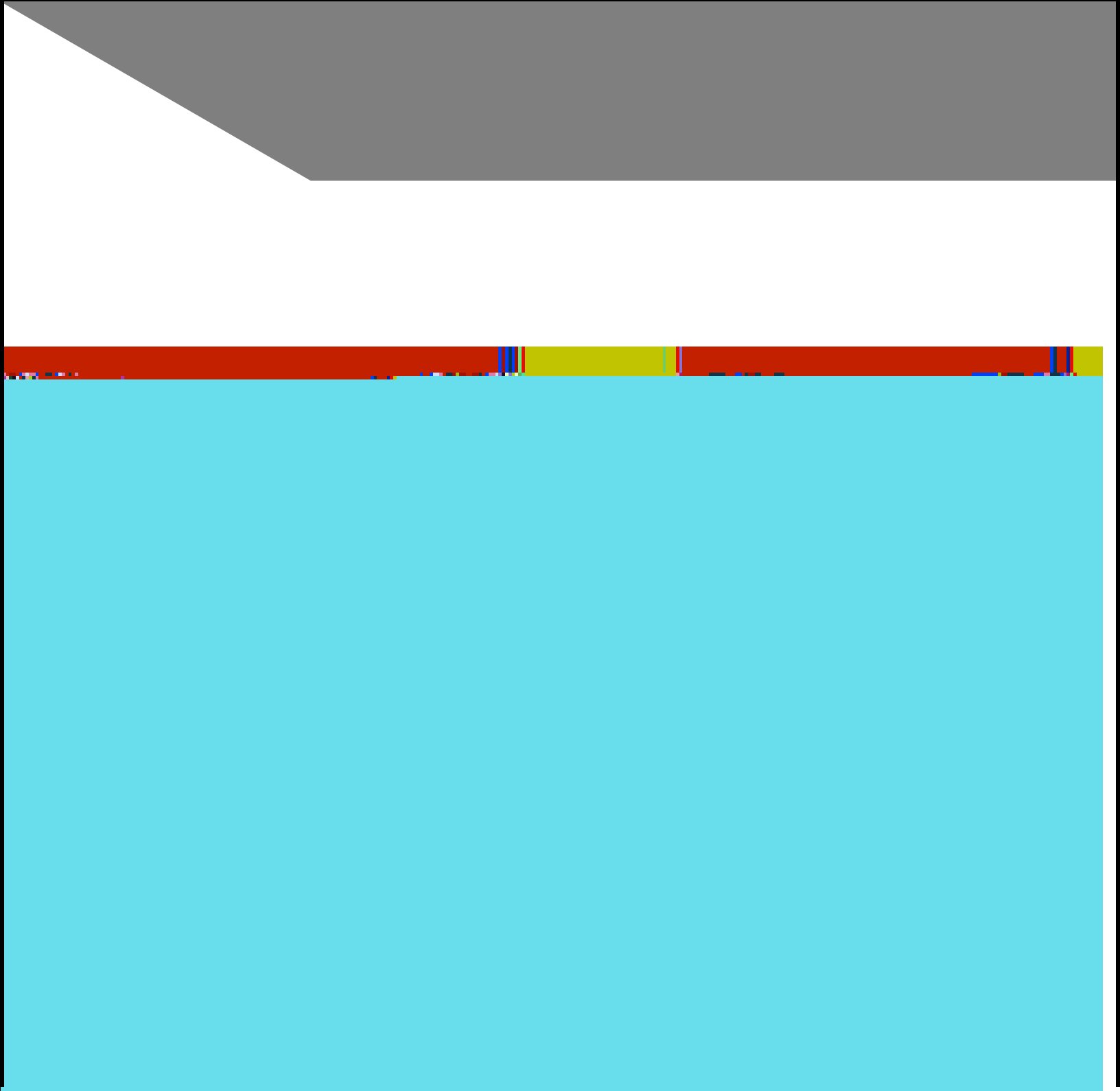


The "X" List Report



Strongest Banks and Thrifts in the United States

7. Based on these ratings, here

Centier Bank

Whiting

IN

A-

1,819,170

First PREMIEK Bk

Sioux Falls

SD

A

897,077

Newburypn1(r7 Five Cnts SB)72.7

Newburypn1(r7)-4838.3(MA)-3802.4(B+)-857-2.7572,09

United Bk
Univest NB&TC

Zebulon
Souderton

GA
PA

B+
A-

654,403
2,041,748

| | | | | |
|-------------------------|-----------|----|----|---------|
| American Bk | St Paul | MN | D | 612,162 |
| American Bk of Commerce | Wolfforth | TX | D+ | 690,847 |

