

The "X" List Report



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Source of Financial Strength Ratings:
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Publication Date: April 2009

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SPR0027

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.)

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Data source: FDIC's Call Reports and OTS' Thrift Financial Reports of April 1, 2009, reflecting bank and thrift data filed December 31, 2008.

Selection criteria for the table below: 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.

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Advanta Bk Corp	Draper	UT	B+	\$3,106.7
Albany B&TC NA	Chicago	IL	A	\$512.9
Alerus Financial NA	Grand Forks	ND	B+	\$756.3
American Bk of Texas	Sherman	TX	B+	\$1,058.1
American Bk TX NA	Marble Falls	TX	B+	\$689.1
American Heritage Bk	Sapulpa	OK	A-	\$650.8
American NB&TC	Danville	VA	A	\$788.4
American St Bk	Lubbock	TX	A-	\$2,200.5
Austin Bk TX NA	Jacksonville	TX	B+	\$1,046.8
BancFirst	Oklahoma City	OK	A-	\$3,854.7
BancorpSouth Bk	Tupelo	MS	B+	\$13,488.9
Bank of Clarke Cty	Berryville	VA	B+	\$522.0
Bank of Commerce	Idaho Falls	ID	A+	\$782.4
Bank of Marin	Corte Madera	CA	B+	\$1,049.5
Bank of the Ozarks	Little Rock	AR	A-	\$3,229.0
Bank of the West	El Paso	TX	B+	\$734.9
Bank of Washington	Washington	MO	B+	\$760.6
BankPlus	Belzoni	MS	B+	\$2,148.6
Bessemer TC	Woodbridge Twp	NJ	B+	\$670.6
Bessemer Trust Co NA	New York	NY	A-	\$973.3
Broadway NB	San Antonio	TX	A+	\$1,876.5
Brookline Bank	Brookline	MA	A-	\$2,544
Brooklyn FSB	New York	NY	A	\$514
Burke & Herbert B&TC	Alexandria	VA	A	\$1,699.5
Cameron St Bk	Lake Charles	LA	A-	\$675.6
Citizens 1st Bank	Tyler	TX	A+	\$663.9
Citizens Bk	Farmington	NM	B+	\$537.1
Citizens Bk	Elizabethton	TN	B+	\$632.5
Citizens Bk	Philadelphia	MS	B+	\$765.4
Citizens Business Bk	Ontario	CA	B+	\$6,648.3
Citizens NB	Sevierville	TN	B+	\$769.9

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Citizens NB of Meridian	Meridian	MS	A-	\$1,158.0
City NB of Florida	Miami	FL	A	\$4,341.4
Columbia Bk	Fair Lawn	NJ	B+	\$4,505
Commercial Bk-Claiborne Cty	Harrogate	TN	B+	\$714.6
Community Bk	Pasadena	CA	B+	\$2,497.9
Conway NB	Conway	SC	A-	\$875.0
CorTrust Bk NA	Mitchell	SD	B+	\$538.9
Deutsche Bk Tr Co DE	Wilmington	DE	B+	\$617.8
Dime Svgs Bk of Williamsburg	Brooklyn	NY	B+	\$3,987
El Dorado Svgs Bk FSB	Placerville	CA	A-	\$1,618
Evangeline B&TC	Ville Platte	LA	B+	\$558.2
Extraco Banks NA	Temple	TX	B+	\$1,084.6
Farmers & Merch Bk Ctrl CA	Lodi	CA	A-	\$1,684.9
Farmers & Merchants Bk	Long Beach	CA	A-	\$3,637.3
Farmers St Bk	Marion	IA	B+	\$557.1
Fidelity Bk	Fuquay-Varina	NC	A-	\$1,390.0
First Arkansas B&T	Jacksonville	AR	A-	\$513.9
First B&T East Texas	Diboll	TX	B+	\$687.5
First Citizens NB	Mason City	IA	A-	\$854.5
First Constitution Bk	Cranbury	NJ	A-	\$545.1
First Farmers & Merchants Bk	Columbia	TN	B+	\$907.7
First Federal Bk of FL	Lake City	FL	A	\$618
First Financial Bank, NA	Abilene	TX	B+	\$1,105.5
First Financial Bk	Terre Haute	IN	A	\$2,224.6
First Financial Bk NA	Hamilton	OH	B+	\$3,685.9
First Financial Bk USA	Dakota Dunes	SD	B+	\$655.6
First Hawaiian Bk	Honolulu	HI	B+	\$12,841.9
First Mid Illinois B&T NA	Mattoon	IL	B+	\$1,042.7
First National B&TC	Newtown	PA	A	\$629.9
First NB	Hot Springs	AR	A	\$679.6
First NB	Paragould	AR	A-	\$601.3
First NB	Fort Pierre	SD	B+	\$624.8
First NB Alaska	Anchorage	AK	B+	\$2,437.5
First NB of Long Island	Glen Head	NY	A-	\$1,261.1
First NB of Palmerton	Palmerton	PA	A-	\$579.6
First NB of Pulaski	Pulaski	TN	B+	\$592.2
First NB of Santa Fe	Santa Fe	NM	B+	\$628.3
First NB of Shelby	Shelby	NC	B+	\$987.2
First NB of TN	Livingston	TN	A	\$549.6
First PREMIER Bk	Sioux Falls	SD	A	\$943.4
First Security Bk	Missoula	MT	B+	\$954.7
First Source Bk	S Bend	IN	B+	\$4,445.8
First St Community Bk	Farmington	MO	B+	\$951.3
Firstbank Southwest	Amarillo	TX	A-	\$685.2
Forcht Bank, NA	Lexington	KY	B+	\$1,064.8
FPC Financial FSB	Madison	WI	B+	\$1,611
Frost NB	San Antonio	TX	A-	\$15,112.1
Gate City Bk	Fargo	ND	A-	\$1,038

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
GE Capital Fncl	Salt Lake City	UT	A-	\$12,159.5
Glacier Bk	Kalispell	MT	B+	\$1,252.6
Glens Falls NB&TC	Glens Falls	NY	B+	\$1,425.0
Heartland B&TC	Bloomington	IL	B+	\$1,441.5
High Point B&TC	High Point	NC	B+	\$782.6
Hills B&TC	Hills	IA	B+	\$1,779.5
Home Bk	Lafayette	LA	B+	\$528
Home Federal Bank of TN	Knoxville	TN	B+	\$1,841
Hudson Valley Bank, NA	Stamford	CT	B+	\$2,411.3
International Bk/Cmmrce NA	Brownsville	TX	B+	\$847.8
Intrust Bk NA	Wichita	KS	A-	\$3,481.0
Inwood NB of Dallas	Dallas	TX	A-	\$1,362.7
Jersey Shore St Bk	Jersey Shore	PA	B+	\$643.3
Liberty Bk	Middletown	CT	A-	\$2,854.4
Luther Burbank Svgs	Santa Rosa	CA	B+	\$3,169
Maspeth FS&LA	Maspeth	NY	A	\$1,400
National B&TC of Sycamore	Sycamore	IL	B+	\$569.1
National Bk of Blacksburg	Blacksburg	VA	A-	\$931.4
National Exchange B&TC	Fond Du Lac	WI	A+	\$1,144.7
Nationwide Bank	Columbus	OH	A-	\$2,236
Needham Bk	Needham	MA	B+	\$944.1
Nodaway Valley Bk	Maryville	MO	B+	\$648.4
Northfield Bank	Staten Island	NY	A-	\$1,705
OptumHealth Bank, Inc.	W Valley City	UT	A	\$940.7
Penn Security B&TC	Scranton	PA	A	\$625.6
Peoples Bk of Biloxi	Biloxi	MS	B+	\$891.9
Piedmont FSB	Winston-Salem	NC	B+	\$852
PriorityOne Bk	Magee	MS	B+	\$502.3
Provident Bk	Montebello	NY	B+	\$2,752
Prudential Bank & Trust, FSB	Hartford	CT	B+	\$1,940
RCB Bk	Claremore	OK	B+	\$1,297.4
Rosedale FS&LA	Baltimore	MD	A+	\$611
Sallie Mae Bk	Murray	UT	B+	\$3,797.2
Savings Bk of Mendocino Cty	Ukiah	CA	B+	\$738.0
Security NB of Omaha	Omaha	NE	A-	\$611.1
Security NB of Sioux City IA	Sioux City	IA	B+	\$656.9
Silicon Valley Bk	Santa Clara	CA	A-	\$9,472.1
Skagit St Bk	Burlington	WA	B+	\$566.4
Solvay Bk	Solvay	NY	B+	\$512.1
Somerset Svgs Bk, SLA	Bound Brook	NJ	B+	\$607
South Side T&SB	Peoria	IL	A-	\$546.0
South Valley B&TC	Klamath Falls	OR	B+	\$612.6
State Bk of India (Calif)	Los Angeles	CA	A-	\$768.9
State Bk of Southern Utah	Cedar City	UT	A-	\$611.2
StellarOne Bank	Christiansburg	VA	B+	\$2,933.1
Stock Yards B&TC	Louisville	KY	B+	\$1,623.1
Sumitomo Tr & Bkg Co USA	Hoboken	NJ	A	\$596.1
Texas B&TC	Longview	TX	B+	\$1,062.8

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Time FSB	Medford	WI	B+	\$510
Torrington Svgs Bk	Torrington	CT	B+	\$730.2
Transportation Alliance Bk	Ogden	UT	B+	\$580.2
Tri City NB	Oak Creek	WI	A	\$792.7
Tri Counties Bk	Chico	CA	B+	\$2,042.0
UMB Bank Colorado	Denver	CO	B+	\$939.8
UMB NB of America	Salina	KS	B+	\$836.0
Univest NB&TC	Souderton	PA	B+	\$2,054.2
Village Bk	Newton	MA	B+	\$623.1
Washington FS&LA	Seattle	WA	B+	\$12,296
Waukesha St Bk	Waukesha	WI	A	\$736.8
Wayne Bk	Honesdale	PA	A	\$504.2
Western Security Bank	Billings	MT	B+	\$609.7
Whidbey Island Bk	Coupeville	WA	B+	\$898.0
Wilshire St Bk	Los Angeles	CA	B+	\$2,446.6
Woodforest NB	Houston	TX	A-	\$2,928.3
World Financial Network NB	Columbus	OH	A	\$1,286.6
Worlds Foremost Bk	Sidney	NE	A	\$728.3
Wright Express Fin Svcs Corp	Salt Lake City	UT	B+	\$860.2
Yakima FS&LA	Yakima	WA	A-	\$1,473

Weakest Banks and Thrifts in the United States

(See first table above for strongest.)

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 reflecting bank and thrift data filed December 31, 2008.
 Selection criteria for the table below: 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.

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
1st Centennial Bk	Redlands	CA	F	\$798.0
1st United Bk	Boca Raton	FL	D	\$618.0
Acacia FSB	Falls Church	VA	D+	\$1,526
Advantage Bk	Cambridge	OH	D-	\$1,001.4
Affinity Bk	Ventura	CA	E-	\$1,245.1
Alliance Bank	Lake City	MN	D	\$714.7
Alliance Bk	Culver City	CA	F	\$1,113.4
Alliance Bk Corp	Fairfax	VA	D-	\$572.1
Allstate Bk	Vernon Hills	IL	D+	\$1,044
Amboy Bank	Old Bridge	NJ	D-	\$2,583.5
Amcore Bk NA	Rockford	IL	E	\$5,036.2
American Bk	Rockville	MD	D+	\$530
American Bk	St Paul	MN	D-	\$668.2
American Bk North	Nashwauk	MN	D+	\$634.5
American Bk of Commerce	Wolfforth	TX	D+	\$692.8
American Founders Bk Inc	Frankfort	KY	D-	\$523.1
Americanwest Bk	Spokane	WA	E	\$1,904.2
Ameriprise Bank, FSB	New York	NY	D-	\$1,468
Amtrust Bank	Cleveland	OH	E+	\$15,684
Anchor MSB	Aberdeen	WA	D-	\$653.6
Anchorbank FSB	Madison	WI	E	\$4,736
Appalachian Community Bk	Ellijay	GA	D-	\$1,102.9
Archer Bk	Chicago	IL	D+	\$526.4
Armed Forces Bk NA	Fort Leavenworth	KS	D	\$866.3
Artisans Bk	Wilmington	DE	D+	\$632.9
Atlantic Central Bankers Bk	Camp Hill	PA	D+	\$580.9
Atlantic Coast Bank	Waycross	GA	D+	\$990
Atlantic Southern Bank	Macon	GA	D	\$990.7
Avidia Bank	Hudson	MA	D-	\$939.3
Banco Bilbao Vizcaya Argenta	San Juan	PR	D	\$6,033.3
Banco Popular de Puerto Rico	San Juan	PR	D	\$25,522.0
Banco Popular North America	New York	NY	D	\$12,440.9
Banco Santander PR	San Juan	PR	D	\$7,724.7

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Bank Midwest NA	Kansas City	MO	D+	\$4,421.2
Bank of American Fork	American Fork	UT	D-	\$877.8
Bank of Blue Valley	Overland Park	KS	D-	\$801.0
Bank of Canton	Canton	MA	D+	\$840.2
Bank of Choice	Greeley	CO	D-	\$1,179.9
Bank of East Asia USA NA	New York	NY	D-	\$689.3
Bank of Florida - Southeast	Fort Lauderdale	FL	D-	\$538.9
Bank of Florida-Southwest	Naples	FL	D-	\$747.2
Bank of Granite	Granite Falls	NC	D-	\$1,136.8
Bank of Miami, NA	Coral Gables	FL	D	\$717.8
Bank of North Georgia	Alpharetta	GA	D+	\$6,270.4
Bank of the Carolinas	Mocksville	NC	D	\$563.0
Bank of the Cascades	Bend	OR	D-	\$2,374.4
Bank of the Orient	San Francisco	CA	D	\$728.1
Bank of the Pacific	Aberdeen	WA	D+	\$623.4
Bank Trust	Mobile	AL	D+	\$2,088.8
BankAtlantic	Fort Lauderdale	FL	D-	\$5,688
BankUnited FSB	Coral Gables	FL	E-	\$13,917
Banner Bk	Walla Walla	WA	D	\$4,396.4
Baraboo NB	Baraboo	WI	D-	\$707.3
Barclays Bank Delaware	Wilmington	DE	D+	\$12,418.3
Barnes Bkg Co	Kaysville	UT	D-	\$970.3
Baylake Bk	Sturgeon Bay	WI	D-	\$1,064.5
Beach Community Bk	Fort Walton Bch	FL	D	\$812.7
Beach First NB	Myrtle Beach	SC	D+	\$658.6
BPD Bk	New York	NY	D	\$595.9
Bridgeview Bk Group	Bridgeview	IL	D+	\$1,506.7
Broadway Bk	Chicago	IL	D-	\$1,198.8
Buckhead Community Bk	Atlanta	GA	E	\$936.6
Builders Bk	Chicago	IL	D-	\$512.9
Business Bk of St Louis	Clayton	MO	D	\$536.6
Butte Cmnty Bk	Chico	CA	D	\$591.6
California NB	Los Angeles	CA	E-	\$6,309.9
Cape Bank	Cape May	NJ	D+	\$1,093.6
Capital City Bk	Tallahassee	FL	D+	\$2,471.5
Capitalbank	Greenwood	SC	D	\$788.7
CapitalSouth Bank	Birmingham	AL	E-	\$663.4
Carolina First Bk	Greenville	SC	D+	\$13,568.3
Carver FSB	New York	NY	D-	\$790
CB&T Bk of Middle Georgia	Warner Robins	GA	D+	\$623.0
Central Co-Op Bk	Somerville	MA	D-	\$551.6
Central National B&T of Enid	Enid	OK	D	\$529.6
Central NB	Junction City	KS	D+	\$901.4
Central Pacific Bk	Honolulu	HI	D	\$5,422.9
Century Bk FSB	Sarasota	FL	E-	\$921
Century Bk NA	Texarkana	TX	D+	\$1,616.6
Charter Bk	Santa Fe	NM	D-	\$1,354
Chevy Chase Bk FSB	McLean	VA	D-	\$15,922

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
ChinaTrust Bk USA	Torrance	CA	D-	\$2,564.3
Citibank NA	Las Vegas	NV	D	\$1,231,154.0
Citizens Bk	Flint	MI	D+	\$12,266.6
Citizens Financial Bank	Hammond	IN	D	\$1,121
Citizens First Bk	Lady Lake	FL	D+	\$1,022.2
Citizens First NB	Princeton	IL	D+	\$1,163.5
Citizens First Svg BK	Port Huron	MI	E	\$1,981.4
City Bk	Lynnwood	WA	E+	\$1,351.3
CNLBank	Orlando	FL	D	\$1,222.0
Cole Taylor Bk	Chicago	IL	D	\$4,378.5
College Svgs Bk	Princeton	NJ	D-	\$620.9
Colonial Bank	Montgomery	AL	D+	\$25,858.0
Colorado East B&T	Lamar	CO	D+	\$799.1
Columbia River Bk	The Dalles	OR	D-	\$1,121.5
Columbia St Bk	Tacoma	WA	D+	\$3,091.8
Community B&T	Cornelia	GA	D-	\$1,276.7
Community B&TC	Clarks Summit	PA	D+	\$600.0
Community B&TC	Sheboygan	WI	D	\$673.6
Community Banks of CO	Cripple Creek	CO	D	\$1,721.4
Community Bk of Nevada	Las Vegas	NV	D-	\$1,761.9
Community Central BK	Mt Clemens	MI	D-	\$554.4
Community South Bk	Parsons	TN	D-	\$715.3
Community St Bk NA	Ankeny	IA	D	\$651.9
Community West Bk	Goleta	CA	D	\$656.9
Communityone Bank, NA	Asheboro	NC	D-	\$2,099.2
Compass Bank	Birmingham	AL	D	\$62,251.3
Conestoga Bank	Chester Springs	PA	D-	\$703.3
Cooperative Bk	Wilmington	NC	E	\$974.6
Corus Bk NA	Chicago	IL	E-	\$8,388.0
Countrywide Bank, FSB	Alexandria	VA	E+	\$113,791
County Bk	Merced	CA	F	\$1,711.6
Cowlitz Bk	Longview	WA	D-	\$586.5
Crescent B&T	New Orleans	LA	D+	\$651.2
Crescent B&TC	Jasper	GA	E+	\$1,044.4
Darby B&TC	Vidalia	GA	D+	\$784.9
Delaware County B&TC	Lewis Center	OH	D	\$713.8
Desert Hills Bk	Phoenix	AZ	D-	\$531.6
Doral Bank Puerto Rico	San Juan	PR	D-	\$9,188.4
E*Trade Bank	Arlington	VA	D-	\$44,922
Eastern Svgs Bk FSB	Hunt Valley	MD	D	\$1,025
Emigrant Svgs Bk-Brooklyn/Qu	Brooklyn	NY	D+	\$728.8
Equitable Bk SSB	Wauwatosa	WI	D-	\$548.8
Eurobank	San Juan	PR	E+	\$2,859.5
Exchange Bk	Santa Rosa	CA	D+	\$1,629.4
Falcon International Bk	Laredo	TX	D	\$914.2
Far East NB	Los Angeles	CA	D+	\$2,221.6
Farmers & Merchants Bk	Granite Quarry	NC	D+	\$680.7
Farmers & Merchants Bk	Lakeland	GA	D-	\$605.9

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Federal Trust Bank	Sanford	FL	E-	\$585
Fidelity Bank	Dearborn	MI	D-	\$1,119.7
Fidelity Bk	Norcross	GA	D+	\$1,759.6
Fifth Third Bk	Grand Rapids	MI	D+	\$54,116.4
First American Bk	Carpentersville	IL	D+	\$2,751.6
First American Intl Bk	Brooklyn	NY	D+	\$604.4
First Bank of Beverly Hills	Calabasas	CA	E-	\$1,491.2
First Bk	Lexington	TN	D+	\$2,098.3
First Bk	Creve Coeur	MO	D	\$10,747.6
First Bk Fncl Centre	Oconomowoc	WI	D	\$650.3
First Central Svgs Bk	Glen Cove	NY	E	\$702.3
First Commercial Bk of FL	Orlando	FL	D-	\$703.7
First Community Bank of Amer	Pinellas Park	FL	D+	\$503
First Community Bk	Joliet	IL	D+	\$528.6
First Community Bk	Santa Rosa	CA	D+	\$718.3
First Community Bk	Taos	NM	D	\$3,440.9
First Federal Bank	Harrison	AR	D	\$795
First Federal Bank of CA FSB	Santa Monica	CA	D-	\$7,450
First FS&LA of Bucks Cty	Bristol	PA	D+	\$553
First Georgia Banking Co	Franklin	GA	D-	\$821.6
First Independent Bk	Vancouver	WA	D	\$960.5
First Mariner Bk	Baltimore	MD	E-	\$1,196.6
First NB Central Florida	Winter Park	FL	D-	\$519.1
First NB in Edinburg	Edinburg	TX	D+	\$4,184.8
First NB of GA	Carrollton	GA	E	\$889.0
First NB of Olathe	Olathe	KS	D+	\$1,066.0
First NB of the South	Spartanburg	SC	D-	\$850.6
First NB, Fort Collins	Fort Collins	CO	D+	\$2,587.2
First Place Bank	Warren	OH	D-	\$3,295
First Regional Bk	Los Angeles	CA	D	\$2,461.3
First Reliance Bancshares	Florence	SC	D+	\$598.4
First St Bk	Union City	TN	D+	\$1,348.8
First St Bk	Eastpointe	MI	D-	\$664.1
First St Bk	Stockbridge	GA	E	\$663.5
First St Bk of the FL Keys	Key West	FL	D+	\$819.7
First Tennessee Bk NA	Memphis	TN	D	\$30,786.9
First United B&TC	Durant	OK	D+	\$2,040.0
First United Security Bank	Thomasville	AL	D+	\$666.8
FirstBank Florida	Miami	FL	D	\$946
Firstbank of PR	San Juan	PR	D	\$18,492.6
Flagstar Bk FSB	Troy	MI	E	\$14,156
Florida Bank	Tampa	FL	D-	\$619.9
Florida Capital Bank, NA	Jacksonville	FL	E+	\$968.2
Florida Community Bk	Immokalee	FL	E	\$987.1
Founders Bk	Worth	IL	D	\$941.4
Franklin FS&LA of Richmond	Glen Allen	VA	D+	\$993
Frontier Bk	Everett	WA	D-	\$4,099.5
Fullerton Community Bk FSB	Fullerton	CA	D	\$769

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Geauga Svg Bk	Newbury	OH	D+	\$522.3
Georgia B&TC	Augusta	GA	D	\$1,284.8
Goldman Sachs Bk USA	New York	NY	D	\$162,474.0
Golf Savings Bk	Mountlake Ter	WA	D	\$519.7
Great FL Bk	Miami	FL	D-	\$1,843.5
Greystone Bk	Raleigh	NC	D-	\$604.3
Guaranty B&TC	Denver	CO	D+	\$2,098.4
Guaranty Bank	Milwaukee	WI	D-	\$1,624
Guaranty Bk	Austin	TX	D+	\$14,926
Guaranty Bk	Springfield	MO	D	\$677.0
H&R Block Bank	Kansas City	MO	D	\$1,900
Hanmi Bk	Los Angeles	CA	D	\$3,868.5
Harleysville NB&TC	Harleysville	PA	D	\$5,478.1
Heartland Bk	Clayton	MO	D	\$961
Helm Bk	Miami	FL	D+	\$639.7
Highland Bk	St Michael	MN	D	\$619.2
Hillcrest Bk	Overland Park	KS	D-	\$1,934.3
Home FSB	Rochester	MN	D+	\$1,145
Home NB	Blackwell	OK	D	\$754.7
Home S&LC	Youngstown	OH	D	\$2,615.4
Homestreet Bk	Seattle	WA	D	\$2,935.4
Horizon Bk	Bellingham	WA	D-	\$1,471.8
HSBC Bk USA NA	McLean	VA	D+	\$181,604.1
Huntington NB	Columbus	OH	D	\$53,586.6
Illinois NB	Springfield	IL	D+	\$614.7
Imperial Capital Bk	La Jolla	CA	E+	\$4,432.4
Independent Bk	Ionia	MI	D-	\$2,956.9
Inland B&T	Lake Zurich	IL	D-	\$1,105.4
Integra Bk NA	Evansville	IN	D	\$3,348.8
Inter Svgs Bk FSB	Maple Grove	MN	E-	\$844
Intervest NB	New York	NY	D-	\$2,200.9
Irwin Union Bk	Columbus	IN	D-	\$4,327.8
Irwin Union Bk FSB	Columbus	IN	D-	\$630
Jefferson Federal Bank	Morristown	TN	D+	\$658.1
JPMorgan Chase Bk NA	Columbus	OH	C+	\$1,746,242.0
K Bk	Owings Mills	MD	E+	\$680.5
Lakeside Bk	Chicago	IL	D+	\$995.4
Leaders Bk	Oak Brook	IL	D+	\$647.8
Lehman Brothers Bk FSB	Wilmington	DE	E-	\$6,494
Lehman Brothers Comml Bank	Salt Lake City	UT	E-	\$5,423.8
Liberty Svgs Bk FSB	Wilmington	OH	D-	\$1,523
LibertyBank	Eugene	OR	D-	\$912.7
Lincoln Bank	Plainfield	IN	E-	\$876.4
Lorain NB	Lorain	OH	D+	\$1,135.5
Los Alamos NB	Los Alamos	NM	D+	\$1,409.1
Los Padres Bk	Solvang	CA	D+	\$1,187
Lowell Five Cents SB	Lowell	MA	D+	\$654.4
Lydian Private Bank	Palm Beach	FL	D	\$2,114

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Macatawa Bk	Holland	MI	D-	\$2,147.3
Macon Bk	Franklin	NC	D+	\$1,115.4
Magna Bank	Brentwood	TN	D+	\$520
Magyar Bank	New Brunswick	NJ	D-	\$542.8
MainSource Bk	Greensburg	IN	D+	\$2,483.6
Marine Bk-Springfield	Springfield	IL	D+	\$639.1
Mercantil Commercebank, NA	Miami	FL	D+	\$6,024.3
Mercantile Bk of Michigan	Grand Rapids	MI	D+	\$2,203.8
Meridian Bank NA	Wickenburg	AZ	D+	\$2,090.9
MetaBank	Storm Lake	IA	D	\$855
Metropolitan NB	Little Rock	AR	D+	\$1,683.5
Midcountry Bank	Marion	IL	D-	\$948
Mid-Missouri Bk	Springfield	MO	D-	\$590.6
Midwest B&TC	Elmwood Park	IL	D+	\$3,552.0
Midwestone Bank	Iowa City	IA	D+	\$1,521.0
Millennium BCP Bank, NA	Newark	NJ	D-	\$789.3
Minnwest Bk M.V.	Redwood Falls	MN	D+	\$530.1
Modern Bk, NA	New York	NY	D-	\$595.6
Monroe B&T	Monroe	MI	D+	\$1,561.6
Monroe Bk	Bloomington	IN	D+	\$816.8
Mt Washington Co-Op Bk	S Boston	MA	D	\$540.1
Mutual Bk	Harvey	IL	E-	\$1,701.8
National Bk of Kansas City	Overland Park	KS	D+	\$828.4
National City Bk	Cleveland	OH	D+	\$146,057.8
Nevada Security Bk	Reno	NV	D-	\$551.6
New Frontier Bk	Greeley	CO	D-	\$2,009.4
New South FSB	Irondale	AL	D-	\$1,914
Newbridge Bank	Lexington	NC	D	\$2,073.8
Nexity Bk	Birmingham	AL	D-	\$1,057.2
Norstates Bank	Waukegan	IL	D-	\$631.7
Northside Cmnty Bk	Gurnee	IL	D	\$555.3
Northwest Georgia Bk	Ringgold	GA	D-	\$599.1
NOVA Savings Bk	Berwyn	PA	D-	\$545.2
Ocean Bk	Miami	FL	E	\$4,810.4
Omni Bk	Metairie	LA	D	\$744.4
Omni NB	Atlanta	GA	E-	\$979.6
One United Bk	Boston	MA	D-	\$635.9
Oneida Svgs Bk	Oneida	NY	D+	\$540.2
Oriental B&TC	San Juan	PR	D+	\$5,831.5
Orion Bk	Naples	FL	D-	\$2,866.6
Oxford B&T	Oak Brook	IL	D	\$629.6
Pacific Mercantile Bk	Costa Mesa	CA	D+	\$1,160.2
Pacific National Bank	San Francisco	CA	E-	\$1,887.2
Pacific Trust Bk	Chula Vista	CA	D+	\$877
Palos B&TC	Palos Heights	IL	D-	\$521.2
Park Avenue Bk	Valdosta	GA	D+	\$1,349.1
Park NB	Chicago	IL	D+	\$4,891.8
Park View FSB	Cleveland	OH	D-	\$902

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Passumpsic Svgs Bk	St Johnsbury	VT	D+	\$555.4
Patriot NB	Stamford	CT	D-	\$920.1
Peninsula Bk	Englewood	FL	D-	\$655.0
Peoples Bk	Winder	GA	D+	\$524.8
Peoples Community Bank	W Chester	OH	E-	\$729
Peoples First Community Bk	Panama City	FL	D-	\$1,890
Plantation Federal Bank	Pawley's Island	SC	D+	\$705
Preferred Bk	Los Angeles	CA	D	\$1,487.9
Premier Bk	Medford	OR	D	\$1,483.3
Premier Bk	Jefferson City	MO	D-	\$1,523.6
Premier Bk-Maplewood	Maplewood	MN	D-	\$590.7
Presidential Bk FSB	Bethesda	MD	D-	\$564
PrivateBank	St Louis	MO	D+	\$570
Prosperity Bk	St Augustine	FL	E+	\$1,098.9
Provident Svgs Bk FSB	Riverside	CA	D+	\$1,551
Pyramax Bank, FSB	Greenfield	WI	D+	\$544
Rainier Pacific Svgs Bk	Tacoma	WA	E+	\$846.7
RBC Bank USA	Raleigh	NC	D-	\$31,335.9
Redding Bk of Commerce	Redding	CA	D	\$769.2
Reliance Bk	Des Peres	MO	D	\$1,448.6
Republic Bk Inc	Bountiful	UT	D+	\$521.7
Republic Bk of Chicago	Oak Brook	IL	D-	\$906.3
Republic First Bk	Philadelphia	PA	D+	\$963.9
R-G Premier Bk of PR	San Juan	PR	D-	\$7,059.8
Riverside Bk of Gulf Coast	Cape Coral	FL	F	\$523.7
Riverside NB of Florida	Fort Pierce	FL	D-	\$3,962.4
Royal Bk America	Narberth	PA	D-	\$1,073.5
Saehan Bk	Los Angeles	CA	D	\$842.6
Salin B&TC	Indianapolis	IN	D+	\$776.1
San Diego NB	San Diego	CA	E	\$3,036.8
San Joaquin Bk	Bakersfield	CA	D-	\$934.9
Savannah Bk NA	Savannah	GA	D	\$664.2
Savings Bank of ME	Gardiner	ME	D+	\$972
Scotiabank DE PR	Hato Rey	PR	D-	\$1,525.1
Seacoast NB	Stuart	FL	D-	\$2,317.2
Seattle Bank	Seattle	WA	E	\$665.4
Security Bank of Bibb County	Macon	GA	E	\$1,251.9
Security Svgs Bk FSB	Olathe	KS	D-	\$648
Shinhan Bk America	New York	NY	D+	\$934.0
Shorebank	Chicago	IL	D	\$2,433.1
Signature Bk of Arkansas	Fayetteville	AR	D+	\$650.7
Silverton Bank, NA	Atlanta	GA	D-	\$3,155.3
Southwest Bk	Fort Worth	TX	D+	\$653.4
Sovereign Bk	Wyomissing	PA	D-	\$74,679
St. Louis Bank	Town And Country	MO	D	\$549.0
Standard B&TC	Hickory Hills	IL	D	\$2,310.9
State Bk of Countryside	Countryside	IL	D-	\$986.9
State Bk Texas	Irving	TX	D	\$585.5

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
State Farm Bk, FSB	Bloomington	IL	D-	\$16,615
Sterling B&T FSB	Southfield	MI	D-	\$679
Sterling Savings Bank	Spokane	WA	D-	\$12,264.4
Strategic Cap Bk	Champaign	IL	E-	\$598.2
Suburban B&TC	Elmhurst	IL	D+	\$686.1
Summit Community Bk, Inc	Moorefield	WV	D+	\$1,613.2
Sun American Bk	Boca Raton	FL	D-	\$590.9
SunTrust Bk	Atlanta	GA	D+	\$185,098.8
Superior Bank	Birmingham	AL	D	\$3,010
Teambank NA	Paola	KS	F	\$669.8
Temecula Valley Bk	Temecula	CA	D	\$1,553.0
The PrivateBank	Bloomfield Hills	MI	D+	\$1,087.9
TIB Bank	Naples	FL	D	\$1,520.5
Tidelands Bk	Mt Pleasant	SC	D+	\$712.7
TierOne Bk	Lincoln	NE	D	\$3,312
TotalBank	Miami	FL	D+	\$2,081.8
Tower B&TC	Fort Wayne	IN	D+	\$692.8
Town North Bk NA	Dallas	TX	D+	\$1,216.8
Truman Bk	St Louis	MO	D-	\$514.7
Ulster Svgs Bk	Kingston	NY	D+	\$696.4
Umpqua Bk	Roseburg	OR	D+	\$8,599.1
Union Bk	Kansas City	MO	D	\$668.1
United Security Bank	Fresno	CA	D-	\$758.8
Unity Bancorp, Inc	Clinton	NJ	D+	\$897.6
Valley Bk	Roanoke	VA	D+	\$668.4
Valley Bk	Moline	IL	D	\$703.5
Vantus Bk	Sioux City	IA	D	\$524
Venture Bk	Lacey	WA	E+	\$1,180.7
Viking Bk	Seattle	WA	D	\$580.4
Village Bk	Midlothian	VA	D-	\$557.4
	Rancho			
Vineyard Bk, NA	Cucamonga	CA	E-	\$2,015.0
Vision Bk	Panama City	FL	D+	\$923.3
Voyager Bk	Eden Prairie	MN	D	\$530.7
Wachovia Bank, FSB	Houston	TX	D+	\$29,472
Wachovia Bk NA	Charlotte	NC	D	\$635,476.0
Wachovia Mortgage, FSB	N Las Vegas	NV	D	\$69,059
Warren Bk	Warren	MI	E-	\$604.4
Washington First Intl Bk	Seattle	WA	D-	\$656.8
Waterstone Bank	Wauwatosa	WI	D-	\$1,877.0
Wells Fargo Bk NA	Sioux Falls	SD	D+	\$538,958.0
Wells Fargo Bk South Central	Anchorage	AK	D	\$26,902.0
West Coast Bk	Lake Oswego	OR	D	\$2,511.0
Westernbank Puerto Rico	Mayaguez	PR	E-	\$15,257.0
Whitney NB	New Orleans	LA	D+	\$12,368.3

Weakest Life & Health plus Property & Casualty Insurers in the U.S.

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 Source of Financial Strength Ratings: TheStreet.com Ratings, www.TheStreet.com.
 Data source: Statutory filings with state insurance commissioners, third quarter 2008; prepared April 1, 2009. Selection criteria for the table below: U.S. insurers with total assets of \$500 million or more and with a rating of D+ or lower.

Company	State	TheStreet.com Rating	Total Assets (\$)
ACA Financial Guaranty Corp	MD	D-	691,792,000
Affirmative Ins Co	IL	D+	500,797,000
AGL Life Assurance Co	PA	D+	5,091,051,000
Ambac Assurance Corp	WI	D	10,791,564,000
American Physicians Asr Corp	MI	D+	839,825,000
Arrowood Indemnity Co	DE	D	2,998,163,000
Axis Surplus Ins Co	IL	D	632,271,000
Bankers Life & Cas Co	IL	D+	10,612,763,000
Banner Life Ins Co	MD	D+	1,293,366,000
Brickstreet Mutual Ins Co	WV	E+	1,358,952,000
Catastrophe Reins Co	TX	E+	1,236,844,000
Clearwater Ins Co	DE	D	1,326,014,000
Coast National Ins Co	CA	D+	540,790,000
Colonial Penn Life Ins Co	PA	D+	710,859,000
Conseco Health Ins Co	AZ	D+	2,361,268,000
Conseco Ins Co	IL	D+	1,242,277,000
Conseco Life Ins Co	IN	D+	4,256,095,000
Conseco Senior Health Ins Co	PA	D+	3,401,110,000
Dorinco Reinsurance Co	MI	D	1,938,129,000
Financial Guaranty Ins Co	NY	D-	4,298,781,000
Finial Reins Co	CT	D	1,323,525,000
First State Ins Co	CT	E	995,664,000
Forethought Life Assurance Co	IN	D+	2,911,592,000
Global Reins Corp Of America	NY	D-	595,979,000
Greenwich Ins Co	DE	D	816,606,000
Highlands Ins Co	TX	F	614,620,000
Hospitals Ins Co Inc	NY	D+	860,216,000
Indiana Old National Ins Co	VT	D	1,988,973,000
Jefferson National Life Ins Co	TX	D-	1,727,626,000
Lumbermens Mutual Cas Co	IL	E	1,684,248,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Mbia Ins Corp	NY	D+	11,410,224,000
Medical Liability Mutual Ins Co	NY	D+	5,156,243,000
Monarch Life Ins Co	MA	F	953,182,000
Mortgage Guaranty Ins Corp	WI	D+	7,110,369,000
Nuclear Electric Ins Ltd	DE	E+	5,116,280,000
Partner Reinsurance Co Of The Us	NY	D+	3,213,600,000
Penn Treaty Network America Ins Co	PA	F	1,043,307,000
Physicians Reciprocal Insurers	NY	E-	1,359,461,000
PMI Ins Co	AZ	D	556,702,000
PMI Mortgage Ins Co	AZ	D-	3,682,586,000
Princeton Ins Co	NJ	D+	1,012,875,000
Radian Guaranty Inc	PA	D	4,067,712,000
Republic Mortgage Ins Co	NC	D	1,811,359,000
SCOR Global Life Us Re Ins Co	TX	D+	1,958,167,000
SCOR Reinsurance Co	NY	D	1,475,427,000
Scottish Re US Inc	DE	F	2,950,563,000
Seabright Ins Co	IL	D+	675,196,000
Shenandoah Life Ins Co	VA	F	1,664,855,000
Standard Life Ins Co Of Indiana	IN	F	1,988,892,000
TIG Ins Co	CA	D	2,061,585,000
Triad Guaranty Ins Corp	IL	D+	962,256,000
Underwriters At Lloyds London	IL	E+	735,536,000
United Automobile Ins Co	FL	D-	537,823,000
United Fidelity Life Ins Co	TX	D+	609,661,000
United Guar Residential Ins Co Of Nc	NC	D-	734,095,000
United Guaranty Residential Ins Co	NC	D+	1,907,961,000
Washington National Ins Co	IL	D+	2,473,581,000
Western United Life Asr Co	WA	F	812,526,000
Wilton Reassurance Life Co Of Ny	NY	D-	1,219,486,000
XL Capital Asr Inc	NY	D	653,987,000
XL Ins America Inc	DE	D+	542,736,000

Strongest Life & Health plus Property & Casualty Insurers in the U.S.

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Company	State	TheStreet.com Rating	Total Assets (\$)
Acacia Life Ins Co	DC	A-	1,647,280,000
Alfa Life Ins Corp	AL	B+	1,100,150,000
Alfa Mutual Fire Ins Co	AL	B+	800,377,000
Alfa Mutual Ins Co	AL	B+	1,339,810,000
Allstate Ins Co	IL	B+	46,162,434,000
Allstate Life Ins Co	IL	A-	77,027,929,000
American Family Life Asr Co Of Colum	NE	B+	55,667,865,000
American Family Life Ins Co	WI	A+	3,893,876,000
American Fidelity Asr Co	OK	A	3,211,690,000
American Health & Life Ins Co	TX	B+	1,676,168,000
American Income Life Ins Co	IN	A-	1,705,887,000
American Modern Home Ins Co	OH	B+	877,725,000
American National Ins Co	TX	B+	13,839,936,000
American National Property & Cas Co	MO	A-	1,181,719,000
American United Life Ins Co	IN	A-	14,032,818,000
Ameritas Life Ins Corp	NE	A-	6,392,307,000
Amica Life Ins Co	RI	A-	923,146,000
Anthem Blue Cross Life & Health Ins	CA	B+	1,667,795,000
Assurity Life Ins Co	NE	B+	2,189,168,000
Auto-Owners Ins Co	MI	A	9,507,239,000
Auto-Owners Life Ins Co	MI	A	2,009,921,000
AXA Corporate Solutions Life Reins	DE	B+	817,071,000
Berkshire Life Ins Co Of America	MA	A	2,292,683,000
Bituminous Casualty Corp	IL	A-	791,539,000
Bituminous Fire & Marine Ins Co	IL	A-	527,306,000
Boston Mutual Life Ins Co	MA	B+	893,465,000
California State Auto Asn Inter-Ins	CA	A-	5,550,877,000
Canal Ins Co	SC	B+	1,377,428,000
Central Mutual Ins Co	OH	B+	1,239,471,000
Church Mutual Ins Co	WI	A	1,178,569,000
Cincinnati Ins Co	OH	A-	10,516,258,000
Columbus Life Ins Co	OH	B+	2,507,354,000
Commerce Ins Co	MA	B+	2,878,109,000
Cooperativa D Seguros Multiples D Pr	PR	A-	513,201,000
Cornhusker Casualty Co	NE	B+	801,518,000
Country Life Ins Co	IL	A+	7,356,243,000
Country Mutual Ins Co	IL	A	3,464,313,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Cumis Ins Society Inc	IA	B+	1,301,743,000
Dairyland Ins Co	WI	A	1,183,285,000
Empire Fidelity Investments L I C	NY	A-	1,613,193,000
Erie Family Life Ins Co	PA	B+	1,563,947,000
Farm Bureau Life Ins Co	IA	B+	5,633,103,000
Farm Bureau Life Ins Co Of Michigan	MI	A-	1,695,448,000
Farm Bureau Mutual Ins Co	IA	A-	1,460,015,000
Farm Family Life Ins Co	NY	B+	1,014,955,000
Farmers Automobile Ins Asn	IL	B+	859,085,000
Federal Ins Co	IN	B+	29,671,057,000
Federated Life Ins Co	MN	A	919,053,000
Federated Mutual Ins Co	MN	B+	3,905,197,000
Fidelity Investments Life Ins Co	UT	A	16,033,979,000
Fidelity Life Assn A Legal Reserve	IL	B+	538,268,000
First Investors Life Ins Co	NY	A-	1,370,125,000
Foremost Ins Co	MI	B+	1,902,836,000
Fort Dearborn Life Ins Co	IL	A	2,238,646,000
Frankenmuth Mutual Ins Co	MI	A	981,111,000
Geico Indemnity Co	MD	B+	4,514,021,000
General Re Life Corp	CT	B+	2,637,601,000
General Star National Ins Co	OH	A-	535,728,000
Georgia Farm Bureau Mutual Ins Co	GA	B+	830,255,000
Gerber Life Ins Co	NY	A-	1,422,128,000
Government Employees Ins Co	MD	B+	12,908,294,000
Government Personnel Mutual L I C	TX	B+	786,599,000
Grange Mutual Cas Co	OH	A-	1,721,895,000
Great Northern Ins Co	IN	B+	1,519,599,000
Great West Casualty Co	NE	A-	1,595,042,000
Guardian Life Ins Co Of America	NY	A	28,328,340,000
Hartford Fire Ins Co	CT	B+	26,570,549,000
Hartford Underwriters Ins Co	CT	B+	1,551,802,000
Hastings Mutual Ins Co	MI	A+	617,887,000
Health Net Life Ins Co	CA	B+	645,864,000
Home-Owners Ins Co	MI	A	1,258,655,000
Illinois Mutual Life Ins Co	IL	A-	1,253,563,000
Interins Exch Of The Automobile Club	CA	A+	5,615,451,000
Jackson National Life Ins Co	MI	B+	73,963,867,000
John Hancock Life Ins Co (Usa)	MI	B+	126,026,506,000
John Hancock Life Ins Co Of Ny	NY	A	7,320,515,000
Kentucky Farm Bureau Mutual Ins Co	KY	A	1,696,670,000
Lincoln Benefit Life Co	NE	B+	3,442,530,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Lincoln Heritage Life Ins Co	IL	B+	587,072,000
Massachusetts Mutual Life Ins Co	MA	A	119,085,813,000
Mercury Casualty Co	CA	A-	2,401,368,000
Mercury Ins Co	CA	A	1,486,411,000
Merit Life Ins Co	IN	B+	1,096,282,000
Merrimack Mutual Fire Ins Co	MA	A-	864,717,000
Metropolitan Property & Cas Ins Co	RI	B+	5,333,547,000
Midland National Life Ins Co	IA	B+	23,518,176,000
Minnesota Life Ins Co	MN	B+	23,829,005,000
Mml Bay State Life Ins Co	CT	A-	4,636,984,000
Motorists Mutual Ins Co	OH	B+	1,213,866,000
Mtl Ins Co	IL	B+	1,273,967,000
Mutual Ins Co Of Az	AZ	B+	909,491,000
Mutual Of America Life Ins Co	NY	B+	13,016,898,000
Mutual Of Omaha Ins Co	NE	A-	4,541,725,000
National Benefit Life Ins Co	NY	A-	691,213,000
National Guardian Life Ins Co	WI	A-	1,485,979,000
National Liability & Fire Ins Co	CT	A-	1,203,062,000
Nationwide Life Ins Co	OH	B+	99,016,728,000
Nationwide Life Ins Co Of America	PA	B+	6,338,508,000
Nationwide Mutual Fire Ins Co	OH	B+	4,330,934,000
New York Life Ins & Annuity Corp	DE	A	72,685,506,000
New York Life Ins Co	NY	A	122,753,467,000
New York Marine & General Ins Co	NY	B+	593,599,000
North Carolina Farm Bu Mutual Ins Co	NC	A-	1,574,048,000
Northwestern Mutual Life Ins Co	WI	A-	156,332,490,000
Ohio National Life Asr Corp	OH	B+	2,690,966,000
Old Republic General Ins Corp	IL	A-	991,316,000
Old Republic Ins Co	PA	A-	2,427,803,000
Owners Ins Co	OH	A-	2,371,220,000
Pacific Life & Annuity Co	AZ	A-	2,415,295,000
Pacific Life Ins Co	NE	A	96,551,166,000
Pekin Life Ins Co	IL	B+	818,304,000
Penn Ins & Annuity Co	DE	B+	1,117,456,000
Penn Mutual Life Ins Co	PA	B+	10,546,348,000
Physicians Life Ins Co	NE	A-	1,290,550,000
Physicians Mutual Ins Co	NE	A+	1,389,129,000
Primerica Life Ins Co	MA	A-	5,895,972,000
Principal Life Ins Co	IA	A-	135,714,882,000
Protective Ins Co	IN	A+	619,785,000
Reliable Life Ins Co	MO	B+	730,532,000

Company	State	TheStreet.com Rating	Total Assets (\$)
Reliastar Life Ins Co	MN	B+	22,384,571,000
Safety Ins Co	MA	B+	1,212,433,000
Savings Bank Life Ins Co Of Ma	MA	A-	2,055,985,000
Sentry Ins A Mutual Co	WI	A	5,525,350,000
Sentry Life Ins Co	WI	A	3,338,038,000
Shelter Life Ins Co	MO	A-	915,427,000
Southern Farm Bureau Cas Ins Co	MS	A-	2,654,917,000
Southern Farm Bureau Life Ins Co	MS	A	9,949,156,000
Standard Life & Accident Ins Co	OK	A-	531,349,000
State Farm Life & Accident Asr Co	IL	A+	1,549,554,000
State Farm Life Ins Co	IL	A+	43,307,957,000
State Farm Mutual Automobile Ins Co	IL	B+	104,842,398,000
State Volunteer Mutual Ins Co	TN	B+	940,984,000
Stonebridge Life Ins Co	VT	B+	2,206,086,000
Teachers Ins & Annuity Asn Of Am	NY	A+	196,409,275,000
Tennessee Farmers Asr Co	TN	A	878,605,000
Tennessee Farmers Life Ins Co	TN	A	1,072,384,000
Tennessee Farmers Mutual Ins Co	TN	A-	1,976,434,000
Thrivent Life Ins Co	MN	B+	3,664,564,000
Tokio Marine & Nichido Fire Ins Ltd	NY	A-	1,685,126,000
Travelers Indemnity Co	CT	B+	21,284,347,000
United Farm Family Life Ins Co	IN	A	1,667,509,000
United Farm Family Mutual Ins Co	IN	A-	869,921,000
United Of Omaha Life Ins Co	NE	B+	13,227,858,000
United Services Automobile Asn	TX	A+	18,401,816,000
Usaa Casualty Ins Co	TX	A+	6,040,602,000
USAA Life Ins Co	TX	A	10,862,262,000
Wesco-Financial Ins Co	NE	B+	2,894,383,000
West Bend Mutual Ins Co	WI	A-	1,509,767,000

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