

**Commercial banks and savings banks with a CET1 ratio less than 4.5%**  
**Ranked by lowest CET1 ratio at June 30, 2015**

Company (top level ticker)	City, state	Total assets (\$M)	CET1 ratio <sup>1</sup>		Adjusted Texas ratio <sup>2</sup>
			(%)	QOQ change (bps)	(%)
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	1,025.0	-4.08	0	NM
Goldwater Bank NA	Scottsdale, AZ	103.1	0.21	46	917.76
Bank of Georgia (GABA)	Peachtree City, GA	294.2	1.62	-2	597.10
American Patriot Bank	Greeneville, TN	66.5	2.16	1	635.66
City National Bank of New Jersey	Newark, NJ	255.8	2.41	-77	271.49
Foothills Community Bank	Dawsonville, GA	74.3	2.51	27	358.63
Pinnacle Bank	Orange City, FL	150.1	3.11	7	310.19
Hometown National Bank	Longview, WA	4.9	3.47	-955	22.68
First City Bank of Florida	Fort Walton Beach, FL	225.9	3.53	13	517.45
State Bank of Herscher (FGFH)	Herscher, IL	122.5	3.53	258	237.32
Leaders Bank	Oak Brook, IL	347.9	3.74	24	326.56
Horry County State Bank (HCFB)	Loris, SC	413.8	3.88	-40	347.39
Trust Co. Bank	Memphis, TN	25.2	4.02	23	929.92
Bank of Commerce	Sarasota, FL	211.2	4.03	-10	271.89
Beach Community Bank (BCBF)	Fort Walton Beach, FL	542.8	4.22	-9	688.53
North Milwaukee State Bank	Milwaukee, WI	71.4	4.25	-227	229.36
Gwinnett Community Bank	Duluth, GA	349.5	4.26	-14	508.74
Northside Bank	Adairsville, GA	129.7	4.31	-177	430.20
<b>Industry median</b>			<b>15.39</b>	<b>-5</b>	<b>8.93</b>

Data compiled Sept. 2, 2015.

Analysis limited to operating U.S. commercial banks and savings banks.

Based on regulatory filings for the quarter ended June 30, 2015.

<sup>1</sup> CET1 ratio = common equity Tier 1 capital as a percentage of risk-weighted assets. Prior to reporting under Basel III, the CET1 ratio was known as the Tier 1 common ratio under the general risk-based rules.

<sup>2</sup> Adjusted Texas ratio = nonperforming assets plus loans 90 days or more past due, net of delinquent government-guaranteed loans and OREO covered by loss-sharing agreements with the FDIC, as a percentage of tangible common equity and reserves.

NM = not meaningful because of negative common equity Tier 1 capital.

Source: SNL Financial

