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# MARKET SHARE by Region

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Institution	6/30/2010				Sort
mstration	Asset Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Calc
Wells Fargo Bank, NA	\$1,073,280,000	0.47	105	\$33,817,870	33.7
US Bank National Association	\$278,464,643	0.39	95	\$25,927,314	25.8
TCF National Bank	\$18,046,340	D/U	101	\$4,665,003	4.64
M&I Marshall & Ilsley Bank	\$47,530,839	0.95	36	\$2,743,631	2.73
WINGS FINANCIAL	\$3,176,417	1.15		\$2,706,555	2.69
Bremer Bank, National Association	\$2,582,043	0.92	27	\$1,952,053	1.94
Associated Bank, National Association	\$22,464,360	0.40	27	\$1,591,626	1.58
AFFINITY PLUS	\$1,298,666	2.89		\$1,141,212	1.14
KleinBank	\$1,571,570	1.39	20	\$1,137,710	1.13
Anchor Bank, National Association	\$1,241,873	1.16	16	\$1,045,235	1.04
HIWAY	\$833,738	0.85		\$760,256	0.76
US	\$791,767	0.80		\$722,732	0.72
Central Bank	\$816,485	1.06	15	\$580,766	0.58
TRUSTONE FINANCIAL	\$652,402	2.76		\$571,914	0.57
Premier Bank	\$605,944	1.70	7	\$546,061	0.54
United Bankers Bank	\$585,151	N/A	1	\$511,515	0.51
Inter Savings Bank, FSB	\$645,733	1.84	4	\$493,933	0.49
SPIRE	\$515,824	0.80		\$476,196	0.47
Highland Bank	\$532,998	0.88	8	\$402,575	0.40
Bank of Elk River	\$451,300	1.58	8	\$399,470	0.40
Vermillion State Bank	\$458,210	N/A	5	\$393,233	0.39
American Bank of Saint Paul	\$569,455	1.65	8	\$391,172	0.39
ST. PAUL POSTAL EMPLOYEES	\$493,701	0.50		\$391,081	0.39
Bank of the West	\$61,141,691	0.88	7	\$389,032	0.39
Bridgewater Bank	\$348,301	1.46	2	\$316,144	0.31

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Institution	6/30/2010				Sort
	Asset Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Calc
CITY & COUNTY	\$341,713	0.85	<u> </u>	\$304,468	0.30
21st Century Bank	\$377,231	D/U	6	\$303,337	0.30
Voyager Bank	\$437,220	1.39	3	\$301,918	0.30
Western Bank	\$355,936	1.37	5	\$299,633	0.30
ENDURA FINANCIAL	\$336,866	1.24		\$294,687	0.29
First Commercial Bank	\$341,602	1.67	1	\$290,543	0.29
First National Bank of Elk River	\$352,277	1.51	5	\$279,518	0.28
Northeast Bank	\$393,487	1.41	3	\$270,717	0.27
GENERAL MILLS	\$275,681	0.85		\$248,785	0.25
Citizens Independent Bank	\$314,092	1.20	4	\$245,414	0.24
Alerus Financial, National Association	\$1,053,200	1.17	3	\$244,936	0.24
TOPLINE	\$274,552	2.18		\$240,594	0.24
Alliance Bank	\$664,976	1.52	1	\$240,333	0.24
Lake Area Bank	\$289,469	1.28	8	\$238,588	0.24
Village Bank	\$272,375	1.60	4	\$235,234	0.23
Lake Elmo Bank	\$269,297	1.05	6	\$234,134	0.23
Crown Bank	\$264,395	0.75	2	\$232,321	0.23
First National Bank of River Falls	\$283,654	1.20	5	\$230,023	0.23
North Star Bank	\$250,033	1.20	2	\$229,114	0.23
Venture Bank	\$256,309	1.30	3	\$228,518	0.23
North American Banking Company	\$263,819	1.90	4	\$220,508	0.22
Fidelity Bank	\$432,961	D/U	2	\$218,520	0.22
Peoples Bank of Commerce	\$328,684	1.40	5	\$216,240	0.22
Beacon Bank	\$297,364	1.54	3	\$210,276	0.21
Park Midway Bank	\$251,665	D/U	2	\$201,081	0.20
BankCherokee	\$229,029	1.28	5	\$199,477	0.20

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# MARKET SHARE by Region

Minneapolis St. Paul MSA MSA

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Institution	6/30/2010				
	Asset Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Cald
RICHFIELD-BLOOMINGTON	\$222,169	1.24		\$192,406	0.19
Minnwest Bank Metro	\$302,471	1.50	3	\$188,732	0.19
Commerce Bank	\$231,453	N/A	1	\$183,792	0.18
First State Bank and Trust	\$204,356	1.18	4	\$183,531	0.18
Prior Lake State Bank	\$187,786	1.28	3	\$164,123	0.16
MidCountry Bank	N/A	1.57	7	\$159,458	0.16
Security Bank Waconia	N/A	N/A	6	\$154,477	0.15
First Minnesota Bank	\$378,286	1.22	6	\$154,105	0.15
Merchants Bank, National Association	\$1,117,626	0.90	7	\$152,325	0.15
First Minnetonka City Bank	\$175,981	1.43	2	\$151,403	0.15
MINNCO	\$165,784	0.90		\$149,852	0.15
University National Bank	\$170,615	1.29	1	\$147,527	0.15
SHAREPOINT	\$167,260	1.50		\$146,129	0.15
Signature Bank	\$177,021	1.91	1	\$145,917	0.15
First Bank of Baldwin	\$175,707	1.56	4	\$143,709	0.14
ANOKA HENNEPIN	\$154,684	0.80		\$142,900	0.14
Community Bank Corporation	\$190,076	1.38	3	\$140,586	0.14
Private Bank Minnesota	\$165,568	1.42	1	\$140,473	0.14
First National Community Bank	\$147,247	1.25	3	\$130,408	0.13
Business Bank	\$160,086	1.18	1	\$128,777	0.13
Citizens State Bank	\$159,330	1.18	5	\$127,727	0.13
Fradition Capital Bank	\$160,469	N/A	2	\$124,133	0.12
Patriot Bank Minnesota	\$134,217	1.60	4	\$119,433	0.12
RiverBank	\$451,513	1.40	3	\$118,194	0.12
Castle Rock Bank	\$134,884	1.75	2	\$117,186	0.12
First State Bank of Wyoming	\$141,240	1.33	2	\$117,134	0.12

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Sort 6/30/2010 Institution Asset Size (Thousands) Avg 12 Mo CD No of Branches Deposits (1,000) Market Share % Calc \$144,759 2 Lake Community Bank 1.49 \$111,626 0.11 \$196,610 D/U \$111,569 0.11 Premier Bank Minnesota 6 \$3,482,727 1.07 3 \$109,685 0.11 Bank Mutual Flagship Bank Minnesota \$128,945 1.50 2 \$108,089 0.11 Franklin National Bank of Minneapolis \$133,832 1.28 3 \$107,808 0.11 \$115,251 \$104,086 **BANKWEST** 1.51 3 0.10 ST. PAUL \$117,102 1.26 \$103,132 0.10 UNITED EDUCATORS \$115,167 0.95 \$102,134 0.10 Americana Community Bank \$171,758 1.25 4 \$100,461 0.10 Annandale State Bank \$118,560 1.48 2 \$98,857 0.10 \$1,405,578 2 Think Mutual Bank 1.57 \$98,035 0.10 N/A \$95,100 0.09 Community Security Bank N/A 1 1.01 0.09 **BNC National Bank** \$749,319 \$93,834 D/U Landmark Community Bank, National As \$106,216 5 \$92,132 0.09 **BUILDING TRADES** \$100,889 0.35 \$88,440 0.09 Security State Bank of Marine \$98,424 1.23 4 \$87,264 0.09 1st Regents Bank \$87,330 D/U 2 \$78,362 0.08 \$91,642 1.37 2 0.08 Community Pride Bank \$78,024 \$83,587 NOVATION 0.65 \$77,154 0.08 State Bank of Delano \$89,639 1.59 1 0.08 \$76,172 State Bank of Belle Plaine \$87,343 1.58 2 0.07 \$75,157 Thrivent Financial Bank \$559,097 0.98 \$73,562 0.07 **HEARTLAND** \$80,214 0.55 \$72,963 0.07 **Guaranty Bank** \$1,310,974 0.84 20 \$72,946 0.07 **Gateway Bank** \$90,139 1.65 \$72,378 1 0.07 D/U Platinum Bank \$82,737 1 \$72,141 0.07

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## MARKET SHARE by Region

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Sort 6/30/2010 Institution Asset Size (Thousands) Avg 12 Mo CD No of Branches Deposits (1,000) Market Share % Calc \$87,569 Cambridge State Bank 1.48 4 \$71,316 0.07 \$79,944 N/A 2 \$69,958 0.07 Farmers State Bank of Hamel River Falls State Bank \$83,461 1.23 1 \$69,816 0.07 Union Bank & Trust \$80,284 1.70 1 \$69,202 0.07 D/U Stonebridge Bank \$85,107 1 \$69,085 0.07 N/A Drake Bank N/A 1 \$68,670 0.07 Citizens State Bank Norwood Young Am \$84,240 1.78 1 \$67,093 0.07 \$79,983 1.32 \$67,085 0.07 Summit Community Bank 1 Great Northern Bank \$71,710 1.42 1 \$66,126 0.07 New Market Bank \$83,223 1.37 4 \$66,058 0.07 \$80,524 3 Provincial Bank 1.41 \$64,851 0.06 First American Bank, National Associatio \$72,098 1.60 \$63,980 0.06 1 1.45 2 \$62,943 0.06 **Unity Bank** \$189,550 Security State Bank of Howard Lake \$77,388 0.99 2 \$62,100 0.06 Eagle Valley Bank, National Association \$192,047 0.97 3 \$61,759 0.06 Crow River State Bank \$74,361 1.54 2 \$59,263 0.06 SOUTH METRO \$65,170 1.12 \$57,751 0.06 0.75 FINANCIAL ONE \$60,482 \$55,235 0.05 Maple Bank \$63,812 1.64 1 \$55,119 0.05 Community Resource Bank \$234,978 0.83 1 0.05 \$54,744 First National Bank of the Lakes N/A 5 0.05 \$60,377 \$54,489 American Investors Bank & Mortgage \$73,530 D/U \$54,022 0.05 TARGET CORPORATION \$64,530 0.50 \$53,825 0.05 First State Bank of Rosemount \$59,789 1.39 1 \$53,120 0.05 Lakeview Bank \$60,016 1.82 \$52,445 1 0.05 Hiawatha National Bank \$63,761 1.64 3 \$52,213 0.05

Capital Bank

Rural American Bank

COMO NORTHTOWN COMMUNITY

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## MARKET SHARE by Region

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Sort 6/30/2010 Institution Asset Size (Thousands) Avg 12 Mo CD No of Branches Deposits (1,000) Market Share % Calc \$260,340 Coulee Bank 1.08 1 \$52,016 0.05 Frandsen Bank & Trust \$949,066 1.25 2 \$51,597 0.05 State Bank of Cokato \$56,837 D/U 1 \$51,376 0.05 **SMW** \$57,761 0.60 \$50,209 0.05 Citizens State Bank of Waverly \$59,645 1.19 2 \$50,121 0.05 0.90 NORTHERN STATES POWER - ST. PAUL \$54,134 \$47,875 0.05 Prime Security Bank \$87,646 1.62 3 \$47,708 0.05 Bank of Maple Plain \$57,060 1.57 \$47,491 0.05 1 Sherburne State Bank \$78,008 1.45 2 \$46,654 0.05 ASSOCIATED HEALTH CARE \$51,813 1.25 \$46,517 0.05 First Advantage Bank D/U 0.05 \$51,673 1 \$45,657 \$64,656 1.05 2 \$44,840 0.04 **Key Community Bank** \$46,888 0.71 \$43,345 0.04 SOO LINE STAR CHOICE \$47,517 1.05 \$42,803 0.04 **Boundary Waters Bank** \$129,416 N/A 2 \$42,258 0.04 Bremer Bank, National Association N/A N/A 2 \$42,218 0.04 Minnesota Bank & Trust \$55,722 D/U 1 \$41,233 0.04 M&I Bank FSB \$1,655,964 N/A 1 0.04 \$39,777 Riverland Bank \$42,987 1.34 1 \$39,701 0.04 D/U 1 0.04 VisionBank \$43,269 \$39,193 Sterling State Bank, Austin, Minnesota \$272,107 0.58 \$36,888 0.04 4 **ELECTRUS** \$45,009 0.75 \$34,719 0.03 Rosemount National Bank \$36,895 1.28 2 \$34,546 0.03

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2

1

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\$33,175

\$33,148

0.03

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1.55

0.50

\$36,852

\$106,276

\$35,014

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## MARKET SHARE by Region

Minneapolis St. Paul MSA MSA

33460 - Minneapolis-St. Paul-Bloomington MN-WI

Sort 6/30/2010 Institution Asset Size (Thousands) Avg 12 Mo CD No of Branches Deposits (1,000) Market Share % Calc Roundbank \$224,856 1.47 1 \$32,517 0.03 First Western Bank & Trust \$44,597 D/U \$32,127 0.03 1 Community National Bank \$34,331 1.51 2 \$30,788 0.03 **Equity Bank** \$51,725 1.72 1 \$30,148 0.03 Home Federal Savings Bank \$974,284 0.82 2 \$29,766 0.03 NORTH MEMORIAL \$32,527 0.50 \$29,166 0.03 Blaine State Bank \$35,937 D/U 1 \$29,004 0.03 First National Bank \$177,563 1.46 3 \$28,859 0.03 Citizens Community Federal \$576,369 1.78 3 \$28,436 0.03 First National Bank of Cokato \$30,996 1.40 1 \$27,637 0.03 CorTrust Bank National Association \$609,388 1.67 1 \$27,112 0.03 \$79,219 0.03 First Farmers & Merchants National Bank 1.39 1 \$25,435 1.52 2 0.02 RiverWood Bank \$173,856 \$24,371 **Eagle Community Bank** \$27,053 N/A 1 \$22,992 0.02 **TORO EMPLOYEES** \$25,600 2.10 \$22,888 0.02 **DIVERSIFIED** \$25,410 1.70 \$22,880 0.02 Peoples National Bank of Mora \$167,640 1.58 1 \$22,477 0.02 0.95 0.02 PIPEFITTERS-STEAMFITTERS \$27,171 \$22,401 Citizens State Bank of Shakopee \$24,284 N/A 1 \$21,765 0.02 Citizens Bank Minnesota 1.00 1 \$21,687 0.02 \$277,782 1.42 1 \$21,482 0.02 Liberty Savings Bank, FSB \$152,485 Woodlands National Bank \$128,100 1.43 \$21,231 0.02 HomeTown Bank \$179,161 0.66 1 \$20,931 0.02 WEST METRO SCHOOLS \$24,872 1.30 \$20,372 0.02 WEST FINANCIAL \$21,118 1.99 \$19,065 0.02 D/U Northern Trust Bank, Federal Savings Ba \$1,374,204 1 \$18,367 0.02

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Minneapolis St. Paul MSA MSA

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Institution	6/30/2010				Sort
ilistitution	Asset Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Calc
CornerStone State Bank	\$119,405	1.67	1	\$18,258	0.02
HEALTHEAST EMPLOYEES	\$19,729	0.80	1	\$17,979	0.02
BLUESTONE	\$19,348	0.20		\$17,532	0.02
WAKOTA	\$19,186	0.50		\$17,332	0.02
	\$18,829	1.69	1		0.02
State Bank of Hamburg ST. JOHN'S OF LITTLE CANADA			1	\$17,167	
	\$18,721	1.28	4	\$16,734	0.02
First Resource Bank	\$18,738	D/U	1	\$16,606	0.02
PrinsBank	\$83,812	1.52	1	\$14,950	0.01
PEOPLES COMMUNITY	\$19,267	1.10		\$14,358	0.01
Security Financial Bank	\$303,316	1.68	1	\$13,598	0.01
Financial Security Bank	\$41,256	1.20	1	\$10,583	0.01
FARM CREDIT EMPLOYEES	\$11,015	1.00		\$10,035	0.01
Paragon Bank	\$31,419	1.57	1	\$9,791	0.01
Pine River State Bank	\$86,700	1.69	1	\$9,705	0.01
MIDLAND CO-OP	\$10,460	0.00		\$9,346	0.01
Stearns Bank National Association	\$1,170,403	1.45	1	\$9,055	0.01
CATHOLIC AID ASSOCIATION	\$9,060	0.50		\$8,409	0.01
ECOLAB	\$9,003	0.50		\$8,143	0.01
Center National Bank	\$175,947	1.55	1	\$7,527	0.01
TEAMSTERS	\$8,206	0.70		\$7,459	0.01
Star Bank	\$129,661	1.89	1	\$7,440	0.01
ELECTRIC MACHINERY EMPLOYEES	\$9,225	1.00		\$7,187	0.01
PARK SCHOOLS	\$8,411	0.37		\$6,994	0.01
EMPLOYEES FIRST	\$10,606	0.75		\$6,935	0.01
NORTHCOUNTRY COOPERATIVE	\$7,093	1.00		\$6,814	0.01
H.B.I. EMPLOYEES	\$7,700	0.70		\$6,775	0.01

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Minneapolis St. Paul MSA MSA

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<u>.                                    </u>					Sort
Institution	6/30/2010				
	Asset Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Calc
UKRAINIAN	\$6,545	1.00		\$6,138	0.01
METROPOLITAN SERVICES	\$6,878	1.25		\$6,056	0.01
MINNESOTA CATHOLIC	\$6,252	1.00		\$5,759	0.01
FIRST PACE	\$7,174	1.94		\$5,641	0.01
Northwoods Bank of Minnesota	\$114,981	1.09	1	\$5,467	0.01
RIVERVIEW	\$4,524	1.00		\$3,590	0.00
TRANSIT OPERATIONS	\$3,734	0.75		\$3,093	0.00
ZIEGLER	\$3,682	1.28		\$3,063	0.00
ST. THOMAS EMPLOYEE	\$3,245	0.00		\$2,889	0.00
Park State Bank	\$32,048	0.81	1	\$2,798	0.00
LATVIAN	\$2,782	1.20		\$2,421	0.00
HMONG AMERICAN	\$2,863	1.50		\$2,149	0.00
EATON EMPLOYEES	\$2,221	1.05		\$1,927	0.00
MINNESOTA VALLEY	\$904	0.00		\$744	0.00
MURPHY	\$696	0.00		\$581	0.00
Beal Bank, SSB	\$3,483,841	1.17	1	\$514	0.00
ST. PASCAL PARISH	\$570	0.00		\$472	0.00
AnchorBank, fsb	\$4,004,820	1.28	1	\$173	0.00
Wells Federal Bank, a Federal Savings Ba	\$249,726	1.60	1	\$54	0.00
E*TRADE Savings Bank	\$0	N/A	1	\$1	0.00
Security Bank & Trust Company	\$245,593	1.80	2	\$0	0.00
Citizens Bank	\$0	N/A	N/A	\$0	0.00
Minnwest Bank Central	\$0	N/A	N/A	\$0	0.00
Mainstreet Bank	\$0	N/A	N/A	\$0	0.00
Merchants Bank, National Association	\$0	N/A	N/A	\$0	0.00
Security State Bank of Maple Lake	\$0	N/A	N/A	\$0	0.00

Minneapolis St. Paul MSA MSA

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Sort 6/30/2010 Institution No of Branches Asset Size (Thousands) Avg 12 Mo CD Deposits (1,000) Market Share % Calc \$0 Alliance Bank \$0 N/A N/A 0.00 \$0 N/A N/A \$0 0.00 Bremer Bank, National Association Bank of America, National Association \$0 N/A N/A \$0 0.00 \$0 ANCHOR BANK FARMINGTON, NATIONA \$0 N/A N/A 0.00 Bremer Bank, National Association \$0 N/A N/A \$0 0.00 \$0 N/A N/A \$0 The First National Bank of Hudson 0.00 First Community Bank \$0 N/A N/A \$0 0.00 Bremer Bank, National Association \$0 N/A N/A \$0 0.00 Horizon Bank \$0 N/A N/A \$0 0.00 Jennings State Bank \$0 N/A N/A \$0 0.00 \$0 N/A \$0 Bremer Bank, National Association N/A 0.00 \$0 N/A N/A \$0 0.00 BREMER BANK, NATIONAL \$0 N/A N/A \$0 0.00 Bremer Bank, National Association N/A State Bank of New Prague \$0 N/A \$0 0.00 Anchor Bank Saint Paul \$0 N/A N/A \$0 0.00 Anchor Bank Heritage, National Associat \$0 N/A N/A \$0 0.00 S & C Bank \$0 N/A N/A \$0 0.00 The Bank of Spring Valley \$0 N/A N/A \$0 0.00 RiverBank \$0 N/A N/A \$0 0.00 Marshall Bank, National Association \$0 N/A N/A \$0 0.00 \$0 \$0 N/A N/A 0.00 Access Bank Anchor Bank National Association \$0 N/A N/A \$0 0.00 Excel Bank Minnesota \$0 N/A N/A \$0 0.00 \$0 Ridgedale State Bank N/A N/A \$0 0.00 American National Bank of Minnesota \$0 N/A N/A \$0 0.00 \$0 N/A \$0 Valley Bank Minnesota N/A 0.00

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Minneapolis St. Paul MSA

MSA

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				1		Sort
Institution		6/30/2010				
	Asse	et Size (Thousands)	Avg 12 Mo CD	No of Branches	Deposits (1,000)	Market Share % Calc
United States Trust Company , National		\$0	N/A	N/A	\$0	0.00
BANKFIRST		\$0	N/A	N/A	\$0	0.00
BREMER BANK, NATIONAL		\$0	N/A	N/A	\$0	0.00
American Savings, Inc.		\$0	N/A	N/A	\$0	0.00
Prosperan Bank		\$0	N/A	N/A	\$0	0.00
EastBank		\$0	N/A	N/A	\$0	0.00
Community Bank Plymouth		\$0	N/A	N/A	\$0	0.00
Riverview Community Bank		\$0	N/A	N/A	\$0	0.00
Pinehurst Bank		\$0	N/A	N/A	\$0	0.00
Brickwell Community Bank		\$0	N/A	N/A	\$0	0.00
TOTALS						
269	\$	1,566,391,618	1.218	839	\$100,443,875	100