

## Banks in Immediate Danger of Failure



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# Is Your Bank One of the 437 in Immediate Danger of Failure?

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Note to Readers: We originally posted this article mid-day on June 9, 2010. By September 20, 2010, 41 of the banks on the list, including eight on Andy's original Top 10 Banks in Danger of Failure list, were seized by the FDIC.

We've updated Andy's list with second-quarter data filed by all the nation's banking institutions. And because your hard-earned savings depend on it, we are committed to updating this article and list regularly so that you can have the most timely and relevant information at your fingertips.

Please bookmark this page and check back often to see the updated status of the banks on the list.



As the market remains volatile, it's not just your investments that might be at risk.

Your bank could be, too.

Let's face it: The global economy is still rough. The global debt debacle continues to spread from one country to the next, with no one sure where it will end. Here at home, the recovery is soft at best.

The best way to evaluate the economy is to ignore the mishmash of indicators that are released each day and focus on the one metric that really matters. It's not reported like chain-store sales or the unemployment rate, but it's nevertheless the best gauge of how the economy is doing.

This indicator is called the "net charge-off rate." It is the amount of bank loans that borrowers can't repay, and I think it's the most telling way to measure the nation's actual financial health. Say unemployment drops from 10% to 5%. If people still can't afford to pay back their loans, then the country really hasn't grown stronger, has it?

The charge-off rate is now 2.64%, up from 1.94% in the first quarter of this year. It has, astonishingly, grown almost sixfold since the beginning of 2007. In a typical year, a bank should expect to lose about 32 cents for every \$100 it lends. Right now, however, banks are losing \$2.64 on \$100 in loans.

This problem is made worse by bank's deteriorating financial condition. At the beginning of 2007, banks had \$1.80 in cash reserves for every dollar of loans that were past due. So even if all those loans went belly up -- and not all past-due loans will -- the banks were more than covered. Today, banks have only about 80 cents for every dollar of problem loans.

Don't kid yourself into thinking that the worst of the financial crisis has passed. For some banks, it's just beginning. Eating all those bad loans is hurting all banks, and many more are going to fail. The Federal Deposit Insurance Corp. (FDIC) says 80% of banks are profitable. But that leaves 20% that are still bleeding cash. #ad\_banner-#

The FDIC currently has 829 banks on its "Problem Bank" list. So far this year, 125 banks have failed, about one-third of which did so in the third quarter. That's a truly frightening number by historical standards: Almost 40% of the banks that have failed since October 2000 did so in the first 9 months of 2010.

The FDIC does not release its problem loans list, it only says how many banks are on it. But using a special ratio that measures a bank's problem loans (the precursor to the loans that are eventually charged off), investors can determine with a high degree of accuracy whether their bank is safe.

It's called the "Texas ratio." It was developed by a financial wizard at RBC Capital Markets named Gerard Cassidy, who used it to correctly predict bank failures in Texas during the 1980s recession, and again in New England in the recession of the early 1990s.

The Texas ratio is determined by dividing the bank's non-performing assets by its tangible common equity and loan-loss reserves. Tangible common is equity capital less goodwill and intangibles. As the ratio approaches 1.0, the bank's risk of failure rises.

With only 3 exceptions, every bank that has failed in the second or third quarter has had a Texas ratio of greater than 0.90.

Bank failures are announced on Friday afternoons, after the close of the week's business. On September 17, the FDIC announced it had seized 6 banks: Maritime Savings in Wisconsin, Bramble Savings in Ohio, ISN Bank in New Jersey, and The Peoples Bank, First Commerce Community and The Bank of Ellijay, all in Georgia.

Frankly, none of these failures should have come as a surprise. After all, The Bank of Ellijay had the highest Texas ratio of any bank in the country, at 11.11. First Commerce Community's ratio was 8.21, and ISN's was 5.9.

Investors simply cannot afford not to know if their bank is one of the 437 banks I've identified as being in grave danger of failing. It's crucial that all investors view the list of banks to ensure that their money is safe. And if your bank has a high or even a higher-than-average Texas ratio, then for heaven's sake go in tomorrow and close your accounts. It's always best to get out of Dodge ahead of the posse.

Using this highly accurate barometer of bank health, I've not only reassured myself that my own bank -- the highly excellent Amarillo National -- is safe and sound, I've also made a list of the top ten banks most likely to fail. If you bank at one of these institutions or have friends or loved ones who do, please pass this information along to them:

The Top Ten Banks in Danger of Failure as of September 21, 2010 are:

**Montgomery Bank & Trust, Ailey, GA**  
**The Gordon Bank, Gordon, GA**  
**Hillcrest Bank, Overland Park, KS**  
**North Georgia Bank, Watkinsville, GA**  
**American Trust Bank, Roswell, GA**  
**Habersham Bank, Clarkesville, GA**  
**The First State Bank, Stockbridge, GA**  
**First Bank of Jacksonville, Jacksonville, FL**  
**Sterling Savings Bank, Spokane, WA**  
**Family Federal Savings of Illinois, Cicero, IL**

I don't want to see any bank go under. But the fact is many have and many more will as the financial system works through its mountain of bad loans. The best way to predict which banks are in hot water is to use the Texas ratio.

One bit of good news is that the 20 publicly traded banks in the S&P 500 have low Texas ratios.



Institution	Ticker	Texas Ratio
Northern Trust	NTRS	0.03
Peoples United	PBCT	0.13
Hudson City Bancorp	HCBK	0.15
Comerica	CMA	0.20
Fifth Third	FITB	0.20
Citigroup	C	0.18
Keybank	KEY	0.22
M&T	MT	0.06
First Horizon	FHN	0.29
Marshall & Isley	MI	0.35
Regions Financial	RF	0.34
Zions Bancorp	ZION	0.51
J.P. Morgan Chase	JPM	0.32
PNC Financial	PNC	0.31
BB&T	BBT	0.04
Huntington	HBAN	0.30
Suntrust	STI	0.36
Bank of America	BAC	0.36
US Bank	USB	0.30
Wells Fargo	WFC	0.46

These large banks are strong. Too many others, however, are not. Please scroll down to see the list of 437 U.S. banks in danger of failing immediately, and ensure that your money is safe. If your bank didn't make the list, but you'd still like to know its Texas ratio, you can email me at [Andy@streetauthority.com](mailto:Andy@streetauthority.com).

About the author: **Andy Obermueller** is the editor of Government-Driven Investing, the only publication in the U.S devoted to helping individual investors profit from the trillions of dollars in government spending each year. Andy is a research fanatic who spends dozens of hours each week poring over government data and corporate finances. He then takes his most profitable ideas and presents them to subscribers each month via Government-Driven Investing. [Click here to learn more.](#)

Texas Ratio	Name	City	State
3.09	Nexity Bank	Birmingham	AL
1.93	North Alabama Bank	Hazel Green	AL
1.57	First Tuskegee Bank	Tuskegee	AL
1.09	First Financial Bank	Bessemer	AL
0.99	Community Bank and Trust - Alabama	Union Springs	AL
0.92	EvaBank	Eva	AL



0.91	SunSouth Bank	Dothan	AL
0.91	SouthPoint Bank	Birmingham	AL
1.91	Metropolitan National Bank	Little Rock	AR
1.26	First Federal Bank	Harrison	AR
1.22	United Bank	Springdale	AR
0.92	Pinnacle Bank	Rogers	AR
3.57	Copper Star Bank	Scottsdale	AZ
2.88	Sunrise Bank of Arizona	Phoenix	AZ
2.63	Legacy Bank	Scottsdale	AZ
1.53	Central Arizona Bank	Casa Grande	AZ
1.47	SunBank, National Association	Phoenix	AZ
1.37	First Arizona Savings, A FSB	Scottsdale	AZ
1.34	Western National Bank	Phoenix	AZ
2.91	Palm Desert National Bank	Palm Desert	CA
2.88	First Vietnamese American Bank	Westminster	CA
2.31	Canyon National Bank	Palm Springs	CA
1.88	Delta Bank, National Association	Manteca	CA
1.86	Western Commercial Bank	Woodland Hills	CA
1.85	Western Commercial Bank	Woodland Hills	CA
1.77	Ventura County Business Bank	Oxnard	CA
1.54	Gateway Bank	San Francisco	CA
1.39	San Luis Trust Bank, FSB	San Luis Obispo	CA
1.29	Preferred Bank	Los Angeles	CA
1.28	Mission Oaks National Bank	Temecula	CA
1.18	Golden Security Bank	Rosemead	CA
1.01	Pacific Capital Bank	Santa Barbara	CA
1.00	Citizens Bank of Northern California	Nevada City	CA
0.96	Far East National Bank	Los Angeles	CA
3.56	FirsTier Bank	Louisville	CO
2.32	Rocky Mountain Bank & Trust Florence	Florence	CO
1.58	Signature Bank	Windsor	CO
1.37	Champion Bank	Parker	CO
1.37	Advantage Bank	Loveland	CO
1.30	Park State Bank & Trust	Woodland Park	CO
1.17	Bank of Choice	Greeley	CO
1.15	Peoples National Bank	Colorado Springs	CO
1.12	Integrity Bank & Trust	Monument	CO
0.99	The Pueblo Bank and Trust Company	Pueblo	CO
0.97	Pikes Peak National Bank	Colorado Springs	CO
0.90	Farmers Bank	Ault	CO
0.90	Academy Bank	Colorado Springs	CO

2.16	Patriot National Bank	Stamford	CT
1.39	The Wilton Bank	Wilton	CT
1.55	Independence Federal Savings Bank	Washington	DC
1.42	Adams National Bank	Washington	DC
4.67	First Bank of Jacksonville	Jacksonville	FL
4.36	Gulf State Community Bank	Carrabelle	FL
3.46	Haven Trust Bank Florida	Ponte Vedra Beach	FL
3.36	Progress Bank of Florida	Tampa	FL
2.64	The First National Bank of Florida	Milton	FL
2.44	Sunshine State Community Bank	Port Orange	FL
2.36	First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	FL
2.31	OptimumBank	Plantation	FL
2.10	First City Bank of Florida	Fort Walton Beach	FL
2.02	Home Federal Bank of Hollywood	Hallandale Beach	FL
2.02	The Bank of Miami, National Association	Coral Gables	FL
1.98	Gulf Coast Community Bank	Pensacola	FL
1.94	Putnam State Bank	Palatka	FL
1.86	Cortez Community Bank	Brooksville	FL
1.84	EuroBank	Coral Gables	FL
2.83	Coastal Bank	Merritt Island	FL
1.76	Beach Community Bank	Fort Walton Beach	FL
1.75	Sunrise Bank	Cocoa Beach	FL
1.72	Wakulla Bank	Crawfordville	FL
1.61	First National Bank of Central Florida	Winter Park	FL
1.60	Heritage Bank of North Florida	Orange Park	FL
1.56	Ocean Bank	Miami	FL
1.50	Bank of Jackson County	Graceville	FL
1.48	Florida Capital Bank, National Association	Jacksonville	FL
1.47	First National Bank of Crestview	Crestview	FL
1.45	Southern Commerce Bank, National Association	Tampa	FL
1.43	First Commercial Bank of Florida	Orlando	FL
1.37	Security Bank, National Association	North Lauderdale	FL
1.32	Southshore Community Bank	Apollo Beach	FL
1.29	GulfSouth Private Bank	Destin	FL
1.29	First East Side Savings Bank	Tamarac	FL
1.29	First Commercial Bank of Tampa Bay	Tampa	FL
1.27	First Peoples Bank	Port St. Lucie	FL
1.24	TIB Bank	Naples	FL
1.21	U. S. Century Bank	Doral	FL
1.19	LandMark Bank of Florida	Sarasota	FL
1.18	Vision Bank	Panama City	FL

1.14	Flagler Bank	West Palm Beach	FL
1.13	Superior Bank	Tampa	FL
1.12	First Community Bank of Southwest Florida	Fort Myers	FL
1.12	Great Florida Bank	Coral Gables	FL
1.10	TransCapital Bank	Hallandale Beach	FL
1.08	Bank of Coral Gables	Coral Gables	FL
1.08	Fidelity Bank of Florida, National Association	Merritt Island	FL
1.00	The Bank of Commerce	Sarasota	FL
0.98	The Royal Palm Bank of Florida	Naples	FL
0.96	First Capital Bank	Marianna	FL
0.95	Great Eastern Bank of Florida	Miami	FL
0.93	Independent Banker's Bank of Florida	Lake Mary	FL
0.93	Community Bank of Florida	Homestead	FL
0.91	Community Bank of Manatee	Lakewood Ranch	FL
6.23	Montgomery Bank & Trust	Ailey	GA
6.15	The Gordon Bank	Gordon	GA
5.40	North Georgia Bank	Watkinsville	GA
5.26	American Trust Bank	Roswell	GA
4.94	Habersham Bank	Clarkesville	GA
4.85	The First State Bank	Stockbridge	GA
4.46	Chestatee State Bank	Dawsonville	GA
4.01	Appalachian Community Bank, F.S.B.	McCaysville	GA
3.97	Security Exchange Bank	Marietta	GA
3.93	Tifton Banking Company	Tifton	GA
3.78	Darby Bank & Trust Co.	Vidalia	GA
3.64	McIntosh State Bank	Jackson	GA
3.31	Georgia Heritage Bank	Dallas	GA
3.26	Mountain Heritage Bank	Clayton	GA
3.25	Gwinnett Community Bank	Duluth	GA
3.22	The Park Avenue Bank	Valdosta	GA
3.14	Sunrise Bank of Atlanta	Atlanta	GA
3.10	High Trust Bank	Stockbridge	GA
3.05	Enterprise Banking Company	Mcdonough	GA
2.96	Atlantic Southern Bank	Macon	GA
2.91	Oglethorpe Bank	Brunswick	GA
2.77	CreekSide Bank	Woodstock	GA
2.70	First Cherokee State Bank	Woodstock	GA
2.47	Patriot Bank of Georgia	Cumming	GA
2.41	Citizens Bank of Effingham	Springfield	GA
2.40	Piedmont Community Bank	Gray	GA
2.29	Providence Bank	Alpharetta	GA

	United Americas Bank, National Association	Atlanta	GA
2.14			
2.07	The Peoples Bank	Covington	GA
2.04	Hometown Community Bank	Braselton	GA
2.03	Georgia Trust Bank	Buford	GA
1.98	First Covenant Bank	Commerce	GA
1.97	Decatur First Bank	Decatur	GA
1.97	First Choice Community Bank	Dallas	GA
1.96	Bartow County Bank	Cartersville	GA
	Community Bank and Trust - West Georgia	Lagrange	GA
1.95			
1.92	The First National Bank of Barnesville	Barnesville	GA
1.88	Farmers & Merchants Bank	Lakeland	GA
1.84	Heritage Bank	Jonesboro	GA
1.84	Peoples Bank & Trust	Buford	GA
1.81	Community Bank of Rockmart	Rockmart	GA
1.78	Capitol City Bank & Trust Company	Atlanta	GA
1.75	One Georgia Bank	Atlanta	GA
1.73	Community Capital Bank	Jonesboro	GA
1.72	Jasper Banking Company	Jasper	GA
1.68	Northside Bank	Adairsville	GA
1.67	WestSide Bank	Hiram	GA
1.61	PlantersFIRST	Cordele	GA
1.61	Legacy State Bank	Loganville	GA
1.60	First Citizens Bank of Georgia	Dawsonville	GA
1.57	Bank of Newington	Newington	GA
1.54	First Georgia Banking Company	Franklin	GA
1.47	Central Bank of Georgia	Ellaville	GA
1.43	New Horizons Bank	East Ellijay	GA
1.35	The Patterson Bank	Patterson	GA
1.33	The Trust Bank	Lenox	GA
1.31	Citizens State Bank	Kingsland	GA
1.30	Eastside Commercial Bank	Conyers	GA
1.27	The Farmers Bank	Forsyth	GA
1.24	Covenant Bank & Trust	Rock Spring	GA
1.17	Cherokee Bank	Canton	GA
1.17	First State Bank	Wrens	GA
1.03	The First National Bank of Chatsworth	Chatsworth	GA
1.02	First National Bank of Griffin	Griffin	GA
0.99	The Piedmont Bank	Lawrenceville	GA
0.97	Frontier Bank	Lagrange	GA
0.96	Farmers & Merchants Bank	Statesboro	GA
0.94	Rabun County Bank	Clayton	GA

0.94	The Bank of Georgia	Peachtree City	GA
0.92	First Southern National Bank	Statesboro	GA
0.92	Atlanta Business Bank	Atlanta	GA
0.91	Farmers & Merchants Bank	Eatonton	GA
0.91	The Bank of Perry	Perry	GA
0.90	PrimeSouth Bank	Blackshear	GA
1.07	Central Pacific Bank	Honolulu	HI
2.08	Polk County Bank	Johnston	IA
1.26	State Central Bank	Keokuk	IA
1.15	First Bank	West Des Moines	IA
1.12	Patriot Bank	Brooklyn	IA
1.02	First National Bank Midwest	Oskaloosa	IA
0.97	Clarke County State Bank	Osceola	IA
1.16	Idaho Banking Company	Boise	ID
0.91	Syringa Bank	Boise	ID
4.59	Family Federal Savings of Illinois	Cicero	IL
3.97	Builders Bank	Chicago	IL
3.74	First Suburban National Bank	Maywood	IL
3.23	Valley Community Bank	St. Charles	IL
2.94	Wheaton Bank & Trust	Wheaton	IL
2.84	The Bank of Commerce	Wood Dale	IL
2.53	Western Springs National Bank and Trust	Western Springs	IL
2.48	First National Bank of Brookfield	Brookfield	IL
2.07	CenTrust Bank, National Association	Northbrook	IL
1.85	Community First Bank - Chicago	Chicago	IL
1.83	First Bank and Trust Company of Illinois	Palatine	IL
1.80	American Metro Bank	Chicago	IL
1.50	Chicago Community Bank	Chicago	IL
1.49	First Choice Bank	Geneva	IL
1.47	All American Bank	Des Plaines	IL
1.43	Baytree National Bank & Trust Company	Lake Forest	IL
	Second Federal Savings and Loan		
1.38	Association of Chicago	Chicago	IL
1.38	Charter National Bank and Trust	Hoffman Estates	IL
1.22	Downers Grove National Bank	Westmont	IL
1.21	DuPage National Bank	West Chicago	IL
1.20	The First Commercial Bank	Chicago	IL
1.19	FirstSecure Bank and Trust Co.	Palos Hills	IL
1.16	First Chicago Bank & Trust	Itasca	IL
1.13	Oxford Bank & Trust	Oak Brook	IL
1.12	American Enterprise Bank	Buffalo Grove	IL
1.12	Edgebrook Bank	Chicago	IL



	Union National Bank and Trust Company		
1.11	of Elgin	Elgin	IL
1.10	Bank of Shorewood	Shorewood	IL
1.07	Archer Bank	Chicago	IL
1.06	Brickyard Bank	Lincolnwood	IL
1.02	First Security Trust and Savings Bank	Elmwood Park	IL
1.01	Community Bank-Wheaton/Glen Ellyn	Glen Ellyn	IL
0.97	State Bank of Countryside	Countryside	IL
0.95	McHenry Savings Bank	McHenry	IL
0.95	Norstates Bank	Waukegan	IL
0.94	Highland Community Bank	Chicago	IL
0.94	AztecAmerica Bank	Berwyn	IL
	Community Bank of Oak Park River		
0.92	Forest	Oak Park	IL
0.90	Inland Bank & Trust	Oak Brook	IL
0.90	American Heartland Bank and Trust	Sugar Grove	IL
0.90	AmericaUnited Bank and Trust	Schaumburg	IL
0.90	PNA Bank	Chicago	IL
0.90	Parkway Bank and Trust	Harwood Heights	IL
1.09	Integra Bank National Association	Evansville	IN
5.68	Hillcrest Bank	Overland Park	KS
2.88	The First National Bank of Olathe	Olathe	KS
1.97	Security Savings Bank, F.S.B.	Olathe	KS
1.62	Roxbury Bank	Roxbury	KS
1.12	Armed Forces Bank, National Association	Fort Leavenworth	KS
1.10	Heritage Bank	Topeka	KS
	First National Bank & Trust Company in		
1.01	Larned	Larned	KS
0.94	Cornerstone Bank	Overland Park	KS
2.20	Citizens Commerce National Bank	Versailles	KY
0.94	Citizens Union Bank of Shelbyville	Shelbyville	KY
2.27	Central Progressive Bank	Lacombe	LA
1.53	First Bank and Trust	New Orleans	LA
1.15	First National Bank USA	Boutte	LA
0.95	The Union Bank	Marksville	LA
1.20	Stoneham Savings Bank	Stoneham	MA
1.15	Lowell Co-operative Bank	Lowell	MA
0.95	Athol-Clinton Co-operative Bank	Athol	MA
4.53	Eastern Savings Bank, FSB	Hunt Valley	MD
3.09	K Bank	Randallstown	MD
1.71	Ideal Federal Savings Bank	Baltimore	MD
1.64	Colombo Bank	Rockville	MD

1.53	CFG Community Bank	Baltimore	MD
1.26	Bank of the Eastern Shore	Cambridge	MD
1.08	HarVest Bank of Maryland	Rockville	MD
1.02	American Bank	Greenbelt	MD
0.99	Maryland Financial Bank	Towson	MD
0.95	Regal Bank & Trust	Owings Mill	MD
0.94	Cecil Bank	Elkton	MD
1.05	Border Trust Company	Augusta	ME
1.97	Peoples State Bank	Hamtramck	MI
1.60	Michigan Commerce Bank	Ann Arbor	MI
1.49	First National Bank in Howell	Howell	MI
1.44	Clarkston State Bank	Clarkston	MI
1.42	Fidelity Bank	Dearborn	MI
1.38	Paramount Bank	Farmington Hills	MI
1.37	Oxford Bank	Oxford	MI
1.19	Capitol National Bank	Lansing	MI
1.18	Monarch Community Bank	Coldwater	MI
1.06	Community Central Bank	Mount Clemens	MI
1.00	Flagstar Bank, FSB	Troy	MI
0.99	Select Bank	Grand Rapids	MI
0.98	Traverse City State Bank	Traverse City	MI
2.69	Home Savings of America	Little Falls	MN
2.56	The RiverBank	Wyoming	MN
1.81	First Resource Bank	Savage	MN
1.68	Premier Bank Minnesota	Farmington	MN
1.54	Premier Bank	Maplewood	MN
1.41	Premier Bank Rochester	Rochester	MN
1.38	Americana Community Bank	Sleepy Eye	MN
1.36	Eagle Community Bank	Maple Grove	MN
1.36	Rosemount National Bank	Rosemount	MN
1.35	First Commercial Bank	Bloomington	MN
1.35	State Bank of Cokato	Cokato	MN
1.32	Inter Savings Bank, fsb D/B/A Interbank	Maple Grove	MN
1.31	Minnwest Bank Metro	Eagan	MN
1.28	State Bank of Delano	Delano	MN
1.25	Community National Bank	Lino Lakes	MN
1.18	BankCherokee	Saint Paul	MN
1.14	Riverland Bank	Jordan	MN
1.09	1st Regents Bank	Andover	MN
1.06	Security State Bank of Kenyon	Kenyon	MN
1.06	American National Bank of Minnesota	Baxter	MN
1.04	North Star Bank	Roseville	MN

0.97	Patriot Bank Minnesota	Wyoming	MN
0.96	Highland Bank	Saint Michael	MN
0.95	Park State Bank	Duluth	MN
0.91	Great Northern Bank	St. Michael	MN
0.90	VisionBank	Saint Louis Park	MN
4.21	Premier Bank	Jefferson City	MO
2.95	Westbridge Bank and Trust	Chesterfield	MO
2.11	Sun Security Bank	Ellington	MO
1.78	The Bank of Macks Creek	Macks Creek	MO
1.75	Bank Midwest, National Association	Kansas City	MO
1.61	Community Bank of the Ozarks	Sunrise Beach	MO
1.42	1st Advantage Bank	Saint Peters	MO
1.27	Meramec Valley Bank	Valley Park	MO
1.20	Superior Bank	Hazelwood	MO
1.19	Citizens National Bank of Springfield	Springfield	MO
1.17	Truman Bank	St. Louis	MO
1.15	Heartland Bank	Saint Louis	MO
1.01	Village Bank	Springfield	MO
1.00	St. Louis Bank	Town And Country	MO
0.95	Bank of Belton	Belton	MO
0.92	Union Bank	Kansas City	MO
0.90	Patriots Bank	Liberty	MO
1.29	Heritage Banking Group	Carthage	MS
1.49	Freedom Bank	Columbia Falls	MT
1.46	First Citizens Bank of Polson, National Association	Polson	MT
1.25	American Bank	Bozeman	MT
0.97	Bank of Bozeman	Bozeman	MT
0.94	Treasure State Bank	Missoula	MT
2.59	The Bank of Asheville	Asheville	NC
2.54	Blue Ridge Savings Bank, Inc.	Asheville	NC
2.25	Pisgah Community Bank	Asheville	NC
1.61	Nantahala Bank & Trust Company	Franklin	NC
1.54	The Bank of Currituck	Moyock	NC
1.46	Communityone Bank, National Association	Asheboro	NC
1.25	Bank of Granite	Granite Falls	NC
1.19	Waccamaw Bank	Whiteville	NC
1.18	Cornerstone Bank	Wilson	NC
1.15	Security Savings Bank, SSB	Southport	NC
0.95	Parkway Bank	Lenoir	NC
0.95	NewDominion Bank	Charlotte	NC

0.86	Lincoln FSB of Nebraska	Lincoln	NE
1.10	Amboy Bank	Old Bridge	NJ
1.81	Sunrise Bank of Albuquerque	Albuquerque	NM
1.61	First Community Bank	Taos	NM
0.91	Bank 1st	Albuquerque	NM
3.28	Bank of Las Vegas	Las Vegas	NV
2.96	1st Commerce Bank	North Las Vegas	NV
2.20	Nevada Commerce Bank	Las Vegas	NV
1.34	Bank of North Las Vegas	North Las Vegas	NV
0.98	Bank of George	Las Vegas	NV
1.29	The Upstate National Bank	Lisbon	NY
1.25	Emigrant Savings Bank - Long Island	Westbury	NY
1.23	Bank of Smithtown	Smithtown	NY
1.19	Community Federal Savings Bank	Woodhaven	NY
1.19	First Central Savings Bank	Glen Cove	NY
1.10	Emigrant Savings Bank Brooklyn/Queens	- Brooklyn	NY
1.06	Brooklyn Federal Savings Bank	Brooklyn	NY
1.06	Carver Federal Savings Bank	New York	NY
4.38	Bramble Savings Bank	Milford	OH
1.59	Columbia Savings Bank	Cincinnati	OH
1.32	The Ohio State Bank	Marion	OH
1.29	United Midwest Savings Bank	De Graff	OH
0.91	Benchmark Bank	Gahanna	OH
2.20	Liberty Federal Savings Bank	Enid	OK
1.24	First Capital Bank	Guthrie	OK
1.02	The Citizens Bank of Edmond	Edmond	OK
2.05	MBank	Gresham	OR
1.37	Albina Community Bank	Portland	OR
1.37	Pacific West Bank	West Linn	OR
1.04	Bank of the Cascades	Bend	OR
1.99	Earthstar Bank	Southampton	PA
1.68	Allegiance Bank of North America	Bala Cynwyd	PA
1.30	First CornerStone Bank	King Of Prussia	PA
1.29	Public Savings Bank	Huntingdon Valle	PA
1.01	Croydon Savings Bank	Croydon	PA
1.05	Doral Bank	San Juan	PR
0.94	Firstbank of Puerto Rico	Santurce	PR
2.38	Williamsburg First National Bank	Kingstree	SC
2.17	Carolina Federal Savings Bank	Charleston	SC
1.92	Atlantic Bank and Trust	Charleston	SC

1.89	Plantation Federal Bank	Pawleys Island	SC
1.78	CommunitySouth Bank and Trust	Easley	SC
1.63	BankMeridian, N.A.	Columbia	SC
1.57	First South Bank	Spartanburg	SC
1.39	The Palmetto Bank	Laurens	SC
1.22	South Carolina Community Bank	Columbia	SC
0.91	Independence National Bank	Greenville	SC
1.79	First Midwest Bank	Centerville	SD
3.49	American Patriot Bank	Greeneville	TN
1.46	Sevier County Bank	Sevierville	TN
1.16	Bank of Bartlett	Bartlett	TN
1.16	The Citizens Bank of East Tennessee	Rogersville	TN
1.12	Community South Bank	Parsons	TN
1.05	Mountain National Bank	Sevierville	TN
1.05	Bank of Lincoln County	Fayetteville	TN
0.95	Tennessee State Bank	Pigeon Forge	TN
1.34	Jefferson Bank	Dallas	TX
1.25	First International Bank	Plano	TX
1.24	Equity Bank,SSB	Dallas	TX
1.09	Prosper Bank	Prosper	TX
1.06	United Community Bank, National Association	Highland Village	TX
1.01	Synergy Bank	McKinney	TX
0.99	Treaty Oak Bank	Austin	TX
0.95	Town Center Bank	Coppell	TX
0.94	Inter National Bank	Mcallen	TX
2.23	Gunnison Valley Bank	Gunnison	UT
1.51	First Utah Bank	Salt Lake City	UT
1.48	SunFirst Bank	Saint George	UT
1.40	The Village Bank	Saint George	UT
1.02	Holladay Bank & Trust	Salt Lake City	UT
0.93	Western Community Bank	Orem	UT
1.49	Bank of Hampton Roads	Norfolk	VA
1.10	Millennium Bank, National Association	Sterling	VA
1.05	The Peoples Bank	Ewing	VA
1.02	Consolidated Bank and Trust Company	Richmond	VA
4.60	Sterling Savings Bank	Spokane	WA
4.02	Shoreline Bank	Shoreline	WA
3.55	First Sound Bank	Seattle	WA
3.05	North County Bank	Arlington	WA
2.65	Seattle Bank	Seattle	WA
2.48	HomeStreet Bank	Seattle	WA

1.74	AmericanWest Bank	Spokane	WA
1.60	Regal Financial Bank	Seattle	WA
1.53	Viking Bank	Seattle	WA
1.44	Business Bank	Burlington	WA
1.40	First Heritage Bank	Snohomish	WA
1.40	Westside Community Bank	University Place	WA
1.34	The Bank of Washington	Lynnwood	WA
1.32	Mountain Pacific Bank	Everett	WA
1.26	Golf Savings Bank	Mountlake Terrace	WA
1.12	Bank of Whitman	Colfax	WA
0.96	Prime Pacific Bank, National Association	Lynnwood	WA
0.93	Pierce Commercial Bank	Tacoma	WA
2.02	First Banking Center	Burlington	WI
1.46	AnchorBank	Madison	WI
1.35	Southport Bank	Kenosha	WI
1.34	Citizens State Bank	Hudson	WI
1.29	Badger State Bank	Cassville	WI
1.22	Legacy Bank	Milwaukee	WI
1.06	Mitchell Bank	Milwaukee	WI
1.05	Evergreen State Bank	Stoughton	WI
1.02	Security State Bank	Iron River	WI

"If your bank has a high or even a higher-than-average Texas ratio, close your accounts ASAP. It's always best to get out of Dodge ahead of the posse...."

-- Andy Obermueller, *Investing Answers*