

Banks with lowest reserves as percent of nonperforming assets & loans 90 days or more past due*

Company (top-level ticker)	City, state or territory	Total assets (\$B)	TCE / TA (%)	NCOs/ avg. loans (%)	Reserves/adj. NPAs + adj. loans 90PD (%)^		
					Q4'13	Q3'13	Q4'12
North Community Bank	Chicago, IL	2.43	7.50	0.00	0.24	0.47	16.97
First National Bank of Santa Fe	Albuquerque, NM	1.70	10.80	0.97	3.70	2.03	56.82
C1 Bank	Saint Petersburg, FL	1.33	9.07	0.42	4.29	3.66	6.24
JPMorgan B&T Co. NA (JPM)	San Francisco, CA	7.84	18.06	0.17	6.51	6.48	16.53
E*TRADE Savings Bank (ETFC)	Arlington, VA	1.10	16.75	1.33	9.36	10.38	17.17
Doral Bank (DRL)	San Juan, PR	7.97	8.74	0.78	11.93	9.95	11.57
First Place Bank	Warren, OH	2.24	14.04	1.08	12.29	8.61	37.06
Provident Savings Bank FSB (PROV)	Riverside, CA	1.13	12.62	0.08	12.38	13.36	17.93
First Mariner Bank (FMAR)	Baltimore, MD	1.01	3.21	0.36	12.88	11.80	12.78
H&R Block Bank	Kansas City, MO	1.36	36.66	4.47	12.94	14.71	13.53
Simmons First National Bank (SFNC)	Pine Bluff, AR	3.17	8.16	0.47	13.71	32.48	17.90
Union County Savings Bank	Elizabeth, NJ	1.66	11.90	0.14	14.28	13.22	23.05
CB&S Bank	Russellville, AL	1.48	7.85	0.54	14.39	13.47	13.29
Capital Bank NA (CBF)	Coral Gables, FL	6.62	14.62	0.25	14.66	14.57	11.98
State Street B&T Co. (STT)	Boston, MA	239.05	5.10	0.00	14.71	11.47	8.27
National Republic Bank of Chicago	Chicago, IL	1.08	6.96	2.74	15.48	16.61	24.35
NBH Bank NA (NBHC)	Kansas City, MO	4.89	11.44	-0.07	15.72	16.33	10.23
PBI Bank Inc. (PBIB)	Louisville, KY	1.07	5.84	2.02	15.93	16.53	29.56
Ocean Bank	Miami, FL	3.26	11.41	-0.26	16.59	13.21	13.15
Hamilton State Bank (HMBH)	Hoschton, GA	1.54	13.12	0.02	16.75	16.19	29.99
Colorado FSB	Greenwood Village, CO	1.56	9.54	0.00	16.76	18.66	31.07
Ameris Bank (ABCB)	Moultrie, GA	3.66	9.53	0.51	16.83	20.93	17.12
Bank of America California NA (BAC)	San Francisco, CA	27.21	7.55	0.50	16.90	16.54	17.55
Summit Community Bank Inc. (SMMF)	Moorefield, WV	1.38	10.45	0.58	17.07	16.76	17.21
EverBank (EVER)	Jacksonville, FL	17.64	9.15	0.30	17.09	13.40	14.99
Median for operating banks with over \$1 billion in assets		2.17	9.47	0.17	64.98	62.23	55.71

As of Feb. 10, 2014.

* Analysis limited to operating commercial and savings banks with greater than \$1 billion in assets as of Dec. 31, 2013.

^ Adjusted components exclude assets guaranteed by the U.S. government or covered by loss-sharing agreements.

Data is based on regulatory filings for the fourth quarter of 2013 unless otherwise stated.

Source: SNL Financial