

## Commercial banks with the highest nonaccrual ratios

Company (top level U.S. ticker)	City, state	Q3'12 total assets (\$M)	Adjusted nonaccrual loans/total loans (%)		
			Q3'12	Q2'12	Q3'11
Armed Forces Bank NA	Fort Leavenworth, KS	1,628.0	24.52	25.85	40.84
U.S. Century Bank	Doral, FL	1,152.6	21.54	21.53	13.93
Beach Community Bank (BCBF)	Fort Walton Beach, FL	599.5	21.46	22.27	19.55
Metrobank	Chicago, IL	736.3	21.21	22.34	16.39
First National Bank	Edinburg, TX	3,410.4	20.17	17.06	10.95
Archer Bank	Chicago, IL	538.5	18.03	17.67	18.21
Park Cities Bank	Dallas, TX	539.0	17.85	16.88	20.10
Brand Bank	Lawrenceville, GA	1,376.3	17.05	18.96	18.14
Great Florida Bank (GFLB)	Miami Lakes, FL	1,264.2	15.48	14.87	13.29
Centennial Bank	Fountain Valley, CA	581.8	13.38	13.27	10.15
Crown Bank	Ocean City, NJ	571.5	12.84	13.63	12.79
Peoples Bank Biloxi Mississippi (PFBX)	Biloxi, MS	809.0	12.39	12.86	7.64
United Central Bank	Garland, TX	1,932.8	12.37	12.86	6.05
Bridgeview Bank Group	Bridgeview, IL	1,197.0	12.36	14.88	10.15
BankTrust (BTFG)	Mobile, AL	1,964.0	12.15	8.83	8.16
American Bank of the North	Nashwauk, MN	597.5	11.95	12.93	8.72
First National Bank of Shelby (FNSE)	Shelby, NC	882.8	11.73	11.62	8.32
Heritage Bank	Hinesville, GA	741.9	11.37	10.93	14.54
Inland Bank and Trust	Oak Brook, IL	1,120.1	11.11	13.34	12.67
Metropolitan National Bank	Little Rock, AR	994.6	11.01	11.43	16.59
Valley View State Bank	Overland Park, KS	867.2	11.01	5.86	5.89
North Community Bank	Chicago, IL	884.3	10.96	10.45	12.00
Savings Bank of Mendocino County	Ukiah, CA	930.9	10.75	9.89	11.25
Michigan Commerce Bank (CBCRQ)	Ann Arbor, MI	692.9	10.66	10.70	12.95
Bank of America Rhode Island NA (BAC)	Providence, RI	19,117.8	10.29	9.08	10.42
<b>Median for banks greater than \$500 million in assets</b>		<b>973.2</b>	<b>1.50</b>	<b>1.62</b>	<b>1.90</b>

Limited to commercial banks with greater than \$500 million in total assets as of Sept. 30, 2012.

As of Nov. 8, 2012

Adjusted nonaccrual loans exclude government-guaranteed assets.

Data is based on regulatory filings.

Source: SNL Financial

