

# Ag Lender®

Profitable Lending to Agriculture



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## Top 100 Banks Ranked by Total Ag Loans

In this issue is the listing of top 100 banks in the U.S. as of Dec. 31, 2008, ranked by their total agricultural loans.

Total agricultural loans are defined as farmland loans plus agricultural production and farm loans. This includes loans secured by farmland and improvements thereon evidenced by mortgages or other liens. Agricultural production and farm loans are defined as loans for the purpose of financing agricultural production, whether secured and whether made to farm and ranch owners and operators (including tenants) or to non-farmers.

In the April 2009 issue of *Ag Lender*, we included the top 100 ag banks based solely on the Federal Deposit Insurance Company definition of an ag bank; therefore, the bank had to do 25 percent of its loan volume in agricultural business. There is no such requirement for being included in the listing printed here.

As is typical, there was quite a bit of movement among the banks on the top 100 list, and 12 banks not on last year's list appeared on this list. Last year there were 13 new banks. To make the top 100 list this year, the total ag loans had to be more than \$131.9 million as compared to last year's minimum of \$118.8 million.

The three highest appearing banks on the 2008 list that were not on the 2007 list occurred because of mergers or combining of loan portfolios. Those high-ranking newcomers are No. 30 Compass Bank, Birmingham, Ala.; No. 56 Mid-WestOne Bank NA, Iowa City, Iowa; and No. 67 TD Bank NA, Wilmington, DE.

The bank to be congratulated for being on the list in 2007 and jumping the highest in the 2008 ranking is City Bank, Lubbock, Texas, that sprang from No. 89 to No. 64. Total ag loans increased from \$128.8 million to \$170 million.

The Top 100 list is on pages 8 and 9. ◆

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**TOP 100 BANKS BY TOTAL AGRICULTURAL LOANS (FARMLAND LOANS + AGRICULTURAL PRODUCTION AND FARM LOANS)**

'08 Rank	'07 Rank	Bank Name	Location	Farmland Loans (in thousand \$)	Ag Production and Farm Loans (in thousand \$)	Total Ag Loans (in thousand \$)
1	1	Wells Fargo Bank NA	Sioux Falls, SD	2,633,000	5,751,000	8,384,000
2	2	Bank of America NA	Charlotte, NC	1,619,432	1,601,725	3,221,157
3	3	Bank of the West	San Francisco, CA	821,074	1,923,390	2,744,464
4	4	US Bank NA	Cincinnati, OH	782,071	1,048,474	1,830,545
5	5	Rabobank, NA	El Centro, CA	1,296,619	521,831	1,818,450
6	7	Regions Bank	Birmingham, AL	766,606	428,349	1,194,955
7	8	M&I Marshall & Ilsley Bank	Milwaukee, WI	759,927	412,099	1,172,026
8	6	Wachovia Bank NA	Charlotte, NC	515,000	552,000	1,067,000
9	9	First National Bank of Omaha	Omaha, NE	45,328	765,398	810,726
10	11	New Frontier Bank	Greeley, CO	331,896	448,742	780,638
11	12	Keybank NA	Cleveland, OH	197,496	486,497	683,993
12	13	Citizens Business Bank	Ontario, CA	163,101	445,896	608,997
13	10	JPMorgan Chase Bank NA	Columbus, OH	161,000	433,000	594,000
14	16	Fulton Bank	Lancaster, PA	393,013	118,466	511,479
15	17	Fifth Third Bank	Grand Rapids, MI	133,854	369,597	503,451
16	15	Pinnacle Bank	Lincoln, NE	190,730	311,064	501,794
17	20	Dacotah Bank	Aberdeen, SD	166,162	287,310	453,472
18	14	National City Bank	Cleveland, OH	234,452	216,493	450,945
19	18	Farmers & Merchants Bank Central California	Lodi, CA	219,578	225,233	444,811
20	19	Stockman Bank of Montana	Miles City, MT	218,065	215,839	433,904
21	21	United Bank Iowa	Ida Grove, IA	209,319	207,540	416,859
22	27	Great Western Bank	Watertown, SD	187,117	228,422	415,539
23	28	Union Bank, National Association	San Francisco, CA	65,436	286,998	352,434
24	25	Branch Banking & Trust Company	Winston-Salem, NC	217,191	123,636	340,827
25	24	First Financial Bank	El Dorado, AR	335,644	4,187	339,831
26	28	Union Bank & Trust Company	Lincoln, NE	276,889	53,143	330,032
27	29	Arvest Bank	Fayetteville, AR	244,219	82,443	326,662
28	23	Amarillo National Bank	Amarillo, TX	65,324	256,296	321,620
29	33	BancorpSouth Bank	Tupelo, MS	234,023	74,096	308,119
30	*	Compass Bank	Birmingham, AL	219,977	79,336	299,313
31	43	National Penn Bank	Boyertown, PA	255,201	36,966	292,167
32	34	SunTrust Bank	Atlanta, GA	170,239	113,206	283,445
33	26	First-Citizens Bank & Trust Company	Raleigh, NC	108,039	170,930	278,969
34	44	Commerce Bank, NA	Kansas City, MO	130,327	133,429	263,756
35	37	Silicon Valley Bank	Santa Clara, CA	255,160	1,003	256,163
36	40	First Interstate Bank	Billings, MT	160,099	95,482	255,581
37	32	Bank of Colorado	Fort Collins, CO	135,547	119,648	255,195
38	36	Zions First National Bank	Salt Lake City, UT	92,460	154,073	246,533
39	31	Banco Popular de Puerto Rico	San Juan, PR	83,000	163,000	246,000
40	51	Bremer Bank NA Grand Forks	Grand Forks, ND	80,682	159,644	240,326
41	49	Investors Community Bank	Manitowoc, WI	137,106	102,150	239,256
42	42	Old National Bank	Evansville, IN	140,324	97,755	238,079
43	46	Bremer Bank NA	Fargo, ND	79,288	152,862	232,150
44	47	First Farmers Bank & Trust Company	Converse, IN	158,602	71,221	229,823
45	39	First Dakota National Bank	Yankton, SD	162,886	58,071	220,957
46	62	Huntington National Bank	Columbus, OH	78,481	133,683	212,164
47	35	First MidWest Bank	Itasca, IL	104,989	106,456	211,445
48	45	Sterling Savings Bank	Spokane, WA	167,839	37,766	205,605
49	63	Cornerstone Bank	York, NE	65,297	138,892	204,189

\* Not in Top 100 in 2007

'07 Rank	'06 Rank	Bank Name	Location	Farmaland Loans (in thousand \$)	Ag Production and Farm Loans (in thousand \$)	Total Ag Loans (in thousand \$)
50	48	Banner Bank	Walla Walla, WA	55,453	148,290	203,743
51	71	Choice Financial Group	Grafton, ND	81,343	120,394	201,737
52	68	Susquehanna Bk	Lititz, PA	178,158	18,101	196,259
53	53	Harris NA	Chicago, IL	116,416	77,830	194,246
54	57	First Victoria National Bank	Victoria, TX	91,673	101,496	193,169
55	50	West Coast Bank	Lake Oswego, OR	67,307	125,083	192,390
56	*	MidWestOne Bank	Iowa City, IA	100,287	88,312	188,599
57	61	MidWest Bank NA	Pierce, NE	69,173	117,616	186,789
58	58	American State Bank	Sioux Center, IA	56,700	126,797	183,497
59	55	BankPlus	Belzoni, MS	123,015	59,905	182,920
60	56	BankWest Inc	Pierre, SD	72,702	109,262	181,964
61	54	BancFirst	Oklahoma City, OK	92,050	86,752	178,802
62	74	Bank Midwest	Spirit Lake, IA	79,434	97,675	177,109
63	67	American National Bank	Holstein, IA	85,120	91,331	176,451
64	89	City Bank	Lubbock, TX	52,384	117,738	170,122
65	79	First United Bank	Dimmitt, TX	57,944	111,522	169,466
66	66	Umpqua Bank	Roseburg, OR	93,533	71,726	165,259
67	*	TD Bank, NA	Wilmington, DE	49,575	113,453	163,028
68	73	MinnWest Bank M.V.	Redwood Falls, MN	61,184	100,997	162,181
69	69	First Citizens National Bank	Mason City, IA	63,341	98,664	162,005
70	65	AmericanWest Bank	Spokane, WA	74,489	86,455	160,944
71	60	German American Bancorp	Jasper, IN	113,643	46,261	159,904
72	64	Lake City Bank	Warsaw, IN	87,163	70,994	158,157
73	70	D L Evans Bank	Burley, ID	51,787	105,306	157,093
74	*	Colorado East Bank & Trust	Lamar, CO	92,378	63,536	155,914
75	76	United Prairie Bank	Mountain Lake, MN	61,215	94,349	155,564
76	82	First International Bank & Trust Company	Watford City, ND	47,526	107,503	155,029
77	*	MinnWest Bank Central	Montevideo, MN	59,659	94,999	154,658
78	59	PlainsCapital Bank	Lubbock, TX	69,369	84,365	153,734
79	86	Ameris Bank	Moultrie, GA	117,375	36,150	153,525
80	92	Peoples Bank	Rock Valley, IA	46,038	106,642	152,680
81	*	PNC Bank NA	Pittsburgh, PA	138,270	13,123	151,393
82	*	Bank of Stockton	Stockton, CA	77,131	74,129	151,260
83	99	Morton Community Bank	Morton, IL	77,289	73,418	150,707
84	85	Farmers National Bank Prophetstown	Prophetstown, IL	78,750	69,450	148,200
85	93	Hills Bank & Trust Company	Hills, IA	83,499	64,198	147,697
86	*	Prosperity Bank	El Campo, TX	96,970	48,679	145,649
87	*	First Merchants Bank NA	Muncie, IN	98,774	45,198	143,972
88	75	Citizens First National Bank	Princeton, IL	64,212	79,536	143,748
89	88	Peoples National Bank	Mt Vernon, IL	85,613	57,791	143,404
90	83	Central National Bank	Junction City, KS	75,510	67,040	142,550
91	78	First Bank	Creve Coeur, MO	111,204	29,642	140,846
92	100	Columbia River Bank	The Dalles, OR	65,474	74,630	140,104
93	*	Security First Bank	Lincoln, NE	61,887	78,012	139,899
94	96	Midstates Bank NA	Council Bluffs, IA	51,531	88,228	139,759
95	87	Girard National Bank	Girard, KS	49,625	87,364	136,989
96	77	Amcore Bank NA	Rockford, IL	81,426	52,961	134,387
97	98	First National Bank North Platte	N Platte, NE	48,309	84,477	132,786
98	90	Metlife Bank NA	Bridgewater, NJ	132,528	0	132,528
99	*	Park National Bank	Newark, OH	84,907	47,201	132,108
100	*	First Bank & Trust Company	Lebanon, VA	89,054	42,884	131,938