

CDFI Banking Industry Peer Group Report

SECOND QUARTER 2014

National Community Investment Fund (NCIF) is a nonprofit private equity fund with a mission to invest in and support CDFI Banks and other mission-oriented financial institutions in order to catalyze economic development in low-income and underserved communities. We support the mission-oriented banking industry by investing capital, creating innovative business opportunities, and facilitating the flow of funds from mainstream, philanthropic, socially responsible, and public sources. In addition, we supply research and impact metrics for banks and their investors and encourage collaboration through the NCIF Network.

As part of our work to “Tell the Story” of CDFI Banking, we publish reports to highlight the financial performance of the industry. This peer group analysis supplements our Quarter 2 Quarterly report for easy comparison between CDFI Banks and is part of the regular analysis NCIF provides to the industry. Explore for yourself at www.BankImpact.org. Please visit www.NCIF.org to sign up for our e-newsletter and ensure you receive future Quarterly Profiles, reports on CDFI Bank social performance, and other NCIF publications.



PEER GROUP DATA: SECOND QUARTER 2014

The following chart provides information on the social and financial performance of CDFI Banks through the end of the second quarter 2014.

	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality		
	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROA (%)	ROE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
TOTAL					28,694,938	18,178,689	23,958,467	2,981,262	86,660								
MEDIAN	60.00	80.00	28.56	1.00	191,790	134,306	141,523	19,449	575	4.00	0.70	6.65	78.38	10.01	2.02	0.17	1.76
AVERAGE	57.08	73.65	33.08	1.00	289,848	183,623	242,005	30,114	875	4.11	0.51	1.62	84.70	10.18	3.67	0.39	2.14
MAXIMUM	100.00	100.00	97.10	4.00	2,441,688	1,304,413	1,914,818	230,030	10,145	12.50	7.96	63.80	199.89	24.88	26.15	4.90	9.20
MINIMUM	10.47	0.00	0.53	1.00	12,463	2,458	9,485	729	(10,886)	2.13	-3.54	-110.54	39.03	1.83	0.00	-2.00	0.53

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics to help quantify and compare banks' social impacts in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit NCIF.org.

Social Performance Metrics used in this report include:

Development Lending Intensity (DLI-HMDA):

An indicator of the percentage of a bank's housing lending that occurs in low- and moderate-income communities. DLI-HMDA is based on data from the Home Mortgage Disclosure Act; other analyses of lending activity are available through partnering with NCIF.

Development Depository Intensity (DDI):

The proportion of a bank's branches located in low- and moderate-income areas.

Housing Focus:

Total housing loans (multifamily and 1-4 family) as a percentage of total loans. This is meant as a compliment to the DLI-HMDA metric: the higher the Housing Focus, the more indicative the DLI-HMDA score as an impact assessment of total lending activity.

Quadrants:

DDI and DLI-HMDA can be combined to create a comprehensive look at a bank's SPMs. Banks with a high percentage for each indicator are placed within Quadrant 1, signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

INDIVIDUAL BANK DATA: SECOND QUARTER 2014

	Social Performance Metrics					Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROA (%)	ROE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)	
Albina Community Bank	OR	NA	60.00	17.50	1 or 3	136,979	88,709	120,547	14,329	144	3.57	0.21	2.04	95.30	10.54	3.85	0.01	1.96	
American Metro Bank	IL	33.15	75.00	35.03	3	63,427	44,986	56,433	5,561	(974)	2.83	-2.92	-37.40	199.89	8.69	26.15	-0.05	4.33	
American Plus Bank, N.A.	CA	17.09	0.00	39.82	4	285,324	239,980	214,299	43,083	2,414	3.70	1.68	11.46	41.38	15.07	1.03	0.00	1.76	
Amory Federal Savings and Loan Assoc	MS	NA	0.00	97.10	2 or 4	97,099	70,315	86,593	10,190	176	3.15	0.36	3.50	75.25	10.43	1.79	0.62	0.61	
Austin Bank of Chicago	IL	72.85	80.00	38.74	1	336,663	236,853	271,074	35,546	1,024	4.11	0.62	6.00	72.00	10.76	3.20	0.00	2.54	
Bank 2	OK	27.68	100.00	32.44	3	109,666	63,104	91,301	14,355	520	4.21	0.96	7.42	81.74	13.48	0.35	0.00	1.78	
Bank of Anguilla	MS	NA	100.00	9.55	1 or 3	119,402	68,472	101,787	13,605	455	3.97	0.72	7.02	75.18	11.03	0.44	1.29	1.83	
Bank of Cherokee County	OK	NA	66.67	38.79	1 or 3	100,594	68,334	92,807	7,428	270	4.31	0.53	7.68	80.35	8.00	1.12	0.56	1.64	
Bank of Commerce	MS	NA	100.00	37.38	1 or 3	331,491	239,580	256,927	26,559	2,327	4.10	1.50	18.62	39.03	8.19	0.52	0.14	1.16	
Bank of Kilmichael	MS	NA	100.00	20.94	1 or 3	136,410	75,040	122,960	11,943	811	3.81	1.18	13.97	65.85	8.47	0.97	0.01	1.51	
Bank of Okolona	MS	NA	100.00	23.33	1 or 3	146,786	96,664	127,146	17,004	1,483	4.49	2.04	17.87	54.65	11.04	2.60	0.13	1.24	
Bank of Vernon	AL	NA	100.00	21.41	1 or 3	142,592	99,663	120,105	21,166	414	4.35	0.58	3.97	62.78	14.42	4.01	1.12	2.20	
Bank of Winona	MS	NA	100.00	41.39	1 or 3	114,470	39,155	99,905	11,295	693	3.81	1.22	13.39	63.69	9.75	4.72	0.18	1.59	
BankFirst Financial Services	MS	48.67	69.23	22.79	1	708,469	555,252	620,169	71,959	3,014	3.89	0.85	8.64	67.63	9.99	1.14	0.27	1.44	
BankPlus	MS	20.31	55.00	32.40	3	2,441,688	1,304,413	1,914,818	230,030	10,145	3.39	0.83	9.08	74.81	9.37	1.50	0.32	1.54	
Beneficial State Bank	CA	NA	50.00	27.58	1 or 3	363,572	233,741	293,627	38,939	1,205	3.77	0.72	6.65	78.88	10.05	2.50	-0.15	1.82	
Broadway Federal Bank, F. S. B.	CA	84.61	75.00	62.08	1	334,632	274,346	217,078	35,843	1,631	3.62	0.99	9.26	98.46	10.67	4.70	-0.62	3.42	
Caldwell Bank & Trust Co.	LA	NA	100.00	37.72	1 or 3	144,817	120,499	130,276	12,551	1,248	5.82	1.99	21.55	64.47	9.49	1.60	0.16	0.80	
Capitol City Bank & Trust Company	GA	58.53	87.50	11.91	1	283,129	198,555	271,054	5,550	(475)	3.20	-0.33	-18.57	103.08	2.46	10.95	0.70	2.90	
Carver Federal Savings Bank	NY	100.00	88.89	42.65	1	647,689	393,496	526,250	63,839	(847)	3.37	-0.28	-2.73	110.60	10.35	2.72	0.44	1.80	
Carver State Bank	GA	62.05	100.00	45.24	1	41,191	25,258	33,317	4,300	79	5.89	0.39	4.10	91.28	10.45	3.74	0.28	0.88	
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,463	2,458	9,485	2,091	571	2.13	7.96	63.80	41.07	14.72	1.34	-0.07	3.30	
Central Bank of Kansas City	MO	34.91	83.33	11.64	3	135,412	99,925	111,632	23,250	774	4.45	1.08	6.79	82.82	14.53	2.49	0.21	2.28	
Citizens Bank (Byhalia)	MS	82.48	100.00	40.69	1	72,847	32,543	64,527	8,013	272	3.91	0.75	7.05	78.38	10.84	0.16	0.28	0.96	
Citizens Bank (Columbia)	MS	63.21	57.14	34.29	1	380,124	271,943	331,307	34,948	3,120	4.75	1.69	18.25	65.51	10.37	1.43	-0.02	1.57	
Citizens Progressive Bank	LA	NA	100.00	24.35	1 or 3	99,587	77,654	85,743	13,441	691	5.53	1.47	10.63	69.83	9.52	1.50	0.37	0.88	
Citizens Savings Bank & Trust Co	TN	21.40	100.00	7.17	3	97,866	77,167	88,729	7,414	158	4.95	0.32	4.47	86.30	8.14	4.24	0.17	1.29	
Citizens Trust Bank	GA	47.42	100.00	26.77	1	406,413	187,426	353,775	47,986	964	3.45	0.48	4.11	79.82	10.38	3.08	0.22	1.58	
City First Bank of D.C., National Assoc	DC	84.42	100.00	34.41	1	219,956	164,721	170,759	32,009	467	4.44	0.43	2.95	78.05	14.59	2.43	-0.05	2.81	
City National Bank of New Jersey	NJ	60.00	71.43	18.22	1	269,696	157,138	250,218	7,518	(3,158)	2.74	-2.22	-80.83	165.08	4.04	16.10	0.22	5.70	
Colfax Banking Company	LA	75.23	80.00	51.07	1	92,664	45,244	83,172	9,196	530	4.19	1.20	12.42	71.64	10.01	0.34	0.02	0.53	
Commercial Bank	MS	NA	60.00	32.85	1 or 3	130,395	70,905	110,020	13,048	348	4.01	0.53	5.46	80.64	9.57	1.47	0.52	1.42	
Commercial Capital Bank	LA	NA	100.00	15.72	1 or 3	72,895	58,514	60,026	9,166	842	4.61	2.41	19.45	56.98	12.95	0.48	0.10	1.01	

INDIVIDUAL BANK DATA: SECOND QUARTER 2014

	Social Performance Metrics					Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROA (%)	ROE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)	
Commonwealth National Bank	AL	68.47	100.00	25.96	1	57,869	24,425	53,081	4,559	(379)	4.26	-1.28	-17.01	110.69	7.84	8.01	-0.04	5.17	
Community Bank of the Bay	CA	NA	50.00	13.49	1 or 3	191,790	145,035	169,434	20,274	1,021	4.00	1.11	10.40	79.62	10.82	2.35	-0.06	1.75	
Community Capital Bank of VA	VA	61.13	100.00	23.07	1	77,851	56,264	63,017	11,581	183	3.19	0.49	3.18	73.43	15.11	0.67	0.00	0.98	
Community Commerce Bank	CA	52.34	0.00	25.38	2	207,024	142,110	124,350	48,709	1,564	5.27	1.45	6.53	71.01	21.67	5.52	0.36	4.26	
Cottonport Bank	LA	65.42	90.91	34.60	1	316,566	198,496	272,046	36,840	1,301	3.86	0.80	7.14	74.41	10.85	0.82	0.12	0.88	
Cross Keys Bank	LA	37.39	87.50	32.24	3	311,853	155,034	247,748	37,340	1,961	3.82	1.28	11.11	68.73	11.54	0.23	0.05	0.78	
Delta Bank	LA	NA	100.00	23.58	1 or 3	237,280	172,936	214,996	19,476	1,777	4.04	1.45	18.56	66.36	7.95	0.60	0.00	0.97	
Edgebrook Bank	IL	31.58	0.00	65.95	4	93,610	78,690	90,043	3,267	(1,646)	4.59	-3.54	-110.54	92.87	3.61	6.57	0.27	3.66	
Farmers & Merchants Bank	MS	NA	50.00	26.56	1 or 3	239,515	142,531	195,200	36,077	1,817	5.01	1.50	10.41	59.62	14.50	0.89	0.07	2.35	
Finance and Thrift Company	CA	NA	66.67	0.78	1 or 3	123,345	90,599	89,485	31,036	515	12.50	0.82	3.34	65.09	24.88	1.23	4.90	4.17	
First American International Bank	NY	58.89	88.89	65.32	1	555,278	370,599	414,458	72,940	1,215	4.36	0.44	3.36	86.66	12.91	2.02	-0.24	2.11	
First Bank of Linden	AL	NA	100.00	17.23	1 or 3	81,326	34,097	69,508	11,466	459	3.92	1.13	8.24	60.52	13.49	0.00	0.09	1.21	
First Choice Bank	CA	56.10	50.00	34.30	1	528,178	424,674	446,902	44,804	2,060	3.69	0.86	10.07	55.61	9.07	0.05	0.00	1.63	
First Eagle Bank	IL	46.88	50.00	32.85	1	429,872	274,125	338,886	63,502	4,002	3.81	1.91	12.97	44.58	14.05	0.78	0.01	2.15	
First Independence Bank	MI	29.63	100.00	27.31	3	207,460	134,306	167,329	16,676	(210)	4.04	-0.20	-2.51	95.85	9.86	0.82	1.88	1.25	
First National Bank of Decatur Co	GA	NA	100.00	36.51	1 or 3	103,398	51,918	86,107	12,093	256	3.10	0.46	4.32	77.01	11.28	4.87	0.16	2.37	
First Security Bank	MS	50.13	70.59	38.29	1	498,977	252,333	421,323	62,723	2,501	3.59	0.98	8.18	72.19	11.39	0.82	-0.67	1.20	
First State Bank	VA	NA	100.00	24.44	1 or 3	39,564	28,774	37,704	1,699	22	4.76	0.11	2.72	97.01	4.02	3.03	0.19	1.63	
First Tuskegee Bank	AL	10.47	100.00	36.50	3	57,133	28,950	51,419	4,624	(205)	4.53	-0.71	-8.98	114.62	8.14	3.99	0.62	1.36	
First, A National Banking Assoc	MS	28.39	27.78	35.95	4	1,006,520	610,032	877,157	96,944	3,324	3.55	0.67	6.90	69.20	8.27	1.07	0.12	0.98	
Fort Gibson State Bank	OK	NA	0.00	24.31	2 or 4	63,641	37,285	59,243	3,987	245	4.77	0.77	12.90	80.12	6.74	0.10	0.15	0.95	
Gateway Bank Federal Savings Bank	CA	18.51	66.67	71.55	3	214,419	151,134	201,733	11,265	(3,216)	3.31	-2.98	-50.95	188.47	5.03	4.65	0.18	1.86	
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	620,302	408,400	515,395	69,047	4,188	3.83	1.34	12.16	62.45	11.12	1.96	0.81	1.64	
Harbor Bank of Maryland	MD	62.96	85.71	26.53	1	242,885	151,483	210,063	25,344	(1,198)	4.02	-0.99	-9.55	104.58	8.01	2.32	2.66	1.68	
Holmes County Bank and Trust Co	MS	NA	100.00	24.57	1 or 3	110,898	47,245	95,835	12,995	142	2.88	0.25	2.23	93.49	11.74	7.20	0.72	2.92	
Illinois-Service Federal Savings & Loan Assoc	IL	70.60	50.00	74.96	1	116,851	53,892	105,897	7,592	(644)	3.77	-1.10	-16.72	118.51	5.60	11.47	1.92	5.20	
Industrial Bank	DC	54.33	100.00	45.86	1	354,702	246,510	309,444	37,383	920	4.67	0.52	5.07	88.02	10.07	3.90	-0.16	1.87	
International Bank of Chicago	IL	28.74	57.14	27.20	3	522,391	307,593	464,576	53,779	2,787	3.78	1.10	10.77	50.11	10.07	4.69	0.14	2.76	
Liberty Bank & Trust Company	LA	60.23	94.12	50.44	1	591,180	279,100	514,358	47,025	2,640	4.13	0.94	11.97	74.45	8.22	2.23	0.97	2.96	
Magnolia State Bank	MS	29.97	50.00	36.39	3	310,218	226,253	280,396	28,756	1,829	4.33	1.18	13.02	71.48	9.18	0.32	0.02	0.89	
Mechanics & Farmers Bank	NC	84.25	87.50	15.81	1	298,773	184,900	256,992	36,028	888	3.74	0.59	5.02	79.25	11.59	6.01	0.05	1.87	
Merchants & Planters Bank	MS	35.16	0.00	29.14	4	88,418	25,186	80,486	7,561	279	2.70	0.65	7.82	97.23	8.68	1.20	-1.08	2.40	
Metro Bank	KY	NA	100.00	15.13	1 or 3	33,036	14,179	27,532	5,269	(129)	2.51	-0.78	-4.84	116.88	16.00	1.06	-2.00	2.08	

INDIVIDUAL BANK DATA: SECOND QUARTER 2014

	Social Performance Metrics					Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROA (%)	ROE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)	
Mission Valley Bank	CA	87.10	33.33	19.68	2	253,373	178,244	213,223	37,031	676	4.31	0.51	3.67	85.39	14.34	2.66	-0.21	2.06	
Mitchell Bank	WI	79.04	66.67	41.93	1	53,740	27,180	45,469	8,009	186	4.21	0.70	4.70	85.42	14.42	6.48	1.08	2.49	
Native American Bank, National Assoc	CO	NA	100.00	4.15	1 or 3	57,493	48,876	49,662	5,007	(288)	4.44	-1.02	-11.28	119.10	8.88	6.94	-0.25	2.56	
Neighborhood National Bank	CA	NA	66.67	27.54	1 or 3	80,731	43,319	75,643	4,129	(1,081)	3.64	-2.67	-44.53	164.00	5.19	4.25	0.44	6.30	
Noah Bank	PA	63.33	25.00	0.53	2	292,913	267,682	253,308	31,771	4,719	4.71	3.27	32.14	51.56	9.94	1.95	0.32	2.26	
North Milwaukee State Bank	WI	100.00	100.00	22.04	1	79,599	55,887	71,289	6,060	(34)	3.95	-0.09	-1.12	91.87	7.05	13.92	2.91	3.58	
Northern Hancock Bank and Trust	WV	NA	100.00	57.04	1 or 3	27,898	19,787	22,930	3,433	99	7.15	0.70	5.80	82.00	11.97	4.90	0.85	1.52	
OneUnited Bank	MA	89.27	66.67	94.18	1	621,994	362,505	354,471	49,949	575	2.55	0.18	2.51	109.29	6.11	2.84	-0.17	0.97	
Oxford University Bank	MS	NA	66.67	47.05	1 or 3	108,368	75,992	93,596	10,425	379	3.58	0.69	7.46	72.22	9.53	3.31	0.69	0.77	
Pacific Global Bank	IL	86.63	100.00	81.93	1	161,360	113,173	141,523	16,702	1,228	3.83	1.57	15.40	62.63	10.42	1.37	0.27	3.91	
Pan American Bank	IL	43.50	50.00	58.18	1	240,583	174,469	220,708	19,449	540	3.95	0.46	5.92	76.78	8.21	0.54	0.06	1.28	
Pan American Bank,	CA	NA	100.00	59.33	1 or 3	37,966	31,081	36,942	729	(452)	4.77	-2.26	-95.06	137.21	1.83	8.06	0.83	2.12	
Peoples Bank	MS	61.87	80.00	21.24	1	242,745	193,934	207,987	23,543	2,753	5.57	2.28	23.84	54.26	9.39	2.85	0.70	1.28	
PlantersFirst	GA	74.16	75.00	28.19	1	275,350	185,738	253,591	19,617	1,226	4.07	0.88	12.88	76.65	7.16	7.61	1.10	2.00	
Priority One Bank	MS	38.54	45.45	29.29	4	545,488	385,141	457,841	62,830	4,450	4.03	1.64	14.53	63.07	11.17	1.65	0.36	2.03	
Promerica Bank	CA	NA	100.00	6.58	1 or 3	152,897	114,099	124,019	27,704	259	4.28	0.34	1.88	87.44	16.72	0.16	-0.02	2.19	
Richton Bank and Trust Company	MS	72.67	33.33	36.67	2	63,471	26,809	54,019	9,215	264	3.49	0.82	5.77	79.76	14.51	0.00	0.12	1.70	
RiverHills Bank	MS	NA	50.00	30.56	1 or 3	283,826	162,603	233,632	26,556	1,852	2.87	1.26	14.30	55.08	9.06	1.20	0.03	2.52	
Seaway Bank and Trust Company	IL	38.33	75.00	41.15	3	514,479	271,028	463,708	32,186	(4,573)	4.38	-1.69	-27.47	131.64	5.09	19.61	2.16	6.19	
Security Federal Bank	SC	28.72	61.54	40.31	3	844,033	355,717	663,210	91,265	2,964	2.95	0.70	6.74	68.29	9.93	4.31	0.73	2.56	
Security State Bank of Wewoka, OK	OK	NA	100.00	21.80	1 or 3	153,053	108,928	136,896	13,918	1,095	4.28	1.41	16.61	53.82	8.92	1.14	0.45	1.93	
South Carolina Community Bank	SC	86.64	100.00	24.96	1	66,489	44,811	62,117	4,077	(19)	3.69	-0.06	-0.95	100.13	6.11	18.00	-0.04	4.70	
Southern Bancorp Bank	AR	66.04	87.18	31.69	1	1,144,418	778,687	904,052	126,040	5,282	4.24	0.93	8.60	66.11	8.39	1.03	0.21	1.11	
Spring Bank	NY	NA	100.00	28.55	1 or 3	103,836	86,796	90,233	12,989	975	5.41	1.91	15.68	66.97	12.48	3.04	0.89	1.24	
Start Community Bank	CT	NA	100.00	54.14	1 or 3	70,018	56,929	58,259	9,186	(954)	2.86	-2.98	-25.06	195.93	13.71	0.00	0.00	1.33	
State Bank & Trust Company	MS	53.59	71.43	28.56	1	951,518	727,176	787,090	108,413	3,033	4.12	0.64	5.71	69.81	8.86	0.88	0.15	1.31	
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	751,995	449,803	652,931	76,690	6,213	2.93	1.32	17.20	84.43	10.07	1.44	-0.06	1.46	
Tri State Bank of Memphis	TN	65.69	75.00	17.15	1	134,177	80,562	119,457	13,724	(220)	4.00	-0.32	-3.19	100.46	8.46	8.06	1.24	2.14	
United Bank	AL	47.50	55.56	23.11	1	497,170	263,346	445,150	48,849	961	3.39	0.39	4.00	83.41	9.28	1.10	0.22	1.43	
United Bank of Philadelphia	PA	100.00	50.00	25.02	1	59,635	43,099	56,227	3,040	(424)	4.76	-1.40	-27.19	119.66	5.12	6.52	1.16	1.52	
United Mississippi Bank	MS	NA	90.00	26.45	1 or 3	364,232	244,182	329,456	32,295	1,248	4.08	0.67	8.03	84.25	8.51	1.02	-0.23	0.72	
Urban Partnership Bank	IL	74.31	80.00	55.89	1	892,033	584,396	785,421	95,185	(10,886)	5.84	-2.31	-21.93	135.58	10.18	19.31	2.71	9.20	
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	559,526	285,569	454,398	65,430	3,009	3.34	1.10	9.59	58.46	11.30	0.77	0.32	1.73	