

**15 US commercial banks with largest negative changes  
in net unrealized gains or losses**

Company (top-level US ticker)	City, state	Total assets (\$B)	Net unrealized gains or losses on AFS securities (\$M) <sup>^</sup>				Tier 1 risk- based ratio
			Q4'14	Q3'14	QOQ change	QOQ	
Beal Bank USA	Las Vegas, NV	5.79	333.0	382.3	-49.3	-2.58	38.14
OneWest Bank NA	Pasadena, CA	21.81	120.8	134.2	-13.4	-0.52	23.31
Zions First National Bank (ZION)	Salt Lake City, UT	19.08	-53.7	-41.5	-12.3	-0.63	14.11
First American Bank	Elk Grove Village, IL	3.41	21.9	28.8	-6.9	-2.45	15.77
BankUnited NA (BKU)	Miami Lakes, FL	19.06	64.8	71.4	-6.6	-0.40	13.18
First Niagara Bank NA (FNFG)	Buffalo, NY	38.50	64.5	68.9	-4.5	-0.15	10.48
WestAmerica Bank (WABC)	San Rafael, CA	5.00	4.9	9.4	-4.5	-1.29	12.04
Chemung Canal Trust Co. (CHMG)	Elmira, NY	1.52	1.9	6.0	-4.2	-3.76	10.21
NexTier Bank NA	Butler, PA	0.94	-2.8	-0.3	-2.4	-2.61	14.09
OneUnited Bank	Boston, MA	0.61	1.0	2.8	-1.8	-5.10	11.36
Merchants National Bank	Hillsboro, OH	0.64	-1.2	0.6	-1.8	-3.12	11.86
Elkhart State Bank	Elkhart, TX	0.05	-1.8	-0.2	-1.7	-96.30	9.59
Bank of Tioga	Tioga, ND	0.18	-0.6	1.0	-1.6	-11.22	15.56
Fremont Bank	Fremont, CA	2.72	2.1	3.7	-1.6	-0.66	11.35
Midland States Bank	Effingham, IL	1.79	8.5	9.9	-1.4	-0.92	10.34
<b>Median of the list</b>		<b>2.72</b>	<b>2.1</b>	<b>6.0</b>	<b>-4.2</b>	<b>-2.45</b>	<b>12.04</b>
<b>Industry Total</b>		<b>14,466.62</b>	<b>4,421.1</b>	<b>2,063.9</b>	<b>2,357.25</b>	<b>NA</b>	<b>NA</b>

Data compiled March 5, 2015.

<sup>^</sup> Unrealized gains or losses is the amount of net unrealized holding gains from available-for-sale securities that is included in Schedule RC, "Accumulated Other Comprehensive Income."

Industry total reflects aggregate data of all operating U.S. commercial banks.

Quarter-over-quarter change may differ from the difference between the fourth quarter and third quarter values displayed due to rounding.

Excludes institutions filing under Basel III advanced approaches.

NA = not applicable

Source: SNL Financial

