

# US banks, thrifts facing potential repricing gains

Companies ranked by rate-sensitive assets as a percentage of total assets

Company (top-level ticker)	City, state	Total assets (\$M)	Rate-sensitive assets/total assets (%)	Long-term assets/total assets (%)	NIB deposits/total deposits (%)	One-year repricing gap/assets (%)
1st Financial Bank USA	Dakota Dunes, SD	688.2	90.91	0.18	1.58	75.02
Monitor Bank	Big Prairie, OH	42.0	90.25	0.15	29.74	84.02
Alpine Capital Bank	New York, NY	288.3	90.01	0.08	33.03	79.58
Applied Bank	Wilmington, DE	202.8	88.41	1.57	46.59	88.16
Independence Bank	East Greenwich, RI	39.2	88.27	10.73	21.82	79.47
TCM Bank NA	Tampa, FL	175.5	88.17	1.14	1.58	35.91
Bank 7	Oklahoma City, OK	575.5	87.37	1.81	22.66	63.42
Mizuho Bank (USA) (8411)	New York, NY	6,367.5	87.08	1.33	9.70	62.46
Citizens State Bank	Okemah, OK	296.8	86.06	5.84	4.70	33.14
Jackson Savings Bank SSB	Sylva, NC	34.8	85.43	7.03	0.00	30.51
Dysart State Bank	Dysart, IA	16.1	84.79	0.03	36.88	66.43
Seacoast Commerce Bank (SCBH)	San Diego, CA	526.4	84.16	1.85	47.15	82.41
Grant County State Bank	Carson, ND	36.6	84.02	1.99	21.62	65.65
Stanley Bank	Overland Park, KS	100.8	83.87	0.07	0.00	73.87
Ridgestone Bank (RGST)	Brookfield, WI	433.2	83.35	0.92	10.22	31.58
Summit Bank (SMAL)	Oakland, CA	237.7	82.70	1.88	41.08	72.72
Farmers Bank of Willards	Willards, MD	316.5	79.57	3.14	20.88	35.51
Twin River National Bank	Clarkston, WA	99.3	79.09	3.15	23.78	69.02
Haverford Trust Co.	Radnor, PA	113.4	78.76	0.00	0.00	1.32
1st Bank	Broadus, MT	50.4	77.65	1.90	27.47	66.00
<b>Group median</b>			<b>85.11</b>	<b>1.69</b>	<b>21.72</b>	<b>66.22</b>
<b>Industry median</b>			<b>29.37</b>	<b>26.74</b>	<b>18.70</b>	<b>9.64</b>

Data compiled May 31, 2016.

Based on regulatory filings for the period ending March 31, 2016.

Company and industry analysis limited to currently operating top-tier commercial banks, savings banks and savings and loan associations with a loan-to-deposit ratio greater than 50%. Excludes industrial banks, cooperative banks and nondepository trusts.

Rate-sensitive assets = assets expected to reprice or mature within one year

Long-term assets = assets expected to reprice or mature in over five years

NIB = noninterest bearing

One-year repricing gap/assets = the cumulative amount of rate-sensitive assets repricing within one year less the amount of rate-sensitive liabilities scheduled to reprice within one year, as a percentage of total assets

Ticker is based on top-level entity's home country exchange.

Source: SNL Financial, an offering of S&P Global Market Intelligence