



# Institutional Risk Analytics Bank Monitor System

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Select Another Reporting Period:

## Institutional Risk Analytics Individual Bank/Thrift Unit Report

*Data Source: Federal Deposit Insurance Corporation. Values reported cumulative to the reporting quarter. Data in thousands unless otherwise noted. Selected rates pre-computed by FDIC are factored by the agency to annual rates.*

### OneUnited Bank

as of December-2008

100 FRANKLIN ST  
BOSTON, MA, 2110

STATISTICAL PEER COUNT: 199

Drill deeper into the [QUICK MATRIX](#), [TEARSHEET](#), [CALL REPORT DETAIL](#) or find comparables using the [PEER EXPLORER](#).

See the FDIC [Call Report \(12312008\)](#) for this period.

**New!**

Go to the [Latest Call Report](#) 12312008. (if available)



## Key Safety and Soundness Indicators

IRA Letter Grade

**F**

This institution exhibits significantly higher stress than the industry average.

IRA Surveillance Benchmarks

Indexed measurements of each institutions for this period compared to overall industry benchmarks brought together into a overall index where 1995 = 1 and numbers > 1 evidence stress above that level. Each index component can have a maximum stress value of 100 corresponding to a two order of magnitude shift in the underlying computations versus the industry index for the period.

	Overall	ROE	Loan Defaults	Capital	Lending Capacity	Efficiency
Stress Index	20.6	> 100.0 <i>Negative ROE</i>	0.3	1.2	0.6	0.9
Industry Benchmark	1.8	3.4	2.2	1.0	1.0	1.2

Capital Adequacy

According to federal regulations, a bank is said to be "well capitalized" if the following conditions are satisfied:

**LEVERAGE RATIO**

**6.16%**

If Tier 1 Leverage Capital Ratio is greater than 5%.

**Tier 1 to RWA**

**10.13%**

If Tier 1 Risk Based Capital is greater than 6% of Total Risk Weighted Assets.

**RBC to RWA**

**10.81%**

If Total Risk Based Capital is greater than 10% of Total Risk Weighted Assets.

Lending Capacity

Banks have internal limits as to how much lending they can support. Actual exposure is the combination of the loans outstanding ("LN") plus the unused commitments ("UC") of the bank, including

	Regular Lending	Credit Cards	Total Lending	Exposure
UC-to-LN	\$0.05	\$0.00	\$0.05	Exp-to-Assets 61.11%

overdrafts, home equity lines, commercial credit facilities and unused credit card lines. We define Total Exposure ("EXP") as LN + UC. LN and UC for credit cards is tracked separately. In general, banks with EXP percentages above 100% tend to be more aggressive than depository institutions with EXP below 100%. Tracking the change in EXP over time can provide insights into business model change by your bank.

Efficiency is a measure of how hard a bank has to work. This is a number that is particularly monitored by Wall Street because it serves as an indicator of how hard a bank is having to work in order to maintain the market position of it's business case model. Higher numbers indicate that more must be spent to stay in place.

Commitments	\$18,774	\$0	\$18,774	Exposure (LN+UC)	\$388,578
Loans	\$369,271	\$533	\$369,804	Assets	\$635,846

**Efficiency**

**Bank Unit Efficiency Ratio**  
\*as reported to FFIEC

**64.9%**

**Historical Performance**

	December 2008	September 2008	June 2008	March 2008
<b>IRA Bank Stress Benchmarks</b>				
Grade	<b>F</b>	<b>F</b>	<b>A+</b>	<b>A+</b>
Stress Index Number	20.6	21.1	0.7	0.7
ROE, %	-0.07	977.78	19.18	16.97
Efficiency Ratio	64.9%	58.8%	61.5%	59.9%
<b>Basel II Benchmarks</b>				
Bond Equivalent Defaults, Method 1	<b>BBB</b>	<b>BBB</b>	<b>AA</b>	<b>BBB</b>
B.E.D., Method 2	<b>A</b>	<b>AA</b>	<b>AAA</b>	<b>AA</b>
Default Rate, bp	20.3	13.0	1.1	13.5
LGD: Loss Given Default, %	95.48	91.20	-4.55	85.71
M: Wt. Avg. Maturity, yr	4.65	4.70	4.64	4.60
EAD: Exposure At Default, %	5.1	5.1	5.1	5.1
<b>Economic Capital Analysis</b>				
EC	\$32,149	\$35,052	\$62,870	\$67,601
RAROC, %	61.4%	49.1%	19.4%	8.7%
EC-to-Tier 1 Ratio	0.8:1	3.0:1	1.6:1	1.7:1
<b>Regulatory Watch Points</b>				
FHLB Advances	205,080	215,080	215,080	215,080
Advances-to-Assets, percent	32.25%	34.40%	29.68%	28.95%
Off Balance Sheet Derivatives, Notional	-	-	-	-
Loss Realization Margin to RBC, bp	-	-	-	-
Gross Defaults, Actual	752	375	22	140
Provision for Loan Losses, Reported	-	-	-	100
Actual-to-Provision Ratio	-	-	-	1.40:1
Non-Conforming Assets, Total	\$12,236	\$7,607	\$4,401	\$5,066
Real Estate Owned (REO)	\$1,531	\$1,811	\$1,029	\$1,369

Bank Common Equity	\$37	\$37	\$37	\$37
plus Capital Surplus	\$5,701	\$5,680	\$5,662	\$5,644
plus Net Undivided Profits	\$-18	\$-36	\$8,015	\$11,215
less Perpetual Preferred	\$53,208	\$24,145	\$24,145	\$24,145
less REO's	\$1,531	\$1,811	\$1,029	\$1,369
less Intangible Assets	\$360	\$381	\$400	\$420
Bank Tangible Common Equity	\$-49,379	\$-20,656	\$-11,860	\$-9,038
Percent of Bank Tangible Assets	-7.86%	-3.35%	-1.66%	-1.23%

All CALL/TFR's file to identical calendars ending Dec-31. Quarterly values reported are cumulative thru the reporting year. Dollar data in thousands unless otherwise noted. Selected rates pre-computed by FDIC are factored according to criteria from the regulatory agency to derive annualized rates. Peering groups are dynamically generated each quarter based the bank unit being examined. See the quarterly for peer listings.

## Technical Measures:



## Performance

### ASSETS

\$635,846

Bank unit's total assets in thousands as reported in the official FDIC CALL/TFR Report.

**Hint: Click on the metric titles to see multi-year trend charts. Limited charts available in demo.**

**FLAGS: Standard Deviation (SD) indicates distance from dynamically generated peer norm based on total asset matches. SD's greater than 1.0 are flagged.**

### IRA Computed Gross Income

Interest Income \$41,296

less Interest Expense \$20,530

Net Interest Revenue \$20,766

Non-Interest Revenue, Gross \$2,039

Computed Gross Income \$22,805

Annualized Estimate \$22,805

Often overlooked, IRA computes this critical revenue benchmark using a consistent formula for all institutions based on netting interest and other earnings.

Bank Unit Efficiency Ratio **64.9%**

\*as reported to FFIEC

### Classic Return

Net Income

\$-29

ROA

-4.30 %  
SD = -3.34

ROE

-95.16 %  
SD = -5.32

IRA reports Return on Assets as computed by the FDIC as the annualized Net Income over Total Assets. Standard Deviation comparisons are versus asset peers either within +/- 10% of the bank's assets or against all over \$10B as applicable. IRA also reports Return on Equity as computed by the FDIC as the annualized Net Income over Total Equity.

### LENDING RETURN

703 bps

SD = 0.54

Gross return per lending dollar in basis points is estimated by IRA as the annualized lending interest earned divided by loans and leases. Service fees are not included in the earnings efficiency calculation.



### RETURN ON TANGIBLE ASSETS

Tangible Assets \$627,999

Tangible Assets as Percent of Total Assets 98.8%  
SD = 0.37

Return on Tangible Assets -4.35%  
SD = -3.30

During periods of drastic profile change it is often better to track banks by looking at their tangible assets. For example, immediately following an acquisition when the intangibles profile is in flux.



## Basel II Credit Risk Benchmarks

P(D) Rating

Method A: BBB

LGD

LGD = 95.48 %

Wtd. Avg. Maturity

EAD

5.1 percent

Method B: A

IRA benchmarks a bank's lending portfolio P(D) based on actual loss rates. The marked rating should correspond to the bank unit's internal target risk rating for the loan portfolio. Note that rating category breakpoints vary both among rating agencies and over time. See the tearsheet for loan portfolio detail. %>

**Gross Defaults:** \$752  
**Recoveries:** \$34  
**Net Loss After Recoveries:** \$718

**Default Rate:** 20 bps  
**SD = -0.41**  
**After Recovery:** 19 bps  
**SD = -0.40**

Quarterly benchmark estimates for Loss Given Default are reported as the actual YTD default rate of the outstanding loans and leases. Banks estimate this factor continuously. When examined, the spot risk estimate should tie closely to the actual at each CALL/TFR submittal point.

Loss Provisions,  
 Reported: \$0  
 Provisions Based  
 LGD: 0.00 %  
 Actual-to-Provision  
 Ratio: 0.00-to-1

4.65 years  
 SD = 0.76

IRA reports the aggregate portfolio weighted maturity as the amalgam of all loans and leases including single-family residential loans.

Click here to view the [Term Structure Detail](#). Not all banks report their term matrices.

**SD = -1.44**

At default the average loan will have the above remaining unused percentage of the committed credit line. The bank risks that borrower could access these amounts and expose the institution to additional losses. A bank's ability to contain this exposure via contractual covenants varies by loan or line of credit type.



## Risk Management: Economic Capital and RAROC Calculations

### Operations Components

**Economic Capital, Lending Operations**

**\$1,468**

def. - EC attributed to credit operations must cover the risk spread between Maximum Probable Loss (MPL) and Expected Loss (EL).

MPL Factor 39.7 bp

EL Factor 2.0 bp

Loans and Leases \$369,804

IRA computations use hard numbers from as-filed CALL/TFR reports to develop risk spread factors using proprietary statistical formulae. These formulae locate the Extreme Risk kurtosis point (1 in 1000)

**Economic Capital, Trading Operations**

**\$0**

def. - EC attributed to trading should cover 90% of the risk spread from the potential losses in the non-securitized portion trading book balance. This ensures the capital quality remains at a B or higher equivalent investment grade.

Portion of Trading Book requiring EC Coverage \$0

consisting of, *Domestic Trading Assets* \$0

**Economic Capital, Securities Exposure**

**\$30,681**

def. - EC attributed to securities should cover the spread from the potential loss of 90% of the Risk Bearing Securities book balance. This coverage spread ensures the risk bearing portfolio never falls below investment grade risk.

Securities Total \$182,585

less Treasury Securities \$0

less Govt Obligation Securities \$29,824

less Agency Securities \$118,671

### EC

**Economic Capital, Benchmark**

**\$32,149**

Standardized EC computed by IRA to enable direct comparisons between institution risk management strategies.

#### Key Ratios:

EC to Total Assets Ratio 0.051-to-1

EC to Tangible Assets Ratio 0.051-to-1

EC to Equity Ratio 0.793-to-1

EC to Risk Based 0.769-to-1

### RAROC

**RAROC**

**61.421%**

where,

- Interest Income \$41,296
- Trading Income \$0
- Securities Income \$14,498
- Service Fees \$10
- Other Fees \$0
- less Interest Expenses \$20,530
- less Salaries and Benefits \$6,973
- less Premesis Expenses \$3,098
- less Other Non-Interest

based on the data measurements used. This report delivers an aggregate figure of merit. Contact IRA consulting if you are interested in detail data on EC's by credit category.

<i>Foreign Trading Assets</i>	\$0	less Municipal Securities	\$0
<i>Domestic Positive Fair Value Trade Derivatives</i>	\$0	<b>Risk Bearing Securities</b>	<b>\$34,090</b>
<i>Foreign Positive Fair Value Trade Derivatives</i>	\$0	consisting of,	
<i>Short Position Liabilities</i>	\$0	<i>Held to Maturity Securities</i>	\$25,935
<i>Negative Fair Value Trade Derivatives</i>	\$0	<i>Private MBS Securities</i>	\$0
<i>Other Trading Liabilities</i>	\$0	<i>Other Debt Securities</i>	\$7,229
<i>Traded Bankers Acceptances</i>	\$0	<i>Foreign Debt Securities</i>	\$0
<i>Traded Certificates of Deposit</i>	\$0	<i>Mutual Fund Securities</i>	\$926
<i>Traded Commercial Paper</i>	\$0	<i>ABS Securities</i>	\$0
<i>less Adjustment</i>	\$0	IRA would have previously made allowances for the CALL redemption value of bonds but the increasing ownership of below investment grade residual securities and suspect commercial paper by institutions and the unknown factors in determining YTE for junk class securities indicates that the MPL computation for securities EC needs to cover the book value below a grade-B allowance. A 1,000 bp EL allowance constitutes the average B cut-off line for the NRSRO's surveyed by IRA. This benchmark rule is applied consistently across all institutions.	

Capital	EC to Tier 1	0.820-to-1
<b>Reference Data:</b>		
Total Assets		\$635,846
Tangible Assets		\$627,999
Equity		\$40,524
Total Regulatory Risk Based Capital		\$41,807
Tier 1 Risk Based Capital		\$39,183

Expenses \$4,739

- less Charge for Current Period Net Lending Losses \$718
- divided by Economic Capital

RAROC - Risk Adjusted Return On Capital is also known as Return On Economic Capital (ROEC).



## Interest Rate Risk Management Metrics

Income Buffering

Expense Buffering

Asset Buffering

**LOAN BASE EXPOSURE**

[Repriced Commercial and Agricultural Loans versus Total Loans and Leases](#)

2.7 % of loans and leases.  
**SD = -1.26**

Banks that maintain a base of business loans that feature regular repricing features are considered less vulnerable to interest rate shifts. Unlike mortgage lending and consumer debt, businesses tend to sustain their operating debt regardless of interest rates providing banks with a steady margin of income from employing these assets. The bank reported an aggregate Agricultural, Commercial & Industrial and Commercial Real loan base of \$9,823.

**SENSITIVE FEES**

[Securitization and Underwriting Fees to Total Gross Income](#)

No Fee Income Found

Reliance on securitization and underwriting fee income is considered a risk for banks as interest rates shifts. Specifically, as interest rates rise the opportunity to generate this fee income tends to diminish. The bank reported fee income from this as \$0. Total income includes interest and service charges from loans and leases as well as profits from investing activities.

**OPERATING LIABILITIES**

[Non-Interest Deposits to Total Deposits](#)

7.3 % of total deposits  
**SD = -0.51**

Banks insulate themselves from interest rate risk by maintaining a fraction of their deposits in non-interest paying accounts.

The reported non-interest paying deposit base for this bank is \$28,297.

**EQUITY CUSHION**

[Equity to Assets](#)

6.4 % of assets  
**SD = -1.04**

Banks with greater equity components in their asset base are considered more insulated from interest rate shifts because they can use equity to buffer market shocks. Current total equity is \$40,524.

IRA analytics focus on measuring indicators that provide insight into bank management policies.

**PASSIVE EXPOSURE**

[MBS Securities and REPO Holdings Exposure](#)

29.0 % of assets  
**SD = 1.38**

Banks face [portfolio exposure risk](#) from their mortgage-backed and non-mortgage-backed bond holdings as well as their fed funds and repo activity. We report the percentage of the unit's assets primarily exposed to this type of interest rate risk reported.

These assets are worth \$184,254. And an amount equivalent to 4.41 times the regulatory Risk Based Capital (RBC) of the unit.



**Safety and Soundness**

**Reliance on FHLB Advances**

**Advances-to-Assets: 32.25%**

Total FHLB Advances \$205,080

Detail, if available:  
UNDER 1 YR: \$0  
1 TO 3 YRS: \$0  
OVER 3 YRS: \$0

Qualifying institutions may borrow funds from the Federal Home Loan Bank (FHLB) system to fund mortgage lending. Opinions as to proper safety and soundness thresholds differ however the Federal Reserve generally considers reliance on FHLB Advances in excess of 15% of assets to be cause for concern. Banking regulators identify over-heated used of FHLB Advances as "perverse consequence" of regulatory structure and worry that downside defaults constitute an unpriced "moral hazard" within the banking system.

**GSE Securities Exposure**

GSE Securities Holdings \$29,824

Percent of Securities Portfolio 16.33%

GSE percent of Total Assets: 4.69%  
Tangible Assets: 4.75%

GSE securities are booked as risk-free investments by banks owing to an "implicit guarantee" assumption attributed to the GSE's. This relief is theoretical and changes in regulation may affect this assumption.

**Off Balance Sheet Derivatives**

No Derivatives Position Found

Banks that enter into derivative contracts face additional position risks. This figure identifies the "notional value" of the derivative contracts that have been entered by the bank.

Based on this figure, the bank can [tolerate](#) a 0 bp realized loss across it's aggregate OBS position before losing the equivalent of its regulatory Risk Based Capital (RBC).

**Lending Support Analysis**

58.2 % of assets  
**SD = -1.50**

Banks are exposed to credit risk from their [lending and leasing operations](#). This figure identifies the percentage of the bank's assets allocated to lending and leasing reported as \$369,804.

**Deposits Support:**

Deposits support provides additional clarity on the banks lending support. This bank's lending is fully supported by deposits and there is presently an overfunding surplus of \$0.05 deposit dollars for every lending dollar.

**Counterparty Risk**

0.0 % of lending  
**SD = -0.13**

Banks are exposed to [counterparty risk](#) from lending funds to other institutions. This figure identifies the percentage of the bank's assets allocated to depository institution loans.

The actual amount reported is \$0.



## Business Design and Operational Risk

### Deposit-to-Asset Analysis

61.0 %  
**SD = -1.86**

A bank's deposits-to-assets ratio provides insight into how the bank seeks to generate income and insulate itself from risk. Three schools of thought dominate.

- The classic design rule for a bank is a deposit-to-asset target ratio of 0.8:1 to fund lending operations and generate service charge revenue with minimal exposure to market risk.
- A second class of banks engages in a mix of lending and investing activities. They make greater use of counter-party and market instruments and are thus more exposed to market risks but benefit from increased diversification.
- A third form of bank design involves institutions that rely almost exclusively on an asset securitization approach to generate revenue. These institutions tend to grow and shrink in response to market conditions.

Bank holding companies act as vehicles to both concentrate and mix these designs into overall business models.

### Trading Desk Risk

No Trading Position Found

Banks face risks from their trading operations. This figure identifies the percentage of the unit's assets allocated to trading. The reported trading account value is \$0 which is 0.00 times the bank's regulatory Risk Based capital (RBC).

This bank's trading desk reported positive economic value add at 0 bp per trading asset dollar employed.

### Misc. Loans

No Misc. Loan Position Found

This figure measures miscellaneous loans as a percentage of total lending. Excessive miscellaneous lending can be a sign that the bank is engaged in substandard lending practices.

One item to monitor here is the degree to which a bank originates margin loans to support trading and/or derivative activities.

The important figure to observe is the Standard Deviation that tells how far this unit is from its asset class peers. An SD greater than +/- 2 is an outlier.

### Other Liabilities

32.6 %  
**SD = 3.46**

This figure measures other liabilities as a percentage of total liabilities. Excessive non-categorized liabilities may be an indication that the operational side of the business is vulnerable to business cycle stress.

One important stress combination to monitor is a bank that issues loans in excess of supporting deposits where these loans start to distress or otherwise underperform. Cross checking, this bank reports YTD [loan servicing fee income](#) of \$10K.

Again, an important figure to observe is the Standard Deviation that tells how far this unit is operating versus its asset class peers.

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Website [www.institutionalriskanalytics.com](http://www.institutionalriskanalytics.com)  
Office (310) 676-3300

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### Statistical Peering Cluster

Used by Institutional Risk Analytics for Red Flag standard deviation testing. Dynamically constructed based on bank unit asset base specific to each reporting quarter.

[Metropolitan National Bank](#)  
[Citizens National Bank of Paintsville](#)  
[Citizens Bank of Mukwonago](#)  
[The Citizens National Bank of Athens Commercial Bank](#)  
[Baltimore County Savings Bank, FSB](#)  
[The Fidelity Deposit and Discount Bank](#)  
[Cape Cod Co-operative Bank](#)  
[Commercial Bank & Trust Co.](#)  
[Community Bank of Florida, Inc.](#)  
[Community FirstBank of Charleston](#)  
[BCB Community Bank](#)  
[Two River Community Bank](#)  
[The First National Bank of Palmerton](#)  
[Community National Bank](#)  
[Transportation Alliance Bank, Inc.](#)  
[Viking Bank](#)  
[Pacific City Bank](#)  
[The Mission Bank](#)  
[Atlantic Central Bankers Bank](#)  
[Pinnacle Bank](#)  
[Wauchula State Bank](#)  
[Metropolitan National Bank](#)  
[Federal Trust Bank](#)  
[State Bank of Texas](#)  
[The Cowlitz Bank](#)  
[The First National Bank](#)

[United Bankers' Bank](#)  
[Idaho Independent Bank](#)  
[Mid-Missouri Bank](#)  
[Citizens Security Bank & Trust Company](#)  
[Premier Bank](#)  
[First Trade Union Bank](#)  
[Sun American Bank](#)  
[Butte Community Bank](#)  
[NexBank, SSB](#)  
[First National Bank of Pulaski](#)  
[Meredith Village Savings Bank](#)  
[BPD Bank](#)  
[Monarch Bank](#)  
[BankFIRST](#)  
[Strategic Capital Bank](#)  
[First Reliance Bank](#)  
[Grabill Bank](#)  
[Northwest Georgia Bank](#)  
[Merrill Merchants Bank](#)  
[Pamrapo Savings Bank, SLA](#)  
[Community Bank & Trust Company](#)  
[Landmark National Bank](#)  
[Central Jersey Bank, National Association](#)  
[Security State Bank and Trust](#)  
[First National Bank](#)  
[Community National Bank](#)  
[The Bank of Holland](#)  
[Parke Bank](#)  
[Farmers Bank & Capital Trust Company](#)  
[First Community Bank](#)  
[New Century Bank](#)  
[First American International Bank](#)  
[Warren Bank](#)  
[Greystone Bank](#)  
[Farmers & Merchants Bank](#)  
[Bank of Hampton Roads](#)  
[Atlantic Stewardship Bank](#)  
[Crystal Lake Bank and Trust Company, National Association](#)  
[Western Security Bank](#)  
[American Community Bank](#)  
[Security National Bank of Omaha](#)  
[State Bank of Southern Utah](#)  
[The Talbot Bank of Easton, Maryland](#)  
[South Valley Bank & Trust](#)  
[Illinois National Bank](#)  
[The Union Bank Company](#)  
[Carolina Bank](#)  
[Independent Bankers' Bank](#)  
[First Federal Bank of Florida](#)  
[1st United Bank](#)  
[American First National Bank](#)  
[Lubbock National Bank](#)  
[Highland Bank](#)  
[Florida Bank](#)  
[Mountain National Bank](#)  
[Farmers Bank & Trust Company](#)  
[CB&T Bank of Middle Georgia](#)  
[BREMER BANK, NATIONAL ASSOCIATION](#)  
[Bank of the Pacific](#)  
[First National Bank](#)  
[Central Bank](#)  
[Country Club Bank, National Association](#)  
[The First National Bank of Santa Fe](#)  
[American Bank of New Jersey](#)  
[Farmers Bank & Trust, National Association](#)  
[Oxford Bank & Trust](#)  
[First National Bank and Trust Company of Newtown](#)  
[Irwin Union Bank, F.S.B.](#)  
[First Bank Richmond, National Association](#)  
[Independent Bank](#)

[Artisans' Bank](#)  
[Norstates Bank](#)  
[Citizens Bank](#)  
[Sabine State Bank and Trust Company](#)  
[The Coastal Bank of Georgia](#)  
[American Bank of the North](#)  
[Starion Financial](#)  
[OneUnited Bank](#)  
[The State Bank and Trust Company](#)  
[Community Bank](#)  
[State Bank of the Lakes](#)  
[Citizens-Union Savings Bank](#)  
[Marine Bank, Springfield](#)  
[The First National Bank and Trust Company](#)  
[First NBC Bank](#)  
[Androscoggin Savings Bank](#)  
[Graystone Bank](#)  
[Village Bank and Trust](#)  
[First Volunteer Bank of Tennessee](#)  
[Jersey Shore State Bank](#)  
[Horry County State Bank](#)  
[Town Bank](#)  
[Community Bank of Mississippi](#)  
[First Community Bank, National Association](#)  
[Jefferson Bank](#)  
[Arthur State Bank](#)  
[Anchor Bank St. Paul, National Association](#)  
[Commerce National Bank](#)  
[The Leaders Bank](#)  
[The Nodaway Valley Bank](#)  
[LCNB National Bank](#)  
[Security Savings Bank, F.S.B.](#)  
[First Bank Financial Centre](#)  
[Northstar Bank of Texas](#)  
[Signature Bank of Arkansas](#)  
[First Commercial Bank of Huntsville](#)  
[First Clover Leaf Bank, FSB](#)  
[ONB Bank and Trust Company](#)  
[Community State Bank, National Association](#)  
[Southwest Bank](#)  
[Anchor Mutual Savings Bank](#)  
[Peninsula Bank](#)  
[The Security National Bank of Sioux City, Iowa](#)  
[Community West Bank, National Association](#)  
[Jefferson Federal Bank](#)  
[Beach First National Bank](#)  
[Washington First International Bank](#)  
[Texas Community Bank, National Association](#)  
[Malvern Federal Savings Bank](#)  
[Timberland Bank](#)  
[QNB Bank](#)  
[First National Bank of Northern California](#)  
[BankFirst Financial Services](#)  
[CapitalSouth Bank](#)  
[The First State Bank](#)  
[The Savannah Bank, National Association](#)  
[Peoples Bank SB](#)  
[Seattle Bank](#)  
[Bremer Bank, National Association](#)  
[First United Security Bank](#)  
[Highlands Union Bank](#)  
[Union Bank](#)  
[American Bank of St. Paul](#)  
[Valley Bank](#)  
[Teambank, National Association](#)  
[First Northern Bank of Dixon](#)  
[Dime Bank](#)  
[Community Bank & Trust](#)  
[Cameron State Bank](#)  
[Nicolet National Bank](#)

[Guaranty Bank](#)  
[West Bend Savings Bank](#)  
[Sterling Bank and Trust, FSB.](#)  
[First National Bank](#)  
[K Bank](#)  
[Farmers & Merchants Bank](#)  
[Ponce De Leon Federal Bank](#)  
[American Bank and Trust Company, National Association](#)  
[Pacific Coast Bankers' Bank](#)  
[Eagle Bank and Trust Company of Missouri](#)  
[Coconut Grove Bank](#)  
[FirstBank Southwest](#)  
[Home Federal Bank](#)  
[Suburban Bank & Trust Company](#)  
[North State Bank](#)  
[First Bank & Trust East Texas](#)  
[Bank of Tennessee](#)  
[American Bank of Texas, National Association](#)  
[The Bank of East Asia \(USA\), National Association](#)  
[Sterling Bank](#)  
[Bank of Whitman](#)  
[Finance Factors, Ltd.](#)  
[Commonwealth Bank and Trust Company](#)  
[Great Lakes Bank, National Association](#)  
[Tower Bank & Trust Company](#)  
[American Bank of Commerce](#)  
[BankFive](#)  
[Red River Bank](#)  
[Southern First Bank, National Association](#)  
[First National Bank](#)  
[PeoplesBank, a Codorus Valley Company](#)  
[State Bank of Cross Plains](#)