

# The "X" List Report



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Source of Financial Strength Ratings:  
Courtesy of TheStreet.com Ratings, [www.TheStreet.com](http://www.TheStreet.com)

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# 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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**Source of Financial Strength Ratings:** Courtesy of TheStreet.com Ratings, [www.TheStreet.com](http://www.TheStreet.com).

**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](http://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	A	\$2,654
Albany B&TC NA	Chicago	IL	A	\$526
Alerus Financial NA	Grand Forks	ND	B+	\$752
American Bk of Texas	Sherman	TX	B+	\$1,050
American Bk TX NA	Marble Falls	TX	B+	\$686
American Heritage Bk	Sapulpa	OK	A-	\$611
American NB&TC	Danville	VA	A	\$800
American St Bk	Lubbock	TX	A-	\$2,160
BancFirst	Oklahoma City	OK	A-	\$3,807
BancorpSouth Bk	Tupelo	MS	B+	\$13,294
Bank of Clarke Cty	Berryville	VA	B+	\$509
Bank of Commerce	Idaho Falls	ID	A+	\$742
Bank of Marin	Corte Madera	CA	B+	\$985
Bank of Smithtown	Smithtown	NY	B+	\$1,689
Bank of Stockton	Stockton	CA	A-	\$1,744
Bank of the Ozarks	Little Rock	AR	B+	\$3,058
Bank of the West	El Paso	TX	B+	\$724
Bank of Washington	Washington	MO	B+	\$694
BankPlus	Belzoni	MS	B+	\$2,144
Beal Bk NV	Las Vegas	NV	B+	\$2,472
Bessemer TC	Woodbridge Twp	NJ	A-	\$677
Bessemer Trust Co NA	New York	NY	A-	\$726
Broadway NB	San Antonio	TX	A+	\$1,812
Brookline Bank	Brookline	MA	A-	\$2,504
Burke & Herbert B&TC	Alexandria	VA	A	\$1,631
Cameron St Bk	Lake Charles	LA	A-	\$602
Centier Bank	Whiting	IN	A-	\$1,841
Central Valley Cmnty Bk	Fresno	CA	B+	\$524
Charter Bk Eau Claire	Eau Claire	WI	B+	\$506
Citizens 1st Bank	Tyler	TX	A	\$617
Citizens Bk	Elizabethton	TN	A-	\$606

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Citizens Bk	Farmington	NM	B+	\$526
Citizens Bk	Philadelphia	MS	B+	\$695
Citizens NB	Sevierville	TN	B+	\$757
Citizens NB of Meridian	Meridian	MS	A-	\$1,153
City NB of Florida	Miami	FL	A+	\$2,796
City NB of WV	Charleston	WV	A-	\$2,438
Columbia Bk	Fair Lawn	NJ	B+	\$4,505
Commercial Bk-Claiborne Cty	Harrogate	TN	A-	\$692
Community Bk	Pasadena	CA	B+	\$2,331
Community BK of Tri-Cty	Waldorf	MD	B+	\$675
Conway NB	Conway	SC	A-	\$854
CorTrust Bk NA	Mitchell	SD	B+	\$529
Custodial Trust Co	Princeton	NJ	A-	\$615
Deutsche Bk Tr Co DE	Wilmington	DE	A-	\$651
Dime Svgs Bk of Williamsburg	Brooklyn	NY	B+	\$3,759
Eastern Bk	Boston	MA	B+	\$6,464
El Dorado Svgs Bk FSB	Placerville	CA	A-	\$1,625
Evangeline B&TC	Ville Platte	LA	A-	\$565
Extraco Banks NA	Temple	TX	B+	\$1,065
Farmers & Merch Bk Ctrl CA	Lodi	CA	A-	\$1,650
Farmers & Merchants Bk	Long Beach	CA	A	\$3,578
Farmers St Bk	Marion	IA	A-	\$536
Fidelity Bk	Fuquay-Varina	NC	A-	\$1,443
First Arkansas B&T	Jacksonville	AR	A	\$521
First B&T East Texas	Diboll	TX	B+	\$679
First Bk	Troy	NC	B+	\$2,704
First Citizens B&TC	Columbia	SC	B+	\$6,091
First Citizens NB	Mason City	IA	A-	\$846
First Community Bk NA	Bluefield	VA	B+	\$1,946
First Constitution Bk	Cranbury	NJ	A-	\$513
First Farmers & Merchants Bk	Columbia	TN	A-	\$881
First Federal Bk of FL	Lake City	FL	A	\$612
First Financial Bank, NA	Abilene	TX	B+	\$1,069
First Financial Bk	Terre Haute	IN	A	\$2,234
First Financial Bk NA	Hamilton	OH	B+	\$3,499
First Hawaiian Bk	Honolulu	HI	A-	\$12,781
First Mid Illinois B&T NA	Mattoon	IL	B+	\$1,022
First National B&TC	Newtown	PA	A	\$610
First NB	Paragould	AR	A-	\$600
First NB	Hot Springs	AR	A-	\$695
First NB	Fort Pierre	SD	B+	\$588
First NB Alaska	Anchorage	AK	B+	\$2,496
First NB of Long Island	Glen Head	NY	A-	\$1,224
First NB of Palmerton	Palmerton	PA	A-	\$573
First NB of Pulaski	Pulaski	TN	B+	\$582
First NB of Santa Fe	Santa Fe	NM	B+	\$598
First NB of Shelby	Shelby	NC	A-	\$1,027
First NB of TN	Livingston	TN	A	\$547

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
First PREMIER Bk	Sioux Falls	SD	A	\$903
First Security Bk	Missoula	MT	A-	\$887
First Source Bk	S Bend	IN	B+	\$4,390
First St Community Bk	Farmington	MO	B+	\$929
Firstbank Southwest	Amarillo	TX	A-	\$681
Five Points Bk	Grand Island	NE	B+	\$507
Forcht Bank, NA	Lexington	KY	B+	\$1,053
FPC Financial FSB	Madison	WI	B+	\$1,837
Frost NB	San Antonio	TX	A-	\$14,136
Gate City Bk	Fargo	ND	A-	\$1,011
GE Capital Fncl	Salt Lake City	UT	A-	\$12,876
Glacier Bk	Kalispell	MT	B+	\$1,187
Glens Falls NB&TC	Glens Falls	NY	B+	\$1,438
Heartland B&TC	Bloomington	IL	B+	\$1,415
High Point B&TC	High Point	NC	B+	\$792
Hills B&TC	Hills	IA	B+	\$1,726
Home Federal Bank of TN	Knoxville	TN	B+	\$1,811
Hudson Valley Bank, NA	Stamford	CT	B+	\$2,289
International Bk/Cmmrce NA	Brownsville	TX	B+	\$836
Intrust Bk NA	Wichita	KS	A-	\$3,436
Inwood NB of Dallas	Dallas	TX	B+	\$1,368
Jersey Shore St Bk	Jersey Shore	PA	A-	\$622
LA Jolla Bk FSB	Rancho Santa Fe	CA	B+	\$3,751
Liberty Bk	Middletown	CT	A-	\$2,800
Luther Burbank Svgs	Santa Rosa	CA	B+	\$3,091
Manufacturers Bk	Los Angeles	CA	B+	\$2,108
Maspeth FS&LA	Maspeth	NY	A	\$1,359
Mechanics Bk	Richmond	CA	B+	\$2,740
National B&TC of Sycamore	Sycamore	IL	A-	\$557
National Bk of Blacksburg	Blacksburg	VA	A-	\$898
National Exchange B&TC	Fond Du Lac	WI	A	\$1,113
Nationwide Bank	Columbus	OH	A-	\$1,855
Needham Bk	Needham	MA	B+	\$894
Nodaway Valley Bk	Maryville	MO	B+	\$629
Northfield Bank	Staten Island	NY	A-	\$1,589
OptumHealth Bank, Inc.	W Valley City	UT	A	\$825
Parke Bk	Sewell	NJ	B+	\$564
Penn Security B&TC	Scranton	PA	A	\$636
Peoples Bk of Biloxi	Biloxi	MS	A-	\$870
People's United Bank	Bridgeport	CT	B+	\$17,364
Piedmont FSB	Winston-Salem	NC	B+	\$842
PriorityOne Bk	Magee	MS	B+	\$504
Prosperity Bk	El Campo	TX	B+	\$6,787
Provident Bk	Montebello	NY	B+	\$2,814
Prudential Bank & Trust, FSB	Hartford	CT	B+	\$1,558
RCB Bk	Claremore	OK	B+	\$1,201
Republic B&TC	Louisville	KY	B+	\$2,970
Rosedale FS&LA	Baltimore	MD	A+	\$602

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Sallie Mae Bk	Murray	UT	B+	\$1,640
Savings Bk of Mendocino Cty	Ukiah	CA	B+	\$747
Security NB of Omaha	Omaha	NE	A-	\$600
Security NB of Sioux City IA	Sioux City	IA	B+	\$640
Silicon Valley Bk	Santa Clara	CA	A	\$7,462
Skagit St Bk	Burlington	WA	A-	\$573
Solvay Bk	Solvay	NY	B+	\$527
Somerset Svgs Bk, SLA	Bound Brook	NJ	B+	\$598
South Side T&SB	Peoria	IL	A-	\$528
Southern B&TC	Mt Olive	NC	B+	\$1,196
State Bk of India (Calif)	Los Angeles	CA	B+	\$711
State Bk of Southern Utah	Cedar City	UT	A-	\$614
StellarOne Bank	Christiansburg	VA	B+	\$2,970
Stock Yards B&TC	Louisville	KY	B+	\$1,647
Sumitomo Tr & Bkg Co USA	Hoboken	NJ	A+	\$902
Texas B&TC	Longview	TX	B+	\$1,073
Time FSB	Medford	WI	B+	\$505
Torrington Svgs Bk	Torrington	CT	B+	\$727
Tri City NB	Oak Creek	WI	A	\$778
Tri Counties Bk	Chico	CA	A-	\$1,975
UMB Bank Colorado	Denver	CO	B+	\$846
UMB NB of America	Salina	KS	B+	\$598
Universal Bank	W Covina	CA	B+	\$508
Univest NB&TC	Souderton	PA	A-	\$2,029
Washington FS&LA	Seattle	WA	A-	\$11,576
Waukesha St Bk	Waukesha	WI	A	\$711
Western Security Bank	Billings	MT	B+	\$589
Wilshire St Bk	Los Angeles	CA	B+	\$2,384
Woodforest NB	Houston	TX	A-	\$2,748
World Financial Network NB	Columbus	OH	A	\$1,038
Wright Express Fin Svcs Corp	Salt Lake City	UT	A-	\$1,329
Yakima FS&LA	Yakima	WA	B+	\$1,421

## Weakest Banks and Thrifts in the United States

(See first table above for strongest.)

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**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.

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
1st Centennial Bk	Redlands	CA	E	\$938
1st United Bk	Boca Raton	FL	D+	\$622
Advantage Bk	Cambridge	OH	D+	\$1,024
Affinity Bk	Ventura	CA	D-	\$1,248
Alliance Bank	Lake City	MN	D	\$702
Alliance Bk	Culver City	CA	E-	\$1,112
Alliance Bk Corp	Fairfax	VA	D-	\$552
Allstate Bk	Vernon Hills	IL	D+	\$932
Amboy Bank	Old Bridge	NJ	D-	\$2,576
Amcore Bk NA	Rockford	IL	D-	\$5,001
American Bk	St Paul	MN	D-	\$674
American Bk	Rockville	MD	D+	\$523
American Bk North	Nashwauk	MN	D+	\$632
American Bk of Commerce	Wolfforth	TX	D	\$672
American Founders Bk Inc	Frankfort	KY	D-	\$510
Americanwest Bk	Spokane	WA	E+	\$1,989
Ameriprise Bank, FSB	New York	NY	D-	\$1,454
Amtrust Bank	Cleveland	OH	D-	\$16,537
Anchor MSB	Aberdeen	WA	D	\$645
Anchorbank FSB	Madison	WI	D-	\$4,788
Appalachian Community Bk	Ellijay	GA	D+	\$1,036
Archer Bk	Chicago	IL	D	\$543
Artisans Bk	Wilmington	DE	D+	\$596
Avidia Bank	Hudson	MA	D	\$954
Banco Popular de Puerto Rico	San Juan	PR	D	\$25,937
Banco Popular North America	New York	NY	D	\$12,802
Banco Santander PR	San Juan	PR	D	\$7,953
Bank of American Fork	American Fork	UT	D+	\$881
Bank of Blue Valley	Overland Park	KS	D-	\$774

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Bank of Choice	Arvada	CO	D-	\$1,160
Bank of East Asia USA NA	New York	NY	D-	\$801
Bank of Florida - Southeast	Fort Lauderdale	FL	D+	\$521
Bank of Florida-Southwest	Naples	FL	D-	\$771
Bank of Granite	Granite Falls	NC	D-	\$1,127
Bank of Miami, NA	Coral Gables	FL	D	\$698
Bank of North Georgia	Alpharetta	GA	D+	\$5,532
Bank of the Carolinas	Mocksville	NC	D	\$571
Bank of the Cascades	Bend	OR	D-	\$2,408
Bank Trust	Mobile	AL	D+	\$2,088
BankAtlantic	Fort Lauderdale	FL	D	\$6,038
BankUnited FSB	Coral Gables	FL	E-	\$14,456
Banner Bk	Walla Walla	WA	D+	\$4,442
Baraboo NB	Baraboo	WI	D-	\$704
Barclays Bank Delaware	Wilmington	DE	D+	\$11,009
Barnes Bkg Co	Kaysville	UT	D	\$841
Baylake Bk	Sturgeon Bay	WI	D	\$1,076
Beach Community Bk	Fort Walton Bch	FL	D-	\$663
Beach First NB	Myrtle Beach	SC	D+	\$661
Beacon Federal	E Syracuse	NY	D+	\$1,008
Berkshire Bk	New York	NY	E-	\$917
BPD Bk	New York	NY	D	\$612
Bradford Bank	Baltimore	MD	E-	\$512
Bridgeview Bk Group	Bridgeview	IL	D+	\$1,422
Broadway Bk	Chicago	IL	D-	\$1,236
Buckhead Community Bk	Atlanta	GA	D-	\$925
Builders Bk	Chicago	IL	D-	\$515
Business Bk of St Louis	Clayton	MO	D	\$527
California NB	Los Angeles	CA	D-	\$6,357
Capitalbank	Greenwood	SC	D	\$788
CapitalSouth Bank	Birmingham	AL	E	\$695
Carolina First Bk	Greenville	SC	D+	\$13,657
Carver FSB	New York	NY	D-	\$787
Central Co-Op Bk	Somerville	MA	E+	\$541
Central National B&T of Enid	Enid	OK	D	\$520
Central Pacific Bk	Honolulu	HI	D	\$5,492
Century Bk FSB	Sarasota	FL	E	\$926
Chevy Chase Bk FSB	McLean	VA	D	\$15,405
ChinaTrust Bk USA	Torrance	CA	D-	\$2,607
Citibank NA	Las Vegas	NV	C-	\$1,207
Citizens Financial Bank	Hammond	IN	D	\$1,112
Citizens First Svg BK	Port Huron	MI	E+	\$2,023
City Bk	Lynnwood	WA	D	\$1,324
City Bk	Lubbock	TX	D+	\$1,867
CNLBank	Orlando	FL	D+	\$1,192
Cole Taylor Bk	Chicago	IL	D-	\$4,065
College Svgs Bk	Princeton	NJ	D-	\$640
Colorado East B&T	Lamar	CO	D+	\$813

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Columbia River Bk	The Dalles	OR	E+	\$1,149
Community B&TC	Sheboygan	WI	D+	\$643
Community Bk	Loganville	GA	F	\$635
Community Bk of Nevada	Las Vegas	NV	D-	\$1,639
Community Central BK	Mt Clemens	MI	D-	\$552
Community South Bk	Parsons	TN	D+	\$672
Community St Bk NA	Ankeny	IA	D	\$662
Community West Bk	Goleta	CA	D	\$640
Communityone Bank, NA	Asheboro	NC	D+	\$2,069
Compass Bank	Birmingham	AL	D+	\$61,491
Conestoga Bank	Chester Springs	PA	D	\$715
Cooperative Bk	Wilmington	NC	D-	\$982
Corus Bk NA	Chicago	IL	D-	\$8,427
Countrywide Bank, FSB	Alexandria	VA	D-	\$109,103
County Bk	Merced	CA	E-	\$1,853
Cowlitz Bk	Longview	WA	D+	\$564
Crescent B&TC	Jasper	GA	D	\$1,038
Crescent B&TC	New Orleans	LA	D+	\$616
Darby B&TC	Vidalia	GA	D+	\$797
Delaware County B&TC	Lewis Center	OH	D+	\$706
Desert Hills Bk	Phoenix	AZ	D-	\$510
Doral Bank Puerto Rico	San Juan	PR	D-	\$8,701
Downey S&LA FA	Newport Beach	CA	F	\$12,779
E*Trade Bank	Arlington	VA	D-	\$45,583
Eastern Svgs Bk FSB	Hunt Valley	MD	D	\$1,078
Equitable Bk SSB	Wauwatosa	WI	D-	\$551
Eurobank	San Juan	PR	D-	\$2,783
Exchange Bk	Santa Rosa	CA	D+	\$1,666
Farmers & Merchants Bk	Lakeland	GA	D-	\$582
Federal Trust Bank	Sanford	FL	E-	\$602
Fidelity Bank	Dearborn	MI	D-	\$1,076
Fidelity Bk	Norcross	GA	D+	\$1,758
Fifth Third Bk	Grand Rapids	MI	D+	\$53,865
First American Intl Bk	Brooklyn	NY	D+	\$592
First Bank of Beverly Hills	Calabasas	CA	D	\$1,265
First Bk	Creve Coeur	MO	D	\$10,796
First Bk Fncl Centre	Oconomowoc	WI	D	\$605
First Central Svgs Bk	Glen Cove	NY	E	\$698
First Commercial Bk of FL	Orlando	FL	D-	\$745
First Community Bk	Taos	NM	D	\$3,466
First Community Bk	Joliet	IL	D-	\$585
First Community Bk	Santa Rosa	CA	D+	\$657
First Federal Bank	Harrison	AR	D	\$790
First Federal Bank of CA FSB	Santa Monica	CA	D-	\$7,354
First FS&LA of Bucks Cty	Bristol	PA	D+	\$554
First Georgia Banking Co	Franklin	GA	D	\$832
First Independent Bk	Vancouver	WA	D+	\$1,003
First Mariner Bk	Baltimore	MD	D-	\$1,177

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
First NB in Edinburg	Edinburg	TX	D+	\$4,262
First NB of GA	Carrollton	GA	D-	\$889
First NB of the South	Spartanburg	SC	D-	\$856
First Place Bank	Warren	OH	D-	\$3,221
First Private B&T	Encino	CA	D+	\$585
First St Bk	Eastpointe	MI	D	\$696
First St Bk	Stockbridge	GA	D-	\$682
First Tennessee Bk NA	Memphis	TN	D-	\$32,587
First United B&TC	Durant	OK	D	\$1,941
FirstBank Florida	Miami	FL	D	\$944
Firstbank of PR	San Juan	PR	D+	\$18,288
Flagstar Bk FSB	Troy	MI	D-	\$14,111
Florida Bank	Tampa	FL	D+	\$556
Florida Capital Bank, NA	Jacksonville	FL	E+	\$873
Florida Community Bk	Immokalee	FL	E+	\$962
Founders Bk	Worth	IL	D	\$964
Franklin Bk SSB	Houston	TX	F	\$5,089
Franklin FS&LA of Richmond	Glen Allen	VA	D+	\$957
Frontier Bk	Everett	WA	D	\$4,156
Geauga Svg Bk	Newbury	OH	D+	\$511
Georgia B&TC	Augusta	GA	D	\$1,251
Goldman Sachs Bk USA	Salt Lake City	UT	D	\$21,630
Great FL Bk	Miami	FL	D-	\$1,737
Guaranty B&TC	Denver	CO	D+	\$2,051
Guaranty Bank	Milwaukee	WI	D-	\$1,557
Guaranty Bk	Austin	TX	D+	\$15,183
H&R Block Bank	Kansas City	MO	D+	\$1,061
Hanmi Bk	Los Angeles	CA	D	\$3,759
Haven Trust Bank	Duluth	GA	F	\$560
Heartland Bk	Clayton	MO	D	\$899
Helm Bk	Miami	FL	D+	\$607
Highland Bk	St Michael	MN	D	\$627
Hillcrest Bk	Overland Park	KS	D-	\$1,882
Home FSB	Rochester	MN	D+	\$1,129
Home NB	Blackwell	OK	D	\$790
Home S&LC	Youngstown	OH	D	\$2,740
Homestreet Bk	Seattle	WA	D+	\$2,835
Horizon Bk	Bellingham	WA	D-	\$1,450
Huntington NB	Columbus	OH	D+	\$53,710
Illinois NB	Springfield	IL	D	\$531
Imperial Capital Bk	La Jolla	CA	D-	\$4,097
Independent Bk	Ionia	MI	D-	\$3,136
Inland B&T	Lake Zurich	IL	D-	\$1,114
Insouth Bk	Brownsville	TN	D	\$561
Inter Svgs Bk FSB	Maple Grove	MN	D-	\$858
Interwest NB	New York	NY	D-	\$2,108
Irwin Union Bk	Columbus	IN	D-	\$4,619
Irwin Union Bk FSB	Columbus	IN	D-	\$640

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
K Bk	Owings Mills	MD	D-	\$654
LaSalle Bank Midwest NA	Troy	MI	D+	\$37,563
Leaders Bk	Oak Brook	IL	D+	\$645
Lehman Brothers Bk FSB	Wilmington	DE	D+	\$7,190
Liberty Svgs Bk FSB	Wilmington	OH	D+	\$1,554
LibertyBank	Eugene	OR	D-	\$924
Lincoln Bank	Plainfield	IN	D+	\$829
Los Alamos NB	Los Alamos	NM	D+	\$1,411
Los Padres Bk	Solvang	CA	D+	\$1,204
Lowell Five Cents SB	Lowell	MA	D+	\$662
Lydian Private Bank	Palm Beach	FL	D	\$2,000
M & I Bk FSB	Las Vegas	NV	E-	\$2,336
Macatawa Bk	Holland	MI	D-	\$2,192
Magna Bank	Brentwood	TN	D+	\$530
Magyar Bank	New Brunswick	NJ	D-	\$514
Marine Bk-Springfield	Springfield	IL	D+	\$628
Mercantil Commercebank, NA	Miami	FL	D+	\$6,266
Meridian Bank NA	Wickenburg	AZ	D+	\$2,085
Merrick Bank Corp	S Jordan	UT	D+	\$1,166
MetaBank	Storm Lake	IA	D	\$760
Metropolitan NB	Little Rock	AR	D+	\$1,665
Midcountry Bank	Marion	IL	D-	\$913
Mid-Missouri Bk	Springfield	MO	D	\$656
Midwest B&TC	Elmwood Park	IL	D+	\$3,569
Midwestone Bank	Iowa City	IA	D+	\$1,511
Millennium BCP Bank, NA	Newark	NJ	D-	\$828
Modern Bk, NA	New York	NY	D-	\$535
Mt Washington Co-Op Bk	S Boston	MA	D	\$560
Mutual Bk	Harvey	IL	D-	\$1,678
National City Bk	Cleveland	OH	D	\$141,501
Nevada Security Bk	Reno	NV	D-	\$555
New Century Bk	Chicago	IL	D-	\$551
New Frontier Bk	Greeley	CO	D+	\$2,028
New South FSB	Irondale	AL	D-	\$1,944
Newbridge Bank	Lexington	NC	D+	\$2,057
Nexity Bk	Birmingham	AL	D-	\$1,079
Norstates Bank	Waukegan	IL	D	\$692
Northeast Bk	Auburn	ME	D+	\$603
Northside Cmnty Bk	Gurnee	IL	D	\$551
Northwest Georgia Bk	Ringgold	GA	D+	\$593
NOVA Savings Bk	Berwyn	PA	D	\$520
Ocean Bk	Miami	FL	E+	\$4,439
Omni Bk	Metairie	LA	D	\$733
Omni NB	Atlanta	GA	E-	\$1,036
OmniAmerican Bank	Fort Worth	TX	D+	\$1,052
Oneida Svgs Bk	Oneida	NY	D+	\$550
Oriental B&TC	San Juan	PR	D+	\$5,557
Orion Bk	Naples	FL	D-	\$2,719

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Pacific National Bank	San Francisco	CA	D	\$2,011
Pacific Trust Bk	Chula Vista	CA	D+	\$846
Palos B&TC	Palos Heights	IL	D-	\$523
Park Avenue Bk	Valdosta	GA	D	\$1,257
Park View FSB	Cleveland	OH	D	\$903
Patriot NB	Stamford	CT	D	\$904
Peninsula Bk	Englewood	FL	D-	\$607
Peoples Bk	Winder	GA	D+	\$518
Peoples Community Bank	W Chester	OH	E-	\$718
Peoples First Community Bk	Panama City	FL	D-	\$1,841
PFF B&T	Pomona	CA	F	\$3,714
Preferred Bk	Los Angeles	CA	D	\$1,448
Premier Bk	Medford	OR	D	\$1,470
Premier Bk	Jefferson City	MO	D-	\$1,500
Premier Bk-Maplewood	Maplewood	MN	D-	\$579
Presidential Bk FSB	Bethesda	MD	D	\$550
Prosperity Bk	St Augustine	FL	D+	\$1,010
Rainier Pacific Svgs Bk	Tacoma	WA	D+	\$840
Redding Bk of Commerce	Redding	CA	D	\$648
Reliance Bk	Des Peres	MO	D+	\$1,366
Republic Bk of Chicago	Oak Brook	IL	D	\$832
Republic Federal Bank, NA	Miami	FL	E	\$534
R-G Premier Bk of PR	San Juan	PR	D-	\$7,193
Riverbank MN	Wyoming	MN	D-	\$501
Riverside Bk of Gulf Coast	Cape Coral	FL	E-	\$554
Riverside NB of Florida	Fort Pierce	FL	D-	\$3,987
Royal Bk America	Narberth	PA	D-	\$1,077
Saehan Bk	Los Angeles	CA	D	\$887
San Diego NB	San Diego	CA	D-	\$3,031
San Joaquin Bk	Bakersfield	CA	D+	\$886
Savannah Bk NA	Savannah	GA	D+	\$639
Savings Bank of ME	Gardiner	ME	D+	\$957
Scotiabank DE PR	Hato Rey	PR	D-	\$1,554
Seacoast NB	Stuart	FL	D-	\$2,223
Seattle SB	Seattle	WA	D-	\$666
Security Bank of Bibb County	Macon	GA	D-	\$1,294
Security Pacific Bk	Los Angeles	CA	F	\$528
Security Svgs Bk FSB	Olathe	KS	D	\$680
Shinhan Bk America	New York	NY	D+	\$941
Shorebank	Chicago	IL	D+	\$2,368
Signature Bk of Arkansas	Fayetteville	AR	D+	\$648
Silverton Bank, NA	Atlanta	GA	D-	\$2,979
Southwest Bk	Fort Worth	TX	D+	\$638
Sovereign Bk	Wyomissing	PA	D-	\$73,453
St. Louis Bank	Town And Country	MO	D	\$541
Standard B&TC	Hickory Hills	IL	D+	\$2,249
State Farm Bk, FSB	Bloomington	IL	D-	\$16,415
Sterling B&T FSB	Southfield	MI	D-	\$664

Name	City	State	TheStreet.com Rating	Total Assets (\$millions)
Sterling Savings Bank	Spokane	WA	D-	\$12,131
Strategic Cap Bk	Champaign	IL	E	\$628
Summit Community Bk, Inc	Moorefield	WV	D	\$1,552
Sun American Bk	Boca Raton	FL	D-	\$655
Superior Bank	Birmingham	AL	E+	\$2,900
Teambank NA	Paola	KS	D-	\$653
Temecula Valley Bk	Temecula	CA	D	\$1,511
The PrivateBank	Bloomfield Hills	MI	D+	\$905
TIB Bank	Naples	FL	D	\$1,475
TierOne Bk	Lincoln	NE	D	\$3,210
Tower B&TC	Fort Wayne	IN	D+	\$692
Toyota Financial Svgs Bk	Henderson	NV	D+	\$571
Tristate Capital Bank	Pittsburgh	PA	D+	\$887
Truman Bk	St Louis	MO	D-	\$500
Umpqua Bk	Roseburg	OR	D+	\$8,325
Union Bk	Kansas City	MO	D+	\$661
United Security Bank	Fresno	CA	D-	\$785
Unity Bancorp, Inc	Clinton	NJ	D+	\$864
Valley Bk	Moline	IL	D+	\$703
Vantus Bk	Sioux City	IA	D-	\$553
Venture Bk	Lacey	WA	D-	\$1,167
Viking Bk	Seattle	WA	D	\$575
Vineyard Bk, NA	Rnch Cucamonga	CA	E+	\$2,089
Wachovia Bank, FSB	Houston	TX	D+	\$33,220
Wachovia Bk NA	Charlotte	NC	D+	\$664,223
Wachovia Mortgage, FSB	N Las Vegas	NV	D+	\$67,058
Warren Bk	Warren	MI	E+	\$628
Washington First Intl Bk	Seattle	WA	D+	\$650
Waterstone Bank	Wauwatosa	WI	D-	\$1,890
West Coast Bk	Lake Oswego	OR	D-	\$2,557
Westernbank Puerto Rico	Mayaguez	PR	E-	\$16,788
Whitney NB	New Orleans	LA	D+	\$10,973

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

Distributed by: Weiss Research, Inc., [www.MoneyandMarkets.com](http://www.MoneyandMarkets.com).

Source of Financial Strength Ratings: TheStreet.com Ratings, [www.TheStreet.com](http://www.TheStreet.com).

Data source: Statutory filings with state insurance commissioners, second quarter 2008; prepared January 30, 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.

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
ACA Financial Guaranty Corp	MD	D-	633,469,000
Ambac Assurance Corp	WI	D	12,437,821,000
American Physicians Asr Corp	MI	D+	838,092,000
Arrowood Indemnity Co	DE	D	2,772,742,000
Bankers Life & Cas Co	IL	D+	10,955,437,000
Brickstreet Mutual Ins Co	WV	E+	1,498,918,000
Catastrophe Reins Co	TX	E+	1,460,700,000
Clearwater Ins Co	DE	D	1,296,584,000
Coast National Ins Co	CA	D+	552,037,000
Colonial Penn Life Ins Co	PA	D+	705,388,000
Conseco Health Ins Co	AZ	D+	2,415,255,000
Conseco Ins Co	IL	D+	1,113,864,000
Conseco Life Ins Co	IN	D+	4,228,014,000
Conseco Senior Health Ins Co	PA	D+	3,411,560,000
Dorinco Reinsurance Co	MI	D	1,715,389,000
Financial Guaranty Ins Co	NY	D-	4,223,872,000
Finial Reins Co	CT	D	1,306,151,000
First State Ins Co	CT	E	961,176,000
Global Reins Corp Of America	NY	D-	572,464,000
Greenwich Ins Co	DE	D	898,693,000
Highlands Ins Co	TX	F	600,437,000
Indiana Old National Ins Co	VT	D	2,003,425,000
Jefferson National Life Ins Co	TX	D-	1,621,313,000
Lumbermens Mutual Cas Co	IL	E	1,528,468,000
Medical Liability Mutual Ins Co	NY	D+	4,894,839,000
Monarch Life Ins Co	MA	F	953,182,000
Mortgage Guaranty Ins Corp	WI	D+	7,577,045,000
Nuclear Electric Ins Ltd	DE	E+	5,116,280,000
Partner Reinsurance Co Of The Us	NY	D+	3,327,144,000
Penn Treaty Network America Ins Co	PA	F	1,022,722,000
Physicians Reciprocal Insurers	NY	E-	1,430,032,000
PMI Ins Co	AZ	D	564,186,000
PMI Mortgage Ins Co	AZ	D-	3,767,136,000
Princeton Ins Co	NJ	D+	1,000,915,000
Radian Guaranty Inc	PA	D	3,866,208,000
Republic Mortgage Ins Co	NC	D	1,917,552,000
SCOR Global Life Us Re Ins Co	TX	D+	1,958,167,000
SCOR Reinsurance Co	NY	D	1,487,570,000
Scottish Re Us Inc	DE	D	2,748,679,000
Seabright Ins Co	IL	D+	727,526,000
Standard Life Ins Co Of Indiana	IN	F	2,075,806,000

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
TIG Ins Co	CA	D	1,848,410,000
Triad Guaranty Ins Corp	IL	D+	1,029,169,000
Underwriters At Lloyds London	IL	E+	743,753,000
United Automobile Ins Co	FL	D-	528,179,000
United Guar Residential Ins Co Of NC	NC	D+	857,543,000
United Guaranty Residential Ins Co	NC	D+	2,219,027,000
Washington National Ins Co	IL	D+	2,358,763,000
Western United Life Asr Co	WA	F	812,526,000
Wilton Reassurance Life Co Of NY	NY	D-	1,203,432,000
XL Capital Asr Inc	NY	D	537,014,000
XL Ins America Inc	DE	D+	608,008,000

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

Distributed by: Weiss Research, Inc., [www.MoneyandMarkets.com](http://www.MoneyandMarkets.com).

Source of Financial Strength Ratings: TheStreet.com Ratings, [www.TheStreet.com](http://www.TheStreet.com).

Data source: Statutory filings with state insurance commissioners, second quarter 2008; prepared January 30, 2009. Selection criteria for the table below: U.S. insurers with total assets of \$500 million or more and with a rating of B+ or higher.

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
Acacia Life Ins Co	DC	A-	1,621,176,000
Alfa Life Ins Corp	AL	B+	1,054,760,000
Alfa Mutual Fire Ins Co	AL	A-	612,772,000
Alfa Mutual Ins Co	AL	B+	1,294,738,000
Allstate Ins Co	IL	A-	43,097,698,000
Allstate Life Ins Co	IL	A-	75,226,362,000
American Family Life Asr Co Of Colum	NE	B+	63,026,750,000
American Family Life Ins Co	WI	A+	3,959,988,000
American Fidelity Asr Co	OK	A	3,304,097,000
American Health & Life Ins Co	TX	B+	1,765,353,000
American Income Life Ins Co	IN	A-	1,778,080,000
American Modern Home Ins Co	OH	B+	920,257,000
American National Ins Co	TX	B+	14,283,453,000
American National Property & Cas Co	MO	A-	1,153,993,000
American United Life Ins Co	IN	A-	14,023,250,000

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
Ameritas Life Ins Corp	NE	A-	6,245,694,000
Amica Life Ins Co	RI	A-	937,853,000
Anthem Blue Cross Life & Health Ins	CA	B+	1,928,704,000
Assurity Life Ins Co	NE	B+	2,183,784,000
Auto-Owners Ins Co	MI	A	9,466,560,000
Auto-Owners Life Ins Co	MI	A	2,087,815,000
AXA Corporate Solutions Life Reins	DE	A-	884,035,000
Berkshire Life Ins Co Of America	MA	A	2,381,557,000
Bituminous Casualty Corp	IL	A-	757,027,000
Boston Mutual Life Ins Co	MA	B+	909,209,000
California State Auto Asn Inter-Ins	CA	A-	5,643,929,000
Canal Ins Co	SC	B+	1,218,532,000
Central Mutual Ins Co	OH	B+	1,243,897,000
Church Mutual Ins Co	WI	A	1,198,735,000
Cincinnati Ins Co	OH	A-	9,079,593,000
Columbus Life Ins Co	OH	B+	2,537,088,000
Commerce Ins Co	MA	B+	2,826,576,000
Cooperativa D Seguros Multiples D Pr	PR	A-	509,073,000
Cornhusker Casualty Co	NE	B+	720,666,000
Country Life Ins Co	IL	A+	7,376,820,000
Country Mutual Ins Co	IL	A	3,523,298,000
Cumis Ins Society Inc	IA	B+	1,369,244,000
Dairyland Ins Co	WI	A	1,262,931,000
Empire Fidelity Investments L I C	NY	A-	1,581,810,000
Erie Family Life Ins Co	PA	B+	1,561,175,000
Farm Bureau Life Ins Co	IA	B+	5,641,343,000
Farm Bureau Life Ins Co Of Michigan	MI	A-	1,727,926,000
Farm Bureau Mutual Ins Co	IA	A-	1,514,649,000
Farm Family Life Ins Co	NY	B+	1,021,045,000
Farmers Automobile Ins Asn	IL	B+	878,653,000
Federal Ins Co	IN	B+	29,883,510,000
Federated Life Ins Co	MN	A	942,619,000
Federated Mutual Ins Co	MN	B+	3,900,954,000
Fidelity Investments Life Ins Co	UT	A	15,686,089,000
Fidelity Life Assn A Legal Reserve	IL	B+	525,146,000
First Investors Life Ins Co	NY	A-	1,245,967,000
Foremost Ins Co	MI	B+	2,047,018,000
Fort Dearborn Life Ins Co	IL	A	2,368,640,000
Frankenmuth Mutual Ins Co	MI	A	977,106,000
Geico Indemnity Co	MD	B+	4,732,183,000
General Re Life Corp	CT	B+	2,655,181,000

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
Georgia Farm Bureau Mutual Ins Co	GA	B+	786,431,000
Gerber Life Ins Co	NY	A-	1,497,493,000
Government Employees Ins Co	MD	B+	12,714,748,000
Government Personnel Mutual L I C	TX	B+	789,912,000
Grange Mutual Cas Co	OH	A-	1,633,286,000
Great Northern Ins Co	IN	B+	1,548,796,000
Great West Casualty Co	NE	A-	1,517,329,000
Guardian Life Ins Co Of America	NY	A	28,673,341,000
Hartford Fire Ins Co	CT	B+	25,615,002,000
Hartford Life & Annuity Ins Co	CT	B+	81,006,170,000
Hartford Underwriters Ins Co	CT	B+	1,604,103,000
Hastings Mutual Ins Co	MI	A+	617,659,000
Health Net Life Ins Co	CA	B+	734,606,000
Home-Owners Ins Co	MI	A	1,305,907,000
Illinois Mutual Life Ins Co	IL	A-	1,282,042,000
Interins Exch Of The Automobile Club	CA	A+	5,623,899,000
Jackson National Life Ins Co	MI	B+	74,839,554,000
John Hancock Life Ins Co	MA	A-	67,589,815,000
John Hancock Life Ins Co (USA)	MI	B+	123,132,813,000
John Hancock Life Ins Co Of NY	NY	A	7,260,755,000
Kentucky Farm Bureau Mutual Ins Co	KY	A	1,665,825,000
Lincoln Benefit Life Co	NE	B+	3,020,260,000
Lincoln Heritage Life Ins Co	IL	B+	603,590,000
London Life Reinsurance Co	PA	B+	1,227,495,000
Massachusetts Mutual Life Ins Co	MA	A	119,174,012,000
Mercury Casualty Co	CA	A-	2,411,780,000
Mercury Ins Co	CA	A	1,498,697,000
Merit Life Ins Co	IN	B+	1,112,958,000
Merrimack Mutual Fire Ins Co	MA	A-	876,092,000
Metlife Ins Co Of Ct (Accident Dept)	CT	B+	67,580,431,000
Metropolitan Life Ins Co	NY	B+	303,918,662,000
Metropolitan Property & Cas Ins Co	RI	B+	5,266,434,000
Midland National Life Ins Co	IA	A-	25,313,627,000
Minnesota Life Ins Co	MN	A-	22,980,946,000
MML Bay State Life Ins Co	CT	A-	4,516,516,000
Motorists Mutual Ins Co	OH	B+	1,249,286,000
MTL Ins Co	IL	B+	1,302,866,000
Mutual Ins Co Of AZ	AZ	B+	899,445,000
Mutual Of America Life Ins Co	NY	B+	12,440,237,000
Mutual Of Omaha Ins Co	NE	A-	4,680,866,000
National Benefit Life Ins Co	NY	A-	721,073,000

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
National Guardian Life Ins Co	WI	A-	1,537,907,000
National Integrity Life Ins Co	NY	B+	3,826,259,000
National Liability & Fire Ins Co	CT	A-	1,175,737,000
Nationwide Life Ins Co	OH	B+	91,642,968,000
Nationwide Life Ins Co Of America	PA	B+	6,018,597,000
Nationwide Mutual Fire Ins Co	OH	B+	4,376,233,000
New York Life Ins & Annuity Corp	DE	A	74,570,242,000
New York Life Ins Co	NY	A	122,644,091,000
New York Marine & General Ins Co	NY	A-	607,677,000
North Carolina Farm Bu Mutual Ins Co	NC	A-	1,617,133,000
Northwestern Mutual Life Ins Co	WI	A	158,294,730,000
Ohio National Life Asr Corp	OH	B+	2,740,000,000
Old Republic General Ins Corp	IL	A-	965,506,000
Old Republic Ins Co	PA	A-	2,281,404,000
Owners Ins Co	OH	A-	2,483,842,000
Pacific Life & Annuity Co	AZ	A-	2,552,499,000
Pacific Life Ins Co	NE	A	94,882,435,000
Pekin Life Ins Co	IL	B+	842,148,000
Penn Ins & Annuity Co	DE	B+	1,096,456,000
Penn Mutual Life Ins Co	PA	B+	10,275,759,000
Physicians Life Ins Co	NE	A-	1,309,785,000
Physicians Mutual Ins Co	NE	A+	1,416,063,000
Primerica Life Ins Co	MA	A-	6,107,933,000
Principal Life Ins Co	IA	A-	133,134,418,000
Protective Ins Co	IN	A+	610,945,000
Reliable Life Ins Co	MO	A-	748,815,000
Reliastar Life Ins Co	MN	B+	21,643,758,000
Riversource Life Ins Co Of NY	NY	B+	4,824,384,000
Safety Ins Co	MA	B+	1,237,322,000
Savings Bank Life Ins Co Of Ma	MA	A-	2,088,277,000
Sentry Ins A Mutual Co	WI	A	5,597,747,000
Sentry Life Ins Co	WI	A	3,239,600,000
Shelter Life Ins Co	MO	A-	910,437,000
Southern Farm Bureau Cas Ins Co	MS	A-	2,695,945,000
Southern Farm Bureau Life Ins Co	MS	A	10,083,491,000
Standard Life & Accident Ins Co	OK	A-	516,159,000
State Auto Property & Casualty Ins	IA	B+	1,750,992,000
State Farm Life & Accident Asr Co	IL	A+	1,594,813,000
State Farm Life Ins Co	IL	A+	43,910,328,000
State Farm Mutual Automobile Ins Co	IL	B+	101,993,848,000
State Volunteer Mutual Ins Co	TN	B+	978,318,000

<b>Company</b>	<b>State</b>	<b>TheStreet.com Rating</b>	<b>Total Assets (\$)</b>
Stonebridge Life Ins Co	VT	B+	2,292,141,000
Teachers Ins & Annuity Asn Of Am	NY	A+	199,565,063,000
Tennessee Farmers Asr Co	TN	A	860,328,000
Tennessee Farmers Life Ins Co	TN	A	1,303,337,000
Tennessee Farmers Mutual Ins Co	TN	A-	1,932,603,000
Thrivent Life Ins Co	MN	B+	3,372,221,000
Tokio Marine & Nichido Fire Ins Ltd	NY	B+	1,743,235,000
United Farm Family Life Ins Co	IN	A	1,690,381,000
United Farm Family Mutual Ins Co	IN	A-	843,351,000
United Of Omaha Life Ins Co	NE	B+	13,308,349,000
United Services Automobile Asn	TX	A+	19,375,783,000
USAA Casualty Ins Co	TX	A+	6,224,317,000
USAA Life Ins Co	TX	A	11,885,719,000
Variable Annuity Life Ins Co	TX	B+	62,880,026,000
Wesco-Financial Ins Co	NE	B+	2,739,082,000
West Bend Mutual Ins Co	WI	A-	1,508,203,000
Western & Southern Life Ins Co	OH	B+	8,257,666,000

# 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