

Select metrics for December 2012 severe enforcement action recipients

Company (top-level ticker)	Date EA issued	Total assets (\$M)	Net income (\$000)	Brokered deposits / total deposits (%)	(NPAs+90PD) / (Tang. equity + LLR) (%)*	Risk-based capital ratio (%)	Leverage ratio (%)
Bank of Washington	12/27/12	878.0	-4,747	4.07	74.42	11.83	8.04
Mountain Valley Bank	12/26/12	99.3	67	0.00	60.08	15.72	8.48
Ben Franklin Bank of IL (MHC) (BFFI)	12/19/12	100.8	-533	0.00	62.73	12.14	8.24
Town & Country B&TC	12/19/12	284.1	-57	0.00	74.67	13.59	8.12
Citizens Financial Bank (CITZ)	12/18/12	1,138.3	1,679	0.00	51.76	14.06	8.81
Central Bank	12/14/12	150.5	-270	0.00	104.40	8.22	4.87
First South Bank (FSBS)	12/12/12	314.0	-1,658	3.34	415.31	4.51	2.53
US Metro Bank (USMT)	12/12/12	84.8	-2,125	0.00	51.26	17.89	12.01
CornerstoneBank	12/11/12	331.5	359	0.00	207.39	7.62	4.50
HSBC Bank USA NA	12/11/12	186,793.9	69,539	6.97	13.23	21.06	8.43
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First Covenant Bank	12/07/12	161.3	308	0.00	217.47	9.32	5.71
Worthington Federal Bank	12/05/12	160.0	128	4.76	53.30	14.01	8.76
Community First Bank (CFOK)	12/04/12	451.0	-2,225	0.00	82.56	15.13	7.06
Hastings State Bank ¹	12/03/12	136.3	111	1.52	24.00	15.58	8.44
Village Bank	12/03/12	117.1	-211	0.00	92.98	9.19	5.63

Banks & thrifts included in the above list received a prompt corrective action directive, cease and desist order or formal agreement/consent order from a federal regulatory agency in December 2012. Enforcement actions given to holding companies or credit unions were excluded.

All financial metrics are for the quarter ended Dec. 31, 2012, except for Hastings State Bank. Hastings State Bank's metrics are as of Sept. 30, 2012.

* (Nonperforming assets + loans 90 or more days past due) / (tangible equity + loan loss reserve)

Risk-based capital ratio = total capital (Tier 1 core capital + Tier 2 supplemental capital) / risk-adjusted assets.

Leverage ratio = core capital (Tier 1) / average total assets.

¹ Hastings State Bank was purchased by Lincoln, Neb.-based Pinnacle Bank on Dec. 20, 2012.

Top-level tickers are only given for those companies with ultimate parent companies based in the US.

All information is current as of Feb. 8, 2013.

Source: SNL Financial