An element x of a Banach algebra such $r(x) < \parallel x \parallel$.

Consider
$$x = \begin{bmatrix} 0 & 1 \\ 0 & 0 \end{bmatrix}$$
 in the C^* -algebra $M_2(\mathcal{C}) \simeq B(\mathcal{C}^2)$. Then $sp(x) = \{0\}$. So $r(x) = 0$. But $||x|| = 1$ (since its associated operator $T(z_1, z_2) = (z_2, 0)$ has norm 1).