

20 most asset-sensitive banks and thrifts under \$1B in assets

Financial data as of March 31, 2016

Company (top-level ticker)	City, state	Total assets (\$M)	1-year repricing gap/ total assets (%)	Rate-sensitive assets/ total assets		
				(%)	Change (pps)	
					QOQ	YOY
Banamex USA (C)	Los Angeles, CA	297.2	88.90	89.56	0.07	34.77
Applied Bank	Wilmington, DE	202.8	88.16	88.41	4.62	4.05
Monitor Bank	Big Prairie, OH	42.0	84.02	90.25	1.01	1.12
Seacoast Commerce Bank (SCBH)	San Diego, CA	526.4	82.41	84.16	0.58	1.74
Alpine Capital Bank	New York, NY	288.3	79.58	90.01	3.80	0.48
Independence Bank	East Greenwich, RI	39.2	79.47	88.27	1.35	12.47
1st Financial Bank USA	Dakota Dunes, SD	688.2	75.02	90.91	0.24	0.90
Stanley Bank	Overland Park, KS	100.8	73.87	83.87	0.50	0.56
Summit Bank (SMAL)	Oakland, CA	237.7	72.72	82.70	-2.00	22.12
Twin River National Bank	Clarkston, WA	99.3	69.02	79.09	2.40	3.88
University Bank (UNIB)	Ann Arbor, MI	194.9	68.87	69.74	3.44	10.77
Dysart State Bank	Dysart, IA	16.1	66.43	84.79	1.83	0.60
1st Bank	Broadus, MT	50.4	66.00	77.65	-2.41	17.85
Grant County State Bank	Carson, ND	36.6	65.65	84.02	-0.80	2.44
First Bank of Owasso	Owasso, OK	276.4	64.69	66.61	3.67	5.30
Bank 7	Oklahoma City, OK	575.5	63.42	87.37	1.04	26.71
Spring Bank	Bronx, NY	139.9	62.07	77.19	-0.77	6.47
Idaho Trust Bank	Boise, ID	85.8	61.84	73.03	-4.59	-4.90
Rolling Hills Bank & Trust	Atlantic, IA	243.8	61.73	71.05	0.85	5.53
Fidelity Bank	Edina, MN	487.1	59.77	60.70	-0.68	-7.10
Group median			68.95	83.95	0.71	3.97
Under \$1 billion industry median*			9.56	29.18	0.59	0.75

Data compiled July 22, 2016.

Based on regulatory filings.

* Analysis includes banks and thrifts under \$1 billion in assets with a loan-to-deposit ratio greater than 50% for the first quarter of 2016. Excludes merger targets, industrial banks, nondepository trusts and banks owned by foreign parents.

Rate-sensitive assets = assets expected to reprice or mature within one year

One-year repricing gap/ total assets = the cumulative amount of assets scheduled to reprice or mature within one year less the amount of liabilities scheduled to reprice or mature within one year, as a percentage of total assets

QOQ = quarter over quarter; YOY = year over year; pps = percentage points

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