

Banks with highest net charge-offs as percentage of average loans*

Company (top-level ticker)	City state or territory	Total assets (\$B)	TCE / TA (%)	Reserves/adj. NPAs + adj. loans 90PD (%)^	NCOs/avg. loans (%)		
					Q1'14	Q4'13	Q1'13
Merrick Bank Corp.	South Jordan, UT	2.08	22.35	221.93	8.48	8.10	8.63
E*TRADE Savings Bank (ETFC)	Arlington, VA	1.11	17.16	2.43	8.33	1.33	1.30
Comenity Capital Bank (ADS)	Salt Lake City, UT	1.81	12.97	218.86	5.03	4.78	4.55
Comenity Bank (ADS)	Wilmington, DE	6.91	14.68	164.31	4.79	5.23	4.41
GE Capital Retail Bank	Draper, UT	39.78	13.80	225.13	4.46	4.51	4.52
Capital One Bank (USA) NA (COF)	Glen Allen, VA	78.33	9.71	170.74	4.12	4.13	4.74
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	1.14	-1.48	24.83	3.65	4.71	3.38
Midland States Bank	Effingham, IL	1.70	9.66	50.07	3.35	0.48	0.15
FIA Card Services NA (BAC)	Wilmington, DE	155.80	10.76	182.75	3.14	3.27	3.84
Chase Bank USA NA (JPM)	New York, NY	125.33	11.74	101.51	3.00	2.98	3.62
AnchorBank fsb	Madison, WI	2.11	9.54	37.32	2.93	1.63	1.02
Wells Fargo Bank Northwest NA (WFC)	Salt Lake City, UT	14.50	11.00	303.30	2.79	2.64	3.43
American Express Centurion Bank (AXP)	Salt Lake City, UT	32.72	19.36	155.26	2.79	3.27	2.55
Barclays Bank Delaware (BARC)	Wilmington, DE	20.09	8.66	152.03	2.69	2.60	2.74
Dubuque B&T Co. (HTLF)	Dubuque, IA	1.35	9.69	99.39	2.60	0.27	0.23
Wells Fargo Financial National Bank (WFC)	Las Vegas, NV	5.58	14.06	257.71	2.56	2.48	2.61
River City Bank (RCBC)	Sacramento, CA	1.23	10.67	109.04	2.41	-0.07	0.42
FirstBank Puerto Rico (FBP)	San Juan, PR	12.80	8.50	21.45	2.08	1.12	8.05
Discover Bank (DFS)	Greenwood, DE	78.10	11.78	93.29	2.05	1.92	2.06
First National Bank Texas	Killeen, TX	1.28	6.99	244.43	1.72	2.64	1.85
Bancorp Bank (TBBK)	Wilmington, DE	4.67	6.65	61.86	1.68	1.46	0.75
First National Bank of Omaha (FINN)	Omaha, NE	16.24	9.09	102.56	1.68	1.75	1.75
American Express Bank FSB (AXP)	Salt Lake City, UT	40.50	16.71	163.75	1.65	1.82	2.08
Citizens and Farmers Bank (CFFI)	West Point, VA	1.34	9.10	238.21	1.64	2.76	2.83
Banco Popular de Puerto Rico (BPOP)	San Juan, PR	27.40	10.80	34.19	1.63	1.25	5.30
Median for operating banks with over \$1 billion in assets		2.17	9.56	67.07	0.09	0.18	0.21

Data as of May 14, 2014, and based on regulatory filings for the first quarter of 2014 unless otherwise stated.

* Analysis limited to operating commercial and savings banks with greater than \$1 billion in assets with available ratio for net charge-offs over average loans as of March 31, 2014.

^ Adjusted components exclude assets guaranteed by the U.S. government or covered by loss-sharing agreements.

Tickers are given for listings in top-level companies' home countries.

Source: SNL Financial