

## Most Efficient Bank Holding Companies

Among the largest 500 in the third quarter of 2009. Dollars in thousands.

| Rank |  | Efficiency Ratio* |              | Noninterest Expenses |              |             | 3Q 2009 Assets   |
|------|--|-------------------|--------------|----------------------|--------------|-------------|------------------|
|      |  | 3Q 2009           | 3Q 2008      | 3Q 2009              | 3Q 2008      | Change      |                  |
| 1    | Central Bancorp Inc. Garland, Texas              | 5.55%             | 64.89%       | \$16,828             | \$7,698      | 118.6%      | \$2,727,660      |
| 2    | First Financial Bancorp. Cincinnati              | 10.59             | 70.26        | 45,817               | 28,340       | 61.7        | 7,259,902        |
| 3    | Stearns Financial Services Inc. St. Cloud, Minn. | 16.26             | 44.55        | 13,503               | 7,955        | 69.7        | 1,584,767        |
| 4    | NRBC Holding Corp. Chicago                       | 25.53             | NA           | 3,122                | NA           | NA          | 1,195,938        |
| 5    | Great Southern Bancorp Inc. Springfield, Mo.     | 26.12             | 53.50        | 20,415               | 13,606       | 50.0        | 3,728,239        |
| 6    | First Citizens Bancorp. Inc. Columbia, S.C.      | 27.55             | 62.74        | 53,698               | 49,650       | 8.2         | 8,336,491        |
| 7    | Discover Financial Services Riverwoods, Ill.     | 30.65             | NA           | 546,681              | NA           | NA          | 43,814,993       |
| 8    | West Bancorp. Inc. West Des Moines               | 31.18             | 48.76        | -6,433               | 7,687        | -183.7      | 1,499,611        |
| 9    | PacWest Bancorp San Diego                        | 33.02             | 56.39        | 42,496               | 36,641       | 16.0        | 5,480,555        |
| 10   | New York Community Bancorp Inc. Westbury         | 35.30             | 37.81        | 95,336               | 83,780       | 13.8        | 32,922,009       |
| 11   | Hometown Community Bancorp Inc. Morton, Ill.     | 38.63             | 59.52        | 11,472               | 7,156        | 60.3        | 2,296,268        |
| 12   | Wintrust Financial Corp. Lake Forest, Ill.       | 39.03             | 75.62        | 95,014               | 62,984       | 50.9        | 12,136,021       |
| 13   | Wilshire Bancorp Inc. Los Angeles                | 40.25             | 44.24        | 15,054               | 11,913       | 26.4        | 3,377,558        |
| 14   | First Bancorp Inc. Damariscotta, Maine           | 41.22             | 50.06        | 5,933                | 6,347        | -6.5        | 1,331,842        |
| 15   | Bank of the Ozarks Inc. Little Rock              | 41.30             | 43.15        | 15,499               | 13,822       | 12.1        | 2,889,686        |
| 16   | Prosperity Bancshares Inc. Houston               | 41.66             | 40.80        | 40,943               | 32,043       | 27.8        | 8,960,868        |
| 17   | Iberiabank Corp. Lafayette, La.                  | 41.96             | 72.86        | 50,980               | 43,420       | 17.4        | 6,466,784        |
| 18   | East West Bancorp Inc. Pasadena, Calif.          | 43.49             | 41.67        | 47,338               | 41,479       | 14.1        | 12,486,027       |
| 19   | Cathay General Bancorp El Monte, Calif.          | 43.52             | 40.26        | 35,353               | 33,995       | 4.0         | 11,749,763       |
| 20   | Westamerica Bancorp. San Rafael, Calif.          | 43.53             | 39.74        | 35,649               | 25,839       | 38.0        | 4,969,892        |
| 21   | United National Corp. Sioux Falls, S.D.          | 44.56             | 45.43        | 92,818               | 91,622       | 1.3         | 1,667,743        |
| 22   | Tennessee Commerce Bancorp Inc. Franklin         | 44.64             | 46.95        | 5,020                | 4,446        | 12.9        | 1,335,751        |
| 23   | U.S. Bancorp Minneapolis                         | 45.27             | 45.47        | 2,052,000            | 1,811,000    | 13.3        | 265,058,000      |
| 24   | Ida Grove Bancshares Inc. Iowa                   | 45.45             | 39.38        | 5,029                | 4,470        | 12.5        | 1,107,235        |
| 25   | Porter Bancorp Inc. Louisville                   | 46.02             | 46.28        | 7,571                | 6,774        | 11.8        | 1,728,762        |
| 26   | CVB Financial Corp. Ontario, Calif.              | 46.24             | 49.07        | 32,464               | 31,840       | 2.0         | 6,547,182        |
| 27   | First Bancorp Troy, N.C.                         | 46.34             | 54.11        | 20,930               | 15,457       | 35.4        | 3,530,257        |
| 28   | National Bankshares Inc. Blacksburg, Va.         | 46.36             | 44.93        | 5,860                | 5,471        | 7.1         | 965,888          |
| 29   | FirstBank Holding Co. Lakewood, Colo.            | 46.90             | 46.58        | 63,478               | 57,921       | 9.6         | 9,880,957        |
| 30   | Bar Harbor Bankshares Maine                      | 46.91             | 53.73        | 4,967                | 5,112        | -2.8        | 1,060,707        |
| 31   | Popular Inc. Hato Rey, Puerto Rico               | 46.98             | 49.41        | 220,000              | 257,000      | -14.4       | 35,638,000       |
| 32   | Bank of Highland Park Financial Corp. Ill.       | 47.02             | 37.43        | 3,880                | 2,794        | 38.9        | 1,382,819        |
| 33   | Pacific Continental Corp. Eugene, Ore.           | 47.29             | 56.16        | 7,010                | 7,494        | -6.5        | 1,151,294        |
| 34   | Farmers and Merchants Bancorp Lodi, Calif.       | 47.71             | 44.12        | 11,151               | 8,738        | 27.6        | 1,765,640        |
| 35   | First Financial Corp. Terre Haute, Ind.          | 47.97             | 54.06        | 18,517               | 16,506       | 12.2        | 2,497,956        |
| 36   | Lakeland Financial Corp. Warsaw, Ind.            | 48.14             | 49.96        | 13,092               | 11,932       | 9.7         | 2,470,933        |
| 37   | Industry Bancshares Inc. Texas                   | 48.24             | 53.40        | 5,986                | 5,039        | 18.8        | 1,064,119        |
| 38   | City Holding Co. Charleston, W.Va.               | 48.26             | 45.96        | 18,577               | 18,897       | -1.7        | 2,604,515        |
| 39   | First Financial Bankshares Inc. Abilene, Texas   | 48.39             | 50.41        | 23,021               | 23,386       | -1.6        | 3,076,193        |
| 40   | Cashmere Valley Financial Corp. Wash.            | 48.54             | 52.04        | 5,776                | 5,683        | 1.6         | 1,053,570        |
| 41   | Republic Bancorp Co. Oak Brook, Ill.             | 48.54             | 68.70        | 8,389                | 4,587        | 82.9        | 1,271,888        |
| 42   | Banc Ed Corp. Edwardsville, Ill.                 | 48.58             | 62.45        | 10,678               | 9,654        | 10.6        | 1,389,518        |
| 43   | Glacier Bancorp Inc. Kalispell, Mont.            | 48.64             | 49.45        | 39,941               | 37,500       | 6.5         | 5,708,300        |
| 44   | American National Corp. Omaha                    | 48.70             | 49.85        | 11,054               | 11,008       | 0.4         | 1,717,038        |
| 45   | Amarillo National Bancorp Inc. Texas             | 48.84             | 48.60        | 17,036               | 16,693       | 2.1         | 2,631,859        |
| 46   | Wells Fargo & Co. San Francisco                  | 48.93             | 50.47        | 11,689,000           | 5,520,000    | 111.8       | 1,228,625,000    |
| 47   | <b>First Bancorp Inc. Lebanon, Va.</b>           | <b>49.10</b>      | <b>57.61</b> | <b>6,349</b>         | <b>6,420</b> | <b>-1.1</b> | <b>1,080,172</b> |
| 48   | Capital One Financial Corp. McLean, Va.          | 49.63             | 50.28        | 1,755,298            | 1,808,188    | -2.9        | 168,503,921      |
| 49   | NEB Corp. Fond Du Lac, Wis.                      | 49.88             | 35.28        | 8,262                | 8,113        | 1.8         | 1,450,606        |
| 50   | Lakeside Bancorp Inc. Chicago                    | 49.96             | 44.03        | 4,948                | 4,098        | 20.7        | 1,084,610        |
| 51   | S&T Bancorp Inc. Indiana, Pa.                    | 49.99             | 43.35        | 24,663               | 22,683       | 8.7         | 4,208,224        |
| 52   | Enterprise Financial Services Corp. Clayton, Mo. | 50.02             | 77.00        | 14,210               | 19,361       | -26.6       | 2,518,625        |
| 53   | Villages Bancorp. Inc. The Villages, Fla.        | 50.06             | 44.23        | 5,536                | 5,066        | 9.3         | 1,151,328        |
| 54   | JPMorgan Chase & Co. New York                    | 50.34             | 74.59        | 13,729,000           | 11,096,000   | 23.7        | 2,041,009,000    |
| 55   | Fifth Third Bancorp Cincinnati                   | 50.42             | 52.03        | 875,369              | 967,203      | -9.5        | 110,740,377      |
| 56   | Camden National Corp. Maine                      | 50.49             | 51.03        | 12,150               | 11,659       | 4.2         | 2,272,746        |
| 57   | American State Financial Corp. Lubbock           | 50.76             | 52.59        | 16,650               | 15,116       | 10.1        | 2,344,369        |
| 58   | First BanCorp. San Juan, Puerto Rico             | 51.02             | 45.06        | 79,373               | 79,352       | 0.0         | 20,081,186       |
| 59   | Home BancShares Inc. Conway, Ark.                | 51.11             | 58.08        | 16,858               | 18,330       | -8.0        | 2,631,736        |
| 60   | Zions Bancorp. Salt Lake City                    | 51.17             | 60.66        | 408,516              | 392,387      | 4.1         | 53,425,093       |
| 61   | Inwood Bancshares Inc. Dallas                    | 51.32             | 47.56        | 7,050                | 6,511        | 8.3         | 1,314,636        |
| 62   | First Citizens BancShares Inc. Raleigh           | 51.35             | 75.32        | 162,408              | 155,699      | 4.3         | 18,512,879       |
| 63   | Smithtown Bancorp Inc. Hauppauge, N.Y.           | 51.45             | 51.49        | 10,987               | 8,490        | 29.4        | 2,670,257        |
| 64   | WNB Bancshares Inc. Odessa, Texas                | 51.62             | 55.34        | 6,361                | 5,844        | 8.8         | 1,022,049        |
| 65   | Stockman Financial Corp. Miles City, Mont.       | 51.71             | 60.54        | 9,796                | 10,813       | -9.4        | 1,669,713        |
| 66   | Park National Corp. Newark, Ohio                 | 51.79             | 52.55        | 46,052               | 99,479       | -53.7       | 6,970,678        |
| 67   | United Bankshares Inc. Charleston, W.Va.         | 52.22             | 46.91        | 42,557               | 41,640       | 2.2         | 8,082,808        |
| 68   | Bank of Marin Bancorp Novato, Calif.             | 52.30             | 54.60        | 7,776                | 7,442        | 4.5         | 1,126,529        |
| 69   | Olney Bancshares of Texas Inc.                   | 52.50             | 54.78        | 10,580               | 10,570       | 0.1         | 1,547,179        |
| 70   | Machias Bancorp MHC Maine                        | 52.59             | 89.22        | 6,943                | 10,030       | -30.8       | 942,936          |
| 71   | First Midwest Bancorp Inc. Itasca, Ill.          | 52.81             | 50.34        | 54,782               | 48,154       | 13.8        | 7,678,940        |
| 72   | Associated Banc-Corp Green Bay, Wis.             | 53.20             | 51.38        | 138,694              | 136,107      | 1.9         | 22,884,589       |
| 73   | Southwest Bancorp Inc. Stillwater, Okla.         | 53.22             | 60.20        | 15,794               | 16,696       | -5.4        | 3,029,347        |
| 74   | Bank of Hawaii Corp. Honolulu                    | 53.81             | 57.29        | 95,230               | 99,217       | -4.0        | 12,208,025       |
| 75   | Valley National Bancorp Wayne, N.J.              | 53.82             | 46.87        | 73,942               | 73,842       | 0.1         | 14,231,870       |
| 76   | M&T Bank Corp. Buffalo                           | 53.94             | 53.67        | \$480,314            | \$410,388    | 17.0        | \$68,997,450     |
| 77   | PrivateBancorp Inc. Chicago                      | 54.03             | 72.41        | 53,640               | 47,083       | 13.9        | 12,082,584       |
| 78   | Midland States Bancorp Inc. Effingham, Ill.      | 54.17             | 84.88        | 5,655                | 3,200        | 76.7        | 1,147,588        |
| 79   | Suffolk Bancorp Riverhead, N.Y.                  | 54.23             | 55.82        | 12,034               | 11,348       | 6.0         | 1,671,816        |
| 80   | BBVA PR Holding Corp. San Juan, Puerto Rico      | 54.28             | 56.77        | 30,049               | 31,165       | -3.6        | 5,652,377        |

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|------|--|-------------------|---------|----------------------|------------|--------|----------------|
|      |  | 3Q 2009           | 3Q 2008 | 3Q 2009              | 3Q 2008    | Change | 3Q 2009 Assets |
| 81   | Heartland Bancorp Inc. Bloomington, Ill.           | 54.32             | 61.87   | 10,725               | 10,053     | 6.7    | 1,439,091      |
| 82   | First Citizens Financial Corp. Mason City, Iowa    | 54.33             | 49.05   | 5,431                | 4,590      | 18.3   | 1,067,265      |
| 83   | Taunus Corp. New York                              | 54.44             | 232.00  | 2,099,000            | 1,885,000  | 11.4   | 368,225,000    |
| 84   | First Bancshares Inc. Merrillville, Ind.           | 54.47             | 59.74   | 14,613               | 14,982     | -2.5   | 2,024,363      |
| 85   | International Bancshares Corp. Laredo, Texas       | 54.55             | 54.93   | 78,822               | 75,296     | 4.7    | 11,685,584     |
| 86   | Hills Bancorp. Iowa                                | 54.62             | 55.24   | 10,886               | 10,223     | 6.5    | 1,831,737      |
| 87   | Security National Corp. Dakota Dunes, S.D.         | 54.66             | 57.59   | 6,917                | 6,738      | 2.7    | 1,070,650      |
| 88   | Square 1 Financial Inc. Durham, N.C.               | 54.68             | 65.19   | 6,868                | 9,350      | -26.5  | 1,044,724      |
| 89   | FSB Mutual Holdings Inc. Perkasie, Pa.             | 54.74             | 50.87   | 4,625                | 3,729      | 24.0   | 1,088,528      |
| 90   | BancWest Corp. San Francisco                       | 54.86             | 54.45   | 389,126              | 400,503    | -2.8   | 77,529,543     |
| 91   | Southside Bancshares Inc. Tyler, Texas             | 54.89             | 56.38   | 17,238               | 15,724     | 9.6    | 2,941,563      |
| 92   | Nara Bancorp Inc. Los Angeles                      | 55.04             | 49.06   | 14,590               | 14,559     | 0.2    | 3,212,690      |
| 93   | National Penn Bancshares Inc. Boyertown, Pa.       | 55.19             | 48.42   | 52,153               | 54,088     | -3.6   | 9,740,310      |
| 94   | Citizens and Northern Corp. Wellsboro, Pa.         | 55.31             | 58.26   | 8,302                | 8,736      | -5.0   | 1,283,378      |
| 95   | Fulton Financial Corp. Lancaster, Pa.              | 55.34             | 54.69   | 99,810               | 99,155     | 0.7    | 16,526,709     |
| 96   | ServisFirst Bancshares Inc. Birmingham, Ala.       | 55.58             | 57.27   | 6,971                | 5,461      | 27.7   | 1,502,205      |
| 97   | Liberty Bancshares Inc. Springfield, Mo.           | 55.69             | 61.54   | 5,818                | 5,940      | -2.1   | 938,189        |
| 98   | First Security Bancorp Searcy, Ark.                | 55.90             | 64.44   | 31,049               | 23,929     | 29.8   | 3,087,474      |
| 99   | First State Bancshares Inc. Farmington, Mo.        | 56.13             | 72.09   | 7,720                | 7,627      | 1.2    | 997,934        |
| 100  | Pinnacle Bancorp Inc. Central City, Neb.           | 56.63             | 57.37   | 38,222               | 35,436     | 7.9    | 5,371,246      |
| 101  | Trustmark Corp. Jackson, Miss.                     | 56.67             | 57.89   | 74,469               | 72,448     | 2.8    | 9,368,498      |
| 102  | Arrow Financial Corp. Glens Falls, N.Y.            | 56.71             | 52.47   | 11,401               | 10,535     | 8.2    | 1,836,283      |
|      | NBT Bancorp Inc. Norwich, N.Y.                     | 56.71             | 55.51   | 41,124               | 37,278     | 10.3   | 5,484,387      |
| 104  | Alpine Banks of Colorado Glenwood Springs          | 56.72             | 72.82   | 19,598               | 26,577     | -26.3  | 2,703,617      |
| 105  | Citigroup Inc. New York                            | 56.83             | 84.06   | 12,412,000           | 14,007,000 | -11.4  | 1,888,599,000  |
| 106  | Horizon Bancorp Michigan City, Ind.                | 57.01             | 61.54   | 8,929                | 8,283      | 7.8    | 1,321,224      |
| 107  | Austin Bancorp Inc. Jacksonville, Texas            | 57.03             | 59.11   | 10,157               | 9,741      | 4.3    | 1,035,881      |
| 108  | Intrust Financial Corp. Wichita                    | 57.09             | 62.91   | 26,421               | 30,554     | -13.5  | 3,471,661      |
| 109  | BB&T Corp. Winston-Salem, N.C.                     | 57.16             | 51.69   | 1,220,554            | 997,818    | 22.3   | 165,329,114    |
| 110  | Peoplesbancorp MHC Holyoke, Mass.                  | 57.17             | 67.89   | 8,245                | 7,583      | 8.7    | 1,491,911      |
| 111  | Bank of Kentucky Financial Corp. Crestview Hills   | 57.27             | 57.78   | 8,998                | 8,734      | 3.0    | 1,391,669      |
|      | First of Long Island Corp. Glen Head, N.Y.         | 57.27             | 54.04   | 8,528                | 7,237      | 17.8   | 1,507,614      |
| 113  | Sierra Bancorp Porterville, Calif.                 | 57.35             | 51.70   | 10,670               | 10,260     | 4.0    | 1,307,049      |
| 114  | Bremer Financial Corp. St. Paul                    | 57.37             | 55.94   | 55,090               | 52,672     | 4.6    | 7,781,402      |
| 115  | Commerce Bancshares Inc. Kansas City, Mo.          | 57.42             | 73.26   | 159,329              | 186,567    | -14.6  | 17,965,403     |
| 116  | PNC Financial Services Group Inc. Pittsburgh       | 57.59             | 64.17   | 2,371,877            | 1,133,635  | 109.2  | 271,449,905    |
| 117  | Ameris Bancorp Moultrie, Ga.                       | 57.70             | 60.35   | 15,361               | 14,761     | 4.1    | 2,207,475      |
|      | Hudson Valley Holding Corp. Yonkers, N.Y.          | 57.70             | 50.42   | 17,899               | 18,182     | -1.6   | 2,578,790      |
| 119  | North American Bancshares Inc. Sherman, Texas      | 57.94             | 61.42   | 13,146               | 13,570     | -3.1   | 1,871,289      |
|      | Summit Financial Group Inc. Moorefield, W.Va.      | 57.94             | 55.14   | 8,167                | 7,285      | 12.1   | 1,577,765      |
| 121  | HSBC North America Holdings Inc. New York          | 58.10             | 36.38   | 2,082,811            | 2,727,853  | -23.6  | 390,657,817    |
| 122  | First Bank Corp. Fort Smith, Ark.                  | 58.13             | 55.78   | 11,506               | 11,159     | 3.1    | 1,476,746      |
| 123  | Orstov Financial Services Inc. Shippensburg, Pa.   | 58.21             | 58.00   | 8,294                | 7,252      | 14.4   | 1,159,996      |
| 124  | Peoples Bancorp Inc. Marietta, Ohio                | 58.37             | 55.36   | 14,087               | 13,193     | 6.8    | 2,005,206      |
| 125  | Central Banccompany Inc. Jefferson City, Mo.       | 58.66             | 62.66   | 74,399               | 71,942     | 3.4    | 8,966,360      |
| 126  | Broadway Bancshares Inc. San Antonio               | 58.73             | 53.19   | 17,609               | 16,943     | 3.9    | 2,182,985      |
| 127  | 1867 Western Financial Corp. Stockton, Calif.      | 58.81             | 55.99   | 13,974               | 13,370     | 4.5    | 1,914,372      |
| 128  | Santander BanCorp Guaynabo, Puerto Rico            | 58.93             | 80.14   | 67,620               | 103,355    | -34.6  | 6,833,200      |
| 129  | CNB Financial Corp. Clearfield, Pa.                | 59.10             | 81.62   | 7,484                | 7,283      | 2.8    | 1,090,300      |
| 130  | BOK Financial Corp. Tulsa                          | 59.13             | 53.55   | 175,223              | 156,448    | 12.0   | 23,918,833     |
| 131  | Cascade Financial Corp. Everett, Wash.             | 59.19             | 46.38   | 7,759                | 7,060      | 9.9    | 1,646,987      |
| 132  | Washington Banking Co. Oak Harbor, Wash.           | 59.20             | 65.61   | 7,376                | 7,506      | -1.7   | 959,660        |
| 133  | MainSource Financial Group Inc. Greensburg, Ind.   | 59.21             | 55.96   | 21,671               | 18,104     | 19.7   | 2,934,326      |
| 134  | Huntington Bancshares Inc. Columbus, Ohio          | 59.22             | 49.83   | 367,397              | 333,886    | 10.0   | 52,510,852     |
| 135  | Wilson Bank Holding Co. Lebanon, Tenn.             | 59.39             | 56.11   | 9,547                | 8,672      | 10.1   | 1,435,248      |
| 136  | First Guaranty Bancshares Inc. Hammond, La.        | 59.41             | 60.13   | 5,994                | 5,811      | 3.1    | 936,252        |
| 137  | First National Community Bancorp Inc. Dunmore, Pa. | 59.47             | 49.40   | 8,082                | 6,430      | 25.7   | 1,385,898      |
| 138  | Summit Bancorp Inc. Arkadelphia, Ark.              | 59.72             | 57.53   | 6,422                | 6,206      | 3.5    | 1,090,632      |
| 139  | Longview Financial Corp. Texas                     | 59.75             | 61.02   | 8,578                | 7,994      | 7.3    | 1,174,191      |
| 140  | Central Community Corp. Temple, Texas              | 59.77             | 68.79   | 7,289                | 13,501     | -46.0  | 1,036,193      |
| 141  | Univest Corp. of Pennsylvania Souderton            | 60.00             | 57.21   | 15,563               | 13,665     | 13.9   | 2,117,849      |
| 142  | NewAlliance Bancshares Inc. New Haven              | 60.04             | 62.86   | 41,286               | 40,727     | 1.4    | 8,542,177      |
| 143  | Tompkins Financial Corp. Ithaca, N.Y.              | 60.06             | 60.62   | 23,724               | 22,174     | 7.0    | 3,088,039      |
| 144  | Canandaigua National Corp. N.Y.                    | 60.14             | 59.50   | 11,917               | 11,480     | 3.8    | 1,590,355      |
| 145  | MB Financial Inc. Chicago                          | 60.20             | 63.20   | 70,876               | 59,939     | 18.2   | 14,135,212     |
| 146  | First Citizens Bancshares Inc. Dyersburg, Tenn.    | 60.25             | 50.91   | 7,389                | 6,143      | 20.3   | 942,567        |
|      | Trinity Capital Corp. Los Alamos, N.M.             | 60.25             | 59.64   | 9,860                | 7,985      | 23.5   | 1,584,921      |
| 148  | S.Y. Bancorp Inc. Louisville                       | 60.35             | 54.30   | 14,141               | 11,493     | 23.0   | 1,763,810      |
| 149  | Pinnacle Financial Partners Inc. Nashville         | 60.40             | 57.45   | 26,623               | 23,360     | 14.0   | 5,098,351      |
| 150  | Banorte USA Corp. New York                         | 60.53             | 56.43   | 13,431               | 14,318     | -6.2   | 2,205,674      |

Note: Only top-tier bank holding companies that file a Y-9C reports statement with the Fed are included. Excludes thrift holding companies. \*Noninterest expense divided by (total income minus interest expense). Figures for prior periods are not adjusted for mergers and acquisitions. Rankings include only current companies as of Jan. 28, 2010. Source: SNL Financial, Charlottesville, Va. © 2010 American Banker

