



CDFI Banking Industry Quarterly Profile

THIRD QUARTER 2015 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 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 competitive 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.

110

Number of CDFI Banks as of September 30, 2015

\$35.0
Billion

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

\$23.0
Billion

Total Loans within the industry, an increase from \$22.4 billion at Q2 2015 and \$14.4 billion at YE 2014

\$29.1
Billion

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

\$201.3
Million

Total Income earned by CDFI Banks through September 30th

94

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

CDFI BANK FINANCIAL PERFORMANCE – THIRD QUARTER 2015

Through the third quarter, the composition of the CDFI Banking industry remained relatively stable with one merger --Finance and Thrift and Pan American Bank (CA) – and one new bank, FNB of Central Alabama – resulting in a stable total of 110 banks.

While the number of banks remained stable, the peer group overall saw growth in terms of total assets, total loans, and total deposits. For example, the median assets of CDFI banks increased from \$207.7M to \$229.7. Large gains were seen in total equity – overall the total equity in the industry increased by 13.4% since year end 2014 and the median bank's equity has increased from \$20.8M to \$23.3M in the same time period.

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

FINANCIAL PERFORMANCE OF CDFI BANKS

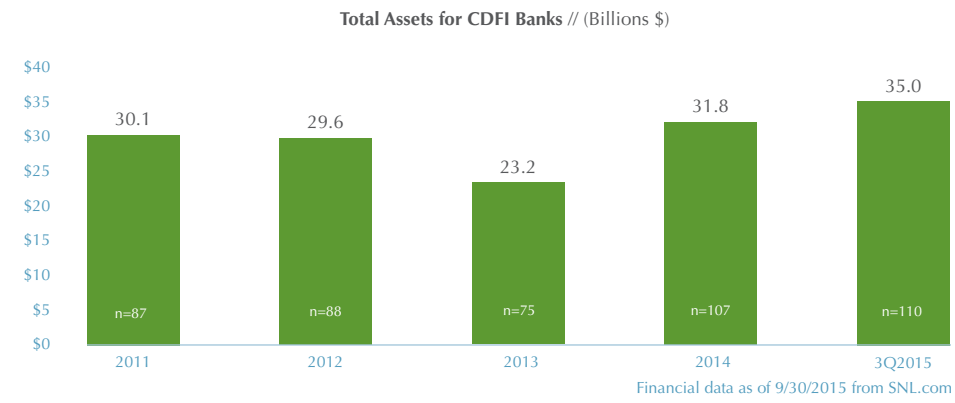
For a complete list of CDFI Banks and their individual financial statistics, please refer to the Appendix.

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

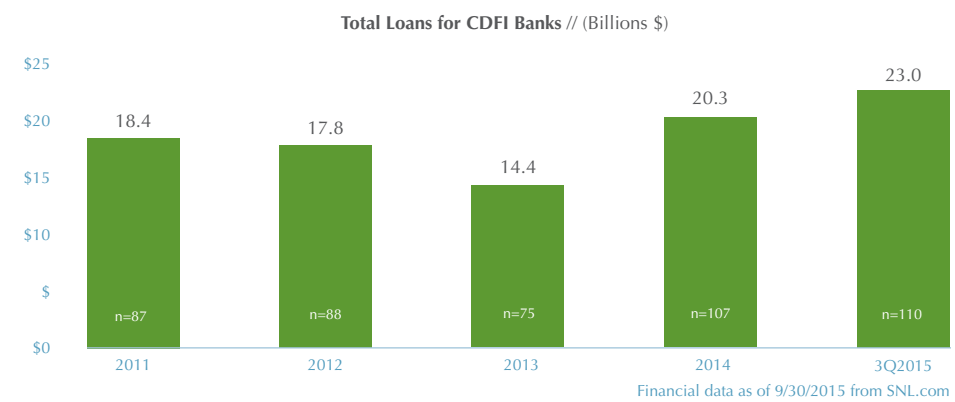
Total assets for the sector increased to \$35.0B, an increase from \$31.8B at year end 2014 and from \$34.1B at the end of the second quarter.



Total Assets: \$35.0B
 Median Assets: \$229.7M
 Average Assets: \$318.2M
 Highest Assets: \$2.6B
 Lowest Assets: \$17.2M
 Percent change YE 2014 to Q3 2015: 9.9%

2. Total Loans

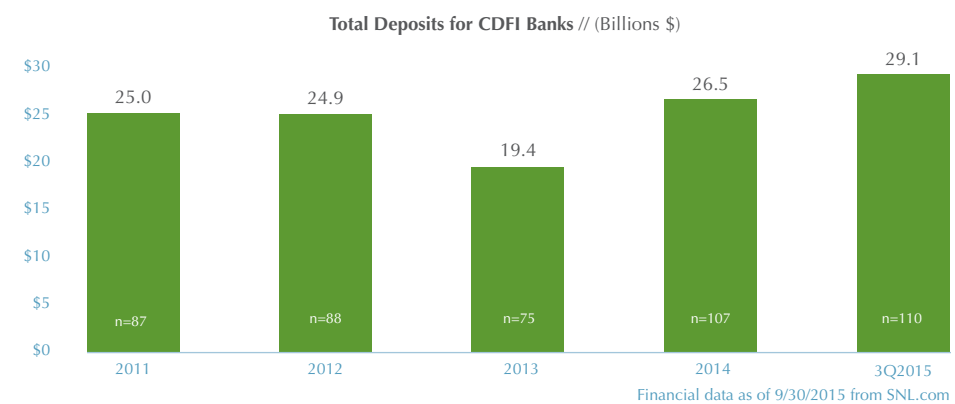
Since year end 2014, CDFI banks have seen substantial increases in total loans. On average, the banks now have an outstanding portfolio of \$209.4M, up from \$185.9M at YE 2014.



Total Loans: \$23.0B
 Median Loans: \$143.3M
 Average Loans: \$209.4M
 Largest loan portfolio: \$1.5B
 Smallest loan portfolio: \$2.5M
 Percent change YE 2014 to Q3 2015: 13.6%

3. Total Deposits

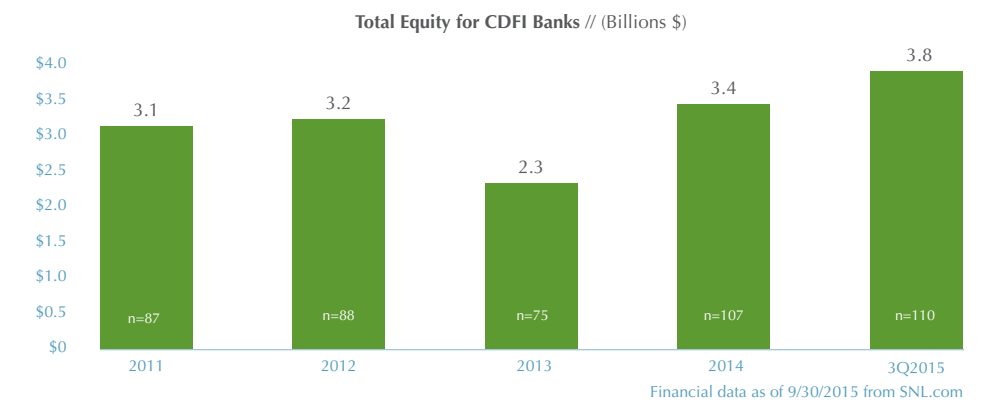
Industry total and median deposits have increased since the year end and are now at \$29.1B and \$199.4M, respectively.



Total Deposits: \$29.1B
 Median Deposits: \$199.4M
 Average Deposits: \$264.5M
 Largest deposits portfolio: \$2.0B
 Smallest deposits portfolio: \$12.6M
 Percent change YE 2014 to Q1 2015: 9.9%

4. Total Equity

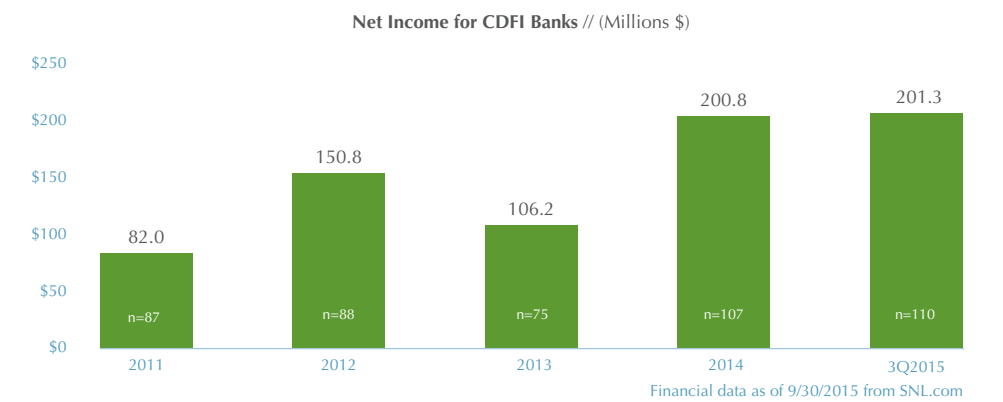
The median equity held by CDFI banks increased to \$23.3M in the third quarter, up from \$22.1M in at the end of the second quarter.



Total Equity: \$3.8B
 Median Equity: \$229.8M
 Average Equity: \$34.8M
 Highest Equity: \$244.7M
 Lowest Equity: \$1.6M
 Percent change YE 2014 to Q3 2015: 13.4%

5. Net Income*

85% of CDFI banks were profitable at the end of the third quarter, with total income reaching \$229.7M.

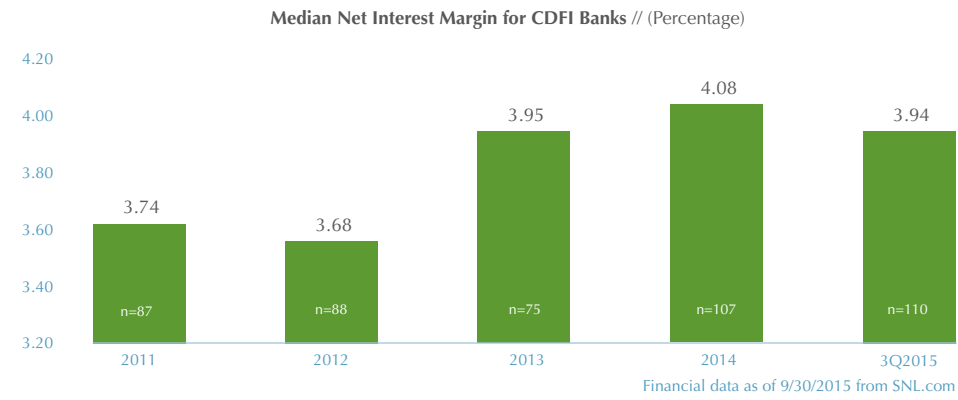


Total Net Income: \$201.3M
 Median Net Income: \$1.2M
 Average Net Income: \$1.8M
 Highest Net Income: \$16.4M
 Lowest Net Income: -\$16.9M

*32 of the CDFI banks are S corporations

6. Net Interest Margin

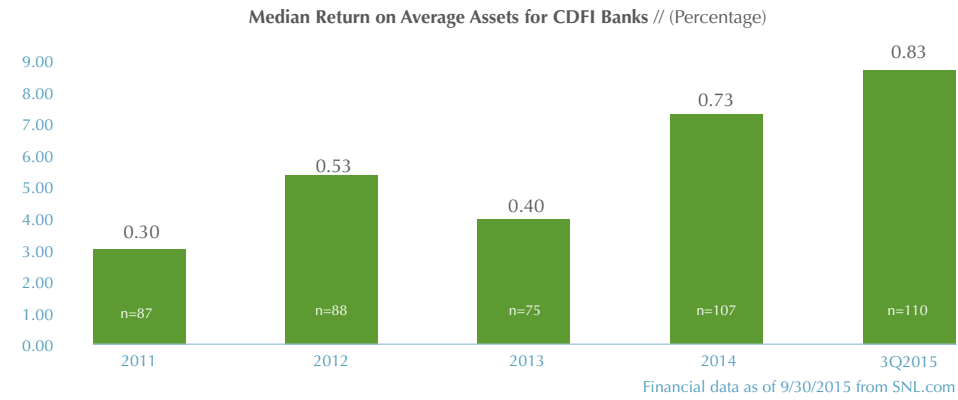
The median net interest margin held steady from the second quarter, falling slightly from 3.95% to 3.94%.



Median NIM: 3.94% Highest NIM: 12.74%
 Average NIM: 4.06% Lowest NIM: 1.99%

7. Return on Average Assets*

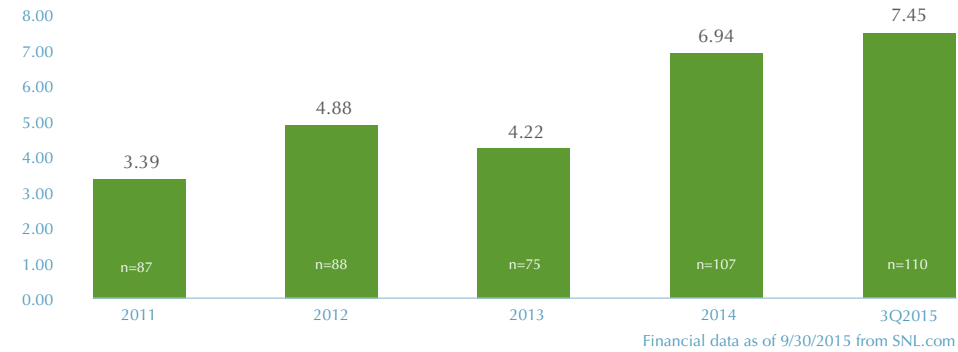
The median CDFI Bank has a ROAA of 0.83%, continuing a trend of steady upward growth over recent quarters.



Median ROAA: 0.83% Highest ROAA: 5.72%
 Average ROAA: 0.74% Lowest ROAA: -3.07%

8. Return on Average Equity*

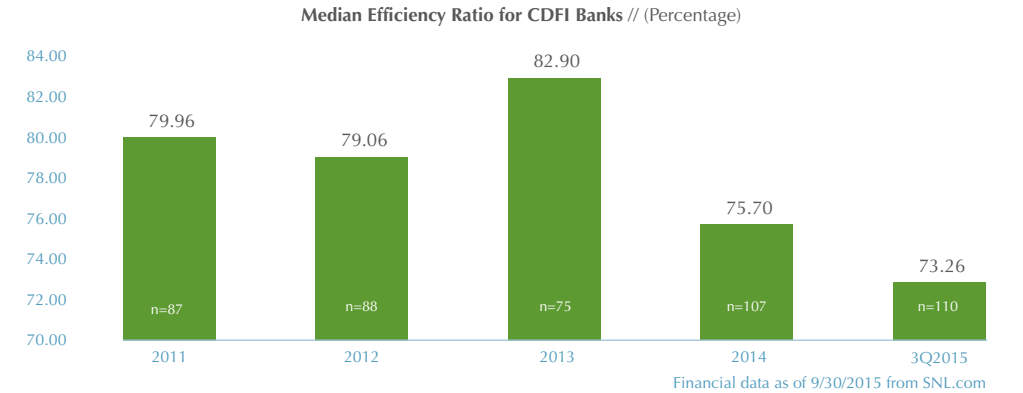
ROAE continues to increase and is now at 7.45%, up from 7.14% at the end of the second quarter and 6.94% at year-end 2014.



Median ROAE: 7.45% Highest ROAE: 35.58%
 Average ROAE: 4.81% Lowest ROAE: -120.04%

9. Efficiency Ratio

Efficiency ratios for the industry decreased slightly to a median of 73.26%.

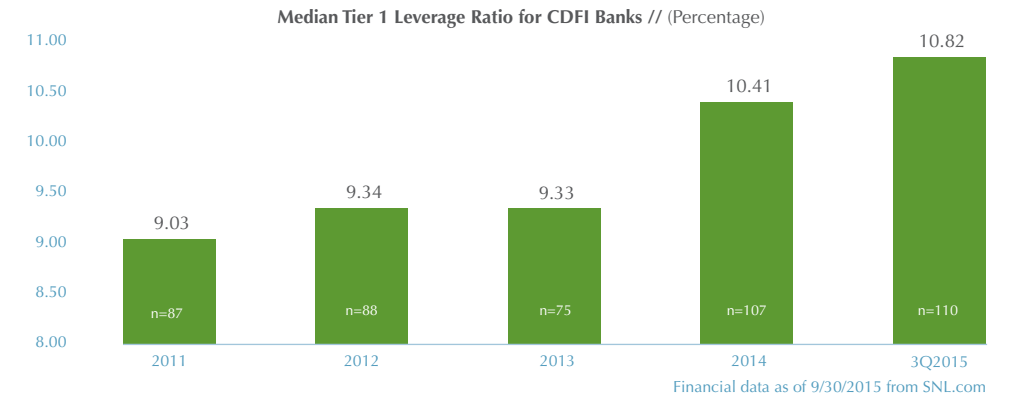


Median Efficiency Ratio: 73.26% Highest Efficiency Ratio: 179.39%
 Average Efficiency Ratio: 79.60% Lowest Efficiency Ratio: 42.16%

10. Tier 1 Leverage Ratio

CDFI Banks are steadily increasing their leverage ratios and now have a median Tier 1 Leverage Ratio above 10%. 97 of the 110 CDFI banks also have a leverage ratio of greater than 8%.

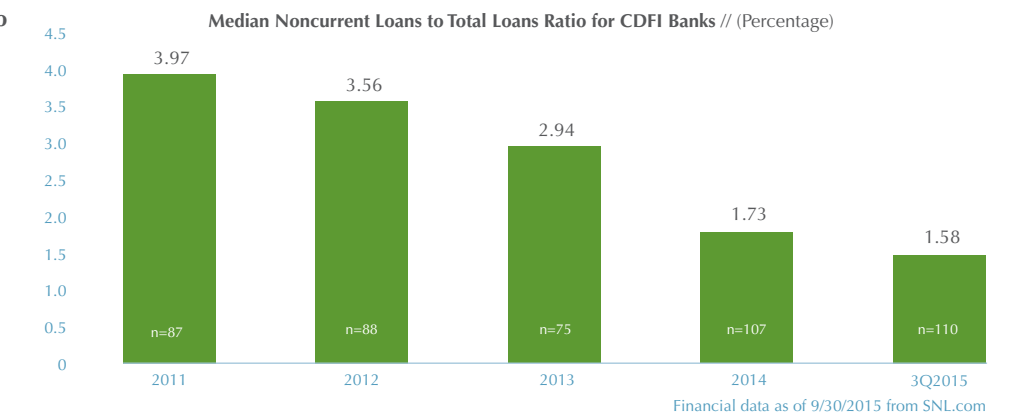
These figures represent the ratio at the bank level only and do not take into account the leverage on a consolidated basis.



Median Tier 1 Leverage: 10.82% Highest Tier 1 Leverage: 27.92%
 Average Tier 1 Leverage: 10.90% Lowest Tier 1 Leverage: 2.20%

11. Noncurrent Loans to Total Loans Ratio

There was a slight increase in the median NCL ratio, raising from 1.44% in the second quarter to 1.58%.



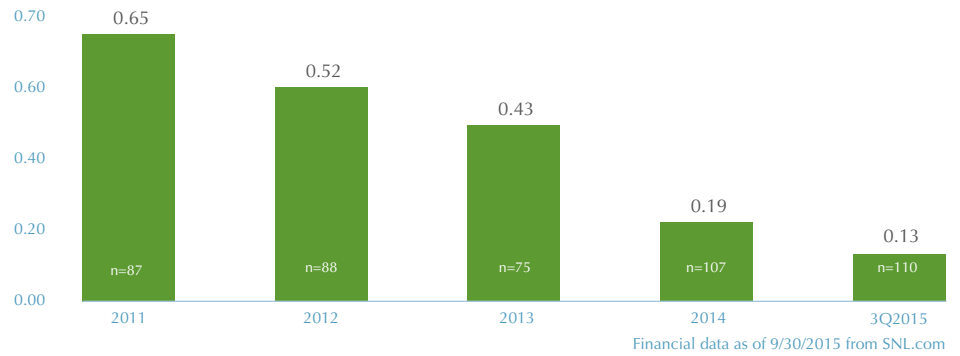
Median NCL/Loans: 1.58% Highest NCL/Loans: 25.18%
 Average NCL/Loans: 2.81% Lowest NCL/Loans: 0.00%

*32 of the CDFI banks are S corporations

12. Net Charge-Offs to Average Loans Ratio

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

The median NCO ratio increased slightly from the end of the second quarter, from 0.10% to 0.13%.



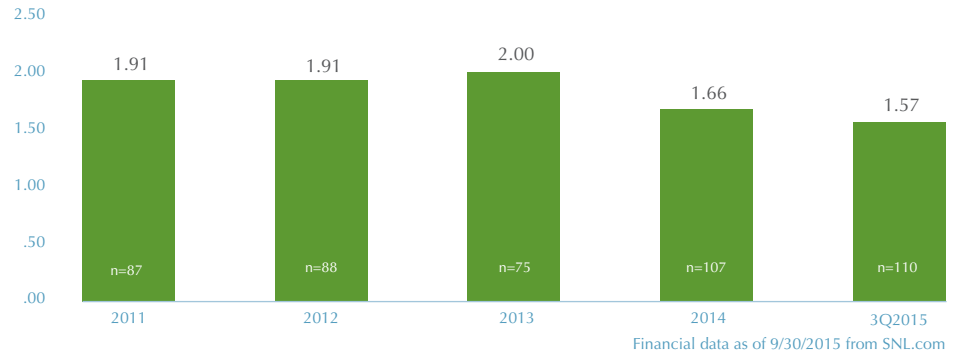
Median NCO/Loans: 0.13%
Average NCO/Loans: 0.37%

Highest NCO/Loans: 5.33%
Lowest NCO/Loans: -1.12%

13. Loan Loss Reserves to Total Loans Ratio

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

CDFI Bank's median loan loss reserve ratio remained relatively steady, falling slightly from 1.59% at the end of the second quarter to 1.57%.



Median LLR/Loans: 1.57%
Average LLR/Loans: 1.82%

Highest LLR/Loans: 7.51%
Lowest LLR/Loans: 0.42%

APPENDIX: LISTING OF CDFI BANKS – SUMMARY FINANCIAL INFORMATION

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 (%)
Albina Community Bank	OR	161,542	101,530	142,214	16,968	2,246	3.65	1.97	18.90	No	67.36	10.79	0.03	-0.84	2.04
American Metro Bank	IL	64,098	49,977	53,850	5,876	-131	3.69	-0.28	-2.99	No	107.10	9.28	10.69	0.08	3.11
American Plus Bank, NA	CA	368,922	318,859	293,098	48,103	2,913	3.85	1.18	8.33	No	44.06	13.86	0.00	0.00	1.51
Amory Federal Savings and Loan Assoc	MS	91,457	67,295	80,958	10,280	278	3.15	0.40	3.66	No	76.01	11.24	1.61	0.53	0.76
Austin Bank of Chicago	IL	344,084	240,357	273,128	37,918	2,139	4.07	0.84	7.62	Yes	68.66	11.15	4.17	0.84	2.23
Bank 2	OK	124,788	71,596	106,332	15,408	759	3.88	0.86	6.72	No	82.67	11.67	0.52	0.72	1.15
Bank of Anguilla	MS	127,692	73,244	98,364	14,243	852	4.29	0.87	8.09	No	72.61	11.44	2.49	0.53	1.60
Bank of Cherokee County	OK	105,362	66,335	96,132	8,827	928	4.02	1.18	14.90	No	69.98	8.49	0.73	0.24	1.59
Bank of Commerce	MS	346,188	243,096	275,535	31,264	3,178	3.78	1.25	13.71	No	43.00	8.64	0.90	0.18	1.48
Bank of Kilmichael	MS	143,589	85,154	127,655	13,562	1,496	4.06	1.42	15.07	Yes	62.60	8.96	0.44	0.03	1.33
Bank of Lake Village	AR	64,258	37,529	55,354	6,862	218	3.81	0.47	4.32	No	73.52	10.90	1.54	0.04	1.64
Bank of Montgomery	LA	225,354	184,490	201,569	22,196	3,357	4.50	2.04	20.79	Yes	59.76	9.53	1.63	0.56	0.57
Bank of Okolona	MS	158,443	114,545	133,839	17,955	2,386	5.09	2.07	18.20	Yes	55.74	11.01	1.63	0.24	1.22
Bank of Vernon	AL	143,637	101,045	119,854	22,543	857	4.21	0.79	5.17	No	64.73	15.34	1.13	1.06	1.90
Bank of Winona	MS	112,161	41,128	96,251	12,421	829	3.32	0.96	9.01	Yes	68.29	10.19	2.04	0.03	1.72
Bank of York	AL	103,654	35,649	74,321	10,976	498	2.71	0.64	6.16	Yes	77.55	9.79	0.23	0.15	0.93
BankFirst Financial Services	MS	919,417	700,872	821,449	80,968	4,492	3.76	0.79	8.17	No	69.06	9.71	2.55	0.30	1.24
BankPlus	MS	2,568,234	1,524,303	2,047,201	244,748	16,447	3.48	0.86	9.09	No	74.60	9.42	0.83	0.29	1.08
Beneficial State Bank	CA	419,951	321,687	338,481	45,359	2,095	3.88	0.71	6.52	No	74.69	10.31	1.13	0.02	1.64
BNA Bank	MS	437,929	229,581	369,549	57,748	4,110	3.52	1.26	9.86	No	52.28	13.03	1.40	0.13	2.45
Broadway Federal Bank, FSB	CA	403,881	232,771	280,081	43,841	3,937	3.41	1.46	12.49	No	79.24	11.83	2.47	0.02	2.89
Caldwell Bank & Trust Co.	LA	177,209	143,685	141,133	16,766	2,221	5.47	1.79	18.90	Yes	61.61	9.41	3.14	0.16	0.98
Carver Federal Savings Bank	NY	732,839	565,566	589,760	66,884	584	3.43	0.12	1.18	No	95.71	10.34	1.59	0.43	0.81
Carver State Bank	GA	42,396	24,727	35,515	4,299	29	5.03	0.10	0.91	No	95.21	10.80	5.86	0.53	1.17
CBW Bank	KS	17,234	2,517	12,612	3,624	836	1.99	5.72	35.58	No	51.17	18.16	2.66	0.00	3.26
Central Bank of Kansas City	MO	131,547	106,068	104,613	25,546	2,935	4.30	2.83	16.13	Yes	64.44	16.98	2.27	-0.05	2.17
Citizens Bank (Byhalia)	MS	72,894	32,887	64,083	8,506	356	3.46	0.66	5.73	No	77.99	11.39	0.36	0.30	0.89
Citizens Bank (Columbia)	MS	396,705	292,918	342,615	39,127	4,709	4.54	1.59	16.70	Yes	66.69	10.53	1.62	0.25	1.54
Citizens National Bank of Meridian	MS	1,137,950	791,182	974,591	139,269	12,420	3.54	1.45	12.22	Yes	66.89	11.52	1.10	0.04	1.34
Citizens Progressive Bank	LA	127,200	99,362	105,887	15,660	1,250	4.90	1.47	11.35	Yes	73.49	9.67	2.73	0.14	0.73
Citizens Savings Bank & Trust Company	TN	105,132	85,286	92,482	9,343	223	5.05	0.29	3.58	No	89.93	9.13	2.85	-0.06	1.42
Citizens Trust Bank	GA	380,476	186,696	325,546	49,946	1,444	3.33	0.49	3.89	No	81.31	12.30	2.32	0.17	1.20
City First Bank of D.C., NA	DC	249,614	160,783	206,648	33,190	261	3.88	0.14	1.05	No	81.87	13.22	10.74	0.45	2.85
City National Bank of New Jersey	NJ	247,389	142,994	218,352	17,534	-4,868	2.73	-2.54	-120.04	No	164.41	7.65	15.28	0.17	6.14
Commercial Bank	MS	126,424	74,881	108,557	13,153	605	4.34	0.62	6.05	No	76.46	10.10	0.42	0.08	1.16
Commercial Capital Bank	LA	78,906	59,650	66,443	10,178	1,080	4.96	1.95	15.05	Yes	61.99	13.20	0.21	0.01	1.21
Community Bank of the Bay	CA	255,966	191,351	232,641	22,466	1,245	4.07	0.69	7.64	No	70.94	9.00	1.78	0.04	1.64

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 (%)
Community Capital Bank of Virginia	VA	96,340	73,677	80,371	12,602	267	3.12	0.40	2.85	No	77.41	12.52	1.21	0.00	0.97
Community Commerce Bank	CA	178,763	122,604	92,931	50,563	2,078	5.46	1.50	5.53	No	71.03	27.92	3.73	-0.01	3.49
Concordia Bank and Trust Co.	LA	518,941	223,527	437,071	61,961	4,053	2.94	1.02	8.84	Yes	67.22	11.48	0.73	0.01	0.42
Cottonport Bank	LA	326,688	227,654	283,665	38,417	1,429	3.95	0.58	5.04	No	72.98	11.11	2.56	1.52	0.87
Cross Keys Bank	LA	319,637	180,179	242,494	41,162	3,084	3.78	1.28	10.26	Yes	69.44	11.91	0.28	0.01	0.65
Delta Bank	LA	254,385	180,472	228,429	21,304	2,820	4.18	1.45	18.31	Yes	64.62	7.97	0.41	0.10	0.94
Farmers & Merchants Bank	MS	295,099	167,893	250,884	39,083	2,906	5.25	1.32	10.27	No	63.75	12.71	1.57	0.17	1.93
First American International Bank	NY	599,855	444,511	452,847	74,750	1,533	3.86	0.35	2.77	No	87.14	12.50	1.10	-0.12	1.88
First Bank of Linden	AL	78,725	34,259	67,265	10,917	661	4.10	1.12	8.24	No	62.45	13.01	0.00	0.04	1.14
First Choice Bank	CA	789,210	643,061	687,341	90,479	3,654	3.68	0.69	6.70	No	61.89	11.73	0.57	0.05	1.65
First Eagle Bank	IL	482,065	341,203	385,980	68,720	7,303	3.95	2.12	14.52	Yes	42.16	13.90	0.05	-0.01	1.91
First Independence Bank	MI	244,775	130,221	200,750	17,376	654	4.28	0.40	5.14	No	90.22	10.83	1.13	0.08	1.18
First Security Bank	MS	505,585	281,442	426,709	65,507	3,577	3.77	0.91	7.50	No	69.69	11.90	0.72	0.13	0.87
First Southwest Bank	CO	258,201	180,793	225,548	27,860	455	4.11	0.24	2.20	No	91.29	9.10	0.40	0.19	1.29
First State Bank	VA	38,744	28,238	37,040	1,600	-128	4.77	-0.44	-9.98	No	100.71	4.11	4.83	0.84	1.31
First, A National Banking Association	MS	1,137,387	747,647	957,256	110,822	7,060	3.64	0.84	8.71	No	66.48	8.67	1.06	-0.04	0.90
Florida Parishes Bank	LA	234,165	141,182	198,123	24,785	2,327	5.06	1.34	12.91	No	63.69	10.40	0.81	0.00	2.25
FNB of Central Alabama	AL	248,231	149,228	214,845	26,804	618	3.33	0.35	3.12	No	87.78	11.07	1.73	-0.51	1.66
FNB Oxford Bank	MS	262,778	144,800	221,514	33,498	1,566	3.41	0.82	6.28	No	66.33	12.52	0.57	-0.02	1.42
Fordyce Bank & Trust Company	AR	146,818	82,550	116,669	15,254	1,264	4.24	1.23	11.50	Yes	73.30	11.45	0.77	0.17	1.30
Gateway Bank Federal Savings Bank	CA	142,149	97,801	132,188	8,005	-1,631	2.94	-1.33	-24.17	No	158.69	4.20	4.03	0.63	2.17
Golden Bank, NA	TX	627,207	419,795	505,302	87,804	5,545	3.89	1.27	8.68	No	54.06	14.15	1.53	-0.05	1.36
Guaranty Bank & Trust Company	MS	635,824	429,508	519,962	71,026	6,969	3.93	1.47	13.04	Yes	63.45	11.17	2.05	-0.01	1.76
Harbor Bank of Maryland	MD	240,343	160,864	207,276	25,658	-125	3.87	-0.07	-0.65	No	97.79	8.94	2.12	0.57	1.54
Holmes County Bank and Trust Co	MS	109,327	52,399	93,356	13,776	256	2.83	0.30	2.55	Yes	95.40	12.31	5.86	0.12	2.20
Homeland Federal Savings Bank	LA	168,815	138,116	139,741	19,081	2,677	5.68	2.18	19.24	Yes	61.61	11.42	1.67	0.07	1.91
Illinois-Service Federal Savings & Loan Assoc	IL	103,845	48,406	96,710	3,733	-1,216	3.20	-1.50	-32.82	No	160.26	3.28	18.77	1.86	5.25
Industrial Bank	DC	372,753	277,454	315,383	39,101	1,199	4.59	0.44	4.16	No	88.46	9.65	3.63	0.43	1.51
International Bank of Chicago	IL	541,101	313,087	471,397	65,730	6,225	4.01	1.59	13.21	Yes	44.11	12.08	3.54	0.39	3.39
Liberty Bank & Trust Company	LA	638,066	306,489	552,348	51,528	3,090	4.07	0.68	8.22	No	76.99	8.46	3.03	0.67	2.51
Magnolia State Bank	MS	311,146	244,306	278,498	31,205	3,059	4.25	1.29	13.48	Yes	70.27	9.78	0.70	0.06	0.78
Mechanics & Farmers Bank	NC	301,235	175,756	258,839	36,106	577	3.53	0.26	2.16	No	90.81	12.34	4.38	0.00	1.96
Mechanics Bank	MS	216,192	131,596	191,878	22,673	998	3.88	0.61	6.00	No	71.88	10.35	5.16	0.46	2.22
Merchants & Planters Bank	MS	93,458	27,531	85,290	7,810	-47	2.58	-0.07	-0.81	No	102.41	8.10	0.81	0.04	1.90
Metro Bank	KY	31,953	13,221	26,199	5,459	10	2.32	0.04	0.25	No	99.23	17.17	3.81	-0.12	2.03
Mission National Bank	CA	177,181	142,360	151,926	23,824	1,231	4.71	0.91	6.96	No	71.79	13.27	1.72	-0.01	2.35
Mission Valley Bank	CA	279,946	197,993	239,068	37,765	1,872	4.34	0.90	6.77	No	71.46	13.42	0.58	-0.33	2.31

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	52,018	22,805	43,978	7,887	3	3.52	0.01	0.05	No	99.54	14.80	6.36	0.56	2.36
Native American Bank, NA	CO	77,455	61,758	69,711	7,229	19	4.38	0.04	0.38	No	99.34	9.91	1.59	-0.29	1.71
Neighborhood National Bank	CA	65,953	30,090	60,412	4,706	272	3.76	0.56	7.78	No	100.69	7.47	1.84	-1.12	7.51
Noah Bank	PA	309,008	241,194	254,967	39,386	2,422	4.64	1.06	8.89	No	73.22	12.13	1.37	0.50	2.11
North Milwaukee State Bank	WI	70,544	45,003	64,420	3,958	-1,687	3.09	-3.03	-45.45	No	163.10	2.20	14.34	4.37	6.78
Northern Hancock Bank and Trust	WV	26,670	19,292	22,723	3,423	127	7.84	0.64	4.97	Yes	88.09	12.89	2.43	0.69	1.36
OneUnited Bank	MA	635,492	433,234	364,326	46,876	-245	2.32	-0.05	-0.69	No	107.56	6.14	2.60	-0.01	0.67
Oxford University Bank	MS	120,755	88,331	107,194	11,430	612	3.73	0.68	7.36	No	72.98	9.33	0.21	0.05	0.86
Pacific Global Bank	IL	167,321	125,428	147,047	18,638	1,152	3.92	0.94	8.26	No	64.88	10.98	0.72	0.16	3.19
Pan American Bank	IL	299,111	214,513	275,552	22,791	1,229	3.77	0.56	7.61	Yes	79.86	7.49	1.69	0.06	1.09
Pan American Bank	CA	164,600	120,544	126,178	36,771	-375	12.74	-0.39	-1.49	No	74.92	25.49	1.99	5.33	3.68
Peoples Bank	MS	248,860	200,673	219,457	24,464	3,502	5.63	1.90	19.36	Yes	63.68	9.60	2.28	0.32	1.37
Priority One Bank	MS	590,451	439,859	480,478	65,963	7,040	4.06	1.61	14.68	Yes	66.21	10.92	1.24	0.13	1.67
ProAmerica Bank	CA	211,094	133,673	181,166	28,766	466	3.94	0.37	2.20	No	85.57	14.94	0.42	-0.07	1.64
Quontic Bank	NY	164,718	146,168	144,075	18,959	1,943	5.09	1.72	14.34	Yes	79.71	10.86	0.07	-0.01	0.74
Richland State Bank	LA	306,501	189,532	248,781	29,975	2,836	4.10	1.27	12.93	Yes	69.08	9.53	0.18	0.03	0.86
Richton Bank and Trust Company	MS	60,026	26,037	50,074	9,625	519	3.95	1.09	7.40	Yes	74.41	14.42	0.79	-0.28	1.97
RiverHills Bank	MS	288,213	183,187	229,355	28,136	3,015	2.94	1.34	14.84	Yes	54.02	9.46	1.14	0.13	2.27
Savoy Bank	NY	173,490	127,552	155,726	16,847	1,500	4.58	1.39	13.77	No	64.67	10.81	3.20	0.29	1.92
Seaway Bank and Trust Company	IL	386,127	244,920	299,455	37,394	-4,129	4.15	-1.37	-13.46	No	131.50	8.60	21.54	5.17	2.63
Security Federal Bank	SC	800,581	327,690	660,635	93,707	5,065	3.11	0.83	7.24	No	73.95	10.98	2.31	0.13	2.42
Security State Bank of Wewoka, OK	OK	197,471	140,972	175,977	15,755	643	4.19	0.44	5.61	No	57.21	7.53	1.56	1.87	1.65
South Carolina Community Bank	SC	54,753	37,460	51,401	3,147	-451	3.56	-1.05	-19.50	No	115.35	5.52	25.18	1.94	3.78
Southern Bancorp Bank	AR	1,184,707	806,212	906,409	142,359	8,880	4.30	1.02	8.52	No	65.37	9.39	1.11	0.16	1.09
Spring Bank	NY	130,282	110,879	113,800	15,937	1,525	4.69	1.68	13.36	No	66.00	12.03	2.89	0.01	0.94
Start Community Bank	CT	95,250	82,810	65,916	12,142	-734	2.94	-1.19	-8.51	No	124.00	13.53	0.00	0.24	1.30
State Bank & Trust Company	MS	999,362	767,723	833,520	112,338	4,752	4.01	0.65	5.77	No	71.07	8.91	0.88	0.06	1.27
Sunrise Banks, NA	MN	812,418	497,818	714,526	78,609	9,135	3.20	1.30	15.53	Yes	89.02	9.67	0.51	-0.01	1.26
Sycamore Bank	MS	202,010	135,715	176,884	19,734	1,102	3.90	0.73	7.54	No	74.57	9.79	0.53	0.51	0.80
The Jefferson Bank	MS	120,624	72,161	87,485	17,710	1,311	4.74	1.57	10.20	No	48.64	14.51	0.02	0.01	2.09
Tri-State Bank of Memphis	TN	120,091	76,928	106,954	12,211	-163	4.14	-0.17	-1.75	No	102.45	8.98	10.38	0.85	2.20
United Bank	AL	504,911	294,287	448,903	52,458	2,383	3.53	0.62	6.21	No	76.89	9.94	0.46	0.04	1.29
United Bank of Philadelphia	PA	59,145	37,563	55,875	2,911	-312	4.48	-0.70	-13.34	No	111.33	4.77	6.14	0.76	1.25
United Mississippi Bank	MS	349,748	245,292	306,714	35,165	2,953	4.20	1.12	11.46	Yes	77.76	9.61	0.92	0.10	0.59
Urban Partnership Bank	IL	671,901	502,548	611,176	49,756	-16,914	5.27	-3.07	-38.49	No	179.39	7.08	9.13	3.00	3.23
West Alabama Bank & Trust	AL	557,304	295,397	449,740	73,090	4,806	3.35	1.14	9.05	No	57.69	12.18	0.32	0.21	1.39
TOTAL		35,000,420	23,028,667	29,090,776	3,827,558	201,286									
MEDIAN		229,760	143,340	199,437	23,308	1,248	3.94	0.83	7.45		73.26	10.82	1.58	0.13	1.57
AVERAGE		318,186	209,352	264,462	34,796	1,830	4.06	0.74	4.81		79.60	10.90	2.81	0.37	1.82
MAXIMUM		2,568,234	1,524,303	2,047,201	244,748	16,447	12.74	5.72	35.58		179.39	27.92	25.18	5.33	7.51
MINIMUM		17,234	2,517	12,612	1,600	-16,914	1.99	-3.07	-120.04		42.16	2.20	0.00	-1.12	0.42



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