

US commercial banks with largest positive changes in net unrealized gains or losses*

Net unrealized gains or losses
on AFS securities (\$M)^

Company (top-level US ticker)	City, state	Total assets (\$B)	Net unrealized gains or losses on AFS securities (\$M)^				Tier 1 risk-based ratio (%)
			Q4'13	Q3'13	QOQ change	QOQ change/Tier 1 cap. (%)	
Beal Bank USA	Las Vegas, NV	6.82	322.7	281.6	41.1	2.32	33.92
Bank of Stockton (WFCL)	Stockton, CA	2.22	55.7	47.0	8.8	4.26	12.40
Zions First National Bank (ZION)	Salt Lake City, UT	18.59	-50.4	-58.3	7.9	0.43	13.37
Southern Bank and Trust Co. (SBNC)	Mount Olive, NC	2.23	4.3	-3.3	7.6	3.95	15.10
Equity Bank	Wichita, KS	1.14	0.6	-5.2	5.8	5.16	14.32
Old Second National Bank (OSBC)	Aurora, IL	1.98	-7.0	-12.4	5.4	2.55	16.78
United Bank (UBSI)	Vienna, VA	3.66	-15.4	-20.6	5.2	1.38	13.11
United Community Bank (UCBI)	Blairsville, GA	7.39	-13.6	-16.5	2.8	0.41	13.55
Armed Forces Bank NA	Fort Leavenworth, KS	1.66	-4.4	-6.9	2.5	0.70	46.24
First United Bank and Trust Co.	Durant, OK	2.38	-0.6	-3.1	2.5	1.19	13.85
Jefferson Bank	San Antonio, TX	1.18	-2.3	-4.5	2.2	2.38	11.83
Centier Bank	Merrillville, IN	2.35	-3.2	-5.3	2.0	0.80	12.28
Broadway National Bank	San Antonio, TX	2.89	-4.6	-6.6	2.0	0.71	17.13
Woodforest National Bank	The Woodlands, TX	3.88	-4.0	-6.0	2.0	0.57	16.30
First Financial Bank NA (FFIN)	Abilene, TX	5.19	14.1	12.3	1.8	0.44	12.92

As of Feb. 10, 2014.

Financial data is for the quarter ended Dec. 31, 2013, unless otherwise noted.

* Data is based on regulatory filings by operating U.S. commercial banks with total assets greater than \$1 billion at Dec. 31, 2013.

^ Unrealized gains is the amount of net unrealized holding gains from available-for-sale securities that is included in Schedule RC, "Accumulated Other Comprehensive Income."

Source: SNL Financial

