



CDFI Banking Industry Quarterly Profile

THIRD QUARTER 2014 FINANCIAL PERFORMANCE

NCIFSM NATIONAL
COMMUNITY
INVESTMENT
FUND

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SETTING THE STAGE

The CDFI Banking industry provides sustainable financial products and services to underserved communities throughout the country. These neighborhoods are often overlooked by major investments that build local economies, which limits the ability of local residents and business owners to generate economic growth, create jobs, and build wealth. By serving these communities, CDFI Banks provide an essential ingredient in the health of America's most economically vulnerable communities.

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 Quarterly Profiles to highlight the financial performance of the industry. Please visit our website at NCIF.org and sign up for our e-newsletter to ensure that you receive future Quarterly Profiles, reports on CDFI Bank social performance, and other NCIF publications.

107

Number of CDFI Banks as of September 30, 2014

\$31.3
Billion

Total Assets of the CDFI Banking industry, an increase from \$23.2 Billion at YE 2013

\$19.9
Billion

Total Loans within the industry, an increase from \$14.4 Billion at YE 2013

\$26.0
Billion

Total Deposits within the industry, an increase from \$19.4 Billion at YE 2013

\$145
Million

Total Income earned by CDFI Banks through September 30, highlighting the sustainability of the industry

85

Number of CDFI Banks that were profitable through the third quarter

CDFI BANK FINANCIAL PERFORMANCE – THIRD QUARTER 2014

During the third quarter, the CDFI industry continued to grow with the addition of newly certified banks. There are now 107 certified banks, up from 75 at year end 2013 – a 43% increase. In addition to growing in number, the industry has grown substantially across a range of financial markers. For example, since the beginning of 2014, total assets have experienced a 35.0% change and total loans a 37.6% change, along with an increased interest margin. More than growing in size, the industry has seen improvements in earnings, capitalization and asset quality ratios – the current set of certified CDFI Banks demonstrated the highest median return on assets for the industry since 2004, at .76%. Fully 79% of the banks demonstrated positive incomes as of the end of the third quarter. The industry also demonstrates a much stronger standing in terms of leverage ratios as compared to the beginning of the year, with a median Tier 1 leverage ratio above 10%. 85% of the banks have leverage ratios above the 8% threshold. Additionally, noncurrent loan and net charge-off ratios have decreased.

With the overall stronger financial position of the CDFI Banks at the end of the third quarter, thanks to the addition of new banks as well as improvements among previously certified banks, we look forward to a strong finish to 2014. Given their certification as CDFIs, we understand they are providing important social impacts to the communities in which they are operating as well, pairing strong financial and social performance.

The following snapshot figures as of the end of the third quarter highlight industry trends of CDFI Banks.

FINANCIAL PERFORMANCE OF CDFI BANKS

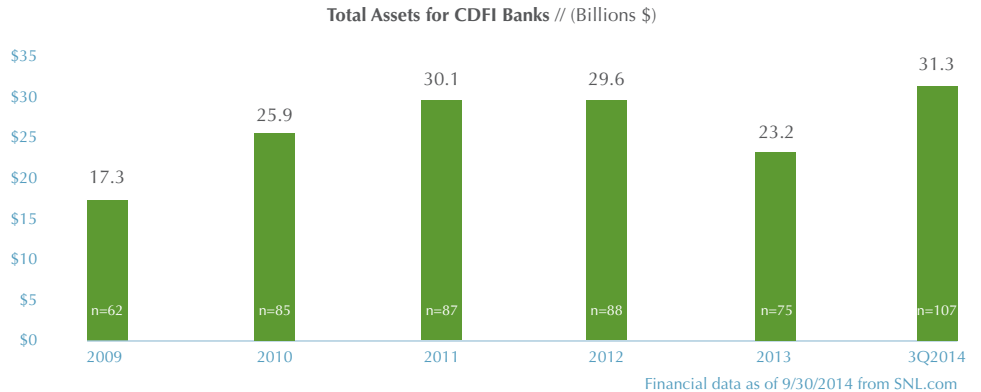
For a complete list of CDFI Banks and their individual financial statistics, please refer to the Appendix.

Following are trends in statistics on:

1. Total Assets
2. Total Loans
3. Total Deposits
4. Total Equity
5. Net Income
6. Net Interest Margin
7. Return on Average Assets
8. Return on Average Equity
9. Efficiency Ratio
10. Tier 1 Leverage Ratio
11. Noncurrent Loans to Total Loans Ratio
12. Net Charge-Offs to Average Loans Ratio
13. Loan Loss Reserves to Total Loans Ratio

1. Total Assets

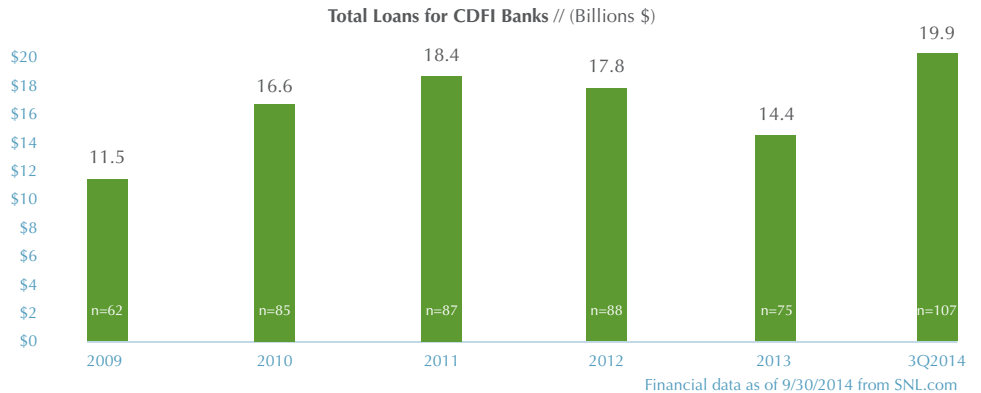
With the addition of the newly certified CDFI banks, the total assets for the sector increased to \$31.3B, up from \$28.7B at the end of the second quarter. The median assets for CDFI banks also increased to \$209.3M.



Total Assets: \$31.3B
 Median Assets: \$209.3M
 Average Assets: \$292.8M
 Highest Assets: \$2.4B
 Lowest Assets: \$12.9M
 Percent change YE 2013 to Q3 2014: 35.0%

2. Total Loans

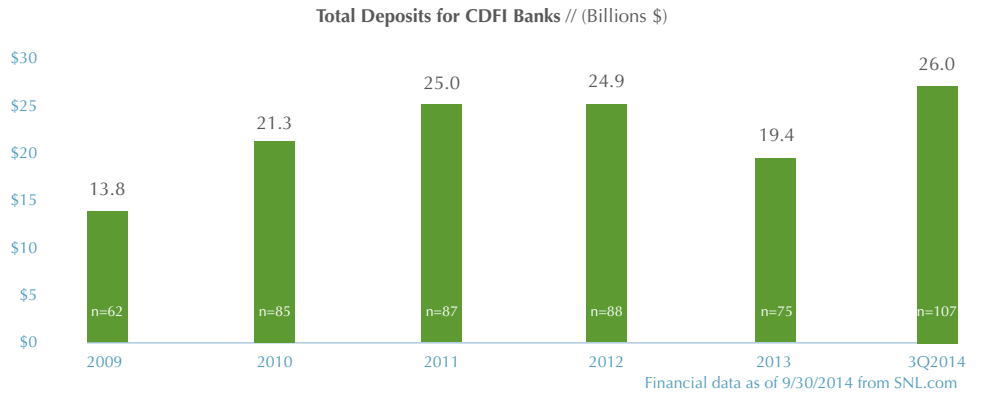
While total loans increased with the addition of new CDFI Banks, the median portfolio size only increased slightly since the second quarter, rising from \$134.3M to \$136.5.



Total Loans: \$19.9B
 Median Loans: \$136.5M
 Average Loans: \$185.7M
 Largest loan portfolio: \$1.3B
 Smallest loan portfolio: \$2.3M
 Percent change YE 2013 to Q3 2014: 36.7%

3. Total Deposits

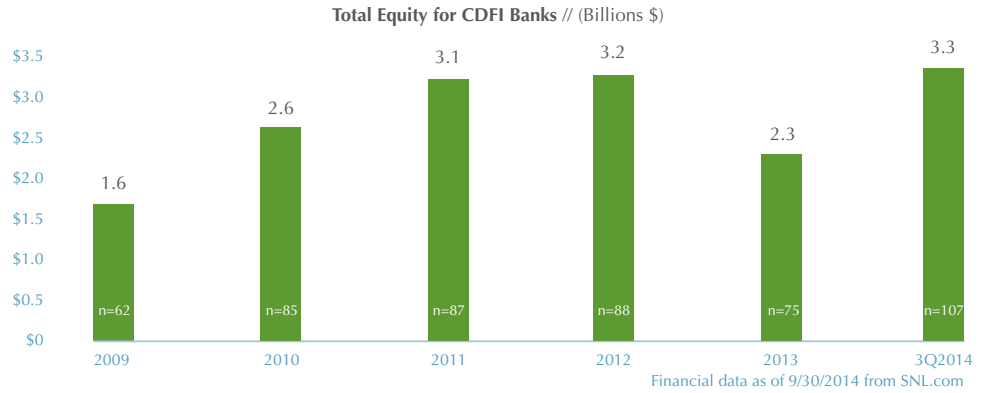
The median deposits increased since the second quarter from \$142.8M to \$178.0M.



Total Deposits: \$26.0B
 Median Deposits: \$178.0M
 Average Deposits: \$243.2M
 Largest deposits portfolio: \$1.9B
 Smallest deposits portfolio: \$9.5M
 Percent change YE 2013 to Q3 2014: 34.1%

4. Total Equity

Equity held by CDFI Banks increased to \$3.3B in the third quarter, with \$21.1M in equity for the median CDFI Bank.



Total Equity: \$3.3B

Median Equity: \$21.1M

Average Equity: \$30.7M

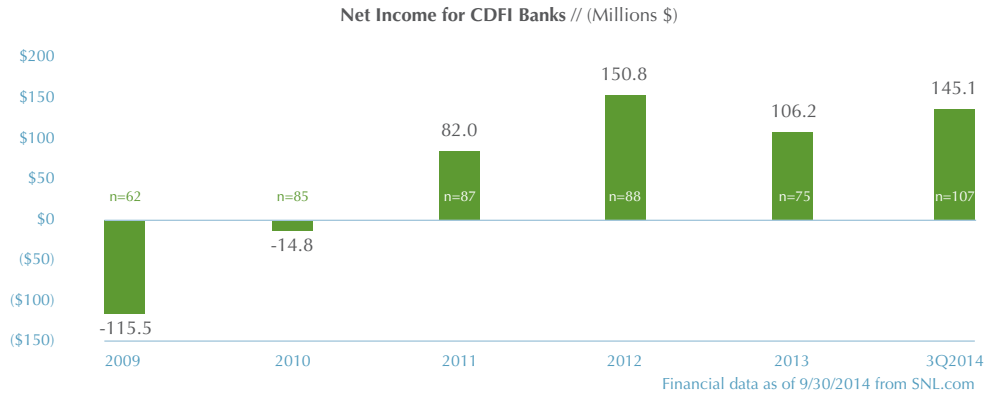
Highest Equity: \$233.0M

Lowest Equity: \$1.7M

Percent change YE 2013 to Q3 2014: 44.8%

5. Net Income

As of Quarter 3, the CDFI Banking sector is profitable, with \$145.1M in net income. 79% of CDFI banks are profitable.



Total Net Income: \$145.1M

Median Net Income: \$1.2M

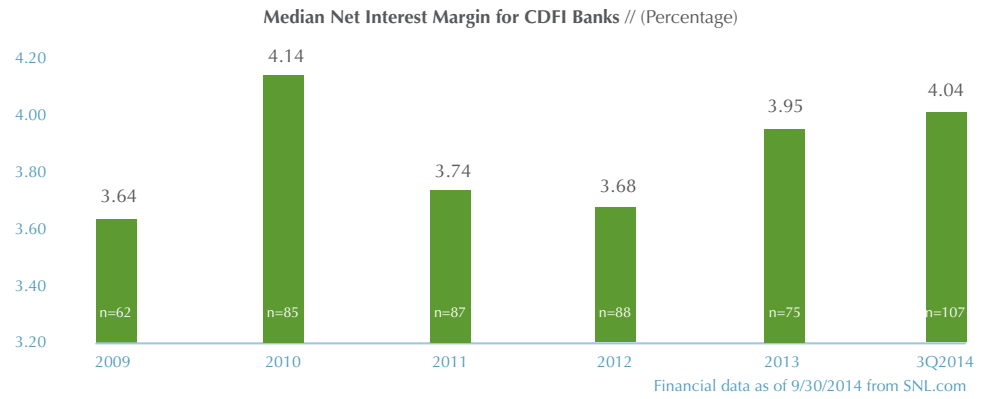
Average Net Income: \$1.4M

Highest Net Income: \$16.0M

Lowest Net Income: -\$28.3M

6. Net Interest Margin

At the end of the third quarter, the median net interest margin is at its highest since 2010 at 4.04%.

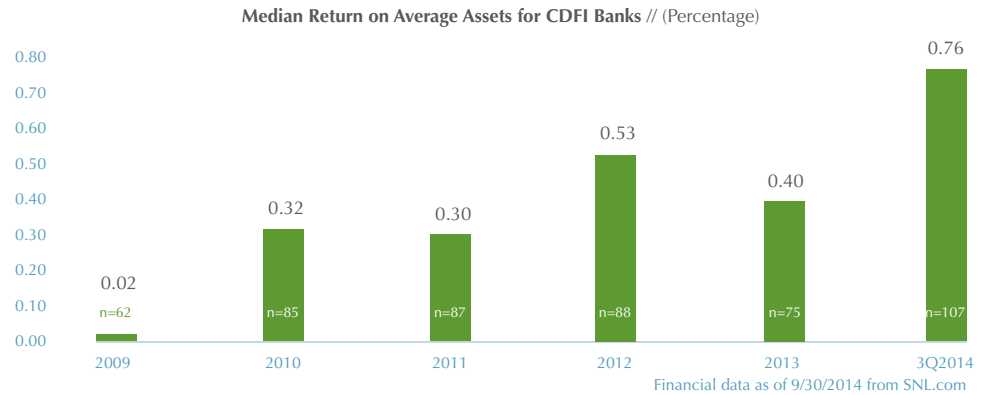


Median NIM: 4.04%
Average NIM: 4.13%

Highest NIM: 12.70%
Lowest NIM: 2.06%
Percent change YE 2013 to Q3 2014: 2.28%

7. Return on Average Assets

The median CDFI Bank has a ROAA of .76%, the highest value since 2004.

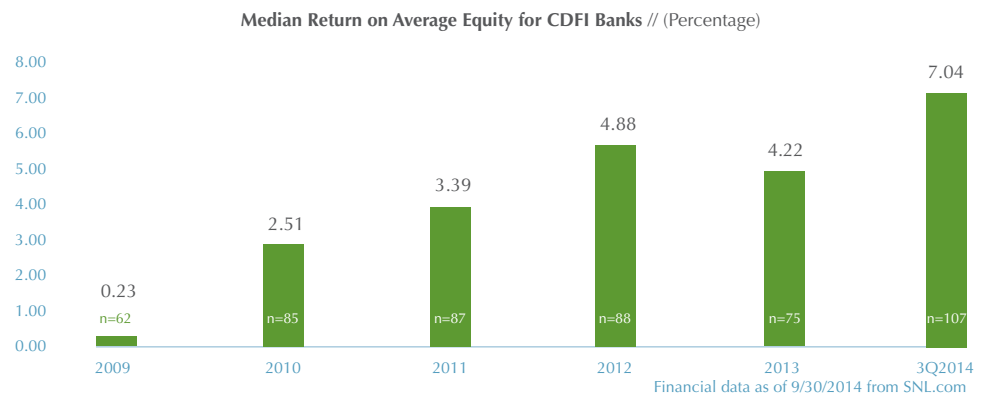


Median ROAA: 0.76%
Average ROAA: 0.57%

Highest ROAA: 7.59%
Lowest ROAA: -4.10%

8. Return on Average Equity

Return on average equity also increased for the median CDFI Bank, from 6.65% to 7.04%. This is also the highest recorded median for CDFI Banks since 2004.

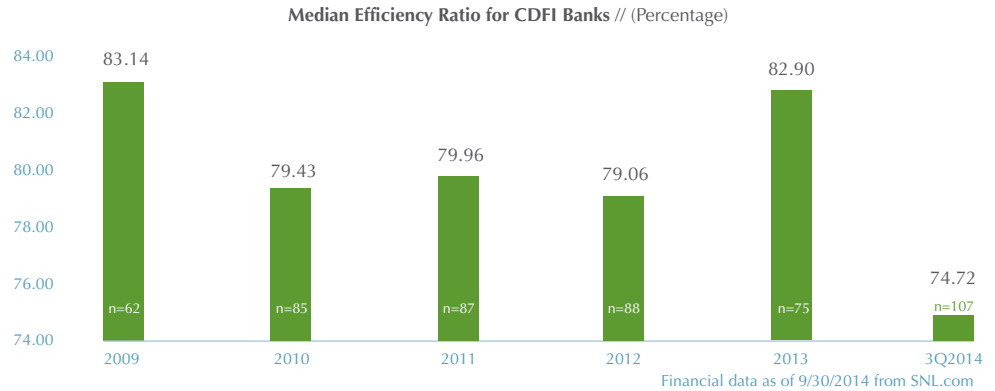


Median ROAE: 7.04%
Highest ROAE: 56.58%

Average ROAE: 2.83%
Lowest ROAE: -90.98%

9. Efficiency Ratio

CDFI Banks experienced an improvement of 2.22% in the median efficiency ratio, decreasing from 80.60% in Q1 2014 to 78.38% in Q2 2014.



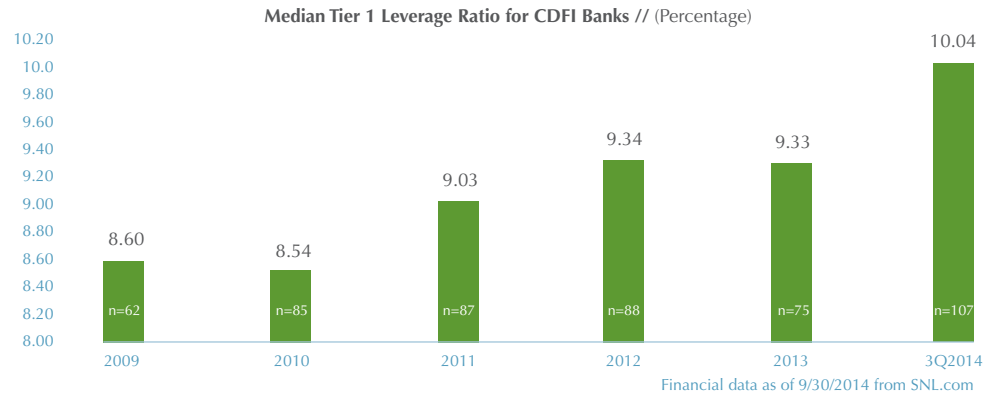
Median Efficiency Ratio: 74.72%
Average Efficiency Ratio: 83.84%

Highest Efficiency Ratio: 259.62%
Lowest Efficiency Ratio: 39.04%

10. Tier 1 Leverage Ratio

*CDFI Banks continue to improve their leverage ratios and now have a median Tier 1 leverage ratio above 10%.
85% of the banks also have a leverage ratio of greater than 8%.*

Note: These figures represent the ratio at the bank level only and do not take into account the leverage on a consolidated basis.

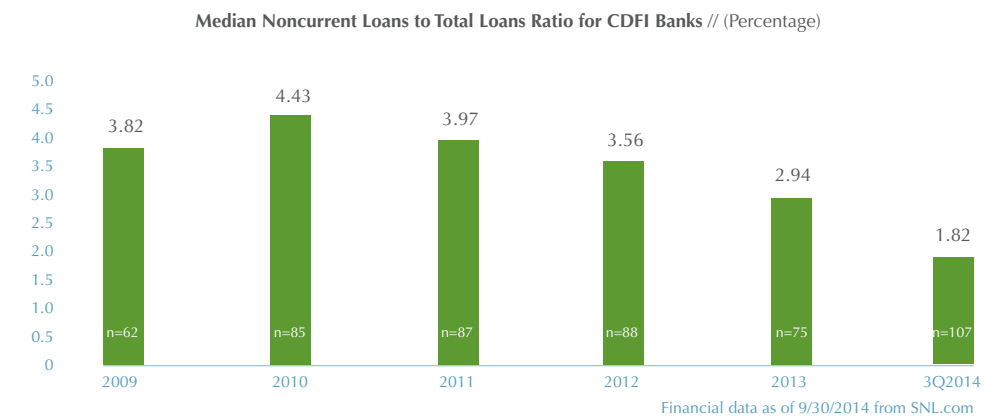


Median Tier 1 Leverage: 10.04%
Average Tier 1 Leverage: 10.43%

Highest Tier 1 Leverage: 25.48%
Lowest Tier 1 Leverage: 2.25%

11. Noncurrent Loans to Total Loans Ratio

The median NCL Ratio continued to fall through the third quarter, with the median bank having a ratio of 1.82% down from 2.02% at the end of the second quarter.



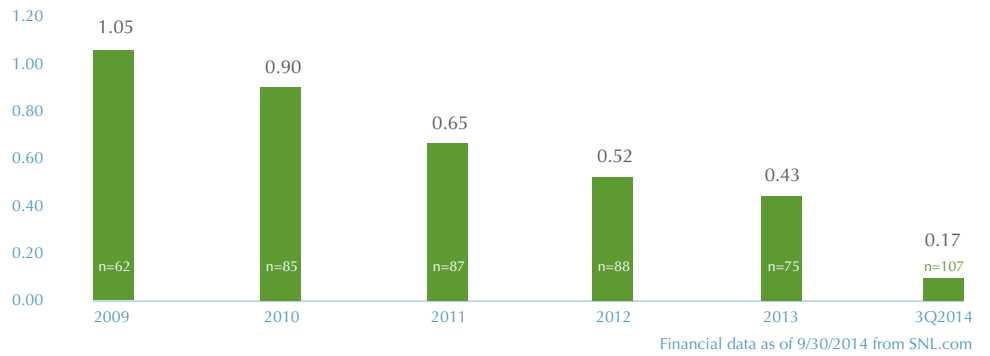
Median NCL/Loans: 1.82%
Average NCL/Loans: 3.41%

Highest NCL/Loans: 26.18%
Lowest NCL/Loans: 0.00%

12. Net Charge-Offs to Average Loans Ratio

Median Net Charge-Offs to Average Loans Ratio for CDFI Banks // (Percentage)

The median NCO/Loans ratio remained steady since the second quarter at .17%.



Median NCO/Loans: 0.17%

Average NCO/Loans: 0.36%

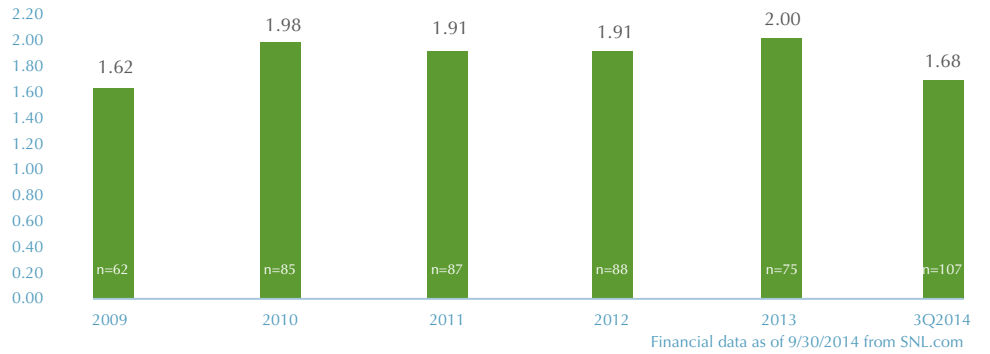
Highest NCO/Loans: 5.63%

Lowest NCO/Loans: -2.03%

13. Loan Loss Reserves to Total Loans Ratio

Median Loan Loss Reserves to Total Loans Ratio for CDFI Banks // (Percentage)

The median loan loss reserves ratio dropped to 1.68% during the third quarter. This is on par with values from 2009.



Median LLR/Loans: 1.68%

Average LLR/Loans: 2.05%

Highest LLR/Loans: 7.75%

Lowest LLR/Loans: 0.42%

APPENDIX: LISTING OF CDFI BANKS – SUMMARY FINANCIAL INFORMATION

Institution	Balance Sheet/Income Statement						Earnings				Capitalization	Asset Quality		
	ST	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	139,634	90,964	122,973	14,444	356	3.57	0.35	3.34	92.46	10.48	3.58	-0.06	1.96
American Metro Bank	IL	61,721	46,500	53,073	5,278	-1,256	2.96	-2.58	-31.73	183.58	8.65	23.99	-0.11	4.24
American Plus Bank, N.A.	CA	292,929	248,572	220,915	44,350	3,247	3.78	1.51	10.15	42.88	15.40	0.00	0.00	1.75
Amory Federal Savings & Loan Assoc	MS	95,555	70,496	85,287	10,110	119	3.15	0.16	1.57	82.57	10.54	1.92	0.62	0.75
Austin Bank of Chicago	IL	333,323	242,611	264,370	35,859	1,719	4.09	0.69	6.62	70.73	10.90	5.33	0.57	2.28
Bank 2	OK	114,319	67,727	95,964	14,584	771	4.15	0.94	7.25	81.62	12.47	0.76	0.00	1.70
Bank of Anguilla	MS	128,793	70,973	103,384	13,906	736	4.26	0.78	7.42	74.40	11.11	0.98	0.80	1.83
Bank of Cherokee County	OK	102,645	67,675	94,746	7,519	438	4.32	0.57	8.14	79.30	8.00	1.05	0.49	1.66
Bank of Commerce	MS	337,112	243,668	260,248	28,397	3,485	4.05	1.45	18.00	39.04	8.15	0.59	0.11	1.25
Bank of Kilmichael	MS	137,592	77,220	121,630	12,169	1,400	3.92	1.36	15.88	63.76	8.61	0.37	-0.08	1.53
Bank of Montgomery	LA	209,348	165,266	186,806	21,138	3,017	4.84	1.94	20.34	61.47	9.78	0.86	0.23	0.61
Bank of Okolona	MS	144,971	101,631	124,551	17,542	2,270	5.15	2.08	17.99	56.94	11.39	2.44	0.10	1.30
Bank of Vernon	AL	140,640	99,662	118,106	21,331	648	4.35	0.60	4.12	65.96	14.80	3.07	0.76	2.21
Bank of Winona	MS	111,877	39,979	96,644	11,915	1,036	3.86	1.21	12.83	62.88	10.07	5.03	0.14	1.62
Bank of York	AL	106,033	33,311	74,509	10,462	431	2.78	0.60	5.79	78.51	9.55	0.27	-0.03	1.07
BankFirst Financial Services	MS	713,634	578,065	626,250	68,346	4,558	3.92	0.86	8.70	66.15	9.53	2.32	0.31	1.43
BankPlus	MS	2,422,310	1,335,432	1,926,109	233,180	16,027	3.44	0.88	9.45	73.09	9.62	1.48	0.41	1.51
Beneficial State Bank	CA	368,355	250,827	296,186	41,413	1,813	3.71	0.70	6.43	77.71	10.78	2.42	-0.16	1.83
BNA Bank	MS	426,329	231,340	359,113	56,082	4,360	3.64	1.36	10.95	49.59	12.92	2.09	0.17	2.26
Broadway Federal Bank, F. S. B.	CA	337,843	290,597	219,102	36,695	2,553	3.62	1.02	9.57	99.11	10.84	3.39	-0.72	3.12
Caldwell Bank & Trust Co.	LA	151,074	124,932	125,055	13,346	2,075	6.14	2.14	22.98	56.87	9.61	1.46	0.13	0.85
Capitol City Bank & Trust Company	GA	275,915	192,378	264,410	5,015	-1,237	3.17	-0.58	-31.89	111.75	2.25	9.70	1.84	1.95
Carver Federal Savings Bank	NY	646,961	413,041	527,746	64,397	-441	3.31	-0.10	-0.94	108.43	10.42	2.58	0.21	1.60
Carver State Bank	GA	43,263	25,343	35,363	4,302	87	5.78	0.28	2.90	93.71	10.36	4.02	0.16	0.90
CBW Bank	KS	12,924	2,348	9,507	2,332	819	2.06	7.59	56.58	43.53	16.05	1.36	-0.05	3.45
Central Bank of Kansas City	MO	134,837	101,518	110,104	24,114	1,646	4.45	1.56	9.50	78.04	16.10	2.20	0.17	2.24
Citizens Bank (Byhalia)	MS	69,804	33,598	61,250	8,224	460	3.91	0.85	7.81	75.76	11.16	0.33	0.20	0.92
Citizens Bank (Columbia)	MS	381,216	281,361	329,827	36,746	4,839	4.78	1.73	18.57	64.02	10.73	1.21	0.05	1.58
Citizens Progressive Bank	LA	99,645	78,012	85,139	13,963	1,210	5.58	1.68	12.19	67.42	9.65	2.64	0.29	0.87
Citizens Savings Bank & Trust Co	TN	99,050	76,566	89,505	7,662	306	5.24	0.42	5.64	85.24	8.32	4.76	0.11	1.36
Citizens Trust Bank	GA	400,759	186,598	348,102	48,080	1,388	3.42	0.46	3.92	80.53	10.56	3.16	0.44	1.37
City First Bank of D.C., National Assoc	DC	224,672	173,738	179,467	32,100	655	4.37	0.39	2.74	79.34	14.00	2.18	-0.05	2.74
City National Bank of New Jersey	NJ	287,222	156,992	269,587	5,886	-5,079	2.62	-2.40	-90.98	173.84	3.41	15.81	0.20	5.66
Colfax Banking Company	LA	91,799	44,772	81,994	9,420	778	4.13	1.16	11.80	71.90	9.97	0.32	0.03	0.52
Commercial Bank	MS	126,180	70,999	106,005	13,286	582	4.10	0.60	6.02	78.68	9.96	0.18	0.54	1.28
Commercial Capital Bank	LA	80,604	53,806	64,206	9,629	1,305	4.82	2.41	19.54	55.85	12.57	0.37	0.09	1.14

Institution	Balance Sheet/Income Statement						Earnings				Capitalization	Asset Quality		
	ST	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 (%)
Community Bank of the Bay	CA	192,017	152,796	166,868	20,516	1,266	4.18	0.91	8.57	74.51	10.92	1.51	0.04	1.68
Community Capital Bank of Virginia	VA	88,338	56,618	73,373	11,651	265	3.09	0.45	3.06	75.27	13.90	3.91	0.00	0.99
Community Commerce Bank	CA	204,540	136,464	120,929	49,444	2,300	5.30	1.44	6.35	71.16	22.53	5.48	0.24	4.12
Concordia Bank and Trust	LA	526,949	221,663	445,620	60,838	3,573	2.80	0.90	7.93	69.00	11.07	0.85	0.04	0.42
Cottonport Bank	LA	324,676	202,585	279,907	37,515	1,941	3.92	0.80	7.06	73.81	11.05	0.90	0.11	0.90
Cross Keys Bank	LA	321,720	164,814	252,382	38,790	3,128	3.85	1.34	11.51	67.92	11.56	0.20	0.05	0.72
Delta Bank	LA	246,370	162,265	223,938	19,876	2,917	4.21	1.59	20.12	64.46	8.04	0.77	0.01	1.02
Edgebrook Bank	IL	94,781	77,869	90,621	3,821	-1,133	4.76	-1.62	-47.72	94.53	4.08	7.44	0.17	3.08
Farmers & Merchants Bank	MS	257,553	145,069	191,120	36,795	2,403	5.07	1.31	9.05	61.17	14.51	1.06	0.10	2.45
Finance and Thrift Company	CA	121,166	91,445	87,437	31,181	770	12.70	0.83	3.32	63.26	25.48	1.10	5.63	3.85
First American International Bank	NY	571,468	379,465	431,147	73,259	1,769	4.27	0.42	3.25	87.23	12.98	2.01	-0.18	2.08
First Bank of Linden	AL	81,148	32,788	69,965	10,756	660	3.75	1.08	7.91	61.89	12.63	0.00	0.04	1.27
First Choice Bank	CA	617,315	455,231	557,599	49,853	3,063	3.58	0.80	9.49	57.08	8.54	0.00	0.00	1.66
First Eagle Bank	IL	436,361	285,099	340,902	64,690	6,148	3.86	1.95	13.12	44.76	14.28	0.58	0.06	2.08
First Independence Bank	MI	247,106	133,541	202,967	16,822	-53	4.04	-0.03	-0.42	93.60	9.87	1.73	1.38	1.23
First National Bank of Decatur County	GA	102,262	59,082	84,542	12,406	524	3.20	0.64	5.83	72.59	11.74	2.56	0.31	1.95
First National Bank of Oxford	MS	243,948	134,747	210,248	32,886	1,729	3.72	0.97	7.17	63.95	13.25	1.08	0.11	1.43
First Security Bank	MS	491,770	267,697	410,004	63,829	3,564	3.73	0.94	7.68	70.95	11.94	0.71	-0.31	1.15
First Southwest Bank	CO	242,830	172,032	210,942	27,658	-356	4.24	-0.20	-1.73	101.34	9.63	0.94	0.11	1.51
First State Bank	VA	39,226	28,889	37,390	1,704	22	4.82	0.07	1.78	98.02	4.04	3.36	0.20	1.57
First Tuskegee Bank	AL	55,515	28,872	49,965	4,449	-355	4.53	-0.83	-10.39	116.69	8.00	4.63	0.37	1.40
First, A National Banking Assoc	MS	1,071,293	671,302	902,889	103,096	5,149	3.61	0.68	7.04	68.65	8.31	0.91	0.20	0.91
Florida Parishes Bank	LA	223,869	134,885	178,009	22,374	1,689	5.14	1.05	10.63	71.47	10.04	0.72	0.29	2.08
Gateway Bank Federal Savings Bank	CA	203,526	160,203	159,899	9,995	-3,191	3.55	-2.01	-37.21	148.14	4.74	2.81	0.10	1.64
Guaranty Bank & Trust Company	MS	599,341	406,125	494,285	69,490	6,769	3.95	1.46	13.08	60.70	11.38	2.61	0.56	1.78
Harbor Bank of Maryland	MD	233,583	152,772	200,776	25,359	-1,156	4.11	-0.64	-6.12	99.71	8.08	1.55	1.79	1.77
Holmes County Bank & Trust Co	MS	109,824	48,265	94,694	13,004	216	2.94	0.25	2.25	92.37	12.02	6.28	0.72	2.68
Illinois-Service Federal Savings & Loan Assoc	IL	113,470	53,232	103,364	6,736	-1,505	3.63	-1.72	-26.67	120.20	5.00	18.89	2.79	5.27
Industrial Bank	DC	365,179	252,532	309,101	37,338	1,047	4.55	0.39	3.81	89.88	9.82	3.38	0.04	1.77
International Bank of Chicago	IL	526,544	298,692	466,857	55,891	4,654	3.74	1.21	11.76	47.95	10.39	2.69	0.24	3.00
Liberty Bank & Trust Company	LA	552,081	274,719	484,491	47,360	4,213	4.18	1.00	12.45	74.72	8.28	2.50	0.77	2.91
Magnolia State Bank	MS	315,712	234,317	271,154	29,477	2,879	4.39	1.24	13.50	70.95	9.58	0.27	0.02	0.85
Mechanics & Farmers Bank	NC	289,202	185,183	247,613	36,221	1,209	3.75	0.53	4.53	80.19	11.63	6.49	0.06	1.87
Merchants & Planters Bank	MS	86,739	25,406	78,796	7,542	197	2.68	0.31	3.61	102.27	8.90	1.95	-0.70	2.37
Metro Bank	KY	32,096	13,631	26,398	5,436	43	2.53	0.17	1.07	102.20	16.77	0.97	-2.03	2.18
Mission Valley Bank	CA	259,814	180,050	219,160	37,444	1,123	4.34	0.57	4.05	82.24	14.67	1.27	-0.39	2.27

Institution	Balance Sheet/Income Statement						Earnings				Capitalization	Asset Quality		
	ST	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 (%)
Mitchell Bank	WI	55,680	28,353	47,477	7,925	103	3.98	0.25	1.73	92.11	13.86	7.60	1.09	2.20
Native American Bank, National Assoc	CO	62,775	50,693	57,178	5,238	-36	4.57	-0.08	-0.94	101.35	8.88	6.43	0.20	2.20
Neighborhood National Bank	CA	76,380	38,225	71,650	3,857	-1,355	3.56	-2.25	-39.56	151.10	5.00	2.42	0.51	6.96
Noah Bank	PA	317,274	265,534	250,658	32,498	5,453	4.88	2.48	24.00	58.30	9.88	1.53	0.64	2.25
North Milwaukee State Bank	WI	77,115	56,607	69,001	5,862	-222	4.08	-0.38	-4.91	79.20	7.21	12.31	2.11	4.79
Northern Hancock Bank and Trust	WV	27,321	19,776	23,411	3,384	119	7.26	0.56	4.65	80.16	11.67	4.58	1.14	1.62
One PacificCoast Bank, FSB	CA	368,355	250,827	296,186	41,413	1,813	3.71	0.70	6.43	77.71	10.78	2.42	-0.16	1.83
OneUnited Bank	MA	619,908	352,783	352,774	49,650	722	2.58	0.16	2.04	108.99	6.08	3.00	-0.09	0.85
Oxford University Bank	MS	113,693	79,161	97,441	10,528	527	3.64	0.64	6.84	74.44	9.49	1.82	0.48	0.73
Pacific Global Bank	IL	156,722	113,953	138,186	17,287	1,852	3.81	1.57	15.15	62.97	10.67	1.11	0.37	3.74
Pan American Bank	IL	288,682	186,242	267,249	20,324	1,309	3.73	0.69	9.28	73.95	7.20	1.55	0.07	1.18
Pan American Bank	CA	40,185	32,330	33,788	6,095	-958	4.59	-3.16	-72.12	150.97	14.83	6.20	-0.19	2.90
Peoples Bank	MS	245,791	195,445	203,862	24,101	4,013	5.66	2.21	22.92	56.06	9.56	1.88	0.66	1.27
PlantersFirst	GA	266,798	192,802	243,167	21,900	3,389	4.18	1.64	23.05	74.53	8.09	6.55	-0.19	2.00
Priority One Bank	MS	554,384	398,015	464,034	62,485	6,845	4.08	1.67	14.79	62.90	11.13	1.59	0.29	2.02
Promerica Bank	CA	161,357	121,043	131,878	27,894	444	4.24	0.39	2.14	86.60	16.53	0.14	0.52	1.68
Richland State Bank	LA	289,011	149,625	240,655	27,880	3,006	4.18	1.43	14.95	66.96	9.60	0.48	-0.08	1.15
Richton Bank and Trust Company	MS	63,642	26,965	54,021	9,347	410	3.54	0.85	5.95	79.21	14.93	0.00	0.10	1.69
RiverHills Bank	MS	283,157	169,472	231,674	27,427	3,097	2.95	1.43	15.72	52.46	9.65	1.42	0.02	2.48
Seaway Bank and Trust Company	IL	516,852	271,493	435,652	38,075	-5,410	4.99	-1.35	-18.59	101.43	6.63	19.32	2.11	7.54
Security Federal Bank	SC	828,593	352,761	651,629	92,276	4,767	2.98	0.76	7.13	67.29	10.29	3.90	0.67	2.45
Security State Bank of Wewoka, OK	OK	160,106	107,470	143,511	14,399	1,522	4.27	1.30	15.02	53.42	9.16	1.67	0.69	1.88
South Carolina Community Bank	SC	61,783	42,808	58,677	2,849	-459	3.50	-0.93	-20.70	120.24	4.52	26.18	0.29	4.42
Southern Bancorp Bank	AR	1,155,770	793,596	898,431	129,966	8,558	4.30	1.00	9.16	64.94	8.44	0.84	0.27	1.07
Spring Bank	NY	105,207	86,382	90,740	13,815	1,808	5.53	2.35	18.89	61.68	13.36	2.09	0.56	1.27
Start Community Bank	CT	70,901	61,766	54,562	8,331	-1,795	2.85	-3.66	-29.94	259.62	12.20	0.77	0.01	1.31
State Bank & Trust Company	MS	973,144	740,960	797,637	110,337	4,672	4.14	0.65	5.80	69.40	8.94	0.73	0.35	1.21
Sunrise Banks, NA	MN	738,647	442,469	644,185	71,829	7,596	3.13	1.16	13.89	83.88	10.30	1.33	0.00	1.45
Sycamore Bank	MS	194,575	125,094	173,724	19,157	1,314	3.89	0.85	9.32	68.46	9.32	0.59	0.21	1.15
Tri State Bank of Memphis	TN	126,661	81,898	112,074	13,637	-95	4.01	-0.09	-0.94	96.03	8.76	7.18	0.81	2.12
United Bank	AL	484,584	267,762	432,499	49,175	1,519	3.45	0.41	4.19	83.02	9.43	0.90	0.17	1.42
United Bank of Philadelphia	PA	60,531	44,228	57,330	2,843	-607	4.82	-1.34	-26.45	116.70	4.79	6.24	0.82	1.59
United Mississippi Bank	MS	362,511	247,973	324,159	33,141	2,290	4.11	0.83	9.66	82.07	8.96	0.99	-0.10	0.68
Urban Partnership Bank	IL	832,934	551,558	741,798	77,780	-28,272	6.39	-4.10	-39.67	250.26	8.74	17.02	2.81	7.75
West Alabama Bank & Trust	AL	563,047	299,349	457,405	67,509	4,657	3.35	1.13	9.70	58.26	11.48	0.92	0.17	1.69
TOTAL		28,694,938	18,178,689	23,958,467	2,981,262	86,660								
MEDIAN		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		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		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		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



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