

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

Company (top-level US ticker)	City, state	Total assets (\$B)	Net unrealized gains or losses on AFS securities (\$M)^				Tier 1 risk-based ratio (%)
			Q2'14	Q1'14	QOQ change	QOQ change/Tier 1 cap. (%)	
OneWest Bank NA	Pasadena, CA	22.51	140.4	153.6	-13.1	-0.52	23.82
American National Bank of Texas	Terrell, TX	2.39	-1.2	0.3	-1.5	-0.77	12.95
Lamesa National Bank	Lamesa, TX	0.29	-0.6	0.4	-1.0	-3.42	20.66
Fiduciary Trust Co. International (BEN)	New York, NY	0.90	0.0	1.0	-1.0	-0.67	162.82
1st Financial Bank USA	Dakota Dunes, SD	0.68	4.0	4.9	-1.0	-0.84	21.58
Salisbury Bank and Trust Co. (SAL)	Lakeville, CT	0.62	0.6	1.6	-1.0	-1.92	12.20
Nevada State Bank (ZION)	Las Vegas, NV	4.09	2.4	3.2	-0.8	-0.23	15.60
BCB Community Bank (BCBP)	Bayonne, NJ	1.28	0.0	0.7	-0.7	-0.68	11.49
Citizens National Bank	Cameron, TX	0.39	-1.7	-1.0	-0.7	-1.80	20.39
National Bank of Arizona (ZION)	Phoenix, AZ	4.73	2.3	2.9	-0.6	-0.11	14.26
Bay Cities Bank	Tampa, FL	0.54	0.5	1.1	-0.6	-1.03	15.39
Winona National Bank	Winona, MN	0.27	0.7	1.2	-0.6	-1.77	17.98
Union Bank and Trust Co.	Lincoln, NE	2.86	3.2	3.7	-0.5	-0.20	12.24
Los Alamos National Bank	Los Alamos, NM	1.49	-0.9	-0.4	-0.5	-0.39	13.70
Commercial Bank of Texas N.A.	Nacogdoches, TX	0.54	0.5	1.0	-0.5	-1.09	15.83
	Median of the list	0.90	0.5	1.1	-0.7	-0.77	15.60
	Industry total	14,123.57	2,975.6	-1,307.5	4,295.5	NA	NA

As of Aug. 13, 2014.

Financial data is for the quarter ended June 30, 2014, unless otherwise noted.

* Data is based on regulatory filings by operating U.S. commercial banks.

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

Industry total reflects aggregate data of all U.S. commercial banks.

NA = not applicable

Source: SNL Financial

