NY	D+	12,738,302
Banco Santander PR	San Juan	PR	D	9,103,575
Bank of Blue Valley	Overland Park	KS	D-	753,205
Bank of Choice	Evans	CO	D-	560,922
Bank of Choice Colorado	Arvada	CO	D-	637,106
Bank of East Asia USA NA	New York	NY	D	748,859
Bank of Florida-Southwest	Naples	FL	D+	698,891
Bank of Granite	Granite Falls	NC	D	1,192,025
Bank of the Cascades	Bend	OR	D+	2,403,853
BankAtlantic	Fort Lauderdale	FL	D	6,212,631
BankUnited FSB	Coral Gables	FL	D+	14,312,695
Baraboo NB	Baraboo	WI	D+	596,978
Barclays Bank Delaware	Wilmington	DE	D	7,125,125
Baylake Bk	Sturgeon Bay	WI	D	1,078,889
Beach Community Bk	Fort Walton Bch	FL	D-	660,975
BLC Bank, NA	Strasburg	PA	D-	3,178,636
BPD Bk	New York	NY	D+	632,610
Bradford Bank	Baltimore	MD	D-	551,944
Bridgeview Bk Group	Bridgeview	IL	D+	1,403,902
Buckhead Community Bk	Atlanta	GA	D-	943,151
Builders Bk	Chicago	IL	D-	527,387
CapitalSouth Bank	Birmingham	AL	D-	756,441
Central Co-Op Bk	Somerville	MA	D+	570,835
Central Progressive Bk	Lacombe	LA	D-	508,652
Century Bk FSB	Sarasota	FL	D-	929,123
Chevy Chase Bk FSB	McLean	VA	D+	15,130,114
Citizens First Svg BK	Port Huron	MI	D+	2,091,041
Citizens-Union Svgs Bk	Fall River	MA	D	649,190
Columbian B&TC	Topeka	KS	D-	735,766
Community Bk	Loganville	GA	E+	623,764
Community Central BK	Mt Clemens	MI	D-	544,704
Community First Bk	Harrison	AR	D+	519,235
Community South Bk	Parsons	TN	D-	569,721
Community West Bk	Goleta	CA	D+	628,610
Conestoga Bank	Chester Springs	PA	D-	680,814
Corus Bk NA	Chicago	IL	D	8,976,744
Countrywide Bank, FSB	Alexandria	VA	D	121,412,048
County Bk	Merced	CA	D	2,078,298
Crescent B&TC	Jasper	GA	D+	950,001

Crescent B&TC	New Orleans	LA	D+	559,526
Delaware County B&TC	Lewis Center	OH	D	716,851
Desert Hills Bk	Phoenix	AZ	D+	502,374
Doral Bank Puerto Rico	San Juan	PR	D	8,835,752
Downey S&LA FA	Newport Beach	CA	D-	13,130,348
E*Trade Bank	Arlington	VA	D+	48,184,276
Eastern Svgs Bk FSB	Hunt Valley	MD	D	1,132,481
Equitable Bk SSB	Wauwatosa	WI	D+	548,555
Eurobank	San Juan	PR	D-	2,792,787
Falcon International Bk	Laredo	TX	D+	871,386
Farmers & Merchants Bk	Lakeland	GA	D-	534,414
Federal Trust Bank	Sanford	FL	E-	670,589
Fidelity Bank	Dearborn	MI	D	1,045,530
Fidelity Bk	Norcross	GA	D+	1,732,780
First American Intl Bk	Brooklyn	NY	D+	542,634
First Bank of Beverly Hills	Calabasas	CA	D+	1,410,692
First Bk Fncl Centre	Oconomowoc	WI	D+	571,327
First Central Svgs Bk	Glen Cove	NY	D-	645,056
First Community Bk	Taos	NM	D+	3,455,652
First Federal Bank	Harrison	AR	D	828,860
First Federal Bank of CA FSB	Santa Monica	CA	D+	7,083,638
First Georgia Banking Co	Franklin	GA	D+	715,523
First Gulf Bank, NA	Pensacola	FL	D+	698,875
First Mariner Bk	Baltimore	MD	D-	1,172,860
First NB of AZ	Scottsdale	AZ	E+	2,836,085
First NB of GA	Carrollton	GA	D-	882,993
First NB of Nevada	Reno	NV	D-	1,634,041
First NB of the South	Spartanburg	SC	D+	850,717
First Niagara Commercial Bk	Lockport	NY	D	717,088
First Place Bank	Warren	OH	D+	3,283,975
First St Bk	Eastpointe	MI	D	738,642
First St Bk	Stockbridge	GA	D-	705,237
First Tennessee Bk NA	Memphis	TN	D+	37,063,967
Firstbank of PR	San Juan	PR	D+	17,173,199
FirsTier Bk	Louisville	CO	D+	542,909
Flagstar Bk FSB	Troy	MI	D-	15,898,386
Florida Capital Bank, NA	Jacksonville	FL	D-	819,512
Florida Choice Bk	Mt Dora	FL	D	868,805
Florida Community Bk	Immokalee	FL	E+	935,236
Founders Bk	Worth	IL	D	980,356
Franklin Bk SSB	Houston	TX	D-	5,922,659
Fremont Investment & Loan	Anaheim	CA	E	6,047,598
Gainesville Bank & Trust	Gainesville	GA	D	646,373
Geauga Svg Bk	Newbury	OH	D+	530,388
Goldman Sachs Bk USA	Salt Lake City	UT	D	25,573,236
Graystone Bank	Lancaster	PA	D	524,412
Great FL Bk	Miami	FL	D+	1,850,387
Guaranty Bank	Milwaukee	WI	D-	1,826,503
Habersham Bk	Clarkesville	GA	D-	520,216
Hanmi Bk	Los Angeles	CA	D+	3,927,609

Haven SB	Hoboken	NJ	D+	680,150
Heartland Bk	Clayton	MO	D+	892,367
Helm Bk	Miami	FL	D+	586,280
Highland Bk	St Michael	MN	D+	507,223
Hillcrest Bk	Overland Park	KS	D-	1,882,968
Home NB	Blackwell	OK	D	815,543
Home S&LC	Youngstown	OH	D	2,716,625
HSBC Bk USA NA	Wilmington	DE	D+	188,284,200
Huntington NB	Columbus	OH	D+	55,566,801
Illinois NB	Springfield	IL	D-	517,987
Imperial Capital Bk	La Jolla	CA	D+	3,530,257
Independence Bk	Owensboro	KY	D+	675,449
Independent Bk	Ionia	MI	D-	3,238,995
IndyMac Bk FSB	Pasadena	CA	E-	32,010,816
Integrity Bk	Alpharetta	GA	E-	1,203,701
Inter Svgs Bk FSB	Maple Grove	MN	D-	951,692
Intervest NB	New York	NY	D+	2,046,601
Irwin Union Bk	Columbus	IN	D+	5,425,343
Irwin Union Bk FSB	Columbus	IN	D+	692,224
K Bk	Owings Mills	MD	D-	649,097
LaSalle Bank Midwest NA	Troy	MI	D	37,008,195
Lehman Brothers Bk FSB	Wilmington	DE	D-	12,246,720
LibertyBank	Eugene	OR	D	960,085
Lincoln Bank	Plainfield	IN	D+	862,451
Lowell Five Cents SB	Lowell	MA	D+	663,853
Lydian Private Bank	Palm Beach	FL	D+	2,008,561
Macatawa Bk	Holland	MI	D	2,133,420
Magyar Bank	New Brunswick	NJ	D	504,200
Marine Bk-Springfield	Springfield	IL	D	631,946
Meridian Bank NA	Wickenburg	AZ	D	2,505,730
Merrick Bank Corp	S Jordan	UT	D+	1,181,376
Midcountry Bank	Marion	IL	D-	1,025,760
Mid-Missouri Bk	Springfield	MO	D+	752,747
MidWestOne Bk	Oskaloosa	IA	D-	778,014
Millennium BCP Bank, NA	Newark	NJ	D-	841,322
Mutual Bk	Harvey	IL	D-	1,532,589
National City Bk	Cleveland	OH	D	152,519,145
New South FSB	Irondale	AL	D	1,986,425
Northeast Bk	Auburn	ME	D+	583,816
Northside Cmnty Bk	Gurnee	IL	D	554,194
Northwest Georgia Bk	Ringgold	GA	D+	633,733
Ocean Bk	Miami	FL	D-	5,120,611
Omni Bk	Metairie	LA	D	727,864
Omni NB	Atlanta	GA	D-	992,505
OmniAmerican Bank	Fort Worth	TX	D	1,086,199
One United Bk	Boston	MA	D	742,866
Orion Bk	Naples	FL	D	2,936,394
Park View FSB	Cleveland	OH	D	868,702
Peachtree Bk	Duluth	GA	E	545,076
Peninsula Bk	Englewood	FL	D-	606,312

Peoples Community Bank	W Chester	OH	D-	870,486
PFF B&T	Pomona	CA	E+	4,103,786
Ponce De Leon Federal Bk	New York	NY	D+	643,478
Premier Bk	Jefferson City	MO	D-	1,569,820
Premier Bk-Maplewood	Maplewood	MN	D-	552,769
Presidential Bk FSB	Bethesda	MD	D+	534,166
Redding Bk of Commerce	Redding	CA	D	646,946
Republic Federal Bank, NA	Miami	FL	D-	613,165
R-G Premier Bk of PR	San Juan	PR	D+	7,165,822
Riverside Bk of Gulf Coast	Cape Coral	FL	D-	535,046
Scotiabank DE PR	Hato Rey	PR	D-	1,529,267
Seacoast NB	Stuart	FL	D-	2,391,360
Security Bank of Bibb County	Macon	GA	D-	1,315,478
Security Bk of Kansas City	Kansas City	KS	D+	880,439
Security Pacific Bk	Los Angeles	CA	D-	585,184
Signature Bk of Arkansas	Fayetteville	AR	D	549,211
Silver St Bk	Henderson	NV	D	1,624,672
Southport Bk	Kenosha	WI	D+	510,740
Sovereign Bk	Wyomissing	PA	D+	81,906,412
Sovereign Bk NA	Dallas	TX	D	632,482
Sterling B&T FSB	Southfield	MI	D-	670,627
Sterling Savings Bank	Spokane	WA	D+	12,189,506
Superior Bank	Birmingham	AL	D	2,943,775
Teambank NA	Paola	KS	D+	704,541
Temecula Valley Bk	Temecula	CA	D	1,373,343
TIB Bank	Naples	FL	D+	1,423,951
TierOne Bk	Lincoln	NE	D	3,374,893
Tower B&TC	Fort Wayne	IN	D+	687,243
Transatlantic Bk	Miami	FL	D+	573,742
Truman Bk	St Louis	MO	D	502,798
Vanguard B&TC	Valparaiso	FL	D+	633,756
Vantus Bk	Sioux City	IA	D+	597,030
Vineyard Bk, NA	Rancho Cucamonga	CA	D	2,326,862
Vision Bk	Panama City	FL	D-	922,174
Warren Bk	Warren	MI	D-	587,082
Washington Mutual Bank	Henderson	NV	D+	317,823,952
Wauwatosa Svgs Bk	Wauwatosa	WI	D+	1,771,794
West Coast Bk	Lake Oswego	OR	D	2,607,534
Westernbank Puerto Rico	Mayaguez	PR	D-	15,971,230
Westsound Bk	Bremerton	WA	D-	502,789

Select U.S. Brokers with Their Capital Multiples

Publisher: Weiss Research, Inc.

Data source: Securities and Exchange Commission (SEC) and most recent financial statements.

Selection criteria for the table below: Based on reader interest and other issues we deemed relevant to investors.

Definition of Capital Multiple: Total net capital divided by minimum capital requirement.

Instructions:

1. Do not rely exclusively on this measure to evaluate the relative safety of your broker.
2. When you have a choice, favor brokers with a higher capital multiple as an indicator of their ability to withstand losses or other financial difficulties.

Brokerage Firm	Capital Multiple
Edward Jones	19.90
Bank of New York Mellon (Pershing)	15.80
T. Rowe Price	13.98
Scottrade	13.86
OptionsXpress	12.65
Raymond James	11.92
Merrill Lynch	8.62
Fidelity	7.93
Bank of America Securities	5.97
ING Direct	5.85
Schwab	5.85
Lehman Brothers	5.43
E Trade	5.00
TD Ameritrade	4.72
Citi Smith Barney	4.06
Goldman Sachs	3.90
Morgan Stanley	3.21