A/G Scoreboard — Failed-Bank Case Note

Date: April 14, 2026

Scope: External-outcome anchoring examples drawn from the A/G historical ledger and the FDIC failed bank list.

Status: Supporting artifact. Not a promotional document.

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1. Setup

This note presents a small set of failed-bank examples drawn from the A/G historical ledger and cross-referenced against the FDIC failed bank list. Its purpose is to provide a concrete external-outcome anchor for the broader validation stack, not to claim that bank failure is forecast deterministically.

Cases were selected by pre-failure signal strength (rank and score extremity in the peak observation quarter), lead-time interpretability, pattern diversity, and public verifiability. These are extreme-tail examples chosen to demonstrate the strongest external-anchor cases, not to illustrate typical failed-bank behavior. Of 573 matched failed banks, most showed some pre-failure Watch or Critical history, but the cases below were selected for maximum signal clarity. All data are drawn from the existing local pipeline outputs (output/failed_bank_matches.csv, output/failed_bank_leadtime_summary.csv) and are independently verifiable from the public FDIC Call Reports and FDIC failed bank list.

2. Case Table

Bank	CERT	Obs. Qtr	Rank	G	MHI	Tier	Watch Lead (Q)	Crit. Lead (Q)	Failure Date
ANB Financial Natl Assn	33901	2007 Q4	1 / 8,631	0.0014	429.32	Critical	9	1	2008-05-09
Canyon National Bank	34692	2010 Q4	1 / 7,714	0.0010	318.09	Critical	18	7	2011-02-11
Capitol City B&T Co	33938	2014 Q4	1 / 6,585	0.0010	244.67	Critical	67	7	2015-02-13
First City Bank of FL	16748	2020 Q3	1 / 5,097	0.0019	141.26	Critical	123	1	2020-10-16

Rank column shows rank / total banks scored in that quarter. All four banks ranked #1 by MHI in their respective peak observation quarters. This reflects deliberate extreme-tail selection; it should not be read as representative of the typical failed-bank signal profile.

3. Case Summaries

ANB Financial National Assn (CERT 33901) ranked #1 in 2007Q4 with G = 0.0014 and MHI = 429.32, placing it in the Critical tier. The bank failed on May 9, 2008, with the most recent Watch signal appearing 9 quarters before failure and the most recent Critical signal appearing 1 quarter before failure. ANB entered Watch in 2006Q4 and escalated to Critical in 2007Q4, demonstrating a clear Watch-to-Critical escalation pattern over five quarters.

Canyon National Bank (CERT 34692) ranked #1 in 2010Q4 with G = 0.0010 and MHI = 318.09, placing it in the Critical tier. The bank failed on February 11, 2011, with the most recent Watch signal appearing 18 quarters before failure and the most recent Critical signal appearing 7 quarters before failure. Canyon National spent seven consecutive quarters in Watch (2008Q1–2009Q3) before entering Critical in 2009Q4, showing a sustained and

orderly deterioration sequence.

Capitol City Bank & Trust Co (CERT 33938) ranked #1 in 2014Q4 with G = 0.0010 and MHI = 244.67, placing it in the Critical tier. The bank failed on February 13, 2015, with the most recent Watch signal appearing 67 quarters before failure and the most recent Critical signal appearing 7 quarters before failure. This bank's long Watch history and mid-cycle failure date (outside the GFC cluster) demonstrate that the framework's warning-layer behavior is not limited to crisis-era failures.

First City Bank of Florida (CERT 16748) ranked #1 in 2020Q3 with G = 0.0019 and MHI = 141.26, placing it in the Critical tier. The bank failed on October 16, 2020, with the most recent Watch signal appearing 123 quarters before failure and the most recent Critical signal appearing 1 quarter before failure. First City Bank spent its final 12+ quarters continuously in the Critical tier, with G never exceeding 0.006 during that span. The scoring, rank, and failure date are independently verifiable from the public FDIC ledger and the FDIC failed bank list respectively.

4. Interpretation

These examples do not establish that every failure is forecastable or that the framework should be interpreted as a deterministic failure model. They do show that the system's Watch and Critical layers can align meaningfully with later bank failure, and that the external anchoring is concrete rather than merely internal to the scoring framework.

This note is a supporting artifact for the A/G Bank Structural Divergence Scoreboard validation stack. It documents specific external-outcome anchoring examples. It does not constitute financial advice or a claim that bank failure is predictable with certainty.