

Top 100 Institutions Ranked by Concentration of First Mortgages to Total Assets

All Banks & Thrifts

As of March 31, 2009



ID Number	Rank							Regulator	Name	City	State	Total Assets	Firsts	% of Assets	
	1Q09	4Q08	3Q08	2Q08	1Q08	4Q07	3Q07								2Q07
2362458	1	2	3	1	2	3	7	1	OCC	Wells Fargo Bank South Central, National Association	Anchorage	AK	\$ 28,042,000	\$ 26,683,000	95.15%
3441677	2	1	79	40	4	2	1	2	OTS	E*TRADE Savings Bank	Arlington	VA	\$ 701,449	\$ 660,429	94.15%
3344611	3	3	1	8	1	4	8	5	OCC	Bank of America, Rhode Island, National Association	Providence	RI	\$ 31,292,041	\$ 28,945,549	92.50%
514972	4	6	2	3	5	1	2	3	OTS	Hull Federal Savings Bank	Baltimore	MD	\$ 22,502	\$ 20,490	91.06%
654579	5	4	5	2	3	5	6	6	OTS	Peoples Savings and Loan Association of Monticello Indiana	Monticello	IN	\$ 36,589	\$ 33,067	90.37%
198073	6	7	8	16	16	12	23	23	OTS	First Federal Savings and Loan Association of Olathe	Olathe	KS	\$ 61,664	\$ 54,617	88.57%
2867056	7	28	21	292	26	14	16	19	OCC	Bank of America Oregon, National Association	Portland	OR	\$ 22,022,175	\$ 19,360,618	87.91%
1443266	8	17	15	12	13	20	11	32	OCC	Bank of America California, National Association	San Francisco	CA	\$ 28,137,103	\$ 24,357,997	86.57%
451273	9	5	6	7	9	7	4	8	OTS	Geddes Federal Savings and Loan Association	Syracuse	NV	\$ 368,655	\$ 314,159	85.22%
3812165	10	8308	8388	NA	NA	NA	NA	NA	OCC	JPMorgan Bank and Trust Company, National Association	San Francisco	CA	\$ 6,973,000	\$ 5,879,327	84.32%
833673	11	11	7	4	6	9	9	10	OTS	Home Savings of America	Little Falls	MN	\$ 452,634	\$ 375,962	83.06%
995272	12	10	10	9	23	21	13	14	OTS	Hatboro Federal Savings, FA	Hatboro	PA	\$ 511,437	\$ 423,190	82.75%
1157433	13	47	4	19	10	11	28	22	OTS	Wachovia Mortgage, FSB	North Las Vegas	NV	\$ 63,646,693	\$ 51,918,549	81.57%
2059990	14	12	29	11	38	56	87	55	OTS	Priority Bank	Ozark	AR	\$ 52,809	\$ 42,924	81.28%
445777	15	14	14	10	15	15	20	20	OTS	Mt Washington Savings and Loan	Cincinnati	OH	\$ 66,965	\$ 54,089	80.77%
809070	16	19	22	21	25	19	30	25	OTS	Mutual Savings and Loan Association	Metairie	LA	\$ 43,922	\$ 35,458	80.73%
834175	17	13	13	17	20	26	25	16	OTS	Lawrenceburg Federal Bank	Lawrenceburg	TN	\$ 45,533	\$ 36,746	80.70%
768476	18	20	22	22	29	35	28	28	OTS	Raymond Federal Bank	Raymond	WA	\$ 61,062	\$ 48,898	80.08%
919755	19	16	17	62	1244	1088	1015	1126	FDIC	The Citizens State Bank	Okemah	OK	\$ 131,475	\$ 105,256	80.06%
1493319	20	34	49	23	30	8	19	9	OTS	Gateway Bank, FSB	San Francisco	CA	\$ 469,761	\$ 374,686	79.76%
888271	21	18	27	27	34	45	42	47	OTS	Hancock County Savings Bank, F.S.B.	Chester	WV	\$ 278,852	\$ 222,413	79.76%
821278	22	8	12	20	24	17	12	13	FDIC	Chelton Hills Savings Bank	Abington	PA	\$ 32,836	\$ 26,063	79.37%
206473	23	29	23	24	31	27	21	24	OTS	Equitable Savings and Loan Association	Sterling	CO	\$ 180,973	\$ 143,209	79.13%
277679	24	21	39	66	83	78	63	79	OTS	Interstate Federal Savings and Loan Association of McGregor	Mcgregor	IA	\$ 9,031	\$ 7,117	78.81%
1225798	25	27	30	25	28	31	24	31	FDIC	Port Richmond Savings	Philadelphia	PA	\$ 59,227	\$ 46,287	78.15%
715975	26	23	28	28	27	23	10	11	OTS	Amory Federal Savings and Loan Association	Amory	MS	\$ 67,302	\$ 52,459	77.95%
490179	27	15	19	18	18	28	32	43	FDIC	Pulaski Savings Bank	Chicago	IL	\$ 42,486	\$ 32,904	77.45%
415770	28	22	18	13	12	18	14	12	OTS	Tempo Bank, A Federal Savings Bank	Trenton	IL	\$ 91,735	\$ 70,370	76.71%
2233875	29	30	43	32	50	50	59	85	OCC	Natbank, National Association	Hollywood	FL	\$ 80,647	\$ 61,633	76.42%
800479	30	71	54	73	90	133	140	136	FDIC	Tarboro Savings Bank, SSB	Tarboro	NC	\$ 25,805	\$ 19,548	75.75%
374112	31	70	36	39	57	62	80	64	OTS	Citicorp Trust Bank, Isb	Wilmington	DE	\$ 20,068,878	\$ 15,020,954	74.85%
559179	32	32	32	47	48	40	36	45	OTS	The Brookville Building and Savings Association	Brookville	OH	\$ 40,019	\$ 29,870	74.64%
678575	33	25	26	26	17	16	15	18	OTS	Kentucky Federal Savings and Loan Association	Covington	KY	\$ 37,564	\$ 27,925	74.34%
666974	34	39	40	37	35	39	38	36	OTS	Fairfield Federal Savings and Loan Association of Lancaster	Lancaster	OH	\$ 262,736	\$ 194,602	74.07%
1940747	35	52	76	69	71	67	62	52	OCC	Desjardins Bank, National Association	Hallandale	FL	\$ 151,436	\$ 111,952	73.93%
635475	36	43	62	49	59	38	48	54	OTS	Liberty Savings Bank, FSB	Whiting	IN	\$ 77,235	\$ 56,676	73.38%
86675	37	41	33	35	46	35	34	37	OTS	Rosedale Federal Savings and Loan Association	Baltimore	MD	\$ 614,468	\$ 447,855	72.88%
202578	38	49	51	48	52	53	50	70	OTS	Acacia Federal Savings Bank	Falls Church	VA	\$ 1,484,715	\$ 1,081,388	72.83%
3177	39	54	80	54	60	70	99	104	OTS	Ocean City Home Bank	Ocean City	NJ	\$ 690,019	\$ 502,128	72.77%
744573	40	141	153	151	140	147	134	146	OTS	Liberty Federal Savings and Loan Association	Baltimore	MD	\$ 50,377	\$ 36,628	72.71%
120476	41	62	65	63	68	95	91	100	OTS	Argentine Federal Savings	Kansas City	KS	\$ 55,517	\$ 40,355	72.69%
144678	42	78	82	101	114	129	114	143	OTS	First Federal Savings and Loan Association of Lorain	Lorain	OH	\$ 403,467	\$ 293,154	72.66%
654177	43	75	78	58	37	44	40	56	OTS	Commonwealth Bank, FSB	Mount Sterling	KY	\$ 20,913	\$ 15,192	72.64%
927479	44	51	37	34	21	24	27	15	FDIC	Bogota Savings Bank	Bogota	NC	\$ 346,324	\$ 251,328	72.57%
155375	45	76	72	71	42	33	44	27	OTS	Mount Gilead Savings and Loan Association	Mount Gilead	NC	\$ 9,450	\$ 6,856	72.55%
929576	46	63	66	60	47	60	64	69	OTS	First Federal Savings and Loan Association of Hammond	Hammond	IN	\$ 48,292	\$ 34,920	72.31%
717670	47	26	24	30	36	34	29	33	OTS	Systematic Savings and Loan Association	Springfield	MO	\$ 57,789	\$ 41,721	72.20%
853671	48	35	47	46	40	37	33	35	OTS	Oconee Federal Savings and Loan Association	Seneca	SC	\$ 307,114	\$ 221,469	72.11%
90177	49	37	44	41	44	58	70	97	OTS	First Federal Savings and Loan Association	Pascagoula	MS	\$ 286,774	\$ 206,396	71.97%
624778	50	40	38	42	45	43	41	50	OTS	First Federal Savings and Loan Association of Greene Co	Waynesburg	PA	\$ 661,187	\$ 473,357	71.59%
444677	51	42	45	36	51	42	45	42	FDIC	Black Mountain Savings Bank, SSB	Black Mountain	NC	\$ 35,016	\$ 25,036	71.50%
953478	52	48	52	57	92	94	84	86	OTS	Lake Federal Bank, FSB	Hammond	IN	\$ 72,963	\$ 52,139	71.46%
152673	53	90	99	98	110	113	113	112	FDIC	Athol-Clinton Co-operative Bank	Athol	MA	\$ 104,057	\$ 74,345	71.45%
191805	54	33	34	29	32	30	31	34	OTS	Community Mutual Savings Bank	Mount Vernon	NY	\$ 211,087	\$ 150,622	71.36%
166111	55	50	56	53	53	54	52	48	FDIC	The North Country Savings Bank	Canton	NY	\$ 247,314	\$ 176,278	71.28%
441470	56	53	42	43	73	51	57	72	OTS	First Federal Savings & Loan Association of Ravenswood	Ravenswood	WV	\$ 7,986	\$ 5,690	71.25%
59679	57	46	53	81	131	124	210	168	FDIC	Economy Co-operative Bank	Merrimac	MA	\$ 24,366	\$ 17,255	70.82%
447070	58	58	50	59	56	46	39	44	FDIC	Hoyle Savings Bank	Chicago	IL	\$ 303,181	\$ 213,614	70.46%
256076	59	68	64	74	81	86	77	68	OTS	Rio Grande Savings and Loan Association	Monte Vista	CO	\$ 90,814	\$ 63,845	70.30%
875879	60	36	31	29	25	26	30	30	OTS	Warsaw Federal Savings and Loan Association	Cincinnati	OH	\$ 66,594	\$ 46,538	69.88%
3016347	61	45	70	82	70	75	55	117	FDIC	Georgia Banking Company	Atlanta	GA	\$ 240,184	\$ 167,534	69.75%
445674	62	85	81	77	82	85	83	93	OTS	Pioneer Federal Savings and Loan Association	Deer Lodge	MT	\$ 80,233	\$ 55,953	69.74%
360777	63	112	119	103	111	155	139	106	FDIC	Jackson Savings Bank, SSB	Sylva	NC	\$ 31,441	\$ 21,881	69.59%
1005075	64	60	67	75	93	77	72	88	OTS	Dearborn Federal Savings Bank	Dearborn	MI	\$ 272,644	\$ 189,510	69.51%
516378	65	69	68	68	49	59	49	49	OTS	Slavie Federal Savings Bank	Bel Air	MD	\$ 183,990	\$ 127,830	69.48%
900678	66	72	60	64	54	52	51	98	OTS	Carthage Federal Savings and Loan Association	Carthage	NY	\$ 153,265	\$ 105,985	69.15%
106676	67	31	25	15	14	22	18	26	OTS	Bar Harbor Savings and Loan Association	Bar Harbor	ME	\$ 42,997	\$ 29,718	69.12%
980773	68	55	58	52	55	49	46	46	OTS	Eaton Federal Savings Bank	Charlotte	MI	\$ 324,010	\$ 222,864	68.78%
550279	69	59	57	44	43	55	53	53	OTS	Olympia Federal Savings and Loan Association	Olympia	WA	\$ 470,710	\$ 323,578	68.74%
995674	70	67	85	86	91	90	86	61	FDIC	Strasburg Savings Bank	Strasburg	OH	\$ 40,951	\$ 28,100	68.62%
375379	71	56	61	61	41	47	67	80	OTS	North Side Federal Savings and Loan Association of Chicago	Chicago	IL	\$ 37,526	\$ 25,721	68.54%
583905	72	83	88	83	89	80	95	81	FDIC	Kennebec Savings Bank	Augusta	ME	\$ 672,600	\$ 460,586	68.48%
918776	73	57	84	93	137	154	120	105	OTS	New Foundation Savings Bank	Cincinnati	OH	\$ 14,820	\$ 10,112	68.23%
309972	74	80	151	154	179	296	398	425	OTS	Washington Federal Bank For Savings	Chicago	IL	\$ 81,107	\$ 55,235	68.10%
693073	75	77	59	67	97	93	109	141	OTS	First Federal Savings and Loan Association of Centerburg	Centerburg	OH	\$ 23,823	\$ 16,158	67.83%
757274	76	91	87	45	33	36	43	38	OTS	BankUnited, FSB	Coral Gables	FL	\$ 13,140,553	\$ 8,910,111	67.81%
363778	77	44	55	55	95	108	171	285	OTS	Peoples First Savings Bank	Mason	OH	\$ 40,4		