

Bankers' Bank of Kansas Approved Upstream List ***-

Updated November 30, 2011
Last Approved December 14, 2011

Bank Name	City, State	Capitalization	Weiss Rating ***	High Line ^^	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*
American Express Centurion	Salt Lake City, UT	WELL	B+	99	30,563	6,091	21.90	20.64	20.18	3.28	27.54	5.76
American Savings Bank	Honolulu, HI	WELL	C+	66	4,900	500	13.00	12.09	9.11	0.54	11.97	1.22
Bancfirst	Oklahoma City, OK	WELL	B	66	5,196	467	14.35	13.17	8.07	0.09	9.62	0.88
Bank of Hawaii	Honolulu, HI	WELL	B-	64	13,327	937	17.60	16.33	6.49	0.36	17.67	1.22
Bank of the West	San Francisco, CA	WELL	C+	54	61,856	11,133	15.49	14.23	11.74	1.05	4.12	0.75
BankPlus	Belzoni, MS	WELL	B-	50	2,186	210	14.93	13.67	9.44	1.05	9.38	0.88
BMW Bk of N America	Salt Lake City, UT	WELL	C+	90	8,915	1,066	12.60	12.16	11.59	0.46	25.73	2.71
BOKF (FKA Bank of Oklahoma)	Tulsa, OK	WELL	B-	58	24,858	2,511	15.05	11.63	8.29	0.35	12.30	1.16
California Bank & Trust	San Diego, CA	WELL	C+	70	10,938	1,516	15.17	13.90	10.87	0.77	9.31	1.28
Capital One	McLean, VA	WELL	C	56	129,499	25,406	13.49	12.26	9.23	1.30	5.72	1.11
Capital One USA	Glen Allen, VA	WELL	C	92	68,880	7,969	17.00	13.03	11.32	5.19	38.95	3.86
Cardinal Bank	Mc Lean, VA	WELL	B	72	2,544	257	12.13	10.98	10.70	0.36	12.28	1.34
Chase Bank USA	Newark, DE	WELL	C	92	116,988	24,394	15.08	11.70	11.65	4.26	16.44	3.42
CIT Bank	Salt Lake City, UT	WELL	B+	89	7,533	1,965	41.10	40.32	26.53	0.10	3.93	1.05
Citibank	Sioux Falls, SD	WELL	C	64	1,300,674	152,774	16.52	14.97	9.55	3.16	7.42	0.87
Citizens Bank of Pennsylvania	Philadelphia, PA	WELL	C+	54	32,895	4,699	16.44	15.06	10.57	0.53	3.04	0.41
City National Bank	Beverly Hills, CA	WELL	C	51	22,742	2,227	14.79	12.30	8.13	0.00	7.95	0.79
Columbia Bank	Fair Lawn, NJ	WELL	C+	51	4,582	440	16.82	15.57	10.05	0.60	4.96	0.46
Deutsche Bank Trust Co	New York, NY	WELL	B+	99	45,806	9,770	37.55	37.08	21.96	0.48	4.58	0.94
Discover Bank	Greenwood, DE	WELL	C+	92	66,771	6,838	15.23	11.85	10.47	4.03	32.68	3.33
East West Bank	San Marino, CA	WELL	C	63	21,804	2,372	16.04	14.45	9.22	0.86	10.59	1.14
Eastern Bank	Boston, MA	WELL	C+	63	7,840	956	15.77	14.51	9.37	0.28	9.55	1.14
Fifth Third	Cincinnati, OH	WELL	C+	62	112,475	15,347	14.04	12.25	11.36	1.56	8.68	1.25
First Financial Bank	Hamilton, OH	WELL	C+	53	6,330	614	17.13	15.65	9.03	1.33	12.54	1.15
First Midwest Bank	Itasca, IL	WELL	C	51	8,248	1,097	14.84	13.58	10.63	1.50	6.29	0.83
First National Bank	Anchorage, AK	WELL	A-	64	2,945	440	25.15	24.36	15.10	0.37	8.25	1.27
First National Bank	Omaha, NE	WELL	C+	68	13,158	1,423	16.02	12.85	10.08	3.07	15.10	1.57
First National Bank	Greenville, PA	WELL	C	55	9,750	1,299	11.83	10.45	8.15	0.38	6.93	0.87
First Tennessee	Memphis, TN	WELL	C+	48	25,344	3,372	18.86	16.02	13.15	2.00	5.19	0.69
Frost National Bank	San Antonio, TX	WELL	B-	63	19,537	2,286	14.58	13.69	8.28	0.63	10.20	1.22
Fulton Bank	Lancaster, PA	WELL	C	63	8,998	1,095	13.16	11.33	9.89	1.09	11.46	1.33
GE Money Bank	Salt Lake City, UT	WELL	B-	98	10,541	1,922	15.93	15.36	17.79	0.02	16.07	3.41
HSBC Nevada	Las Vegas, NV	WELL	B+	99	2,151	1,542	103.71	103.70	69.12	NA	16.86	11.81
Israel Discount Bank of New York	New York, NY	WELL	C+	50	9,662	792	15.81	13.64	8.44	0.86	6.70	0.56
Keybank	Cleveland, OH	WELL	B-	64	86,565	10,263	16.45	12.75	10.93	1.29	9.87	1.12
Lafayette Ambassador Bank	Easton, PA	WELL	C	67	1,437	145	13.24	11.59	8.96	0.29	15.35	1.53
Manufacturers Bank	Los Angeles, CA	WELL	C+	56	2,006	276	20.00	18.74	14.12	(0.08)	1.60	0.22
Morgan Stanley	Salt Lake City, UT	WELL	B-	73	66,793	8,632	17.04	14.47	12.25	(0.63)	5.84	0.72
Morgan Stanley Private Bank	Purchase, NY	WELL	C+	71	12,777	1,258	34.74	34.69	13.51	0.00	1.98	0.24
NBT Bank, NA	Norwich, NY	WELL	B-	64	5,435	573	12.69	11.43	8.78	0.55	10.46	1.11
New York Commercial Bank	Islandia, NY	WELL	C+	74	3,016	548	17.86	17.09	11.53	0.36	7.05	1.31
New York Community Bank	Westbury, NY	WELL	C	61	39,466	5,404	13.55	12.96	8.79	0.35	8.67	1.21
Northern Trust	Chicago, IL	WELL	C+	66	83,195	5,518	13.62	11.33	6.43	0.13	8.38	0.58
RBS Citizens Bank of RI	Providence, RI	WELL	C	50	107,564	18,095	13.10	11.68	9.86	1.35	2.10	0.34

Ridgewood Savings Bank	Ridgewood, NY	WELL	C+	56	5,754	604	23.06	22.54	12.12	0.25	3.78	0.49
Safra National Bank	New York, NY	WELL	B-	74	5,430	507	18.48	18.97	9.10	(0.00)	5.65	0.63
Signature Bank	New York, NY	WELL	B	69	13,857	1,365	18.37	17.28	9.84	0.45	12.40	1.15
Silicon Valley Bank	Santa Clara, CA	WELL	B-	66	18,017	1,317	13.07	11.63	9.63	(0.11)	16.97	1.14
State Street	Boston, MA	WELL	B	71	203,490	18,516	18.40	16.46	7.11	0.84	10.79	1.08
Sterling National Bank	New York, NY	WELL	C+	62	2,596	199	12.09	11.04	8.19	0.75	10.26	0.81
TD Bank, NA	Wilmington, DE	WELL	C	50	187,535	28,101	15.18	13.72	7.75	0.80	3.03	0.45
TD Bank USA	New York, NY	WELL	B	57	13,403	1,367	162.46	162.25	9.54	(0.00)	(0.11)	(0.00)
Trustmark Nat'l Bank	Jackson, MS	WELL	C	56	9,590	1,242	16.38	14.38	10.12	0.61	9.16	1.16
Union Bank of California	San Francisco, CA	WELL	B-	64	83,539	10,860	14.78	12.71	10.63	0.35	8.65	1.10
United Bank	Parkersburg, W VA	WELL	B-	68	3,643	333	13.50	12.25	9.60	0.28	16.39	1.35
Washington FS & LA	Seattle, WA	WELL	B-	48	13,445	1,885	24.68	23.44	11.82	0.56	6.32	0.87
Westamerica Bank	San Rafael, CA	WELL	C+	62	4,924	550	15.72	14.22	8.32	0.53	16.35	1.83
Wilmington Savings Fund Society	Wilmington, DE	WELL	C	49	4,188	431	13.52	12.27	9.35	1.17	5.28	0.54
Bankers' Bank of Kansas	Wichita, KS	WELL	C-	56	123	17	16.87	15.59	13.52	0.20	6.52	0.89

Weiss Ratings published Winter 2011 - 12
Highline Ratings published November 2011
Account Summary Information from FDIC website

Publication using data from 2nd Quarter 2011
Publication using data from 3rd Quarter 2011
Publication using data from 3rd Quarter 2011

Bold indicates changes

*** Taken from Weiss Ratings Guide

^^ Highline ratings replace LACE/Kroll

BBOK requirement for upstream banks -

Weiss C or higher

Highline - National 46 or higher

Ratings Comparison ***

Weiss Highline

A+,A,A- 100 - 67

B+,B,B- 66 - 50

C+,C,C- 49 - 37

D+,D,D- 36 - 20

*** Updated Lists are available on our website at www.bbok.com