

Severe enforcement action terminations since Jan. 1, 2018

Company (top-level ticker)	City, state	Regulator	Date issued	Date terminated	As of March 31, 2018		
					Total assets (\$M)	Leverage ratio (%)	Adj. Texas ratio (%)
HomeStar Bank and Financial Services	Manteno, IL	FDIC	05/14/13	04/20/18	356.8	7.30	21.13
Allied First Bank sb (AFBA)	Oswego, IL	FDIC	02/04/14	03/27/18	83.2	10.40	32.03
Affinity Bank	Atlanta, GA	FDIC	04/27/12	03/13/18	270.7	10.17	6.66
American Bank of the North	Nashwauk, MN	FDIC	05/09/11	03/09/18	540.3	9.22	53.66
South Carolina Community Bank	Columbia, SC	FDIC	04/28/10	03/08/18	52.3	10.43	54.07
Tri-State Bank of Memphis	Memphis, TN	FDIC	01/29/15	03/05/18	91.2	12.72	37.07
Grand Mountain Bank FSB	Granby, CO	OCC	12/15/10	02/23/18	108.1	9.67	7.77
State Bank of Nauvoo	Nauvoo, IL	FDIC	12/07/15	02/22/18	30.3	8.87	9.13
City National Bank of New Jersey	Newark, NJ	OCC	12/22/10	02/12/18	230.0	4.25	81.37
TrustCo Bank (TRST)	Glenville, NY	OCC	07/21/15	02/07/18	4,929.2	9.34	7.89
Rabobank NA	Roseville, CA	OCC	12/05/13	02/06/18	13,558.9	9.67	18.74
First Bank and Trust Co. of Illinois	Palatine, IL	FDIC	01/05/11	02/02/18	193.3	11.48	99.17
Bank of Gueydan	Gueydan, LA	FED	08/12/14	01/25/18	79.6	19.90	6.29
Bank of America NA (BAC)	Charlotte, NC	OCC	05/29/15	01/23/18	1,765,242.0	8.77	9.36
Goldman Sachs Bank USA (GS)	New York, NY	FED	09/01/11	01/12/18	171,731.0	14.60	1.37
Liberty Bank (LIBC)	South San Francisco, CA	FED	08/05/16	01/08/18	274.5	12.62	8.71
Group median						9.92	14.05

Data compiled May 9, 2018.

Analysis limited to operating U.S. commercial banks, savings banks, and savings and loan associations. Includes all severe enforcement actions issued since Jan. 1, 2010. Excludes bank holding companies, thrift holding companies and credit unions.

Financial data based on regulatory filings as of March 31, 2018.

Adjusted Texas ratio = nonperforming assets plus loans over 90 days past due, net of delinquent government-guaranteed loans and OREO covered by loss-sharing agreements with the FDIC, as a percent of tangible equity plus loan loss reserves

FDIC = Federal Deposit Insurance Corp.; FED = Federal Reserve; OCC = Office of the Comptroller of the Currency

Severe enforcement actions include prompt corrective action directives, cease and desist orders, consent orders and formal agreements that were issued and made public by federal regulatory agencies, including those severe enforcement actions that were later terminated.

Source: S&P Global Market Intelligence