



# CDFI Banking Industry Quarterly Profile

FIRST QUARTER 2015 FINANCIAL PERFORMANCE

**NCIF**<sup>SM</sup> 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 understanding and serving these communities, CDFI Banks play an essential role 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](http://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.

108

Number of CDFI Banks as of  
March 31, 2015

\$34.0  
Billion

Total Assets of the CDFI Banking  
industry, in increase from  
\$31.8 billion at YE 2014

\$21.5  
Billion

Total Loans within the industry, an  
increase from \$23.2 billion at Q1  
2014 and \$14.4 billion at YE 2014

\$28.5  
Billion

Total Deposits within the industry,  
an increase from \$23.7 billion  
at Q1 2014 and \$26.5 billion  
at YE 2014

\$64  
Million

Total Income earned by  
CDFI Banks through March 31,  
compared to \$41.6 million  
at Q1 2014.

84

Number of CDFI Banks that were  
profitable through the first quarter;  
88 were profitable at YE 2014

## CDFI BANK FINANCIAL PERFORMANCE – FIRST QUARTER 2015

At the end of the first quarter there were 108 CDFI certified banks, a substantial growth from one year ago. The composition of the sector changed slightly during the first quarter with the addition of Golden Bank, NA and Citizens National Bank of Meridian. Three banks exited the peer group – Colfax Banking Company, which is no longer certified; First Tuskegee Bank, which merged with Liberty Bank and Trust Co.; and Capitol City Bank & Trust Company, which failed.

With these changes, the CDFI banking industry experienced a net increase in assets, deposits, and loans. Through the first quarter, the CDFI Banks saw slight drops in profitability, in terms of median Return on Average Assets (ROAA) and Return on Average Equity (ROAE). At quarter end, several CDFI Banks ratios neared the median for all U.S. banks with median ROAA of .73% compared to an all bank median of .84% and a median leverage ratio of 10.47% compared to the all bank median of 10.34%. While the CDFI Banks continue to provide needed quality products and services to the communities they serve, are also demonstrating competitive returns.

The following snapshot figures as of the end of the first quarter highlight these and other 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.

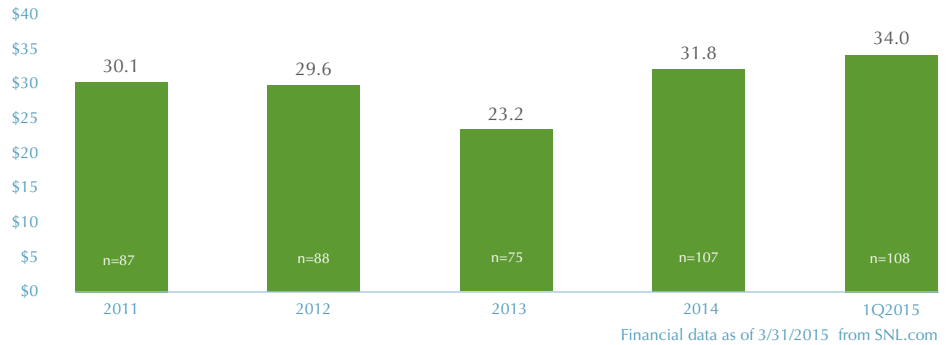
#### Following are trends in statistics on:

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**

*As part of the growth trend seen across several indicators, total assets for the sector increased to \$34.0B, up from \$31.8B at the end of the year.*

Total Assets for CDFI Banks // (Billions \$)



Total Assets: \$34.0B

Median Assets: \$224.5M

Average Assets: \$315.0M

Highest Assets: \$2.6B

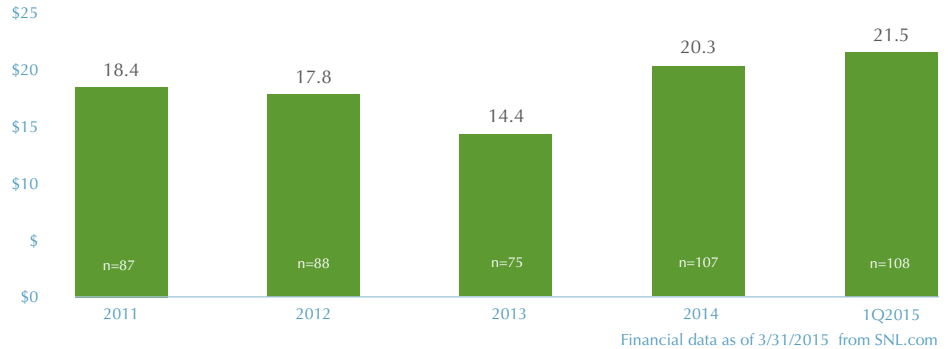
Lowest Assets: \$16.4M

Percent change YE 2014 to Q1 2015: 6.9%

**2. Total Loans**

*While total loans increased since year-end 2014, the median portfolio size decreased slightly from \$134.2M to \$133.8M.*

Total Loans for CDFI Banks // (Billions \$)



Total Loans: \$21.5B

Median Loans: \$133.8M

Average Loans: \$198.6M

Largest loan portfolio: \$1.4B

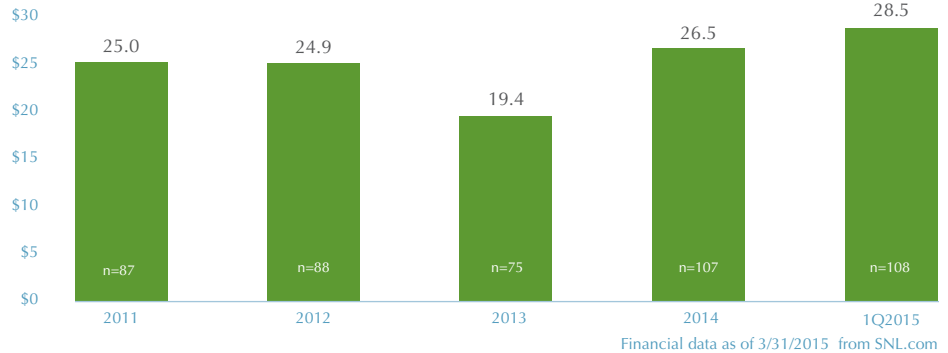
Smallest loan portfolio: \$2.2M

Percent change YE 2014 to Q1 2015 5.9%

**3. Total Deposits**

*Median deposits have increased since year-end from \$176.2M to \$196.1M. Overall, deposits increased by \$2M in the first quarter.*

Total Deposits for CDFI Banks // (Billions \$)



Total Deposits: \$28.5B

Median Deposits: \$196.1M

Average Deposits: \$264.1M

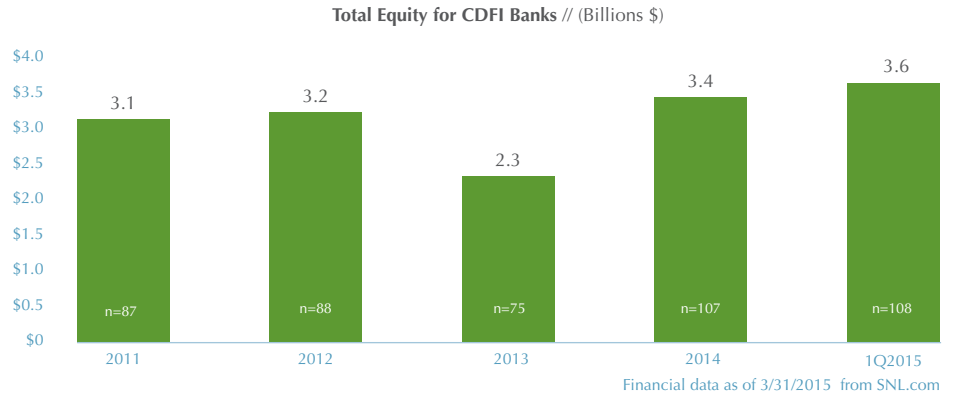
Largest deposits portfolio: \$2.1B

Smallest deposits portfolio: \$12.6M

Percent change YE 2014 to Q1 2015: 7.8%

#### 4. Total Equity

Equity held by CDFI Banks increased to \$3.6B in the first quarter, with \$22.1M in equity for the median CDFI Bank.



Total Equity: \$3.6B

Median Equity: \$22.1M

Average Equity: \$33.7M

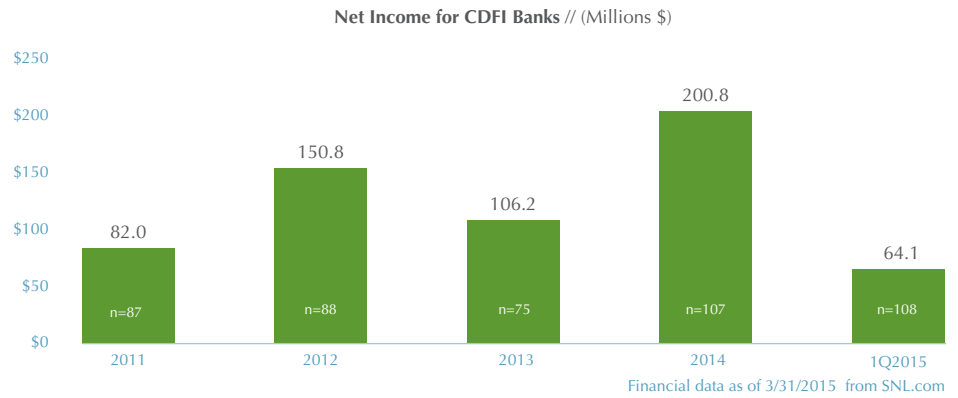
Highest Equity: \$240.7M

Lowest Equity: \$1.8M

Percent change YE 2014 to Q1 2015: 7.9%

#### 5. Net Income\*

As of Quarter 1, the CDFI Banking sector is profitable with \$64.1M in net income. 84 of the 108 CDFI banks are profitable.



Total Net Income: \$64.1M

Median Net Income: \$340,000

Average Net Income: \$594,000

Highest Net Income: \$5.4M

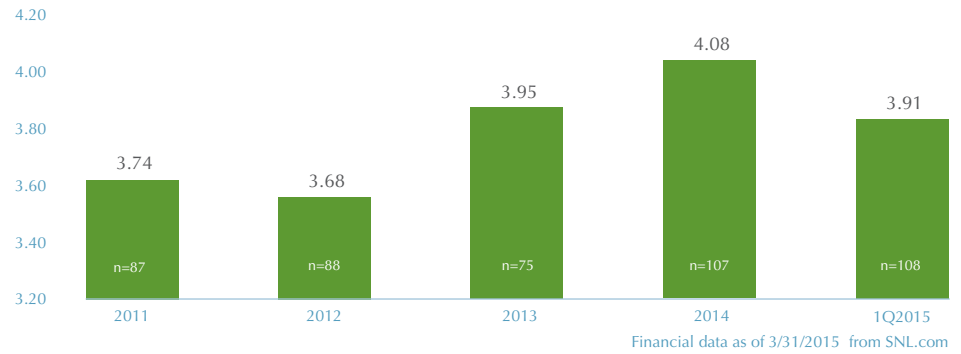
Lowest Net Income: -\$4.4M

\*31 of the CDFI banks are S corporations

### 6. Net Interest Margin

*At the end of the first quarter, the median net interest margin is below year-end 2014 but on par with Q1 2014 values at 3.91% compared to 3.94%.*

Median Net Interest Margin for CDFI Banks // (Percentage)



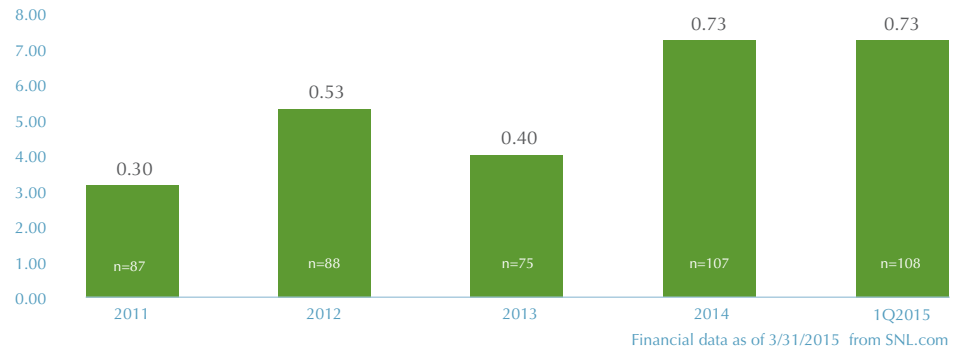
Median NIM: 3.91%  
Average NIM: 4.04%

Highest NIM: 12.91%  
Lowest NIM 1.88%  
Percent change YE 2014 to Q1 2015: -4.2%

### 7. Return on Average Assets\*

*The median CDFI Bank has a ROAA of 0.73%, which keeps pace with year-end 2014. This is the highest median ROAA since 2005.*

Median Return on Average Assets for CDFI Banks // (Percentage)

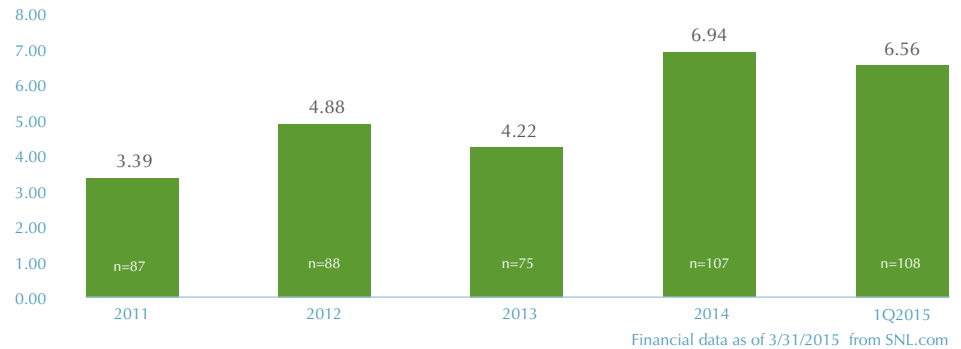


Median ROAA: 0.73%  
Average ROAA: 0.64%

Highest ROAA: 6.41%  
Lowest ROAA: -7.35%

### 8. Return on Average Equity\*

*ROAE decreased slightly for the median CDFI Bank, from 6.94% at year-end 2014 to 6.56% at the end of the first quarter of 2015. Before year-end 2014, the industry had not seen median ROAE above 6% since 2007.*



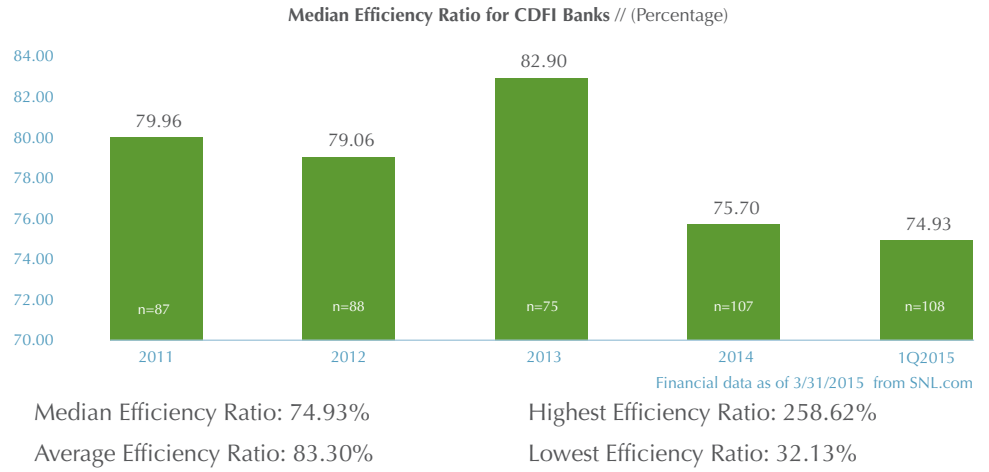
Median ROAE: 6.56%  
Average ROAE: 3.98%

Highest ROAE: 41.69%  
Lowest ROAE: -180.35%

\*31 of the CDFI banks are S corporations

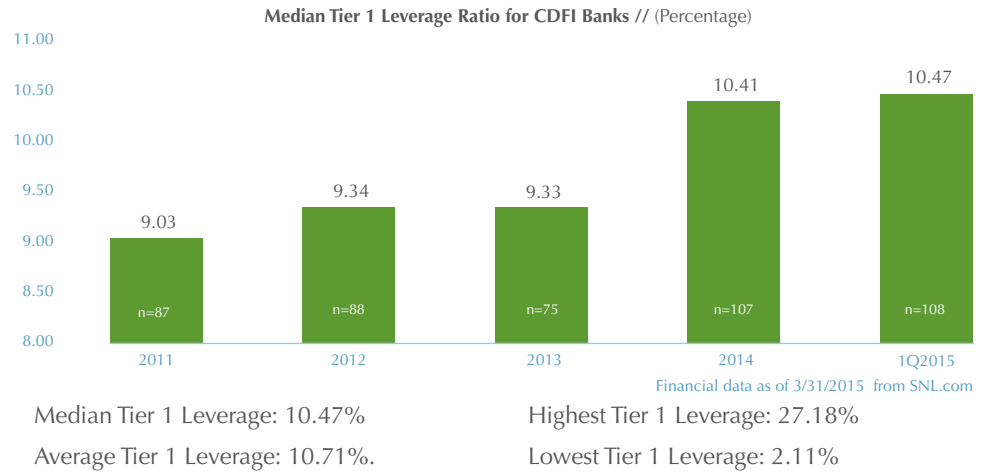
## 9. Efficiency Ratio

*Efficiency ratios decreased slightly since year-end 2014, with a median of 74.93% as of the end of the first quarter.*



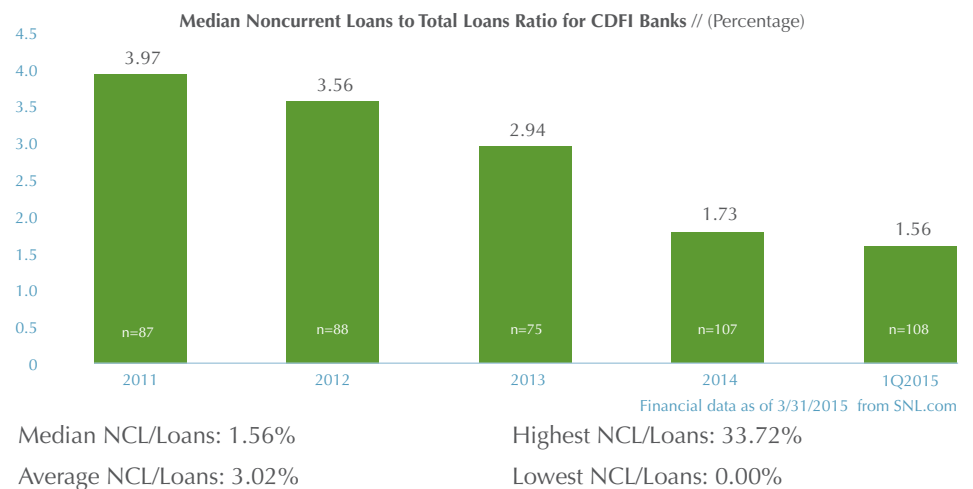
## 10. Tier 1 Leverage Ratio

*CDFI Banks continue to increase their leverage ratios and now have a median Tier 1 Leverage Ratio above 10%. 82% of the banks also have a leverage ratio of greater than 8%.*



## 11. Noncurrent Loans to Total Loans Ratio

*The median Noncurrent Loan Ratio continued to fall from last year with the median bank having a ratio of 1.56% down from 1.73% at the end of 2014.*

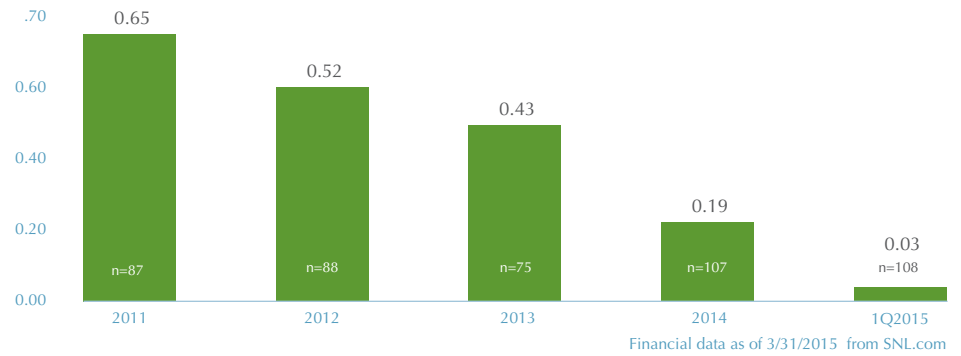




## 12. Net Charge-Offs to Average Loans Ratio

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

*The median NCO/Loans ratio continues an uninterrupted decline since 2009, now at 0.03%.*



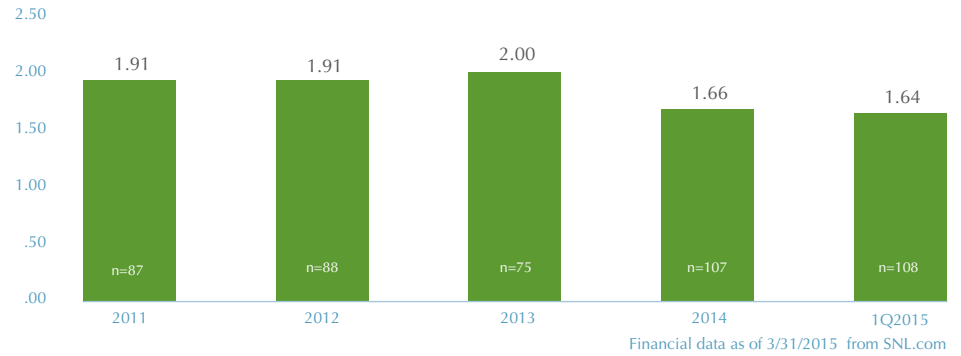
Median NCO/Loans: 0.03%  
Highest NCO/Loans: 9.54%

Average NCO/Loans: 0.30%  
Lowest NCO/Loans: -1.87%

## 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 fell slightly to 1.64% during the first quarter, suggesting a general lending base stabilization.*



Median LLR/Loans: 1.64%  
Highest LLR/Loans: 6.24%

Average LLR/Loans: 1.96%  
Lowest LLR/Loans: 0.41%

# 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 (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Albina Community Bank	OR	149,322	91,354	132,130	15,131	201	4.03	0.55	5.38	No	88.73	10.23	0.45	-1.87	2.64
American Metro Bank	IL	62,347	48,694	52,679	5,765	-117	3.60	-0.76	-8.04	No	120.17	9.31	10.65	-0.49	3.37
American Plus Bank, NA	CA	321,664	277,256	247,302	46,155	945	3.81	1.20	8.28	No	44.92	14.59	0.00	0.00	1.61
Amory Federal Savings and Loan Assoc	MS	94,848	67,945	84,694	10,022	20	3.40	0.08	0.80	No	83.09	10.57	1.60	1.07	0.83
Austin Bank of Chicago	IL	334,653	238,957	266,893	37,635	732	4.27	0.85	7.88	Yes	68.26	10.85	4.64	0.62	2.29
Bank 2	OK	115,301	67,602	96,408	14,879	134	3.73	0.48	3.60	No	87.96	12.31	0.70	0.00	1.74
Bank of Anguilla	MS	133,832	66,016	115,705	14,074	301	3.95	0.91	8.72	No	72.27	10.86	1.64	0.05	1.96
Bank of Cherokee County	OK	105,146	66,143	96,505	8,284	136	4.00	0.52	6.65	No	80.45	7.89	0.28	0.61	1.50
Bank of Commerce	MS	352,680	235,616	290,930	30,723	1,031	3.70	1.22	13.41	No	43.46	8.32	0.55	0.09	1.45
Bank of Kilmichael	MS	138,949	79,064	123,866	13,371	491	3.96	1.41	14.85	Yes	63.64	8.94	0.22	0.05	1.36
Bank of Lake Village	AR	63,282	28,570	56,476	6,698	33	3.21	0.21	1.98	No	84.31	10.64	1.40	0.00	1.89
Bank of Montgomery	LA	219,630	177,895	197,139	21,377	1,058	4.72	2.02	20.09	Yes	59.97	9.73	0.60	0.58	0.56
Bank of Okolona	MS	154,697	103,242	134,581	17,479	710	5.10	1.86	16.56	Yes	54.06	10.67	2.25	0.05	1.29
Bank of Vernon	AL	145,365	99,568	121,763	22,038	298	4.22	0.83	5.46	No	60.15	15.12	1.39	0.81	2.39
Bank of Winona	MS	116,331	39,467	100,178	12,812	267	3.16	0.92	8.56	Yes	69.41	9.66	1.44	0.03	1.71
Bank of York	AL	105,382	35,518	73,965	10,976	163	2.68	0.62	6.10	Yes	76.37	9.29	0.47	-0.03	0.99
BankFirst Financial Services	MS	740,700	582,016	658,521	71,665	1,509	3.69	0.82	8.52	No	69.13	9.61	2.70	0.13	1.63
BankPlus	MS	2,601,973	1,379,018	2,100,853	240,709	5,379	3.41	0.87	9.00	No	74.26	9.56	1.10	0.24	1.27
BNA Bank	MS	438,119	225,847	371,335	55,101	1,077	3.53	1.00	7.91	No	55.87	12.43	1.61	0.17	2.39
Broadway Federal Bank, FSB	CA	353,983	299,997	225,570	41,471	1,470	3.51	1.67	14.44	No	79.88	11.73	2.57	0.06	2.56
Caldwell Bank & Trust Co.	LA	164,513	130,677	142,032	15,601	674	5.21	1.71	18.22	Yes	61.72	9.69	1.55	0.11	0.89
Carver Federal Savings Bank	NY	682,683	486,497	536,050	67,092	378	3.38	0.24	2.28	No	103.60	10.88	2.34	0.33	1.02
Carver State Bank	GA	41,640	24,221	33,696	4,340	75	5.00	0.73	7.24	No	88.00	10.57	4.90	-0.02	1.37
CBW Bank	KS	16,437	2,226	12,587	2,997	296	1.88	6.41	41.69	No	32.13	16.02	3.14	0.00	3.68
Central Bank of Kansas City	MO	144,413	101,777	120,206	23,666	1,046	4.34	3.14	17.26	Yes	62.21	16.21	1.37	-0.02	2.20
Citizens Bank (Byhalia)	MS	72,311	32,248	63,725	8,261	60	3.45	0.34	2.93	No	79.94	11.17	0.35	0.37	0.91
Citizens Bank (Columbia)	MS	398,033	284,441	345,218	37,538	1,460	4.58	1.51	15.60	Yes	69.66	10.30	1.66	0.13	1.64
Citizens National Bank of Meridian	MS	1,143,710	753,077	987,297	135,368	3,797	3.55	1.35	11.41	Yes	68.70	11.47	1.18	0.01	1.40
Citizens Progressive Bank	LA	111,322	83,074	96,929	14,053	301	5.65	1.11	8.67	Yes	74.12	8.85	1.64	0.09	0.81
Citizens Savings Bank & Trust Company	TN	103,322	81,644	93,572	8,215	89	5.11	0.35	4.38	No	87.36	8.11	3.27	-0.22	1.42
Citizens Trust Bank	GA	398,165	193,751	343,285	49,998	473	3.28	0.47	3.82	No	82.63	11.93	3.34	0.31	1.15
City First Bank of D.C., NA	DC	235,686	173,071	196,970	33,086	96	4.00	0.16	1.16	No	83.08	13.69	4.67	0.62	2.44
City National Bank of New Jersey	NJ	256,755	149,884	241,616	3,521	-1,808	2.52	-2.78	-180.35	No	183.25	2.11	14.99	0.26	5.91
Commercial Bank	MS	131,769	74,241	114,357	13,279	168	4.17	0.50	4.99	No	81.25	9.28	0.12	-0.05	1.25
Commercial Capital Bank	LA	71,602	46,520	62,143	9,326	229	4.58	1.29	9.93	Yes	72.56	13.12	1.19	0.00	1.41
Community Bank of the Bay	CA	239,151	176,741	212,884	21,543	459	4.21	0.81	8.62	No	67.59	9.34	1.21	0.33	1.61

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 (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Community Capital Bank of Virginia	VA	82,999	64,999	67,174	12,444	85	3.14	0.41	2.74	No	75.58	13.56	0.34	0.00	1.00
Community Commerce Bank	CA	186,723	122,731	101,325	50,001	713	5.48	1.50	5.72	No	73.52	26.11	4.17	0.00	4.04
Concordia Bank and Trust	LA	535,789	222,881	454,928	61,211	1,241	2.79	0.92	8.16	Yes	67.71	10.87	1.24	0.01	0.41
Cottonport Bank	LA	329,497	208,038	287,492	37,646	602	3.82	0.73	6.47	No	74.26	10.92	2.04	0.37	1.56
Cross Keys Bank	LA	320,848	157,987	244,133	41,015	1,062	3.80	1.32	10.62	Yes	69.38	11.53	0.28	-0.02	0.76
Delta Bank	LA	262,292	163,772	240,074	20,375	609	3.77	0.93	11.98	Yes	69.80	7.49	0.72	0.30	1.02
Farmers & Merchants Bank	MS	294,698	151,435	252,571	37,874	1,420	6.68	1.94	15.33	No	57.14	12.37	1.45	-0.01	2.21
Finance and Thrift Company	CA	120,245	92,568	85,602	33,301	135	12.91	0.44	1.67	No	68.46	27.18	0.95	5.37	3.99
First American International Bank	NY	576,804	416,715	432,837	73,686	325	3.84	0.23	1.77	No	92.28	12.60	1.38	-0.30	1.99
First Bank of Linden	AL	79,048	31,836	67,689	10,821	203	3.98	1.02	7.64	No	67.21	12.37	0.00	-0.05	1.17
First Choice Bank	CA	680,253	561,920	587,380	57,999	1,001	3.64	0.63	7.01	No	65.47	9.19	0.05	0.00	1.62
First Eagle Bank	IL	452,590	308,392	349,290	66,891	2,200	3.78	1.96	13.25	Yes	45.16	13.96	0.06	-0.01	2.01
First Independence Bank	MI	271,494	128,911	229,110	16,745	16	4.05	0.03	0.38	No	95.39	9.54	1.30	-0.11	1.24
First National Bank of Oxford	MS	255,274	136,944	214,453	33,402	503	3.45	0.81	6.06	No	67.57	12.76	0.76	-0.08	1.47
First Security Bank	MS	531,547	267,589	452,648	63,319	1,072	3.60	0.81	6.85	No	75.04	11.10	0.82	-0.02	0.95
First Southwest Bank	CO	257,067	171,882	224,020	27,555	174	4.17	0.27	2.54	No	87.00	9.09	1.05	0.08	1.48
First State Bank	VA	39,465	28,455	37,496	1,764	-32	4.68	-0.32	-7.19	No	107.13	4.46	2.35	0.18	1.48
First, A National Banking Association	MS	1,145,293	718,016	980,450	108,210	2,223	3.57	0.79	8.31	No	67.00	8.52	0.89	0.18	0.83
Florida Parishes Bank	LA	229,297	142,224	190,905	24,309	759	5.03	1.32	12.75	No	64.69	10.36	0.87	-0.04	2.10
Fordyce Bank & Trust Company	AR	136,722	77,965	107,483	14,940	352	4.10	1.04	9.51	Yes	75.97	11.28	0.68	0.06	1.50
Gateway Bank Federal Savings Bank	CA	165,890	114,110	155,329	9,180	-484	2.84	-1.11	-20.24	No	191.68	4.20	3.58	0.66	2.14
Golden Bank, NA	TX	567,834	396,079	479,674	84,466	1,818	4.06	1.30	8.71	No	52.16	14.95	1.91	-0.07	1.53
Guaranty Bank & Trust Company	MS	643,872	391,985	562,156	72,311	1,952	3.71	1.22	10.93	Yes	65.32	11.16	2.79	0.11	1.74
Harbor Bank of Maryland	MD	231,210	152,834	197,962	25,856	140	4.02	0.24	2.18	No	91.35	8.66	2.94	-0.52	1.96
Holmes County Bank and Trust Co	MS	117,077	46,371	101,562	13,431	-48	2.63	-0.17	-1.45	Yes	105.47	11.58	6.92	-0.17	2.72
Homeland Federal Savings Bank	LA	164,352	125,720	141,173	18,272	859	5.56	2.11	18.77	Yes	64.53	11.18	1.29	-0.46	2.05
Illinois-Service Federal Savings & Loan Assoc	IL	110,142	49,936	101,258	5,569	-324	3.43	-1.19	-22.28	No	143.32	4.03	21.58	2.30	5.62
Industrial Bank	DC	355,688	264,132	309,366	38,550	474	4.53	0.53	4.94	No	90.67	10.26	4.54	-0.13	1.85
International Bank of Chicago	IL	525,588	304,825	459,417	62,687	2,048	3.73	1.57	13.47	Yes	48.22	11.32	3.83	0.45	3.04
Liberty Bank & Trust Company	LA	623,952	309,692	544,348	51,317	1,338	4.11	0.89	10.69	No	74.29	8.36	2.76	1.06	2.48
Magnolia State Bank	MS	322,398	247,386	286,203	30,213	1,093	4.35	1.36	14.75	Yes	68.44	9.10	0.53	0.03	0.80
Mechanics & Farmers Bank	NC	297,548	172,697	256,194	35,503	-131	3.39	-0.17	-1.48	No	106.24	12.08	5.21	-0.01	2.00
Mechanics Bank	MS	219,045	128,441	195,164	22,241	304	3.72	0.56	5.52	No	72.29	9.97	5.90	0.24	2.28
Merchants & Planters Bank	MS	93,052	26,284	84,946	7,808	-77	2.35	-0.36	-3.97	No	113.44	8.29	1.60	0.05	2.01
Metro Bank	KY	32,952	13,228	27,389	5,358	-85	2.23	-1.02	-6.31	No	127.07	16.14	4.24	-0.39	2.04
Mission Valley Bank	CA	275,476	193,474	235,700	36,465	573	4.71	0.85	6.30	No	74.81	13.50	0.85	-0.11	2.16

Institution	ST	Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROA (%)	ROE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Mitchell Bank	WI	53,591	24,521	45,476	7,899	14	3.56	0.11	0.71	No	97.75	14.31	8.58	0.00	2.59
Native American Bank, National Assoc	CO	62,725	48,323	55,705	6,656	-106	4.24	-0.66	-6.34	No	112.88	10.19	1.33	-0.05	1.96
Neighborhood National Bank	CA	66,244	33,147	60,685	4,713	282	3.57	1.68	24.67	No	101.65	7.06	2.04	-0.90	6.24
Noah Bank	PA	302,785	254,568	247,886	34,738	893	4.59	1.20	10.60	No	72.66	11.04	2.50	0.88	2.13
North Milwaukee State Bank	WI	78,570	49,833	70,846	5,520	-182	3.52	-0.95	-13.04	No	116.47	5.41	14.65	9.54	4.04
Northern Hancock Bank and Trust	WV	26,811	19,958	22,886	3,400	32	7.74	0.48	3.75	Yes	86.89	12.59	2.27	1.62	1.32
One PacificCoast Bank, FSB	CA	384,097	291,829	297,542	42,259	426	3.99	0.46	4.07	No	83.04	10.74	2.07	0.03	1.59
OneUnited Bank	MA	642,449	430,581	360,329	48,676	-65	2.33	-0.04	-0.54	No	113.29	6.42	2.48	0.01	0.68
Oxford University Bank	MS	119,279	82,408	105,511	11,039	201	3.63	0.69	7.37	No	72.09	9.36	1.56	0.00	0.96
Pacific Global Bank	IL	159,740	119,518	140,254	18,558	265	3.80	0.66	5.76	No	72.74	11.46	1.34	-0.14	3.50
Pan American Bank	IL	295,680	204,434	273,349	21,652	339	3.61	0.48	6.40	Yes	83.51	7.65	1.59	0.01	1.09
Pan American Bank	CA	36,175	30,081	31,090	4,909	-690	4.33	-7.35	-52.53	No	258.62	13.07	5.74	0.08	2.70
Peoples Bank	MS	250,371	200,137	208,373	24,361	1,182	5.53	1.93	19.55	Yes	59.17	9.59	2.49	0.33	1.33
Priority One Bank	MS	585,565	414,063	493,555	63,451	2,053	3.92	1.42	12.99	Yes	67.76	10.61	1.14	0.05	1.76
Promerica Bank	CA	160,376	126,107	131,046	28,041	-79	3.97	-0.20	-1.13	No	108.41	16.70	0.28	-0.09	1.70
Richland State Bank	LA	288,385	163,310	255,145	28,991	730	3.92	1.01	10.05	Yes	72.06	9.73	0.51	-0.04	1.00
Richton Bank and Trust Company	MS	64,799	25,688	55,326	9,202	97	3.73	0.60	4.18	Yes	84.44	13.58	0.30	0.03	1.78
RiverHills Bank	MS	308,577	176,830	253,707	26,828	859	2.79	1.15	12.95	Yes	57.11	8.92	1.57	0.19	2.29
Savoy Bank	NY	141,374	110,525	127,987	12,743	167	4.66	0.51	5.28	No	81.42	9.70	2.94	0.00	2.05
Seaway Bank and Trust Company	IL	404,889	259,576	313,576	42,585	-200	5.44	-0.20	-1.88	No	109.35	9.36	20.74	2.88	4.99
Security Federal Bank	SC	822,835	339,977	678,593	94,238	1,600	2.99	0.79	6.80	No	85.41	10.76	2.64	0.63	2.33
Security State Bank of Wewoka, OK	OK	203,535	127,834	185,866	15,462	246	3.94	0.52	6.43	No	64.96	7.40	1.94	-0.07	2.04
South Carolina Community Bank	SC	58,075	40,947	54,655	3,216	-75	3.56	-0.51	-9.33	No	105.10	5.42	33.72	-0.06	4.56
Southern Bancorp Bank	AR	1,166,122	766,971	964,759	138,845	2,856	4.21	0.99	8.31	No	66.07	9.09	0.98	0.15	1.13
Spring Bank	NY	118,155	89,772	102,568	15,071	612	4.98	2.14	16.59	No	62.72	12.87	3.56	0.00	1.16
Start Community Bank	CT	78,060	65,877	56,061	10,623	-248	2.84	-1.28	-9.24	No	132.86	13.68	0.53	0.78	1.34
State Bank & Trust Company	MS	984,815	750,633	793,751	109,664	1,490	3.98	0.61	5.50	No	70.60	8.65	0.96	0.10	1.20
Sunrise Banks, NA	MN	991,751	454,374	888,969	79,830	4,057	2.84	1.50	21.19	Yes	88.76	7.47	0.75	-0.04	1.38
Sycamore Bank	MS	206,407	122,932	185,379	19,591	341	3.89	0.68	7.05	No	75.23	9.52	0.45	0.03	1.28
The Jefferson Bank	MS	102,433	55,465	83,113	17,054	415	4.87	1.61	9.88	No	48.45	16.40	0.04	0.01	2.72
Tri State Bank of Memphis	TN	123,327	76,063	109,817	12,597	118	4.10	0.37	3.78	No	85.74	8.77	9.59	0.68	2.57
United Bank	AL	506,941	266,217	453,264	51,134	610	3.37	0.48	4.82	No	80.84	9.80	0.74	-0.02	1.40
United Bank of Philadelphia	PA	58,872	43,398	55,261	3,252	15	4.81	0.10	1.87	No	104.37	5.22	5.89	-0.04	1.57
United Mississippi Bank	MS	359,930	250,025	323,284	34,478	968	4.19	1.13	11.31	Yes	78.92	9.49	1.04	0.11	0.59
Urban Partnership Bank	IL	738,906	522,708	666,044	62,468	-4,393	5.35	-2.28	-27.17	No	186.30	8.04	12.18	1.76	5.30
West Alabama Bank & Trust	AL	575,210	298,036	470,792	71,612	1,569	3.30	1.11	8.93	No	59.29	11.62	0.37	0.08	1.39
TOTAL		34,021,593	21,452,995	28,517,411	3,642,340	64,143									
MEDIAN		224,464	133,811	196,067	22,140	340	3.91	0.73	6.56		74.93	10.47	1.56	0.03	1.64
AVERAGE		315,015	198,639	264,050	33,725	594	4.04	0.64	3.98		83.30	10.71	3.02	0.30	1.96
MAXIMUM		2,601,973	1,379,018	2,100,853	240,709	5,379	12.91	6.41	41.69		258.62	27.18	33.72	9.54	6.24
MINIMUM		16,437	2,226	12,587	1,764	-4,393	1.88	-7.35	-180.35		32.13	2.11	0.00	-1.87	0.41



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