

Less than 'well capitalized' community banks with a tangible equity-to-average assets ratio above 8%

Company (top-level ticker)	Current PCA categories					Proposed community bank leverage ratio (%)
	Total assets (\$M)	CET1 ratio (%)	Tier 1 ratio (%)	Total capital ratio (%)	Tier 1 leverage ratio (%)	
"Well capitalized" minimum		6.50	8.00	10.00	5.00	8.00-10.00
First Banks Inc.	6,176.4	-0.08	8.97	13.66	6.23	8.14
Bank of Highland Park Financial Corp.	1,556.5	8.37	8.37	9.96	8.11	8.03
CIB Marine Bancshares Inc. (CIBH)	640.3	4.71	14.80	16.05	11.41	11.18
First National Bank	261.0	8.83	8.83	9.87	8.18	8.21
Golden State Bank (GSBX)	192.2	8.66	8.66	9.54	8.59	8.59

Data compiled Dec. 11, 2017.

Based on regulatory filings.

Analysis limited to current top-tier banks and thrifts under \$10 billion in total assets as of Sept. 30, 2017.

Values in orange represent regulatory capital ratios below each respective "well capitalized" minimum.

Community bank leverage ratio = tangible equity as a percentage of average assets

CET1 = common equity Tier 1; PCA = prompt corrective action

Source: S&P Global Market Intelligence