

Section I Contents

This section contains Weiss Safety Ratings, key rating factors, and summary financial data for all U.S. federally-insured commercial banks and savings banks. Companies are sorted in alphabetical order, first by company name, then by city and state.

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- 1. Institution Name** The name under which the institution was chartered. If you cannot find the institution you are interested in, or if you have any doubts regarding the precise name, verify the information with the bank itself before proceeding. Also, determine the city and state in which the institution is headquartered for confirmation. (See columns 2 and 3.)

- 2. City** The city in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city.

Also use this column to confirm that you have located the correct institution. It is possible for two unrelated companies to have the same name if they are headquartered in different cities.

- 3. State** The state in which the institution's headquarters or main office is located. With the adoption of interstate branching laws, some institutions operating in your area may actually be headquartered in another state.

- 4. Safety Rating** Weiss rating assigned to the institution at the time of publication. Our ratings are designed to distinguish levels of insolvency risk and are measured on a scale from A to F based upon a wide range of factors. See *About Weiss Safety Ratings* for specific descriptions of each letter grade.

Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower rated firms. See *About Weiss Safety Ratings* for more information. Also, please be sure to consider the warnings regarding the ratings' limitations and the underlying assumptions.

- 5. Prior Year Safety Rating** Weiss rating assigned to the institution based on data from December 31 of the previous year. Compare this rating to the company's current rating to identify any recent changes.

- 6. Safety Rating Two Years Prior** Weiss rating assigned to the institution based on data from December 31 two years ago. Compare this rating to the ratings in the prior columns to identify longer term trends in the company's financial condition.

- 7. Total Assets** The total of all assets listed on the institution's balance sheet, in millions of dollars. This figure primarily consists of loans, investments (such as municipal and treasury bonds), and fixed assets (such as buildings and other real estate).
- Overall size is an important factor which affects the company's ability to diversify risk and avoid vulnerability to a single borrower, industry, or geographic area. Larger institutions are usually, although not always, more diversified and thus less susceptible to a downturn in a particular area. Nevertheless, do not be misled by the general public perception that "bigger is better." Larger institutions are known for their inability to quickly adapt to changes in the marketplace and typically underperform their smaller brethren.
- 8. One Year Asset Growth** The percentage change in total assets over the previous 12 months. Moderate growth is generally a positive since it can reflect the maintenance or expansion of the company's market share, leading to the generation of additional revenues. Excessive growth, however, is generally a sign of trouble as it can indicate a loosening of underwriting practices in order to attract new business.
- 9. Commercial Loans/ Total Assets** The percentage of the institution's asset base invested in loans to businesses. Commercial loans are the traditional bread and butter of commercial banks, although many have increased their business lending in recent years.
- 10. Consumer Loans/ Total Assets** The percentage of the institution's asset base invested in loans to consumers, primarily credit cards. Consumer lending has grown rapidly in recent years due to the high interest rates and fees institutions are able to charge. On the down side, consumer loans usually experience higher delinquency and default rates than other loans, negatively impacting earnings down the road.
- 11. Home Mortgage Loans/ Total Assets** The percentage of the institution's asset base invested in residential mortgage loans to consumers, excluding home equity loans. Savings banks have traditionally dominated mortgage lending.
- This type of loan typically experiences lower default rates. However, the length of the loan's term can be a subject for concern during periods of rising interest rates.

12. Securities/ Total Assets

The percentage of the institution's asset base invested in securities, including U.S. Treasury securities, mortgage-backed securities, and municipal bonds. This does not include securities the institution may be holding on behalf of individual customers.

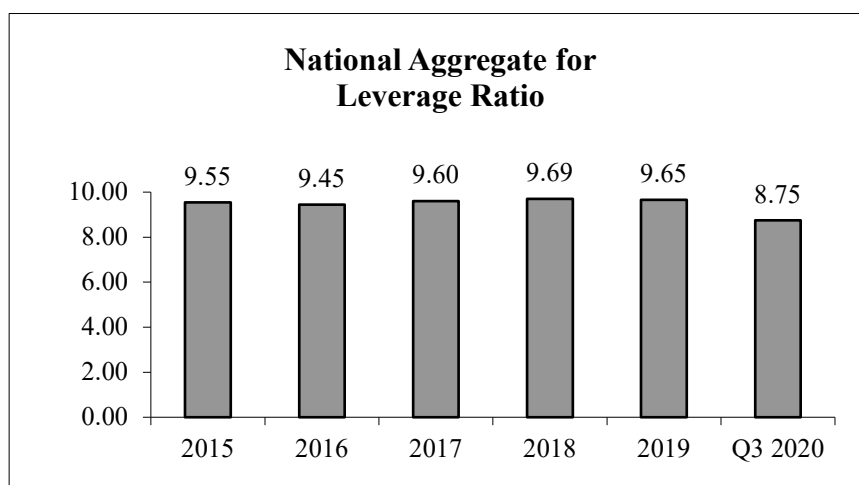
Although securities are similar to loans in that they represent obligations to pay a debt at some point in the future, they are a more liquid investment than loans and usually present less risk of default. In addition, mortgage-backed securities can present less credit risk than holding mortgage loans themselves due to the diversification of the underlying mortgages.

13. Capitalization Index

An index that measures the adequacy of the institution's capital resources to deal with potentially adverse business and economic situations that could arise. It is based on an evaluation of the company's degree of leverage compared to total assets as well as risk-adjusted assets. See the Critical Ranges In Our Indexes for a description of the different critical levels presented in this index.

14. Leverage Ratio

A regulatory ratio defined by the federal banking regulators as core (tier 1) capital divided by tangible assets. This ratio answers the question: How much does the institution have in stockholders' equity for every dollar of assets? Thus, the Leverage Ratio represents the amount of actual "capital cushion" the institution has to fall back on in times of trouble. We feel that this is the single most important ratio in determining financial strength because it provides the best measure of an institution's ability to withstand losses.



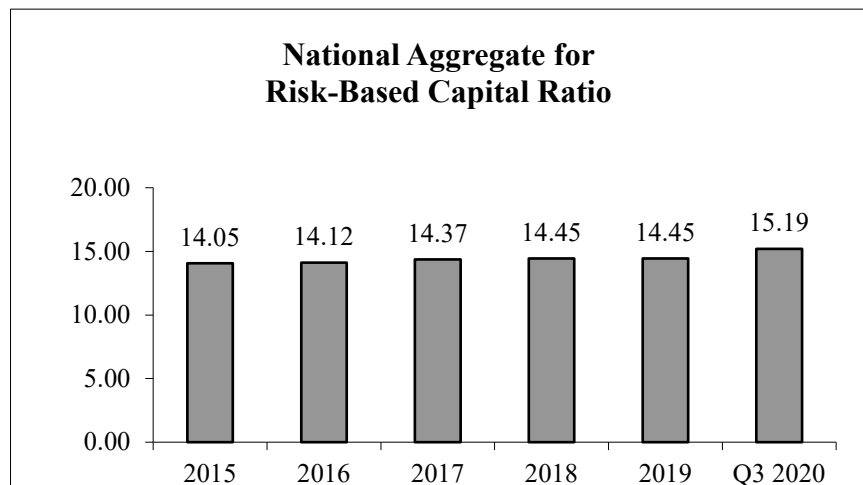
15. Risk-Based Capital Ratio

A regulatory ratio defined by the federal banking regulators as total (tier 1 + tier 2) capital divided by risk-weighted assets. This ratio addresses the issue that not all assets present the same level of credit risk to an institution. As such, all assets and certain off-balance sheet commitments are assigned to risk categories based on the level of credit risk they pose and then weighted accordingly to arrive at risk-weighted assets.

For instance, assets with virtually no risk, such as cash and U.S. Treasury securities, are risk-weighted at 0% and therefore, not included in the calculation. Assets with low risk, for example, high quality mortgage-backed securities and state and municipal bonds, are partially weighted at 20%.

Those assets possessing moderate risk, such as residential mortgages and state and local revenue bonds are partially weighted at 50%. And finally, assets considered to possess “normal” or “high” risk, including certain off-balance sheet commitments such as unfunded loans, are risk-weighted at 100%. The summation of these categories of risk-weighted assets results in the figure used in the denominator of this ratio.

Please be aware that not all banks and savings banks are required to report risk-weighted assets as defined by the federal regulators. Consequently, we have estimated this figure when necessary based on estimates used by the regulators themselves.



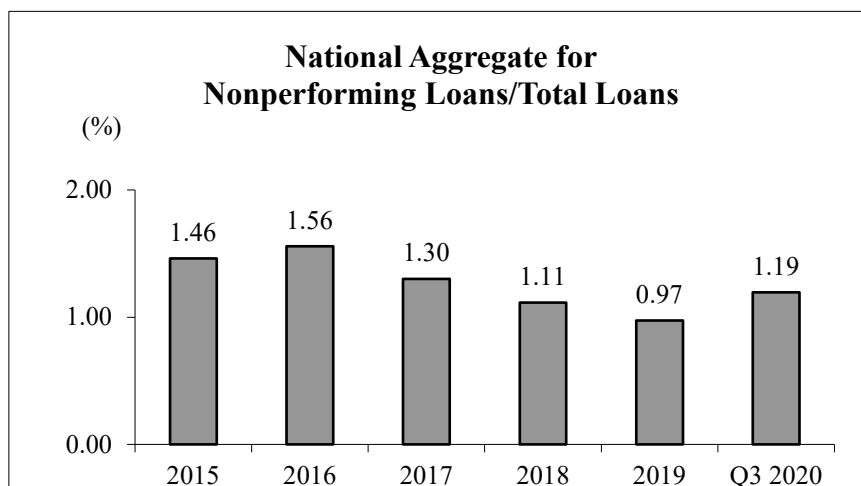
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1. Asset Quality Index

An index that measures the quality of the institution's past underwriting and investment practices, as well as its loss reserve coverage. See the Critical Ranges In Our Indexes for a description of the different critical levels presented in this index.

2. Adjusted Nonperforming Loans/Total Loans

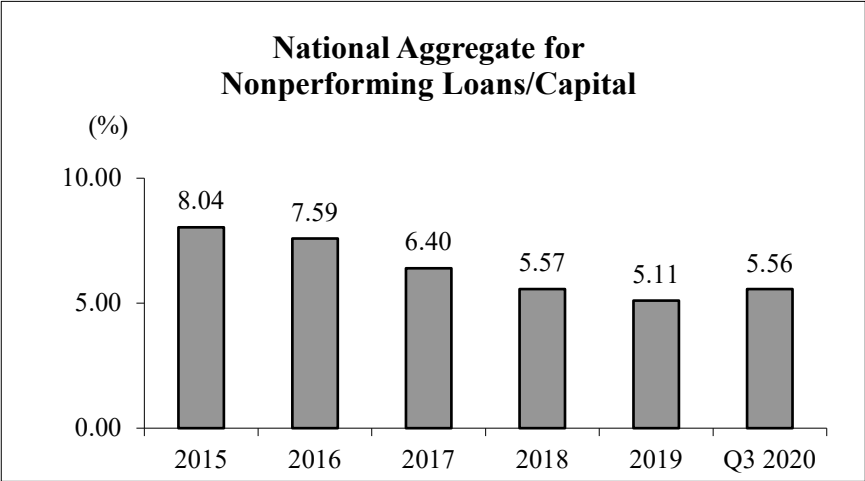
The percentage of the institution's loan portfolio which is either past due on its payments by 90 days or more, or no longer accruing interest due to doubtful collectability plus a portion of all restructured loans, less government guaranteed GNMA loans and those loans protected by the FDIC. This ratio is affected primarily by the quality of the institution's underwriting practices and the prosperity of the local economies where it is doing business. While only a portion of these loans will actually end up in default, a high ratio here will have several negative consequences including increased loan loss provisions, increased loan collection expenses, and decreased interest revenues.



¹Nonperforming loans were adjusted in 2011 to include a portion of all restructured loans, less government guaranteed GNMA loans and those loans protected by the FDIC.

3. Adjusted Nonperforming Loans/Capital

The percentage of past due 90 days and nonaccruing loans plus a portion of all restructured loans, less government guaranteed GNMA loans and those loans protected by the FDIC to the company’s core (tier 1) capital plus reserve for loan losses. This ratio answers the question: If all of the bank’s significantly past due and nonaccruing loans were to go into default, how much would that eat into capital? A large percentage of nonperforming loans signal imprudent lending practices which are a direct threat to the equity of the institution.



¹ Nonperforming loans were adjusted in 2011 to include a portion of all restructured loans, less government guaranteed GNMA loans and those loans protected by the FDIC.

4. Net Charge-offs/Average Loans

The ratio of foreclosed loans written off the institution’s books since the beginning of the year (less previous write-offs that were recovered) as a percentage of average loans for the year. This ratio answers the question: What percentage of the bank’s past loans have actually become uncollectible? Past loan charge-off experience is often a very good indication of what can be expected in the future, and high loan charge-off levels are usually an indication of poor underwriting practices.

5. Profitability Index

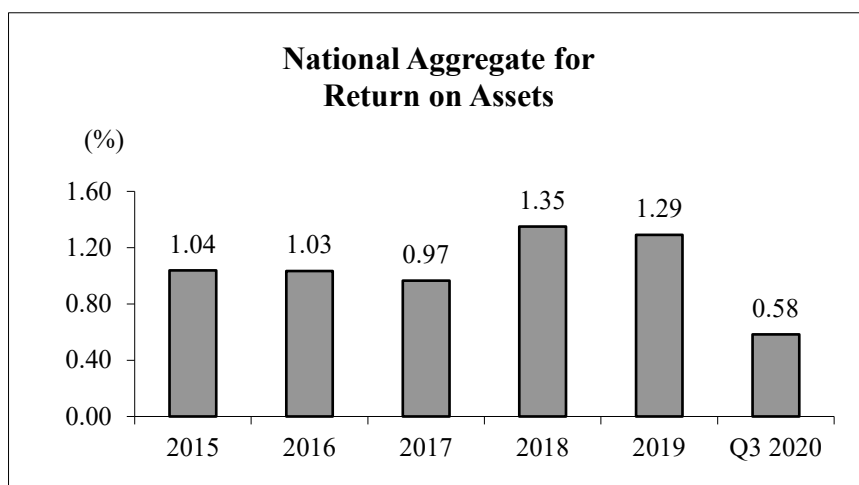
An index that measures the soundness of the institution’s operations and the contribution of profits to the company’s financial strength. It is based on five sub-factors: 1) gain or loss on operations; 2) rates of return on assets and equity; 3) management of net interest margin; 4) generation of noninterest-based revenues; and 5) overhead expense management. See the Critical Ranges In Our Indexes for a description of the different critical levels presented in this index.

6. Net Income

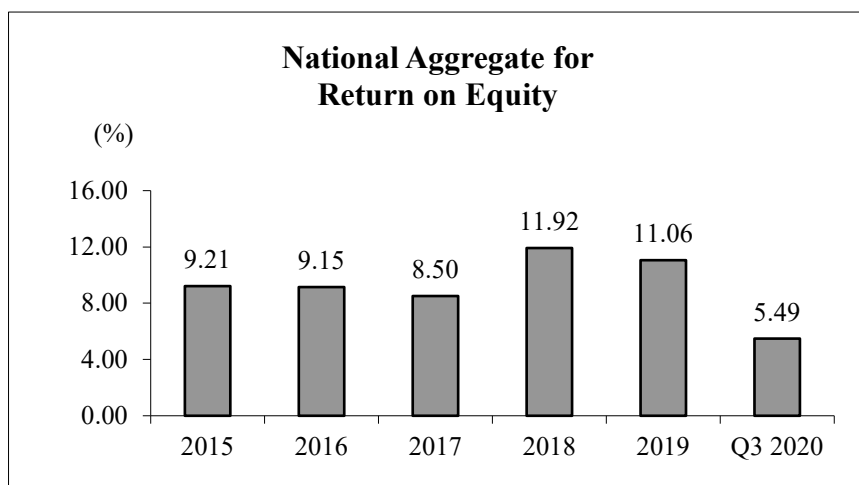
The year-to-date net profit or loss recorded by the institution, in millions of dollars. This figure includes the company’s operating profit (income from lending, investing, and fees less interest and overhead expenses) as well as nonoperating items such as capital gains on the sale of securities, income taxes, and extraordinary items.

7. Return on Assets The ratio of net income for the year (year-to-date quarterly figures are converted to a 12-month equivalent) as a percentage of average assets for the year. This ratio, known as ROA, is the most commonly used benchmark for bank profitability since it measures the company’s return on investment in a format that is easily comparable with other companies.

Historically speaking, a ratio of 1.0% or greater has been considered good performance. However, this ratio will fluctuate with the prevailing economic times. Also, larger banks tend to have a lower ratio.



8. Return on Equity The ratio of net income for the year (year-to-date quarterly figures are converted to a 12-month equivalent) as a percentage of average equity for the year. This ratio, known as ROE, is commonly used by a company’s shareholders as a measure of their return on investment. It is not always a good measure of profitability, however, because inadequate equity levels at some institutions can result in unjustly high ROE’s.



9. Net Interest Spread

The difference between the institution’s interest income and interest expense for the year (year-to-date quarterly figures are converted to a 12-month equivalent) as a percentage of its average revenue-generating assets. Since the margin between interest earned and interest paid is generally where the company generates the majority of its income, this figure provides insight into the company’s ability to effectively manage interest spreads.

A low Net Interest Spread can be the result of poor loan and deposit pricing, high levels of non-accruing loans, or poor asset/liability management.

10. Overhead Efficiency Ratio

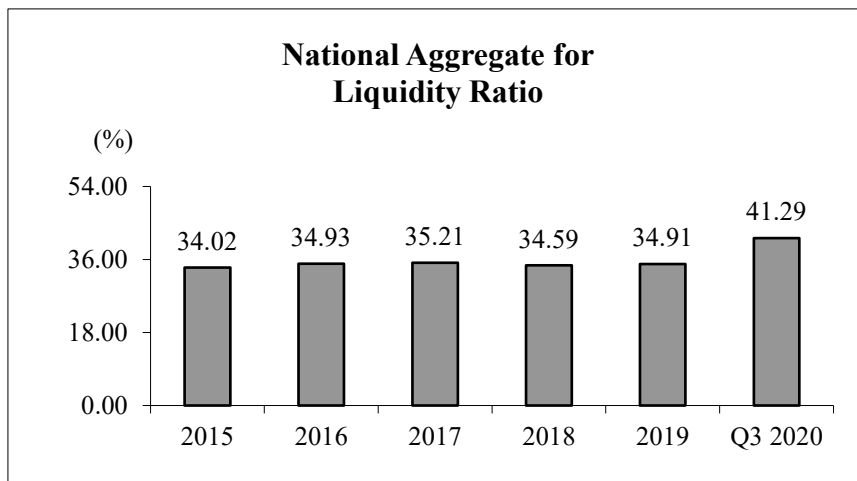
Total overhead expenses as a percentage of total revenues net of interest expense. This is a common measure for evaluating an institution’s ability to operate efficiently while keeping a handle on overhead expenses like salaries, rent, and other office expenses. A high ratio suggests that the company’s overhead expenses are too high in relation to the amount of revenue they are generating and/or supporting. Conversely, a low ratio means good management of overhead expenses which usually results in a strong Return on Assets as well.

11. Liquidity Index

An index that measures the institution’s ability to raise the necessary cash to satisfy creditors and honor depositor withdrawals. It is based on an evaluation of the company’s short-term liquidity position, including its existing reliance on less stable deposit sources. See the Critical Ranges In Our Indexes for a description of the different critical levels presented in this index.

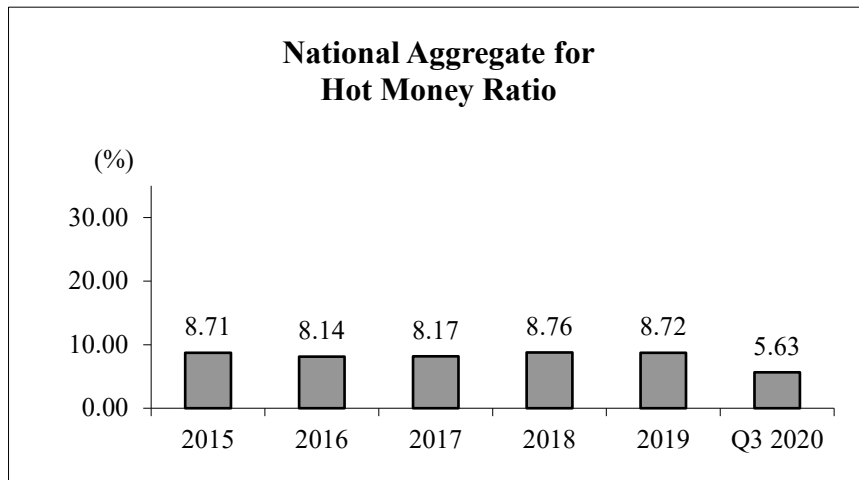
12. Liquidity Ratio

The ratio of short-term liquid assets to deposits and short-term borrowings. This ratio answers the question: How many cents can the institution easily raise in cash to cover each dollar on deposit plus pay off its short-term debts? Due to the nature of the business, it is rare (and not expected) for an established bank to achieve 100% on this ratio. Nevertheless, it serves as a good measure of an institution’s liquidity in relation to the rest of the banking industry.



13. Hot Money Ratio

The percentage of the institution's deposit base that is being funded by jumbo CDs and brokered deposits. Jumbo CDs (high-yield certificates of deposit with principal amounts of at least \$100,000) and brokered deposits (pooled funds sold by brokers seeking the highest interest rate available) are generally considered less stable (and more costly) and thus less desirable as a source of funds.



14. Stability Index

An index that integrates a number of factors such as 1) risk diversification in terms of company size and loan diversification; 2) deterioration of operations as reported in critical asset, liability, income and expense items, such as an increase in loan delinquency rates or a sharp increase in loan originations; 3) years in operation; 4) former problem areas where, despite recent improvement, the company has yet to establish a record of stable performance over a suitable period of time; and 5) relationships with holding companies and affiliates. See the Critical Ranges In Our Indexes for a description of the different critical levels presented in this index.

I. Index of Banks

Spring 2021

Name	City	State	2019 Rating	2018 Rating	2017 Rating	Total Assets (\$Mil)	One Year Asset Growth	Asset Mix (As a % of Total Assets)					Capital-ization Index	Lever-age Ratio	Risk- Based Capital Ratio
								Comm-ercial Loans	Cons-umer Loans	Mort-gage Loans	Secur-ities	Other			
1st Advantage Bank	Saint Peters	MO	C	C	C	135.7	23.97	24.7	0.0	7.3	1.7	7.7	9.7	13.1	
1st Bank	Broadus	MT	A-	A-	A-	52.4	10.57	5.2	1.5	0.5	0.0	7.1	9.1	24.6	
▼ 1st Bank in Hominy	Hominy	OK	D+	C-	D+	42.8	6.05	12.3	10.0	9.5	28.1	6.7	8.7	0.0	
▼ 1st Bank of Sea Isle City	Sea Isle City	NJ	C	C+	C	271.1	10.51	1.1	0.1	45.0	5.0	9.1	10.4	20.9	
1st Bank Yuma	Yuma	AZ	B+	B+	B	473.9	33.48	13.7	0.2	2.1	8.2	6.1	8.1	14.7	
1st Cameron State Bank	Cameron	MO	C	C	C-	64.0	11.56	0.6	1.6	21.8	31.1	6.5	8.5	26.5	
1st Capital Bank	Salinas	CA	B+	B+	B-	749.0	17.50	20.8	0.0	15.5	8.0	7.9	9.6	15.4	
▲ 1st Colonial Community Bank	Cherry Hill	NJ	C+	C+	C+	596.3	9.40	11.2	0.4	34.9	16.5	8.0	9.7	17.7	
1st Community Bank	Sherrard	IL	C	C	C	68.3	6.00	6.0	2.0	10.7	7.6	8.0	9.7	0.0	
1st Constitution Bank	Cranbury	NJ	B	B	B	1843.5	37.37	28.9	0.1	9.1	12.3	5.8	9.3	11.6	
▲ 1st Equity Bank	Skokie	IL	C-	C-	D	141.6	48.66	15.5	0.1	17.0	0.1	10.0	15.2	23.0	
1st Federal Savings Bank of SC, Inc.	Walterboro	SC	B-	B-	C+	116.3	19.09	0.1	1.2	53.1	6.4	6.6	8.6	18.7	
1st Financial Bank USA	Dakota Dunes	SD	C	C	C	633.1	-3.77	0.8	60.4	1.6	11.9	10.0	28.3	35.0	
1st National Bank	Lebanon	OH	C+	C	C	258.4	32.09	5.2	0.7	25.8	11.4	5.9	7.9	14.0	
1st Security Bank of Washington	Mountlake Terrace	WA	A-	A	A	2053.8	21.25	9.6	17.8	25.8	8.7	7.2	10.7	0.0	
1st Source Bank	South Bend	IN	A-	A-	A-	7294.0	9.31	50.1	1.9	5.4	14.9	9.1	10.9	14.2	
1st State Bank	Saginaw	MI	B-	B-	C+	408.5	40.09	42.8	0.2	4.5	3.9	5.6	7.6	13.3	
▲ 1st State Bank of Mason City	Mason City	IL	C+	C+	B-	30.8	21.61	0.7	4.8	10.5	44.0	10.0	11.2	0.0	
1st Summit Bank	Johnstown	PA	B-	B	B	1224.8	11.52	11.6	2.5	23.1	44.3	7.6	9.4	18.6	
▲ 1st Trust Bank, Inc.	Hazard	KY	C	C-	C	249.3	-8.09	17.8	2.2	19.4	3.2	6.9	9.1	0.0	
1st United Bank	Faribault	MN	A-	A-	B	172.6	20.57	12.3	1.5	5.6	40.7	8.5	10.0	0.0	
▲ 21st Century Bank	Loretto	MN	A-	B+	B+	617.9	21.37	30.1	0.1	8.3	9.3	10.0	11.2	18.4	
22nd State Bank	Louisville	AL	D	D-	C-	168.0	24.43	13.2	1.6	22.0	6.3	7.0	9.0	13.0	
5Star Bank	Colorado Springs	CO	B+	A-	A-	380.9	51.94	13.2	0.1	7.8	0.3	10.0	12.1	0.0	
AB&T	Albany	GA	B	B	B-	235.8	23.11	24.5	1.5	16.2	0.7	6.2	8.3	12.9	
▲ Abacus Federal Savings Bank	New York	NY	B-	B-	B-	359.8	7.31	1.0	0.0	59.4	1.4	10.0	11.8	23.3	
Abbeville Building & Loan	Abbeville	LA	C+	B-	B-	58.7	9.62	0.0	0.0	47.2	2.1	10.0	27.7	17.0	
Abbeville First Bank, SSB	Abbeville	SC	D+	C	C	96.7	22.93	9.3	1.0	37.6	28.8	6.4	8.4	0.0	
AbbyBank	Abbotsford	WI	C+	B-	B-	614.9	16.67	7.3	0.4	12.4	17.5	5.2	7.8	11.2	
Abington Bank	Abington	MA	B-	B-	C+	592.8	2.66	3.1	0.1	38.0	8.6	10.0	11.7	18.0	
Academy Bank, N.A.	Kansas City	MO	A-	A-	A-	2341.1	44.59	22.6	0.7	9.9	10.3	10.0	12.0	18.1	
ACB Bank	Cherokee	OK	D+	D+	C	125.8	-3.21	9.4	1.8	10.2	17.5	6.9	10.9	0.0	
Access Bank	Omaha	NE	B	B	B	766.0	20.07	22.7	0.3	9.3	5.9	7.2	10.3	12.7	
AccessBank Texas	Denton	TX	C	B-	B-	504.5	18.92	19.5	1.6	11.5	7.7	8.2	9.8	14.0	
ACNB Bank	Gettysburg	PA	B+	A-	B+	2489.2	44.56	11.2	0.6	17.3	13.2	7.3	9.2	14.2	
Adams Bank & Trust	Ogallala	NE	B+	B+	B	975.3	18.19	12.2	1.5	12.1	2.3	6.2	10.0	0.0	
Adams Community Bank	Adams	MA	C	C	C	706.9	14.35	4.0	1.2	67.1	6.6	6.0	8.1	14.8	
Adams County Bank	Kenesaw	NE	B	B	C+	202.3	12.52	5.1	0.8	3.1	33.4	7.3	9.4	0.0	
Adams State Bank	Adams	NE	B+	B+	B+	56.3	10.00	5.5	3.9	13.4	6.7	10.0	17.7	0.0	
Adirondack Bank	Utica	NY	C-	C	C	1012.4	12.27	16.0	0.9	21.1	28.1	5.2	7.2	17.5	
Adirondack Trust Co.	Saratoga Springs	NY	B	B	B	1460.0	21.23	13.8	1.5	12.1	14.1	6.8	8.8	16.8	
ADP Trust Co., N.A.	Wilmington	DE	U			35.2	116.25	0.0	0.0	0.0	42.6	10.0	95.4	555.6	
Adrian Bank	Adrian	MO	A	A-	B-	153.5	7.69	6.0	4.9	8.9	29.7	10.0	11.5	21.1	
▼ Adrian State Bank	Adrian	MN	C	C+	C	58.6	13.25	4.2	0.9	2.5	4.5	6.0	9.3	0.0	
Affiliated Bank, N.A.	Bedford	TX	B-	B	B	1238.2	30.26	24.5	0.4	17.2	0.0	9.1	10.4	16.7	
ALG Federal Savings Bank	Wilmington	DE	U	U	U	38.3	1.84	0.0	0.0	0.0	85.4	10.0	97.9	0.0	
AimBank	Littlefield	TX	A-	A-	B	1851.8	19.78	12.4	0.9	11.0	26.0	8.1	9.7	0.0	
Alamerica Bank	Birmingham	AL	D	D	D+	15.4	-25.91	13.5	1.6	6.2	3.7	10.0	12.9	19.5	
Alamosa State Bank	Alamosa	CO	A-	A-	A-	317.8	19.79	6.5	2.9	5.6	25.8	7.2	9.1	0.0	
Albany Bank and Trust Co., N.A.	Chicago	IL	B+	A-	B+	686.2	12.42	8.2	0.1	3.4	6.6	10.0	15.1	0.0	
Alden State Bank	Sterling	KS	C-	C	C-	21.3	6.74	8.6	6.0	15.2	19.4	10.0	11.2	24.1	
Alden State Bank	Alden	MI	A-	A-	B+	249.7	14.59	9.7	2.5	15.4	4.5	10.0	11.5	0.0	
Alden State Bank	Alden	NY	B-	B-	B-	402.8	16.27	7.5	0.7	44.4	13.5	10.0	12.0	19.6	
Alerus Financial, N.A.	Grand Forks	ND	A-	A-	A-	2897.2	30.17	25.8	2.7	21.0	17.1	7.1	9.0	13.7	
Algonquin State Bank	Algonquin	IL	C-	C	D+	150.6	12.54	6.1	16.2	11.3	24.0	8.6	10.6	0.0	
All America Bank	Oklahoma City	OK	B-	B-	C+	458.9	1.29	5.9	2.4	16.6	11.8	7.4	9.3	13.2	
Allegiance Bank	Houston	TX	B-	C+	B-	5964.7	21.67	22.2	0.7	10.9	11.1	8.0	9.6	15.4	
Alliance Bank	Francesville	IN	A	A-	B+	343.4	10.77	11.1	0.3	4.1	30.6	10.0	12.2	19.6	
Alliance Bank	Topeka	KS	B+	B+	B	129.4	16.90	22.8	2.2	17.2	3.4	8.3	10.1	0.0	
Alliance Bank	Saint Paul	MN	B	B	B	734.6	15.24	24.0	0.8	3.6	10.0	8.1	9.8	13.6	

Arrows denote recent upgrades ▲ or downgrades ▼

Asset Quality Index	Adjusted		Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	Non-Performing Loans as a % of Total Loans	as a % of Capital											
7.3	0.02	na	0.00	3.3	0.7	0.72	7.42	3.47	75.0	1.8	11.5	19.8	4.7
8.9	0.00	na	0.00	9.8	1.3	3.26	32.58	3.50	60.9	5.7	60.2	10.0	7.0
2.3	4.20	na	-0.07	3.4	0.2	0.63	7.05	3.62	80.4	3.3	46.2	19.6	3.7
7.3	0.63	na	-0.03	2.4	0.5	0.27	2.43	3.39	92.9	5.1	34.2	6.9	5.1
7.9	0.32	na	0.03	6.2	3.9	1.18	13.12	3.97	65.6	5.4	35.4	5.5	5.8
7.7	0.91	na	0.00	2.2	0.1	0.23	2.50	2.58	89.0	5.9	52.3	7.1	4.0
8.1	0.29	na	-0.02	4.2	2.9	0.56	5.54	3.65	67.8	4.9	11.8	2.2	6.7
4.9	1.46	na	0.77	3.6	2.7	0.60	7.13	3.11	69.8	2.6	10.1	14.6	5.5
6.6	0.19	na	0.00	2.7	0.2	0.39	3.81	3.36	87.6	2.0	26.6	21.5	5.3
4.3	1.57	na	0.02	5.6	12.3	0.98	8.48	3.68	57.9	2.2	9.3	17.9	9.1
3.0	3.67	na	0.00	4.5	1.0	0.98	6.72	3.12	66.4	0.9	24.7	44.7	8.3
7.6	0.59	na	0.05	4.6	0.8	0.95	10.58	3.44	73.6	4.5	34.3	10.6	4.3
2.4	4.17	8.7	3.65	9.4	8.1	1.69	6.31	15.94	80.7	0.6	23.6	37.5	8.3
4.3	1.63	11.9	0.02	7.1	4.3	2.47	30.97	2.47	63.8	1.6	23.7	25.3	4.3
6.6	0.44	na	-0.01	9.4	28.4	2.00	18.07	4.10	48.9	1.5	11.5	13.4	10.0
5.5	1.26	7.1	0.13	5.8	58.2	1.11	9.37	3.36	56.6	3.1	14.5	9.4	10.0
3.7	1.83	na	-0.04	4.6	2.6	0.92	11.41	3.40	62.3	5.1	23.8	2.5	4.5
6.5	3.34	na	0.08	2.7	0.1	0.48	3.77	2.15	79.0	5.7	84.3	13.3	4.8
8.6	0.46	2.7	0.12	3.7	6.2	0.72	7.29	2.71	67.5	3.3	25.8	16.5	7.8
3.4	1.30	na	0.82	2.8	0.8	0.41	4.56	3.10	68.6	0.7	14.4	40.6	4.4
8.0	0.19	na	0.00	5.8	1.4	1.15	8.64	3.28	59.8	6.8	54.0	2.5	7.5
7.2	0.29	na	0.00	6.4	5.3	1.20	10.59	4.11	51.1	2.1	10.0	3.0	7.5
1.5	6.27	na	0.03	0.5	-0.6	-0.53	-5.63	3.66	101.5	0.9	19.2	36.8	3.2
7.4	0.11	0.6	0.02	4.2	1.7	0.68	5.49	3.36	60.9	2.7	31.2	18.4	7.9
7.1	0.08	na	-0.03	4.9	1.6	0.97	10.50	3.71	63.0	4.8	21.9	4.2	5.4
9.2	0.33	na	0.00	3.4	1.6	0.58	4.38	3.09	77.2	0.7	17.6	31.9	7.9
4.3	1.00	na	0.18	2.8	0.1	0.30	1.08	4.24	83.7	1.6	10.7	22.1	7.2
7.2	2.17	na	0.01	2.1	0.4	0.61	5.87	2.88	79.0	3.3	35.2	16.9	3.7
4.0	6.12	na	0.91	4.3	3.6	0.83	9.86	3.12	64.8	1.8	24.7	18.9	5.2
6.4	0.51	na	0.03	3.7	2.5	0.57	3.62	3.58	68.4	1.9	25.0	20.4	6.8
6.3	1.77	na	0.23	3.5	6.1	0.36	2.96	2.88	74.4	1.1	20.8	33.6	8.0
1.5	2.60	na	1.85	3.2	0.4	0.44	4.03	4.14	51.0	0.7	16.1	43.1	5.8
5.6	0.66	4.2	0.01	5.8	6.0	1.21	10.15	4.10	63.7	4.0	20.8	6.1	7.7
3.6	1.38	na	0.67	3.1	1.4	0.38	3.75	3.88	71.9	1.8	18.1	20.7	6.3
7.2	0.62	na	0.22	4.5	12.0	0.70	6.80	3.49	64.5	3.7	15.4	11.1	8.5
7.3	0.40	na	0.05	6.4	8.6	1.27	12.16	4.22	65.3	2.8	20.2	15.6	8.2
5.4	0.94	na	0.01	3.1	2.6	0.52	5.75	2.99	75.8	3.6	12.6	8.5	5.6
5.3	0.00	na	0.00	5.7	2.0	1.37	14.61	2.72	45.2	0.8	13.0	26.9	6.2
8.4	0.00	na	-0.03	5.2	0.5	1.16	6.17	3.62	62.6	3.8	44.1	15.5	8.4
4.9	1.95	13.7	0.00	2.6	2.1	0.30	3.92	3.16	78.2	3.3	17.1	10.2	4.9
8.2	0.20	1.0	0.00	4.0	7.3	0.72	6.97	2.97	66.8	5.3	29.6	7.8	8.5
10.0	na	na	na	6.3	12.4	56.71	64.05	0.31	20.5	4.0	na	0.0	6.4
6.7	0.70	na	-0.08	8.9	2.6	2.28	18.79	3.98	47.1	4.4	30.4	9.9	8.5
2.7	0.89	na	-0.03	7.3	0.7	1.72	18.10	4.03	52.1	2.1	25.5	19.5	6.4
7.4	0.32	0.8	0.00	4.2	6.6	0.80	6.22	3.88	68.7	1.6	21.5	26.8	9.2
10.0	na	na	na	9.5	2.0	7.08	7.32	0.99	36.4	4.0	na	100.0	6.7
7.6	0.77	na	0.02	6.8	23.4	1.68	14.97	4.22	55.1	2.6	23.6	18.8	9.2
1.7	2.00	34.8	-0.14	0.0	-1.3	-9.40	-60.76	2.93	1362.4	0.8	29.1	56.3	3.4
8.7	0.05	na	0.03	7.1	3.4	1.60	15.74	3.31	50.0	4.5	36.6	11.6	7.7
7.5	0.40	na	0.00	4.3	3.1	0.64	4.12	2.66	65.2	2.6	39.0	24.8	8.5
8.7	0.00	na	0.04	1.2	0.0	0.06	0.53	2.86	104.8	3.3	43.6	16.9	5.4
7.7	3.76	na	-0.13	6.2	2.1	1.26	10.27	4.19	56.6	4.9	36.8	9.2	7.6
3.4	3.38	na	0.04	6.6	3.5	1.24	10.19	3.86	52.9	3.8	23.5	10.9	7.4
7.5	0.26	1.5	0.15	9.2	38.0	1.89	17.51	3.58	66.9	4.7	18.4	4.9	9.3
7.5	0.34	na	0.00	2.6	0.8	0.71	6.16	3.00	89.3	5.0	21.7	3.1	5.5
4.3	0.81	na	0.05	6.8	5.6	1.61	16.44	4.43	56.9	3.2	12.8	12.7	6.8
4.8	1.09	na	0.12	4.4	32.6	0.79	5.55	4.15	59.9	1.6	19.2	20.1	9.5
7.5	1.32	na	0.00	7.1	4.1	1.67	12.46	3.61	57.7	5.7	45.3	7.4	8.9
7.4	0.84	na	0.00	5.0	0.8	0.87	8.28	3.84	62.3	1.9	24.7	20.6	6.6
4.4	1.00	6.4	0.00	6.3	5.5	1.09	10.35	3.53	60.9	3.1	15.5	13.4	9.0

I. Index of Banks

Spring 2021

Name	City	State	2019 Rating	2018 Rating	2017 Rating	Total Assets (\$Mil)	One Year Asset Growth	Asset Mix (As a % of Total Assets)					Capital-ization Index	Lever-age Ratio	Risk- Based Capital Ratio
								Comm-ercial Loans	Cons-umer Loans	Mort-gage Loans	Secur-ities				
Alliance Bank	Cape Girardeau	MO	B+	B+	B+	300.0	9.89	13.4	1.8	17.2	1.6	7.1	12.1	0.0	
Alliance Bank	Sulphur Springs	TX	B-	B-	B-	1082.2	11.33	8.2	1.0	12.0	38.8	7.7	9.5	16.0	
Alliance Bank	Mondovi	WI	B	B	B-	196.5	4.54	3.5	3.1	16.5	19.6	8.0	9.7	0.0	
Alliance Bank & Trust Co.	Gastonia	NC	C+	C+	D+	180.3	19.79	20.7	0.6	5.7	9.1	5.7	8.0	11.5	
Alliance Bank Central Texas	Woodway	TX	C+	C+	C+	350.9	10.20	9.9	2.0	27.4	12.5	6.7	8.7	13.0	
Alliance Community Bank	Petersburg	IL	C+	C+	B-	299.3	9.85	5.5	4.7	14.9	30.9	8.1	9.7	18.2	
Alliant Bank	Madison	MO	B+	B+	B+	173.5	7.21	10.6	0.9	24.2	5.1	9.9	10.9	17.4	
▲ Allied First Bank,sb	Oswego	IL	B-	C	C-	142.0	37.09	12.2	1.8	52.3	5.8	10.0	13.1	0.0	
AllNations Bank	Calumet	OK	D-	D	D	43.5	-3.33	7.0	1.5	2.4	24.6	9.7	10.8	0.0	
Ally Bank	Sandy	UT	B	B+	A-	174591.0	4.50	16.9	36.5	9.1	15.8	8.6	10.1	14.9	
▲ Alma Bank	Astoria	NY	D+	D	D-	1228.0	3.16	14.7	0.1	3.0	3.7	8.3	9.9	13.9	
Alpine Bank	Glenwood Springs	CO	A-	A-	A-	5131.0	33.58	8.5	0.7	17.5	13.8	6.4	8.4	13.6	
▼ Alpine Capital Bank	New York	NY	A-	A	A-	249.5	-3.31	8.4	1.7	1.2	30.4	10.0	21.4	32.1	
Altbank	American Fork	UT	A	A	A	3175.2	29.93	8.3	0.3	3.4	35.4	9.5	10.7	18.8	
Altamaha Bank and Trust Co.	Vidalia	GA	B	B	B-	212.4	24.68	18.0	3.2	13.2	21.8	8.7	10.1	15.0	
Alton Bank	Alton	MO	B+	B+	B+	81.1	25.07	5.6	7.0	15.4	20.4	9.4	13.7	14.5	
Altoona First Savings Bank	Altoona	PA	B-	B	B	267.3	15.18	8.1	3.8	25.4	13.5	10.0	12.8	0.0	
▲ Alva State Bank & Trust Co.	Alva	OK	C+	C	C+	416.0	2.55	9.1	1.7	2.5	16.9	10.0	13.8	17.4	
Amalgamated Bank	New York	NY	B	B	B-	6626.2	31.71	9.6	2.7	20.3	29.6	5.4	7.4	14.0	
Amalgamated Bank of Chicago	Chicago	IL	B	B	C+	915.8	2.77	1.8	3.7	3.8	16.5	10.0	11.1	17.7	
Amarillo National Bank	Amarillo	TX	B+	B+	A-	6354.2	17.90	30.9	13.7	4.6	3.9	6.5	9.3	12.1	
Ambler Savings Bank	Ambler	PA	B	B	B	441.3	6.43	5.8	0.0	43.7	19.9	10.0	12.5	27.5	
Amboy Bank	Old Bridge	NJ	B	B-	B-	2546.3	9.17	5.0	0.0	11.9	14.3	10.0	14.3	19.2	
▼ Amerant Bank, N.A.	Coral Gables	FL	D+	C+	C+	7969.3	1.46	15.0	2.4	4.4	17.3	8.2	9.8	13.6	
Amerant Trust, N.A.	Coral Gables	FL	U	U	U	9.3	2.38	0.0	0.0	0.0	51.0	10.0	96.7	177.0	
Amerasia Bank	Flushing	NY	A	A-	A	719.1	5.62	5.0	0.1	18.6	0.3	10.0	12.9	17.4	
America's Community Bank	Blue Springs	MO	B-	C+	C+	33.2	6.39	5.9	1.6	32.6	0.8	10.0	11.2	15.5	
American B&T of the Cumberlandands	Livingston	TN	B+	B	B-	286.2	12.45	8.6	4.3	30.2	1.2	7.4	9.3	15.6	
▼ American Bank	Bozeman	MT	B+	A-	A-	524.1	15.33	16.4	0.2	9.9	7.3	6.0	8.9	0.0	
American Bank	Wagoner	OK	C	C+	C	35.7	23.17	0.8	4.0	2.0	41.5	10.0	19.8	0.0	
American Bank	Allentown	PA	B+	B+	B	720.4	10.86	17.5	0.1	10.6	7.5	8.2	10.2	13.5	
▲ American Bank & Trust	Huron	SD	A-	B	B	1057.8	13.95	17.1	1.3	2.9	16.0	7.5	9.4	12.9	
American Bank & Trust Co.	Opelousas	LA	A-	A-	A-	207.9	10.75	12.6	3.0	26.6	10.1	10.0	11.6	0.0	
American Bank & Trust Co., Inc.	Bowling Green	KY	B	B	B	510.7	19.85	13.0	0.9	18.5	6.9	5.1	8.0	11.0	
▲ American Bank & Trust Co., Inc.	Covington	LA	C	C	C	203.7	13.44	10.7	1.4	25.3	0.1	5.1	8.6	0.0	
American Bank and Trust Co.	Tulsa	OK	B+	A-	B+	299.4	31.26	17.1	0.1	2.8	23.6	8.8	10.2	0.0	
American Bank and Trust Co., N.A.	Davenport	IA	C+	C+	C+	429.7	16.62	9.5	0.7	16.1	14.7	7.4	9.3	15.3	
American Bank Center	Dickinson	ND	B-	B-	B-	1820.3	20.17	10.1	14.9	4.1	26.6	6.5	8.6	12.8	
▼ American Bank of Baxter Springs	Baxter Springs	KS	C+	B-	B	122.2	19.78	6.9	0.8	8.9	41.5	9.0	10.3	0.0	
American Bank of Beaver Dam	Beaver Dam	WI	B	B-	C+	180.9	20.66	5.4	1.1	14.8	16.6	8.3	9.9	0.0	
American Bank of Commerce	Wolfforth	TX	B	B	B	1185.1	22.04	18.1	0.4	9.7	28.2	6.6	8.6	15.0	
American Bank of Missouri	Wellsville	MO	B-	B	B	477.3	20.88	18.5	0.1	23.5	4.5	6.4	9.5	12.1	
▲ American Bank of Oklahoma	Collinsville	OK	C	C	C+	348.4	11.12	20.9	7.3	14.6	1.3	4.8	7.8	10.9	
American Bank of the Carolinas	Monroe	NC	D-			65.8	64.92	24.9	1.2	7.0	11.2	9.8	30.8	0.0	
American Bank of the North	Nashwauk	MN	B	B-	C-	630.8	19.81	17.7	1.3	11.4	13.6	5.3	7.3	12.4	
American Bank, N.A.	Le Mars	IA	C+	C+	C+	379.7	15.96	12.9	1.2	3.8	1.9	8.4	9.9	13.7	
American Bank, N.A.	Corpus Christi	TX	C	B-	B	1936.7	27.75	23.4	0.8	6.3	20.4	6.3	8.3	12.8	
American Bank, N.A.	Dallas	TX	B	B	C+	127.3	52.71	19.3	29.7	1.2	16.8	7.4	10.3	0.0	
American Bank, N.A.	Waco	TX	B-	B	B	525.8	17.65	17.8	1.1	22.5	8.2	8.0	9.7	15.1	
American Business Bank	Los Angeles	CA	B	B	B-	3321.4	42.45	30.8	0.3	0.6	28.8	5.0	7.0	14.5	
American Commerce Bank, N.A.	Bremen	GA	B-	B-	C+	394.1	16.13	5.2	0.9	19.5	0.0	10.0	12.0	16.0	
American Community Bank	Glen Cove	NY	B-	B	B	238.6	5.99	12.1	0.6	15.1	9.7	9.8	12.2	0.0	
American Community Bank & Trust	Woodstock	IL	B+	B+	B+	786.0	35.32	37.3	0.1	6.4	13.1	5.7	10.1	0.0	
American Community Bank of Indiana	Saint John	IN	B-	B-	B-	256.7	13.25	13.6	0.4	24.8	2.5	6.7	8.7	13.6	
▼ American Continental Bank	City of Industry	CA	B+	A-	B+	299.2	11.52	6.4	0.0	27.9	1.4	10.0	12.1	17.3	
▲ American Eagle Bank	South Elgin	IL	C+	C-	C-	256.8	-6.36	5.1	51.4	8.0	5.1	5.7	9.0	11.5	
American Equity Bank	Minnnetonka	MN	D	D+	D	63.8	23.63	40.3	0.5	31.0	0.0	9.6	10.8	0.0	
American Exchange Bank	Elmwood	NE	B+	B	B-	55.4	19.83	23.7	1.6	8.4	22.6	9.7	10.8	0.0	
▲ American Exchange Bank	Henryetta	OK	B-	B-	B-	75.4	11.39	5.0	8.1	38.0	5.9	10.0	11.0	0.0	
▲ American Exchange Bank	Lindsay	OK	A-	B+	B+	73.6	-1.33	8.6	4.2	4.9	61.8	10.0	11.5	0.0	

Arrows denote recent upgrades ▲ or downgrades ▼

Asset Quality Index	Adjusted		Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	Non-Performing Loans as a % of Total Loans	as a % of Capital											
6.9	0.27	na	0.11	5.0	2.2	1.02	8.28	3.97	66.4	2.5	8.6	15.7	8.1
8.3	0.66	na	0.14	4.4	8.8	1.14	9.93	3.23	70.1	5.4	31.7	8.2	8.8
4.6	1.16	6.0	-0.01	6.4	2.1	1.47	14.45	3.61	58.9	3.8	28.7	12.0	7.1
3.7	0.99	na	-0.14	3.9	0.9	0.72	8.65	4.14	74.8	4.8	23.4	4.3	4.5
8.4	0.08	na	0.01	3.4	1.6	0.63	7.06	3.43	76.8	2.0	22.3	20.0	5.1
3.6	1.98	na	0.02	4.5	2.5	1.14	8.75	3.37	64.9	5.2	42.4	9.3	7.0
7.1	0.27	1.8	0.16	5.5	1.6	1.34	12.48	4.03	70.3	2.5	19.8	16.3	7.3
7.3	2.86	na	0.09	8.6	3.5	3.75	31.23	2.96	92.6	1.6	14.6	16.2	7.0
0.3	13.64	na	1.84	0.3	-0.1	-0.30	-2.71	3.68	116.5	5.1	24.7	2.8	3.5
4.3	1.78	8.1	0.66	4.9	1142.0	0.90	9.14	3.13	46.7	2.4	29.9	18.9	9.9
1.5	5.43	23.5	0.22	2.1	2.2	0.23	2.33	2.89	82.8	0.6	9.4	36.5	8.1
8.2	0.66	3.3	0.04	6.4	39.3	1.20	12.88	4.12	63.5	6.2	30.1	1.8	8.1
6.5	3.18	na	0.00	5.3	1.7	0.89	4.33	2.64	74.1	4.7	72.6	13.9	9.4
7.3	0.52	na	0.16	9.2	33.5	1.64	13.12	3.97	51.8	4.8	14.3	3.8	10.0
5.3	1.73	na	0.17	5.1	1.6	1.13	10.28	4.71	69.8	2.5	21.4	17.0	6.5
4.8	0.82	na	0.22	5.2	0.6	1.03	7.47	3.88	66.9	1.8	21.7	21.2	7.1
5.8	1.72	na	0.11	2.7	0.5	0.24	1.78	3.28	75.1	2.1	30.3	23.1	7.4
2.7	5.14	na	1.44	5.3	3.7	1.20	8.84	3.84	44.1	1.9	28.0	24.2	7.6
5.2	1.91	12.2	0.22	4.0	32.4	0.72	8.74	3.13	62.0	6.0	29.8	3.1	6.5
8.6	0.21	na	0.23	3.5	2.6	0.40	3.81	3.53	84.7	4.6	28.4	6.1	6.2
4.7	0.62	4.3	0.82	6.1	62.6	1.38	13.04	3.47	52.1	2.7	14.9	14.5	10.0
8.6	0.81	na	0.07	3.8	2.2	0.70	5.34	2.84	68.2	2.7	13.0	15.4	7.4
4.1	5.59	13.2	-0.02	7.4	31.3	1.70	11.49	3.04	48.6	3.8	25.3	13.7	10.0
4.3	1.46	9.0	0.56	1.5	-5.6	-0.09	-0.90	2.52	68.7	1.2	20.4	24.0	8.2
10.0	na	na	na	9.5	0.1	1.82	1.90	2.22	91.5	4.0	na	0.0	3.0
7.4	0.29	na	0.00	9.8	9.7	1.83	14.63	4.12	38.7	0.6	9.8	44.6	9.5
8.5	0.47	na	0.00	3.9	0.2	0.91	8.02	4.08	73.2	1.0	12.1	31.3	6.6
8.3	0.07	na	0.11	7.8	4.3	2.10	23.37	3.36	56.6	1.3	29.0	34.9	6.4
8.5	0.35	na	0.17	4.8	3.2	0.91	9.34	4.06	67.8	5.7	32.0	1.9	6.9
10.0	0.00	na	0.00	1.5	0.0	0.07	0.36	2.74	97.3	7.2	100.3	7.1	6.4
6.1	0.86	3.6	-0.07	6.1	6.6	1.27	12.39	2.92	46.0	2.5	3.2	15.4	7.7
7.9	0.08	na	0.00	7.5	13.8	1.78	17.30	3.91	51.1	3.3	15.3	12.6	9.9
8.7	0.07	na	0.01	6.5	2.4	1.63	13.28	3.93	59.7	4.3	23.2	8.1	7.5
6.3	0.79	5.1	0.06	5.4	3.9	1.10	13.27	3.36	59.7	1.9	24.3	21.3	6.1
5.0	0.72	na	0.17	3.7	1.0	0.65	8.27	4.80	79.2	1.3	12.0	21.1	4.3
9.0	0.00	na	0.21	4.7	1.8	0.87	7.98	3.09	61.4	2.7	37.9	22.5	5.5
5.4	1.26	na	-0.03	3.2	2.1	0.72	7.06	3.13	78.9	3.8	25.7	10.3	4.3
4.0	2.23	11.1	0.45	7.0	18.0	1.37	14.37	3.66	60.1	3.3	9.9	11.2	7.7
7.3	2.09	na	0.00	3.2	0.6	0.63	5.53	2.47	84.1	2.8	38.0	20.4	6.9
5.7	1.30	na	-0.05	6.2	1.7	1.39	13.23	3.64	64.4	5.4	36.7	5.7	5.3
7.1	1.34	4.8	-0.02	4.6	8.5	1.01	10.67	3.11	67.7	4.5	28.6	12.0	7.4
8.1	0.21	1.2	0.06	4.5	2.8	0.86	8.29	3.52	61.8	0.9	7.8	29.2	5.9
4.1	0.84	6.8	0.03	4.9	3.2	1.22	16.33	4.45	76.0	1.0	16.2	32.7	3.5
8.6	0.00	na	0.00	0.0	-1.7	-4.19	-11.19	2.70	230.3	4.8	50.3	12.9	0.3
4.1	1.04	na	na	3.6	0.6	0.00	0.00	na	59.1	5.0	21.7	2.7	6.5
3.8	0.67	5.2	0.00	7.8	5.0	1.82	17.37	3.10	46.1	2.0	16.1	15.9	7.7
7.4	0.05	na	1.34	2.5	4.5	0.34	3.82	3.11	78.4	6.1	36.2	4.7	7.4
6.7	0.02	na	0.59	4.4	0.8	0.98	7.08	5.46	61.9	1.4	31.3	30.5	5.5
8.0	0.01	na	0.17	4.2	3.1	0.86	8.65	3.70	73.1	3.2	20.8	13.5	6.9
8.5	0.13	1.0	0.03	4.6	19.5	0.87	11.72	3.08	57.5	6.1	27.7	1.2	6.4
3.6	2.86	na	0.00	5.6	2.9	1.03	8.95	3.36	54.0	0.8	16.5	32.0	7.4
7.5	0.00	na	0.00	3.6	1.1	0.63	5.07	3.64	74.9	3.4	13.3	11.9	7.9
8.4	0.09	na	-0.01	4.8	5.1	0.97	8.80	3.02	54.9	3.4	22.6	12.8	6.7
5.4	0.70	na	0.15	4.1	1.5	0.82	9.25	3.33	67.2	2.7	14.9	15.6	5.3
8.8	0.03	na	0.02	4.8	1.5	0.69	5.40	2.76	64.5	1.0	27.5	53.0	8.2
5.5	0.19	na	0.28	5.0	2.1	1.02	11.92	3.26	55.1	0.6	12.8	41.5	4.4
5.5	0.50	na	0.34	2.8	0.3	0.75	6.34	4.52	87.4	0.9	8.1	27.3	4.2
8.4	0.00	na	-0.21	7.0	0.7	1.81	16.95	3.73	57.5	3.6	28.5	13.1	7.1
4.1	1.80	na	0.07	4.3	0.5	0.91	8.11	5.17	73.4	3.9	20.6	10.2	6.1
9.2	0.00	na	0.17	6.3	0.9	1.57	13.49	3.69	55.3	6.5	70.9	7.2	7.2

I. Index of Banks

Spring 2021

Name	City	State	2019 2018			Total Assets (\$Mil)	One Year Asset Growth	Asset Mix (As a % of Total Assets)					Risk-Based Capital	
			Rating	Rating	Rating			Com-mercial Loans	Cons-umer Loans	Mort-gage Loans	Secur-ities	Capital-ization Index	Lever-age Ratio	Based Capital Ratio
▼ American Express National Bank	Sandy	UT	C+	B-	B+	134472.9	11.90	18.5	45.6	0.0	14.2	8.6	10.1	18.3
American Federal Bank	Fargo	ND	B	B	B+	678.0	6.93	9.0	0.8	15.1	7.6	6.9	8.9	14.2
American First National Bank	Houston	TX	A-	A-	B+	2047.0	9.43	6.6	0.3	3.3	3.3	7.6	11.2	13.0
American Heritage Bank	Clovis	NM	B+	B+	B	105.9	11.28	10.6	0.3	8.2	32.8	9.4	10.6	15.8
▲ American Heritage Bank	Sapulpa	OK	B	B-	B-	1424.2	26.71	7.4	2.2	12.3	53.0	6.7	8.7	22.3
American Heritage National Bank	Long Prairie	MN	A-	A-	A-	448.9	24.33	15.0	0.3	7.7	10.0	8.5	10.0	17.2
American Interstate Bank	Elkhorn	NE	A	A	A	108.8	-1.07	9.7	0.6	21.3	0.0	10.0	18.7	0.0
American Investors Bank and Mortgage	Eden Prairie	MN	B-	B-	B-	93.4	28.56	0.3	0.2	16.8	14.7	7.9	10.0	13.2
American Metro Bank	Chicago	IL	C+	C+	C	85.9	5.53	3.5	0.0	20.3	0.0	9.7	10.8	19.4
American Momentum Bank	College Station	TX	B+	B+	A-	2657.3	60.18	22.0	0.3	9.0	6.3	8.3	9.8	14.0
American Nation Bank	Ardmore	OK	B	B	B	505.6	14.58	3.0	3.7	17.0	30.7	7.8	9.6	0.0
American National Bank	Oakland Park	FL	A-	A-	A-	393.0	30.67	23.5	0.0	1.5	7.1	10.0	12.3	20.4
American National Bank	Omaha	NE	B+	B	B	4636.5	17.04	20.1	16.9	5.3	19.2	6.8	8.8	12.5
▲ American National Bank & Trust	Wichita Falls	TX	B+	B	B+	1063.5	29.78	7.2	2.2	7.9	7.9	8.4	10.1	13.7
American National Bank and Trust Co.	Danville	VA	B+	B+	A-	2886.8	18.24	16.8	0.3	9.9	12.1	7.4	9.2	13.9
▲ American National Bank of Minnesota	Brainerd	MN	B+	B-	B	333.7	10.96	11.3	2.6	32.9	1.3	9.3	10.5	15.8
American National Bank of Mount Pleasant	Mount Pleasant	TX	A-	A-	B+	122.1	17.70	9.9	7.8	13.4	41.1	9.9	10.9	0.0
American National Bank of Texas	Terrell	TX	B+	B+	B	4100.2	26.10	12.8	0.6	10.2	26.1	6.9	8.9	15.3
▲ American National Bank-Fox Cities	Appleton	WI	A	A-	B+	343.4	14.23	26.7	0.3	4.8	18.1	10.0	12.9	0.0
American Plus Bank, N.A.	Arcadia	CA	A-	A-	B+	576.3	1.83	12.3	1.6	13.4	3.4	10.0	15.1	0.0
American Pride Bank	Macon	GA	B+	A-	B+	209.4	7.30	4.0	0.1	4.3	4.7	10.0	13.9	17.0
American River Bank	Rancho Cordova	CA	B	B	B	858.5	18.94	11.8	3.2	3.3	31.1	6.3	8.3	0.0
American Riviera Bank	Santa Barbara	CA	B	B	B	930.2	33.39	20.9	0.0	11.2	7.9	6.5	8.5	13.1
American Savings Bank	Tripoli	IA	B+	B+	B+	54.6	8.43	5.0	1.6	11.1	34.0	10.0	19.5	0.0
American Savings Bank, F.S.B.	Honolulu	HI	B+	B+	B+	8075.8	13.18	12.4	2.3	30.1	23.4	6.3	8.4	0.0
American State Bank	Osceola	IA	B+	B+	B+	248.9	13.03	16.9	3.7	10.4	21.3	6.9	8.9	0.0
American State Bank	Sioux Center	IA	C+	C	C	1078.7	13.71	19.4	1.6	3.2	1.0	8.9	10.5	14.1
American State Bank	Arp	TX	C	C+	C+	503.3	14.33	21.3	2.8	19.9	3.7	4.9	8.3	10.9
American State Bank & Trust Co	Williston	ND	B+	B+	B+	620.9	-0.43	10.7	3.5	5.1	48.1	10.0	12.1	23.3
American State Bank & Trust Co.	Wichita	KS	B	B	B	770.8	18.94	12.3	2.2	4.8	21.5	6.9	10.1	0.0
American State Bank of Grygla	Grygla	MN	B-	B-	C+	61.4	4.10	8.9	5.4	10.5	13.4	8.7	10.1	19.2
American Trust and Savings Bank	Lowden	IA	C+	B-	B-	34.6	6.27	3.0	1.6	0.3	27.6	10.0	18.8	54.3
Americana Community Bank	Sleepy Eye	MN	C+	C+	C	138.8	8.72	19.6	0.4	6.9	14.9	5.8	7.8	12.6
AmeriFirst Bank	Montgomery	AL	B-	C+	C	207.3	11.86	19.0	1.7	14.9	7.3	8.0	10.1	13.3
Ameriprise Bank, FSB	Minneapolis	MN	U	U	U	7291.5	159.60	0.0	1.2	0.3	86.8	5.8	8.5	11.6
Ameris Bank	Atlanta	GA	B+	B+	B+	19786.0	11.94	12.5	6.0	19.6	5.6	8.7	10.3	13.9
AmeriServ Financial Bank	Johnstown	PA	C+	C+	C+	1246.0	7.63	17.0	1.4	12.8	15.8	6.1	9.1	11.8
▲ AmeriState Bank	Atoka	OK	C+	C+	C+	313.3	12.85	10.8	5.7	15.6	2.8	9.0	10.3	0.0
AMG National Trust Bank	Greenwood Village	CO	A-	A-	A-	556.5	18.07	3.2	3.7	2.9	32.1	7.8	9.5	13.9
Amistad Bank	Del Rio	TX	A-	A-	B+	39.6	37.29	7.3	0.5	4.8	9.7	10.0	11.1	0.0
Amory Federal S&L Assn.	Amory	MS	D+	D+	C-	79.6	-2.07	0.0	0.9	61.1	4.5	10.0	13.0	31.1
Anahuac National Bank	Anahuac	TX	B+	B+	B+	219.0	22.23	7.2	3.7	8.3	48.2	8.1	9.7	21.7
ANB Bank	Denver	CO	B+	B+	B+	3194.4	22.50	13.4	0.3	13.0	32.9	5.8	7.8	15.7
Anchor Bank	Juno Beach	FL	C	C	C	162.8	13.63	16.4	1.5	11.9	6.4	4.2	9.3	0.0
Anchor D Bank	Texhoma	OK	B+	B+	B+	227.6	-1.09	8.4	4.6	5.2	30.7	10.0	11.5	15.5
Anchor State Bank	Anchor	IL	C+	C+	C+	25.7	58.00	45.1	1.0	0.5	5.6	10.0	24.1	39.8
Anderson Brothers Bank	Mullins	SC	B-	C+	C+	1158.0	36.74	12.5	25.8	12.9	4.8	5.9	7.9	12.6
Anderson State Bank	Oneida	IL	B	B	B-	97.4	8.67	3.0	1.9	4.1	33.7	10.0	15.0	40.9
▲ Andes State Bank	Lake Andes	SD	C-	D+	D+	24.0	7.46	4.6	5.2	5.1	8.2	10.0	11.7	0.0
Andover Bank	Andover	OH	B-	B-	B	508.7	18.87	3.6	0.7	28.2	41.9	5.9	7.9	17.1
Andover State Bank	Andover	KS	C+	C+	C+	132.0	17.81	28.3	1.0	13.7	2.3	5.3	7.3	11.6
Andrew Johnson Bank	Greeneville	TN	A-	A-	B+	428.8	12.00	10.1	0.9	26.0	10.1	8.9	10.2	15.9
Androscoggin Savings Bank	Lewiston	ME	C+	C+	C+	1275.4	16.07	14.5	0.1	23.9	8.0	8.2	9.8	13.9
Angelina Savings Bank, SSB	Lufkin	TX	C+	C+	C+	74.9	13.00	10.3	17.6	19.1	0.0	6.0	8.1	17.4
Anna State Bank	Anna	IL	B+	B+	B+	95.6	14.21	2.2	1.8	19.4	49.5	10.0	14.3	0.0
Anna-Jonesboro National Bank	Anna	IL	B+	B+	B	239.6	9.07	5.2	3.5	24.3	40.7	10.0	13.3	30.7
Anstaff Bank	Green Forest	AR	B-	B	B	824.7	18.04	10.1	3.2	16.3	14.8	6.3	8.6	12.0
Anthem Bank & Trust	Plaquemine	LA	C	C	C-	164.8	4.84	18.2	1.4	18.9	16.6	8.3	9.8	16.8
Antwerp Exchange Bank Co.	Antwerp	OH	B-	B-	B	132.7	13.70	7.3	4.8	21.9	20.5	7.6	9.4	13.8
▼ ANZ Guam, Inc.	Hagatna	GU	C	B-	C+	380.9	18.03	8.8	0.2	4.7	0.0	10.0	12.8	0.0

Arrows denote recent upgrades ▲ or downgrades ▼

Asset Quality Index	Adjusted		Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	Non-Performing Loans as a % of Total Loans	as a % of Capital											
2.6	3.96	11.6	2.84	10.0	3066.3	3.07	30.11	6.07	55.6	3.1	40.8	2.2	10.0
7.2	0.18	na	0.18	6.6	7.8	1.59	18.31	4.41	61.0	2.8	3.6	9.3	7.1
6.8	0.15	na	0.06	7.0	20.3	1.37	12.48	3.59	46.5	0.7	12.9	52.0	9.7
5.6	1.63	na	-0.02	6.2	0.9	1.24	10.40	3.88	62.0	3.4	44.5	19.2	7.7
8.8	0.62	na	0.08	4.8	11.5	1.20	12.54	3.51	65.5	3.2	18.5	13.6	7.9
8.2	0.22	0.7	0.00	6.4	3.8	1.21	10.70	3.46	54.2	5.1	29.6	4.7	7.3
8.6	0.00	0.0	-0.18	10.0	2.4	2.97	15.53	4.54	36.8	4.3	25.1	8.4	10.0
9.8	0.00	na	-0.16	3.7	0.4	0.56	5.08	3.87	76.3	1.4	15.9	25.9	5.8
4.3	3.96	13.2	-0.02	3.2	0.3	0.56	5.06	3.86	83.0	1.3	30.6	48.3	6.1
4.9	1.15	na	0.02	5.5	14.2	0.75	5.49	3.76	65.4	4.2	19.1	8.5	10.0
7.1	0.13	na	0.23	4.7	4.0	1.11	11.04	3.24	62.0	1.7	36.1	40.0	6.3
7.4	0.00	na	0.00	6.4	3.1	1.14	8.71	3.63	56.1	4.6	25.5	6.2	8.0
6.0	0.64	na	0.12	7.0	54.2	1.70	17.35	3.94	48.9	2.1	19.9	7.2	9.2
5.4	0.48	6.3	0.00	5.8	8.7	1.18	10.86	3.70	59.7	2.5	16.2	8.7	9.5
7.6	0.19	1.0	0.03	5.3	23.0	1.14	8.84	3.41	52.1	3.7	18.9	11.5	9.9
5.6	0.93	5.6	0.00	5.8	3.4	1.41	13.42	4.56	68.4	1.0	9.4	17.7	6.9
8.4	0.00	na	0.11	6.0	1.3	1.44	12.03	3.85	65.4	2.2	36.1	28.7	7.9
8.2	0.55	2.5	0.03	4.7	26.3	0.94	9.90	3.31	68.0	4.5	14.4	5.6	8.1
7.6	0.34	na	0.02	9.2	5.3	2.15	15.60	3.73	46.1	0.9	22.2	19.4	9.5
7.2	0.00	na	0.18	7.8	5.2	1.23	8.28	3.47	34.9	0.6	13.3	50.3	9.8
4.4	1.23	na	0.00	4.5	1.3	0.85	5.97	4.18	70.1	0.8	16.7	32.7	9.1
6.8	1.23	na	0.00	4.7	5.4	0.90	8.11	3.57	57.2	4.4	26.4	7.7	7.7
8.2	0.05	na	0.01	4.9	5.0	0.81	8.47	4.07	66.2	4.9	20.9	3.7	6.1
8.2	0.00	na	0.02	5.9	0.5	1.33	6.54	3.30	52.2	4.6	60.8	15.2	9.1
6.1	1.17	6.6	0.41	4.1	41.9	0.73	7.95	3.33	65.5	4.9	19.8	3.7	7.8
5.0	1.16	na	0.10	7.1	2.8	1.55	16.30	3.95	59.4	2.1	20.5	18.8	7.3
3.9	1.75	na	0.24	6.8	12.3	1.58	13.98	3.22	48.3	1.5	13.2	20.2	8.6
4.5	0.71	na	0.13	3.6	3.5	0.96	10.23	4.00	78.9	1.7	13.8	21.5	5.6
5.2	2.94	na	0.14	9.7	10.7	2.28	18.20	3.55	44.0	6.0	42.1	4.3	9.8
4.6	0.95	na	-0.01	3.9	3.8	0.72	5.40	3.36	70.2	3.9	23.2	10.4	8.0
6.5	0.00	na	0.32	5.1	0.6	1.28	11.89	3.84	67.6	5.8	38.0	4.1	6.2
9.4	1.26	na	-0.85	2.4	0.1	0.30	1.58	2.93	89.6	6.8	88.6	7.9	6.7
3.9	1.52	na	-0.03	3.9	0.6	0.64	7.74	3.57	74.5	3.6	20.1	7.9	4.5
5.5	1.27	5.3	-0.01	4.3	1.3	0.84	8.17	4.26	71.0	2.8	16.0	15.2	5.7
10.0	0.22	na	2.81	5.1	38.9	0.88	12.55	1.71	39.6	8.6	95.7	0.0	8.5
4.6	1.37	5.7	0.15	6.7	183.1	1.29	9.23	3.83	55.2	3.7	7.5	8.3	9.8
8.2	0.27	na	0.04	3.3	4.6	0.51	5.72	3.35	78.5	2.7	8.8	15.0	7.1
3.8	2.31	na	0.25	5.7	3.2	1.40	15.40	4.13	68.3	1.8	29.5	25.7	6.3
8.5	0.19	na	0.00	9.2	7.0	1.67	16.09	2.21	67.8	7.6	63.4	0.2	8.2
7.6	0.02	na	-0.02	7.8	0.4	1.49	12.04	4.72	66.6	4.0	34.9	13.2	7.0
8.1	0.56	na	0.10	0.5	-0.2	-0.26	-1.96	1.80	111.7	1.9	42.0	51.5	5.5
8.8	0.12	na	-0.09	5.0	2.8	1.61	16.82	3.41	71.0	3.2	42.6	19.9	7.2
8.0	0.52	3.3	0.18	5.1	26.4	1.21	14.56	3.52	64.8	6.2	31.1	2.5	7.6
6.8	0.30	na	-0.01	2.9	0.3	0.29	3.16	3.61	91.9	1.4	17.8	26.7	4.7
7.2	0.00	na	0.30	5.5	3.1	1.84	15.86	3.47	66.9	0.9	23.1	33.3	7.8
8.3	0.00	na	0.00	2.9	0.1	0.35	1.73	3.36	78.5	2.7	22.1	16.0	6.9
4.3	0.79	6.5	0.82	7.8	10.7	1.39	16.21	6.60	62.9	1.7	21.6	22.0	6.8
9.3	0.13	na	0.00	4.5	0.8	1.11	7.10	2.65	57.9	6.1	72.6	10.0	8.0
4.5	7.42	na	-0.17	3.7	0.1	0.71	6.16	3.07	78.4	2.5	51.8	28.2	3.7
8.0	0.49	na	-0.01	3.9	3.0	0.88	8.91	2.90	73.2	4.9	36.0	8.6	5.3
5.1	0.44	na	0.00	4.1	0.7	0.71	9.48	3.78	68.3	3.5	3.3	10.5	4.4
6.4	0.72	3.5	0.10	5.6	3.2	1.03	9.75	4.20	65.9	4.1	20.5	9.0	6.7
7.0	0.70	na	0.00	3.7	6.5	0.76	7.27	3.34	69.6	1.7	17.2	8.2	7.7
4.8	2.06	na	0.10	3.9	0.4	0.68	7.66	4.08	78.3	5.6	45.7	7.0	4.0
8.4	1.54	na	0.05	4.4	0.6	0.91	6.25	3.00	62.1	3.3	49.4	20.0	7.7
6.8	1.95	na	0.07	4.7	1.6	0.90	6.28	3.72	63.3	3.8	37.4	15.0	6.7
5.4	0.72	na	0.01	5.6	7.8	1.33	14.27	3.64	61.4	1.7	16.2	21.7	7.2
5.0	1.89	na	0.00	3.2	0.7	0.60	5.81	3.62	85.8	1.6	23.1	25.1	6.3
4.5	1.08	na	0.10	3.6	0.5	0.51	5.24	3.57	83.2	3.9	23.6	10.1	5.9
7.0	2.83	na	2.51	0.8	-2.4	-0.92	-6.60	1.84	132.3	7.3	88.4	5.9	7.3

I. Index of Banks

Spring 2021

Name	City	State	2019 2018			Total Assets (\$Mil)	One Year Asset Growth	Asset Mix (As a % of Total Assets)					Capital-ization Index	Lever-age Ratio	Risk- Based Capital Ratio
			Rating	Rating	Rating			Com-mercial Loans	Cons-umer Loans	Mort-gage Loans	Secur-ities				
▲ Apex Bank	Camden	TN	B-	B-	C-	872.8	47.55	3.7	1.1	58.8	0.2	10.0	11.1	0.0	
Apollo Bank	Miami	FL	B-	B-	C	838.4	12.27	9.1	2.0	12.3	20.1	7.5	9.4	14.0	
Apollo Trust Co.	Apollo	PA	B+	B+	B	167.7	5.59	4.1	1.8	46.6	17.8	9.9	11.0	19.1	
▼ Apple Bank for Savings	New York	NY	C	B-	C+	16332.1	8.10	31.1	0.1	0.6	22.0	5.1	7.1	13.7	
Apple Creek Banking Co.	Apple Creek	OH	B-	B-	C+	168.5	17.49	14.6	0.3	21.9	8.2	5.7	7.7	12.0	
Apple River State Bank	Apple River	IL	A-	A-	B	448.2	24.32	10.8	2.5	10.9	30.0	7.8	9.5	16.2	
Applied Bank	Wilmington	DE	A	A	A	185.1	-5.07	10.8	0.0	2.7	0.0	10.0	23.5	61.0	
Aquesta Bank	Cornelius	NC	B-	B	B-	687.4	36.16	31.2	0.0	4.3	4.5	7.2	9.1	14.6	
▲ Arbor Bank	Nebraska City	NE	C+	C	C-	465.4	32.16	27.0	1.2	9.7	6.7	5.2	7.2	11.9	
Arcola First Bank	Arcola	IL	C+	B-	B-	119.4	7.53	2.4	0.4	2.6	80.3	10.0	11.0	24.0	
Argentine Federal Savings	Kansas City	KS	C	C	C	56.2	1.11	0.0	0.4	48.8	30.1	10.0	13.6	0.0	
Arizona Bank & Trust	Phoenix	AZ	B+	B+	B+	1039.3	49.48	28.2	0.8	5.6	27.3	6.3	8.3	12.3	
▲ Arkansas County Bank	De Witt	AR	A-	B	B-	179.2	-0.99	5.4	2.1	18.5	21.3	10.0	11.7	0.0	
Arlington State Bank	Arlington	MN	B+	B+	C+	59.7	18.01	4.7	1.4	2.3	30.8	8.0	9.7	24.7	
Armed Forces Bank, N.A.	Fort Leavenworth	KS	A-	A-	B+	1167.8	4.00	9.9	0.4	8.8	17.9	10.0	15.0	23.5	
Armor Bank	Forrest City	AR	C-	C	C	187.4	97.40	17.2	0.9	10.2	15.9	10.0	12.0	16.4	
Armstrong Bank	Muskogee	OK	B-	B-	B-	2103.6	105.14	8.8	3.1	15.4	20.9	7.2	9.2	14.7	
Armstrong County Building and Loan Assn.	Ford City	PA	C	C	C	90.1	3.74	0.0	0.8	51.4	35.0	10.0	14.5	35.3	
Aroostook County Federal S&L Assn.	Caribou	ME	B-	C+	B-	149.1	10.99	15.0	11.1	46.8	14.7	9.2	10.5	16.3	
Arrowhead Bank	Llano	TX	A-	A-	B	213.5	10.64	4.4	3.6	22.0	15.1	8.8	10.2	18.0	
Arthur State Bank	Union	SC	B+	B+	B	601.8	17.67	10.5	1.2	28.6	10.9	6.5	8.5	13.2	
Artisans' Bank	Wilmington	DE	C	C	C	605.7	11.67	5.8	0.1	16.6	25.0	6.5	8.5	12.1	
Arundel Federal Savings Bank	Glen Burnie	MD	C-	C	C+	443.9	2.92	0.4	0.1	60.4	13.6	10.0	15.1	0.0	
▼ Arvest Bank	Fayetteville	AR	C+	B-	B-	24028.6	24.30	13.5	7.1	16.0	22.6	5.8	7.8	12.7	
Ascent Bank	Helena	MT	B	B	C+	86.2	49.14	31.3	0.8	13.9	2.0	9.7	10.8	19.3	
Ashton State Bank	Ashton	IA	B	B	B+	50.1	0.93	7.9	2.4	9.7	25.6	10.0	12.8	0.0	
Ashton State Bank	Ashton	NE	D-	D-	D-	19.7	-3.44	2.4	1.4	0.2	0.5	7.6	10.5	13.0	
Asian Bank	Philadelphia	PA	B-	B-	C+	271.2	18.47	4.7	0.0	13.8	2.4	6.4	8.4	13.6	
▲ Asian Pacific National Bank	San Gabriel	CA	C	C	C+	58.6	4.80	0.4	0.0	6.3	3.4	10.0	17.5	0.0	
▲ Aspire Bank	Fargo	ND	C	D+	C	54.2	33.22	34.6	0.7	9.6	0.2	5.4	9.1	11.3	
Associated Bank, N.A.	Green Bay	WI	B-	B	B-	34651.8	6.45	17.9	0.9	23.2	15.5	7.1	9.0	12.9	
Associated Trust Co., N.A.	Milwaukee	WI	U	U	U	68.6	7.37	0.0	0.0	0.0	1.5	10.0	87.8	157.7	
Astra Bank	Scandia	KS	B-	B-	C+	349.6	21.92	11.2	0.9	8.9	36.8	6.5	8.5	13.8	
▼ Atascosa Bank	Pleasanton	TX	B-	B	B-	93.8	5.32	3.0	2.2	2.8	57.0	8.8	10.2	0.0	
Athol Savings Bank	Athol	MA	C+	B-	C+	506.8	13.00	4.3	1.7	36.8	22.2	10.0	12.5	22.0	
Atkins Savings Bank & Trust	Atkins	IA	B+	B+	B+	111.5	15.11	9.6	3.4	11.6	29.2	10.0	12.5	0.0	
Atlanta National Bank	Atlanta	IL	B-	B-	C+	70.9	19.49	2.5	3.2	9.8	58.5	10.0	12.2	30.4	
Atlantic Capital Bank, N.A.	Atlanta	GA	B+	B+	B	2923.5	21.25	32.3	5.1	1.0	15.7	10.0	11.5	15.6	
Atlantic Community Bankers Bank	Camp Hill	PA	C+	B-	B	775.1	-5.57	2.1	0.1	2.4	16.8	10.0	12.8	25.1	
▼ Atlantic Union Bank	Richmond	VA	B	B+	B+	19882.8	14.30	17.8	3.3	8.0	15.4	7.4	9.5	12.8	
▼ Auburn Banking Co.	Auburn	KY	B-	B	C+	91.5	12.94	9.5	3.4	21.8	19.2	6.1	8.6	11.8	
Auburn Savings Bank, FSB	Auburn	ME	C	C	C	89.1	10.43	10.2	0.8	53.4	5.9	7.6	9.4	14.6	
▲ Auburn State Bank	Auburn	NE	A-	A-	A-	201.5	14.36	3.8	1.0	9.2	37.1	10.0	16.7	0.0	
AuburnBank	Auburn	AL	B+	A-	B+	938.0	13.59	7.5	0.8	9.2	34.2	9.1	10.4	18.8	
Audubon State Bank	Audubon	IA	A-	B+	B	126.6	6.43	8.6	2.6	11.8	6.0	7.7	9.5	14.7	
Austin Bank, Texas N.A.	Jacksonville	TX	A	A	A-	2179.0	18.24	12.6	5.1	20.9	9.3	10.0	13.1	0.0	
Austin Capital Bank SSB	Austin	TX	B+	B+	B+	226.5	77.43	1.5	57.6	18.4	0.8	6.0	8.0	37.5	
Austin County State Bank	Bellville	TX	B+	B+	B+	256.2	38.67	30.7	1.3	21.5	9.0	7.4	9.3	14.7	
Auto Club Trust, FSB	Dearborn	MI	D-	D-	D	585.4	4.57	0.0	21.9	21.6	44.1	7.4	9.3	14.8	
Availa Bank	Carroll	IA	B+	B+	B+	1266.5	18.58	12.0	0.5	8.4	20.1	5.1	8.4	0.0	
AVB Bank	Broken Arrow	OK	B-	B	B	443.2	15.21	17.5	0.3	19.9	8.2	7.6	9.4	14.1	
Avidbank	San Jose	CA	B+	B+	B	1441.0	29.54	29.2	0.1	0.6	2.8	6.4	9.3	12.0	
Avidia Bank	Hudson	MA	C+	B	B	2005.2	20.80	32.1	0.5	18.0	11.5	6.5	8.5	13.3	
Axiom Bank, N.A.	Maitland	FL	C	C+	B-	674.5	-1.52	16.7	14.8	17.8	0.0	10.0	12.5	16.9	
▼ Axos Bank	San Diego	CA	B+	A-	A-	12426.1	14.23	7.2	2.8	36.8	1.9	6.8	8.8	12.7	
▼ b1Bank	Baton Rouge	LA	C+	B	B-	3956.6	78.00	23.9	1.2	10.5	13.8	2.7	9.1	0.0	
BAC Community Bank	Stockton	CA	B	B	B	755.9	17.20	13.3	1.1	4.8	22.5	6.8	9.4	0.0	
BAC Florida Bank	Coral Gables	FL	B+	B+	B	2266.8	-0.18	1.3	0.3	51.6	9.1	9.4	10.6	19.7	
▲ Badger Bank	Fort Atkinson	WI	A	A-	B+	159.2	16.48	7.8	1.0	28.1	15.7	10.0	12.7	0.0	
Baker-Boyer National Bank	Walla Walla	WA	B+	B+	B	680.3	12.22	12.5	0.6	12.3	22.1	6.6	8.7	18.4	

Arrows denote recent upgrades ▲ or downgrades ▼