

Debt issuances by banks under \$1B in assets

Year-to-date 2015

Issuer name	City, state	Total assets (\$M)	Tier 1 ratio (%)	ROACE (%)	Gross amount offered (\$M)	Completion date	Coupon (%)	Placement agent
Blue Ridge Bankshares Inc.	Luray, VA	257.9	15.29	12.75	10.0	11/23/15	6.75	Sandler O'Neill & Partners
Kinderhook Bank Corp.	Kinderhook, NY	403.1	NA	7.89	10.0	11/19/15	NA	Ambassador Financial Group
Oconomowoc Bancshares Inc.	Oconomowoc, WI	881.7	10.91	9.42	12.0	11/18/15	NA	Ambassador Financial Group
Avidbank Holdings Inc.	Palo Alto, CA	576.7	NA	9.50	12.0	11/12/15	6.88	Sandler O'Neill & Partners
First National Corp.	Strasburg, VA	688.9	NA	3.51	5.0	10/30/15	6.75	
BNCCORP Inc.	Bismarck, ND	904.9	20.59	10.94	10.0	10/19/15	6.35	
Country Bank Holding Co. Inc.	New York, NY	555.0	NA	NA	1.5	10/15/15	NA	
Country Bank Holding Co. Inc.	New York, NY	555.0	NA	NA	6.0	10/15/15	NA	
First Resource Bank	Exton, PA	193.2	11.80	9.53	2.0	10/15/15	6.50	
FS Bancorp Inc.	Mountlake Terrace, WA	568.6	14.30	16.30	10.0	10/15/15	6.50	
Highlands Bancorp Inc.	Vernon, NJ	298.8	NA	10.03	7.5	10/15/15	NA	FIG Partners
FCB Bancorp Inc.	Louisville, KY	499.4	9.43	NA	10.4	10/14/15	6.00	Sandler O'Neill & Partners
Patriot National Bancorp Inc.	Stamford, CT	628.9	11.80	4.60	2.0	09/30/15	1.75	
Stewardship Financial Corp.	Midland Park, NJ	701.2	13.21	9.23	16.6	08/28/15	6.75	Sandler O'Neill & Partners
Coast Bancorp	San Luis Obispo, CA	130.4	3.43	6.12	2.5	08/04/15	6.00	
First Resource Bank	Exton, PA	193.2	11.80	9.53	2.0	07/31/15	6.50	
Guaranty Bancorp Inc.	Woodsville, NH	403.8	14.03	NA	5.0	07/31/15	6.25	Griffin Financial Group
Eagle Bancorp Montana Inc.	Helena, MT	559.4	13.98	2.82	10.0	06/19/15	6.75	FIG Partners
Xenith Bankshares Inc.	Richmond, VA	992.7	11.23	3.65	8.5	06/19/15	6.75	SunTrust Robinson Humphrey
Bay Banks of Virginia Inc.	Kilmarnock, VA	393.6	NA	3.86	7.0	05/28/15	6.50	FIG Partners
Country Bank Holding Co. Inc.	New York, NY	526.0	NA	NA	6.0	05/15/15	NA	
First Bank	Hamilton, NJ	677.5	10.96	7.61	22.0	04/30/15	6.75	Sandler O'Neill & Partners
York Traditions Bank	York, PA	300.2	13.11	5.16	5.0	03/27/15	6.25	Ambassador Financial Group
DNB Financial Corp.	Downingtown, PA	723.3	14.90	11.32	9.8	03/05/15	4.25	
Cornerstone Community Bancorp	Red Bluff, CA	149.1	10.09	7.51	5.0	03/02/15	NA	

Data compiled Dec. 2, 2015.

Financial data given for the most recent quarter-end following offering completion date.

Gross amount offered includes exercised overallotment options.

NA = not available

ROACE = return on average common equity

Senior debt offerings are highlighted.

Source: SNL Financial

