

Undercapitalized banks and thrifts

Commercial banks and savings banks with a Tier 1 risk-based ratio less than 4%

Company (top-level ticker)	City, state/ territory	Total assets (\$M)	Tier 1	QOQ change (bps)	Leverage ratio (%) ²	QOQ change (bps)	Adjusted	QOQ change (pps)
			risk- based ratio (%) ¹				Texas ratio (%) ³	
American Patriot Bank	Greeneville, TN	70.7	2.79	4	2.03	2	582.57	-23.99
Foothills Community Bank	Dawsonville, GA	79.1	3.22	-20	2.61	-13	315.73	-13.35
State Bank of Herscher	Herscher, IL	135.6	3.47	-68	2.09	-49	214.53	-21.10
First City Bank of Florida	Fort Walton Beach, FL	222.4	3.49	3	2.59	3	571.09	2.71
Pinnacle Bank	Orange City, FL	154.4	3.75	25	2.31	22	326.87	-65.75
Horry County State Bank (HCFB)	Loris, SC	421.5	3.79	43	2.53	23	308.47	-12.45
Alliance Bank & Trust Co. (ABTO)	Gastonia, NC	163.8	3.88	-28	2.83	-22	121.97	-21.18
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	1,031.0	3.90	-142	2.33	-43	230.97	20.97

Data compiled March 2, 2015.

Analysis limited to operating commercial banks and savings banks.

Data is based on regulatory financials as of Dec. 31, 2014.

¹ Represents Tier 1 capital as a percent of risk-adjusted assets.

² Represents Tier 1 capital as a percent of adjusted average assets.

³ Adjusted Texas ratio is nonperforming assets plus loans 90 days past due, excluding government-guaranteed loans and OREO, divided by tangible common equity plus loan loss reserves.

Source: SNL Financial

