

TOP 50 BANKS IN ANNUITY FEE INCOME
Between \$500 Million - \$1 Billion in Assets

RANK	ANNUITY FEE INCOME	BANK	ASSETS	% OF NONINTEREST INCOME	
(ALL DOLLAR AMOUNTS IN THOUSANDS)					
1	\$1,061	First Citizens National Bank	TN	\$875,671	8.20%
2	\$926	Northeast Bank	ME	\$585,519	10.48%
3	\$876	First National Bank and Trust Company	WI	\$608,749	10.60%
4	\$867	Dubuque Bank and Trust Company	IA	\$976,455	6.21%
5	\$714	HomeFederal Bank	IN	\$907,734	6.09%
6	\$702	Bank of Clarke County	VA	\$503,181	11.30%
7	\$668	Florence Savings Bank	MA	\$976,915	11.71%
8	\$660	Citizens and Farmers Bank	VA	\$778,234	2.56%
9	\$630	Country Club Bank, N.A.	KS	\$525,773	2.94%
10	\$599	Bremer Bank, N.A.	MN	\$682,855	9.39%
11	\$578	PeoplesBank, a Codorus Valley Co.	PA	\$591,197	10.15%
12	\$539	Monroe Bank	IN	\$774,070	5.34%
13	\$526	Hagerstown Trust Company	MD	\$505,398	8.81%
14	\$500	Naugatuck Savings Bank	CT	\$734,394	11.26%
15	\$476	Community State Bank, N.A.	IA	\$710,635	7.20%
16	\$424	Gulf Coast Bank and Trust Co.	LA	\$785,833	4.83%
17	\$408	Union Trust Company	ME	\$539,169	7.08%
18	\$400	Bremer Bank, N.A.	ND	\$721,911	9.20%
19	\$385	The First Bank and Trust Company	VA	\$937,313	4.10%
20	\$384	CNB Bank	PA	\$835,766	4.95%
21	\$373	River Valley Bank	WI	\$846,065	4.88%
22	\$369	American National Bank & Trust Co.	VA	\$771,518	4.12%
23	\$326	Monarch Bank	VA	\$502,565	4.09%
24	\$321	Riverside Bank of the Gulf Coast	FL	\$554,605	5.63%
25	\$318	Bremer Bank, N.A.	MN	\$601,136	5.20%
26	\$315	Bank of Tennessee	TN	\$603,597	3.43%
27	\$306	The Home State Bank	CO	\$526,318	5.03%
28	\$303	United Prairie Bank	MN	\$520,176	7.45%
29	\$299	Traditional Bank, Inc.	KY	\$826,626	5.55%
30	\$296	The Middleburg Bank	VA	\$834,479	8.54%
31	\$290	The Security National Bank and Trust Co.	OH	\$813,671	3.02%
32	\$280	Whidbey Island Bank	WA	\$880,837	3.85%
33	\$274	First Community Bank, N.A.	SC	\$563,998	5.48%
34	\$269	Ameriserv Financial Bank	PA	\$894,193	3.35%
35	\$256	The Security Nat'l Bank of Sioux City	IA	\$616,133	2.17%
36	\$254	DNB First, N.A.	PA	\$545,529	7.04%
37	\$252	The First National Bank of Fort Smith	AR	\$811,222	2.62%
38	\$242	Penn Security Bank and Trust Co.	PA	\$577,202	2.79%
39	\$241	The East Carolina Bank	NC	\$643,889	3.76%
40	\$232	Vanguard Bank & Trust Company	FL	\$642,686	4.17%
41	\$221	First Keystone National Bank	PA	\$687,460	5.96%
42	\$220	First Citizens National Bank	IA	\$885,145	3.07%
43	\$216	South Shore Savings Bank	MA	\$940,444	4.70%
44	\$208	Quad City Bank and Trust Company	IA	\$861,379	2.60%
45	\$207	Bank of the Carolinas	NC	\$505,998	10.34%
46	\$205	Pinnacle Bank	GA	\$533,287	3.06%
47	\$204	First Bank Financial Centre	WI	\$570,615	8.96%
48	\$203	Bremer Bank, N.A.	MN	\$508,266	4.46%
49	\$200	Byron Bank	MI	\$741,439	2.45%
50	\$198	First Western Bank	SD	\$504,705	7.54%