

Bankers' Bank of Kansas Approved Upstream List -

Updated September 26, 2008

Approved September 18, 2008

Bank Name	City, State	Capitalization	Weiss Rating ***	LACE Rating*	Total Assets* in millions	Equity Capital* in millions	Total Risk-based Ratio*	Tier 1 Risk-based Ratio*	Tier 1 Leverage Ratio*	Net ChgOff (YTD)/ Avg Lns*	Return on Equity*	Return on Assets*
Advanta Bank Corp	Draper, UT	WELL	A-	B+	2,760	420	23.00	20.90	15.61	10.38	14.26	2.33
Amegy Bank	Houston, TX	WELL	B-	A	12,135	2,163	10.73	7.01	7.58	0.28	5.21	0.93
American Express Centurion	Salt Lake City, UT	WELL	C	B+	25,348	2,827	12.65	11.23	11.29	5.55	36.88	4.12
Associated Bank Corp	Green Bay, WI	WELL	C+	B-	22,059	2,550	10.41	9.16	7.70	0.61	9.47	1.11
Bancfirst	Oklahoma City, OK	WELL	A-	A	3,822	383	12.56	11.41	9.29	0.07	13.60	1.36
BancorpSouth Bank	Tupelo, MS	WELL	B+	B+	13,394	1,361	11.46	10.27	8.33	0.29	12.01	1.22
Bank of America	Charlotte, NC	WELL	B-	B	1,327,429	108,738	10.84	7.90	5.80	0.72	6.12	0.51
Bank of Hawaii	Honolulu, HI	WELL	B	A	10,347	750	12.14	10.88	7.02	0.31	26.59	1.91
Bank of Oklahoma	Tulsa, OK	WELL	B-	B	16,092	903	10.49	6.79	6.12	1.04	8.89	0.54
Bank of the West	San Francisco, CA	WELL	B	B	63,262	8,786	10.32	9.14	8.06	0.68	2.50	0.36
BMW Bk of N America	Salt Lake City, UT	WELL	B-	A	2,947	284	12.13	10.88	10.17	1.33	11.14	0.98
Branch Bank & Trust Co	Winston-Salem, NC	WELL	B	B	132,884	13,705	11.01	8.44	6.77	0.44	12.00	1.26
Capital One	Glen Allen, VA	WELL	B-	B+	31,301	4,252	16.92	13.99	12.78	7.10	45.32	6.20
Capmark Bank	Midvale, UT	WELL	B	B+	8,349	943	13.39	11.10	11.78	0.00	4.46	0.53
Chittenden Trust Co	Burlington, VT	WELL	C	B+	3,451	597	10.53	9.31	7.35	0.12	9.06	1.25
Citibank	Sioux Falls, SD	WELL	C+	B+	75,004	11,544	14.16	9.25	9.02	3.87	15.51	2.31
City National Bank	Beverly Hills, CA	WELL	B+	B+	15,970	1,493	11.33	9.38	8.04	0.52	9.66	0.92
Columbus Bank & Trust	Columbus, GA	WELL	B+	A	5,764	813	16.56	15.37	13.69	0.65	9.20	1.32
Compass Bank	Birmingham, AL	WELL	C+	B-	61,067	13,412	11.18	7.68	6.60	0.61	3.75	0.84
Eastern Bank	Boston, MA	WELL	B+	A	6,802	747	16.43	15.18	10.66	0.29	9.21	1.04
Fifth Third	Cincinnati, OH	WELL	B-	B-	67,272	5,431	10.92	8.31	7.61	1.12	9.59	0.81
First Financial Bank	Hamilton, OH	WELL	B+	B+	3,447	299	12.53	11.18	9.19	0.40	11.28	1.01
First Interstate Bank	Billings, MT	WELL	B	B	5,284	416	10.47	8.87	7.34	0.10	16.98	1.38
First Midwest Bank	Itasca, IL	WELL	B	B	8,266	896	11.28	10.25	8.33	0.42	13.54	1.46
First National Bank	Anchorage, AK	WELL	B+	B	2,320	464	29.95	28.78	19.88	0.02	10.35	2.07
First National Bank	Edinburg, TX	WELL	C+	B	4,588	320	10.08	8.90	7.12	0.30	14.54	1.05
First National Bank	Greenville, PA	WELL	B-	B	7,904	1,036	11.14	9.97	7.71	0.19	8.48	1.01
First National Bank	Omaha, NE	WELL	C+	B+	9,737	687	10.92	7.86	7.56	0.92	22.88	1.68
FirstMerit Bank	Akron, OH	WELL	B-	B+	10,549	767	11.06	9.49	7.55	0.62	15.79	1.15
Frost National Bank	San Antonio, TX	WELL	A-	A	13,796	1,690	11.77	10.24	8.77	0.20	12.94	1.59
Fulton Bank	Lancaster, PA	WELL	B-	B	8,566	773	10.87	9.00	7.55	0.22	15.66	1.38
Harleysville National Bank & Trust	Harleysville, PA	WELL	B-	B	3,867	392	10.39	9.39	7.80	0.10	8.26	0.85
Harris	Chicago, IL	WELL	C+	B	41,592	3,837	12.78	10.65	8.90	0.61	3.79	0.35
Hudson City Savings	Paramus, NJ	WELL	B	A	49,149	4,269	22.55	22.34	8.41	0.01	9.18	0.84
ING Bank	Wilmington, DE	WELL	C+	B	79,464	3,241	26.33	26.15	8.48	0.78	11.17	0.59
Integra Bank	Evansville, IN	WELL	B	B-	3,391	423	11.44	10.28	8.80	0.43	2.99	0.38
Johnson Bank	Racine, WI	WELL	B-	B	5,091	351	10.75	7.65	6.79	0.11	10.57	0.75
JPMorgan Chase Bank	Columbus, OH	WELL	C+	B+	1,378,468	10,929	11.79	8.07	6.03	1.11	7.83	0.62
MB Financial Bank	Chicago, IL	WELL	B	B	8,390	1,028	11.56	9.54	8.04	0.60	6.15	0.77
MidFirst Bank	Oklahoma City, OK	WELL	B	B+	14,217	818	12.23	10.98	7.00	0.20	32.43	2.01
NBT Bank, NA	Norwich, NY	WELL	B-	B+	5,288	456	10.39	9.13	6.82	0.68	12.90	1.13
North Shore Bank	Brookfield, WI	WELL	C+	B	1,743	216	17.74	16.49	11.06	0.10	3.56	0.44
Northern Trust	Chicago, IL	WELL	B-	A	65,199	3,817	11.51	8.82	5.77	0.03	27.65	1.57

Old National Bank	Evansville, IN	WELL	B-	B	7,453	695	14.30	11.39	8.29	0.93	11.88	1.12
People's United Bank	Bridgeport, CT	WELL	B+	A	18,734	3,649	17.77	16.51	13.11	0.07	3.03	0.68
PrivateBank and Trust	Chicago, IL	WELL	B-	B+	5,794	569	10.95	10.01	10.94	0.09	-0.12	-0.01
Provident Bank	Jersey City, NJ	WELL	C	B+	6,368	891	10.44	9.41	6.42	0.12	4.59	0.64
Rabobank, NA	El Centro, CA	WELL	C	B-	8,886	1,854	13.94	12.72	11.94	0.49	1.59	0.35
RBS Citizens Bank of RI	Providence, RI	WELL	C	B+	132,050	18,018	10.54	8.88	6.89	0.89	4.15	0.57
Regions Bank	Birmingham, AL	WELL	C+	B-	139,353	20,678	11.70	8.59	7.85	0.70	5.81	0.88
Republic Bank & Trust Co	Louisville, KY	WELL	B	B+	2,978	259	15.39	13.34	8.79	0.76	23.52	1.93
Ridgewood Savings Bank	Ridgewood, NY	WELL	B-	A	4,103	550	19.48	19.23	12.03	0.00	3.04	0.41
Signature Bank	New York, NY	WELL	B-	B+	6,369	426	13.39	12.63	7.64	0.23	9.67	0.69
Silicon Valley Bank	Santa Clara, CA	WELL	A	A	6,673	634	14.33	9.51	10.10	0.48	22.77	2.16
South Carolina Bank & Trust	Orangeburg, SC	WELL	B	A	2,226	191	10.49	9.24	7.46	0.16	11.27	0.99
Southern Community B & T	Winston Salem, NC	WELL	B-	B+	1,768	179	10.29	9.06	7.66	0.20	4.28	0.46
State Street	Boston, MA	WELL	C+	A	138,858	12,618	14.88	13.43	6.68	0.00	17.58	1.50
Sterling National Bank	New York, NY	WELL	B-	B	2,135	132	11.04	9.94	6.83	0.63	14.91	0.94
Stillwater National Bank	Stillwater, OK	WELL	C+	B	2,630	240	10.76	8.94	9.26	0.32	8.92	0.83
Susquehanna Bank DV	Bryn Mawr, PA	WELL	B-	B	3,287	491	10.72	8.10	7.32	0.91	5.33	0.82
Susquehanna/Farmers First Bank	Lititz, PA	WELL	B-	B+	6,805	1,147	10.72	9.71	8.41	0.13	7.39	1.27
TCF National Bank	Minneapolis, MN	WELL	C+	B-	16,468	1,029	10.40	7.61	5.63	0.63	13.83	0.89
TD Bank, NA	Wilmington, DE	WELL	C+	B+	98,855	19,081	11.44	9.71	6.82	0.61	2.89	0.49
Texas Capital Bank	Dallas, TX	WELL	B-	B	4,652	426	10.35	9.49	9.52	0.32	8.08	0.76
Trustmark Nat'l Bank	Jackson, MS	WELL	B-	B-	9,181	983	11.27	9.44	7.79	1.09	9.03	0.98
United Bank	Parkersburg, W VA	WELL	B-	B	4,167	280	10.94	9.96	7.67	0.31	20.95	1.37
US Bank, NA	Cincinnati, OH	WELL	C+	B-	242,307	21,541	10.62	6.51	6.16	0.82	20.30	1.82
Valley National Bank	Passaic, NJ	WELL	B+	A	12,965	1,028	10.49	8.74	6.91	0.20	14.74	1.21
Washington FS & LA	Seattle, WA	WELL	A+	B+	11,794	1,379	17.95	17.34	10.12	0.22	10.10	1.22
Washington Mutual Bank, FSB	Salt Lake City, UT	WELL	C	B+	46,048	29,229	165.60	165.24	63.45	0.36	2.26	1.50
Westamerica Bank	San Rafael, CA	WELL	B	A	4,150	412	11.01	9.54	6.57	0.22	19.39	1.87
Whitney National Bank	New Orleans, LA	WELL	C+	B-	10,998	1,119	11.37	8.57	7.61	0.69	7.55	0.78
Wilmington Savings Fund Society	Wilmington, DE	WELL	B+	B	3,194	274	12.02	11.03	8.83	0.31	11.00	0.94
Wilmington Trust	Wilmington, DE	WELL	B	B+	10,646	881	10.46	9.49	9.09	0.35	13.97	1.21
Zions National Bank	Salt Lake City, UT	WELL	B-	B-	20,195	1,075	10.84	6.77	6.01	0.43	15.73	0.87
Bankers' Bank of Kansas	Wichita, KS	WELL	B-	A	106	13	14.40	13.14	12.65	0.83	16.82	1.98

Weiss Ratings published Fall 2008
LACE Ratings published online Sept 2008
Account Summary Information from FDIC website

Publication using data from 1st Quarter 2008
Publication using data from 2nd Quarter 2008
Publication using data from 2nd Quarter 2008