

## Undercapitalized banks, thrifts by reliance on deposit listing services

Company (top-level ticker)	Deposits from listing services*					
	Total assets (M\$)	CET1 ratio (%)	Estimated balance (\$M)	Concentration <sup>1</sup>		Brokered deposits/deposits (%)
				Q1'16 (%)	YOY change (pps)	
Proficio Bank	106.7	4.19	97.7	96.91	-0.19	0.00
First State Bank	34.5	4.71	14.4	43.17	1.60	0.00
Pinnacle Bank	126.5	4.15	50.4	42.59	2.14	4.36
Affinity Bank	275.1	6.12	76.2	33.88	-1.97	0.00
Horry County State Bank (HCFB)	363.4	3.91	101.1	30.12	3.30	0.00
Bank of Commerce	211.3	3.83	45.6	26.84	-7.05	0.00
First City Bank of Florida	216.8	3.38	46.3	23.06	-2.24	0.00
Fayette County Bank	34.4	6.49	7.3	22.31	-5.32	38.12
McHenry Savings Bank	253.1	6.60	42.6	18.53	3.53	0.00
Beach Community Bank (BCBF)	538.3	3.99	81.6	16.66	1.41	0.00
Farmers & Merchants Bank	543.2	4.21	78.2	15.06	-0.48	0.00
Seaway Bank and Trust Co.	373.0	5.53	35.6	11.89	7.01	0.53
Lafayette State Bank	78.9	5.18	8.3	11.06	-5.37	5.30
Cecil Bank (CECB)	253.2	3.53	13.3	6.88	-0.15	0.00
American Patriot Bank	62.6	2.03	4.1	6.70	-3.10	0.00
First South Bank (FSBS)	244.4	5.20	14.5	6.63	-1.10	0.00
Civis Bank	108.7	5.93	3.0	2.93	-3.34	0.00
Foothills Community Bank	69.7	2.52	1.8	2.71	-2.98	0.00
Gulf Coast Community Bank	132.5	5.03	0.8	0.72	-3.05	0.00
Cornerstone Bank	240.7	5.36	0.2	0.10	-1.78	0.00
Community Bank & Trust - West Georgia	84.2	6.85	0.0	0.00	0.00	0.00
First Southern Bank	107.5	6.71	0.0	0.00	0.00	0.00
Guaranty Bank (MHC) (GFCJ)	1,025.1	-3.81	0.0	0.00	0.00	0.00
Gwinnett Community Bank	335.0	3.89	0.0	0.00	0.00	0.00
Harvest Community Bank (HCBP)	138.8	2.92	0.0	0.00	0.00	0.00
Illinois-Service Federal Savings and Loan Association	101.0	4.19	0.0	0.00	0.00	0.00
Woodbury Banking Co.	22.4	4.91	0.0	0.00	0.00	0.00
<b>Group median</b>		<b>4.21</b>		<b>6.88</b>	<b>-0.85</b>	<b>0.00</b>
<b>Industry median</b>		<b>12.89</b>		<b>3.96</b>	<b>0.22</b>	<b>2.62</b>

Data compiled July 6, 2016.

Based on regulatory filings as of March 31, 2016.

Company analysis includes currently operating commercial banks, savings banks, and savings and loan associations with a Tier 1 leverage ratio less than 4%, a common equity Tier 1 capital ratio less than 4.5%, a Tier 1 capital ratio less than 6% or a total capital ratio less than 8%.

Industry analysis includes commercial banks, savings banks, and savings and loan associations that reported a non-zero balance of estimated deposits from listing services for the first quarter of 2016. Excludes banker's banks.

\* Reported by banks and thrifts in call reports as estimated deposits obtained through the use of listing services that are not classified as brokered deposits. Listing services advertise rates from depository institutions and receive compensation from either those companies soliciting deposits or customers shopping for deposit accounts.

The FDIC defines a brokered deposit as any deposit that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker. This can include brokered CDs, prepaid cards and various other relationships or products.

<sup>1</sup> Represents banks' estimated deposits from listing services as a percentage of total deposits.

CET1 = common equity Tier 1; YOY = year-over-year; pps = percentage points

Source: SNL Financial, an offering of S&P Global Market Intelligence