

# Top 100 Institutions Ranked by Concentration of Second Mortgages to Total Assets

## All Banks & Thrifts

As of March 31, 2009



ID Number	Rank								Regulator	Name	City	State	Total Assets	Seconds	% of Assets
	1Q09	4Q08	3Q08	2Q08	1Q08	4Q07	3Q07	2Q07							
3229642	1	1	1	1	1	1	1	1	OTS	American Investors Bank and Mortgage	Eden Prairie	MN	\$ 66,952	\$ 41,067	61.34%
640170	2	2	2	2	2	2	2	2	OTS	Guaranty Bank	Milwaukee	WI	\$ 1,593,888	\$ 798,930	50.12%
2265456	3	859	293	193	44	49	47	54	OCC	M&T Bank, National Association	Oakfield	NY	\$ 994,232	\$ 495,837	49.87%
2361901	4	5	5	8	10	10	10	10	FDIC	Private Bank Minnesota	Minneapolis	MN	\$ 156,603	\$ 67,733	43.40%
2654911	5	3	3	3	5	5	9	11	OTS	Principal Bank	Des Moines	IA	\$ 2,364,737	\$ 1,019,248	43.10%
2745529	6	4	4	6	6	6	5	5	OTS	Thrivent Financial Bank	Appleton	WI	\$ 551,977	\$ 234,603	42.50%
231671	7	6	6	4	3	4	3	3	OTS	Washington Savings Association	Philadelphia	PA	\$ 180,331	\$ 75,858	42.07%
619877	8	8	8	9	8	7	6	8	OTS	USAA Federal Savings Bank	San Antonio	TX	\$ 35,448,364	\$ 11,951,478	33.72%
1387203	9	7	7	5	4	3	4	4	OTS	Liberty Savings Bank fsb	Saint Cloud	MN	\$ 150,112	\$ 50,272	33.49%
3393824	10	16	16	25	39	93	191	167	FDIC	Stonebridge Bank	Minneapolis	MN	\$ 60,206	\$ 19,452	32.31%
1012970	11	9	11	12	11	13	15	20	OTS	Inter Savings Bank, fsb D/B/A Interbank, fsb	Maple Grove	MN	\$ 836,362	\$ 253,468	30.31%
199137	12	13	13	15	15	21	27	34	FDIC	The Warrington Bank	Pensacola	FL	\$ 66,839	\$ 18,909	28.29%
593351	13	30	27	26	24	25	30	30	FDIC	Tightwad Bank	Reading	KS	\$ 16,886	\$ 4,772	28.26%
915878	14	23	32	40	50	56	65	69	OTS	Third Federal Savings and Loan Association of Cleveland	Cleveland	OH	\$ 10,601,876	\$ 2,929,426	27.63%
3290240	15	14	23	21	30	73	36	35	FDIC	Nashville Bank and Trust Company	Nashville	TN	\$ 163,725	\$ 44,729	27.32%
200378	16	20	18	19	25	27	41	73	OTS	Pacific Trust Bank, FSB	Chula Vista	CA	\$ 896,262	\$ 243,504	27.17%
633976	17	18	20	29	28	31	31	66	OTS	Greater Atlantic Bank	Reston	VA	\$ 218,806	\$ 58,743	26.85%
3564286	18	21	48	242	178	8511	NA	NA	FDIC	Vantage Point Bank	Fort Washington	PA	\$ 69,874	\$ 18,511	26.49%
18135	19	17	15	23	31	45	37	41	OCC	South Central Bank, National Association	Chicago	IL	\$ 219,341	\$ 57,622	26.27%
95677	20	19	26	37	35	38	40	40	OTS	Rockland Savings Bank, FSB	Rockland	ME	\$ 68,317	\$ 17,912	26.22%
3162767	21	12	9	7	7	7	7	7	OTS	MWABank	Rock Island	IL	\$ 221,118	\$ 56,546	25.57%
3109146	22	15	14	14	17	12	12	17	OCC	Leader Bank, National Association	Arlington	MA	\$ 295,415	\$ 74,231	25.13%
592448	23	29	10	11	9	9	8	9	FDIC	Evolve Bank & Trust	West Memphis	AR	\$ 117,718	\$ 28,973	24.61%
463977	24	27	30	34	33	32	45	50	OTS	Kennebec Federal Savings and Loan Association of Waterville	Waterville	ME	\$ 78,144	\$ 19,116	24.46%
2558970	25	28	22	27	38	52	106	91	OCC	Encore Bank, National Association	Houston	TX	\$ 1,569,834	\$ 380,884	24.26%
2834759	26	32	40	58	126	654	1957	1527	FDIC	Evergreen Bank Group	Oak Brook	IL	\$ 331,253	\$ 79,201	23.91%
850036	27	24	19	13	12	11	14	15	FDIC	First American Bank	Elk Grove Villag	IL	\$ 2,883,735	\$ 682,689	23.67%
739560	28	25	31	38	32	26	29	38	FDIC	Fremont Bank	Fremont	CA	\$ 2,300,617	\$ 543,622	23.63%
141211	29	37	34	32	22	22	26	29	FDIC	The Muncy Bank and Trust Company	Muncy	PA	\$ 224,609	\$ 53,030	23.61%
293754	30	36	35	39	29	33	59	48	FDIC	State Bank of Southwest Missouri	Springfield	MO	\$ 91,250	\$ 21,311	23.35%
656649	31	35	66	35	36	41	102	78	OCC	Herget Bank, National Association	Pekin	IL	\$ 263,457	\$ 61,320	23.28%
2934903	32	44	39	63	82	137	83	49	FDIC	Community Bank Plymouth	Plymouth	MZ	\$ 67,065	\$ 15,350	22.89%
825868	33	41	41	33	26	23	25	23	OCC	The Harris Bank National Association	Scottsdale	AZ	\$ 621,174	\$ 141,017	22.70%
3452365	34	46	49	53	87	107	154	174	FDIC	Congaree State Bank	West Columbia	SC	\$ 127,573	\$ 28,530	22.36%
3427765	35	31	36	31	45	86	531	2532	FDIC	MoreBank	Philadelphia	PA	\$ 52,964	\$ 11,745	22.18%
706058	36	33	28	28	27	28	27	27	OCC	The First National Bank of Moose Lake	Moose Lake	MN	\$ 61,947	\$ 13,676	22.08%
2140348	37	45	46	43	57	37	42	39	FDIC	Allied First Bank, sb	Oswego	IL	\$ 157,292	\$ 34,279	21.79%
11275	38	34	25	22	18	16	11	13	OTS	Pulaski Bank	Creve Coeur	MO	\$ 1,459,663	\$ 314,433	21.54%
1407521	39	54	76	20	20	19	22	26	FDIC	The Bank of Nashville	Nashville	TN	\$ 801,894	\$ 172,733	21.54%
3344321	40	56	59	75	63	57	74	61	FDIC	Tradition Capital Bank	Edina	MN	\$ 151,745	\$ 32,538	21.44%
546384	41	42	43	42	34	40	46	67	OTS	Bank @LANTEC	Virginia Beach	VA	\$ 105,271	\$ 22,513	21.39%
3386590	42	40	21	41	43	29	38	68	FDIC	Highlands State Bank	Vernon	NJ	\$ 125,916	\$ 26,879	21.35%
370271	43	38	33	30	23	24	34	36	OTS	E-TRADE Bank	Arlington	VA	\$ 45,832,200	\$ 9,633,121	21.02%
548472	44	50	51	52	53	59	69	85	OTS	Maple City Savings Bank, FSB	Hornell	NY	\$ 44,872	\$ 9,416	20.98%
3470239	45	22	29	36	40	36	21	6	OTS	Ameriprise Bank, FSB	New York	NY	\$ 1,872,534	\$ 392,036	20.94%
2729604	46	82	97	112	123	110	67	51	FDIC	Northern Star Bank	Mankato	MN	\$ 51,176	\$ 10,692	20.89%
2253725	47	43	42	50	52	70	85	93	FDIC	Community Bank-Wheaton/Glen Ellyn	Glen Ellyn	IL	\$ 308,019	\$ 63,603	20.65%
895176	48	55	38	16	76	44	33	24	OTS	M & I Bank FSB	Las Vegas	NV	\$ 2,625,476	\$ 539,769	20.56%
2735191	49	53	60	60	55	103	119	142	FDIC	Hamptons State Bank	Southampton	NY	\$ 63,521	\$ 13,044	20.53%
1469211	50	48	37	18	19	18	24	21	OTS	Countrywide Bank, FSB	Centennial	CO	\$ 117,031,033	\$ 24,019,087	20.52%
485559	51	47	53	69	74	65	64	71	OCC	First Tennessee Bank, National Association	Memphis	TN	\$ 30,971,310	\$ 6,354,558	20.52%
70049	52	74	67	77	60	83	70	75	FDIC	Community Bank	Noblesville	IN	\$ 225,494	\$ 46,243	20.51%
221775	53	52	45	47	37	46	55	56	OTS	Interamerican Bank, A FSB	Miami	FL	\$ 260,973	\$ 53,470	20.49%
2910194	54	51	52	48	46	34	39	52	FDIC	Minnwest Bank Sioux Falls	Sioux Falls	SD	\$ 106,957	\$ 21,535	20.13%
3464368	55	49	81	91	696	1313	3515	5147	OCC	Bank of Napa, N.A.	Napa	CA	\$ 68,216	\$ 13,513	19.81%
416973	56	61	50	51	42	30	32	44	OTS	Brainerd Savings and Loan Association, A Federal Association	Brainerd	MN	\$ 67,558	\$ 13,275	19.65%
3302451	57	81	80	126	141	302	445	620	FDIC	Citizens Community Bank	Ridgewood	NJ	\$ 40,657	\$ 7,969	19.60%
977045	58	66	62	65	92	104	78	98	FDIC	Riverside Bank	Sparkman	AR	\$ 49,922	\$ 9,717	19.46%
434203	59	57	54	56	56	50	44	45	OCC	First Hope Bank, A National Banking Association	Hope	NJ	\$ 407,642	\$ 78,851	19.34%
3458862	60	11	17	10	85	430	971	2430	OCC	TCF National Bank Arizona	Mesa	AZ	\$ 150,345	\$ 28,586	19.01%
3271986	61	67	86	85	93	99	107	164	FDIC	Timberline Bank	Grand Junction	CO	\$ 229,632	\$ 43,586	18.98%
942838	62	79	83	88	71	88	110	81	OCC	Charter National Bank and Trust	Hoffman Estates	IL	\$ 120,445	\$ 22,732	18.87%
3271799	63	153	122	268	425	364	245	367	FDIC	Meridian Bank	Paoli	PA	\$ 257,238	\$ 47,981	18.65%
939070	64	98	109	122	109	98	109	103	OTS	Eastern Federal Bank	Norwich	CT	\$ 187,691	\$ 34,963	18.63%
122573	65	77	72	64	69	60	57	43	OTS	Delanco Federal Savings Bank	Delanco	NJ	\$ 130,673	\$ 24,120	18.46%
3179729	66	62	57	49	61	54	66	87	FDIC	Affinity Bank of Pennsylvania	Wyomissing	PA	\$ 145,039	\$ 26,373	18.43%
2830537	67	83	105	100	88	116	99	130	FDIC	Great Northern Bank	Saint Michael	MN	\$ 80,835	\$ 14,821	18.33%
100562	68	69	69	72	75	76	73	80	FDIC	Tri Counties Bank	Chico	CA	\$ 2,076,861	\$ 380,229	18.31%
3349241	69	65	64	80	84	85	51	55	FDIC	First Resource Bank	Exton	PA	\$ 112,852	\$ 20,368	18.05%
3195653	70	73	75	82	98	71	79	79	FED	Marco Community Bank	Marco Island	FL	\$ 144,249	\$ 25,958	18.00%
676478	71	75	78	70	68	64	100	115	OTS	Malvern Federal Savings Bank	Paoli	PA	\$ 676,327	\$ 120,964	17.89%
3446784	72	60	47	57	16	17	23	37	FDIC	Community Bank Delaware	Lewes	DE	\$ 74,988	\$ 13,276	17.70%
2723796	73	87	56	46	62	42	90	329	OTS	Ebank	Atlanta	GA	\$ 151,621	\$ 26,747	17.64%
3369034	74	112	172	251	357	267	326	302	OTS	Harbourside Community Bank	Hilton Head Isla	SC	\$ 72,230	\$ 12,728	17.62%
715751	75	96	104	102	124	148	153	180	OCC	First National Bank of the Lakes	Navarre	MN	\$ 57,961	\$ 10,159	17.53%
918356	76	90	88	107	107	114	81	74	FDIC	Grand Timber Bank	Mcgregor	MN	\$ 49,068	\$ 8,590	17.51%
227777	77	64	58	71	67	53	50	58	OTS	Milford Federal Savings and Loan Association	Milford	MA	\$ 339,472	\$ 59,306	17.47%
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