



CDFI Banking Industry Quarterly Profile

SECOND 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 you receive future Quarterly Profiles, reports on CDFI Bank social performance, and other NCIF publications.

99

Number of CDFI Banks
as of June 30, 2014

\$28.7
Billion

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

\$18.2
Billion

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

\$23.9
Billion

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

\$86.7
Million

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

77

Number of CDFI Banks
that were profitable through
the second quarter

CDFI BANK FINANCIAL PERFORMANCE – SECOND QUARTER 2014

At the end of the second quarter there were 99 CDFI-certified banks, continuing the industry's growth trend since year-end 2013. There are four new CDFI Banks – Citizens Bank of Columbia, MS; Cottonport Bank; First Bank of Linden; and Northern Hancock Bank and Trust – adding \$805.9M in assets, \$695.8M in deposits and \$524.3M in loans to the sector. With 99 banks, the industry is now at its largest ever, in terms of number of banks.

Through the second quarter, CDFI Banks continued to see gains in profitability, with increases in median Return on Assets (ROA) and Return on Average Equity (ROAE). At quarter-end, the CDFI Banks' ratios neared the median ratios for the all U.S. bank peer group with a median ROA of .70% compared to the national median of .87% and a median ROAE of 6.65% compared to the national median of 7.86%. While the CDFI Banks continue to provide needed quality products and services to the communities they serve, they also can provide strong returns.

The following snapshot figures as of the end of the second quarter highlight 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.

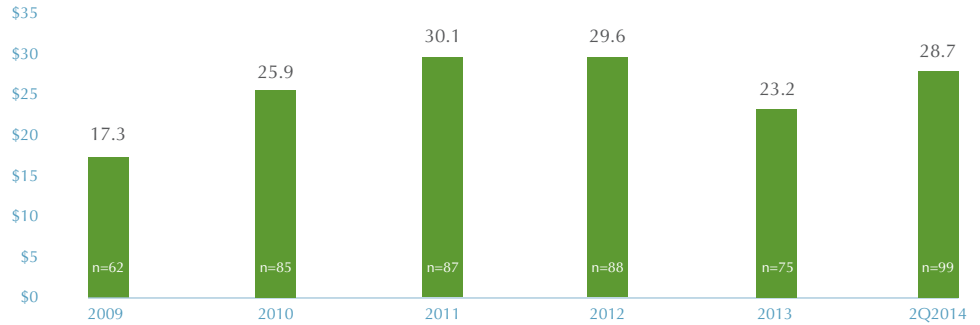
Following are trends in statistics on:

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

While total assets increased with the addition of new banks, the median asset size of all CDFI Banks decreased slightly, from \$193.5M since Q1 2014 to \$191.8M at the end of Q2 2014.

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



Financial data as of 6/30/2014 from SNL.com

Total Assets: \$28.7B

Median Assets: \$191.8M

Average Assets: \$289.8M

Highest Assets: \$2.4B

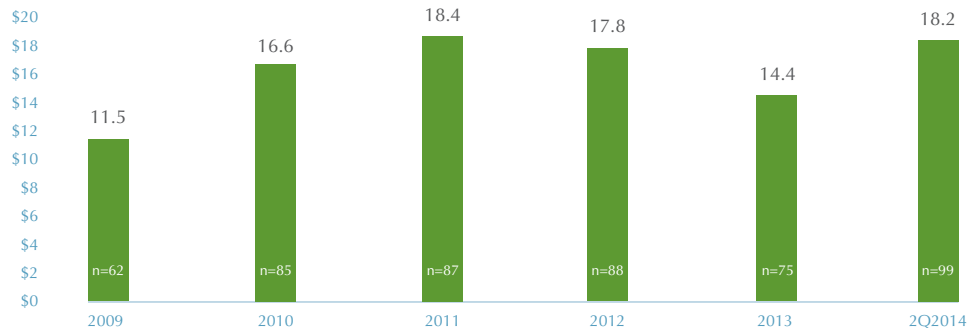
Lowest Assets: \$12.5M

Increase from Q1 2014 to Q2 2014: 1.95%

2. Total Loans

CDFI Banks have a wide range of portfolio sizes, ranging from \$1.3B to \$2.5M, with an average portfolio of \$183.6M. The median portfolio increased slightly, from \$123.6M to \$134.3M since Q1 2014.

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



Financial data as of 6/30/2014 from SNL.com

Total Loans: \$18.2B

Median Loans: \$134.3M

Average Loans: \$183.6M

Largest Loan Portfolio: \$1.3B

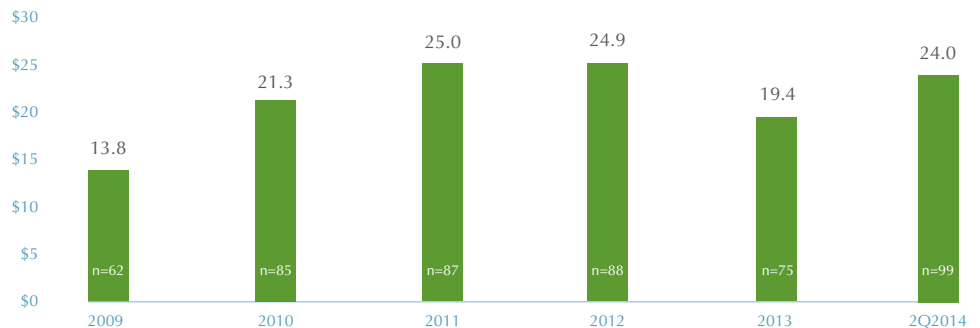
Smallest Loan Portfolio: \$2.5M

Increase from Q1 2014 to Q2 2014: 5.57%

3. Total Deposits

The median deposits decreased slightly, from \$142.8M in the first quarter to \$141.5M in the second.

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



Financial data as of 6/30/2014 from SNL.com

Total Deposits: \$24.0B

Median Deposits: \$141.5M

Average Deposits: \$242.0M

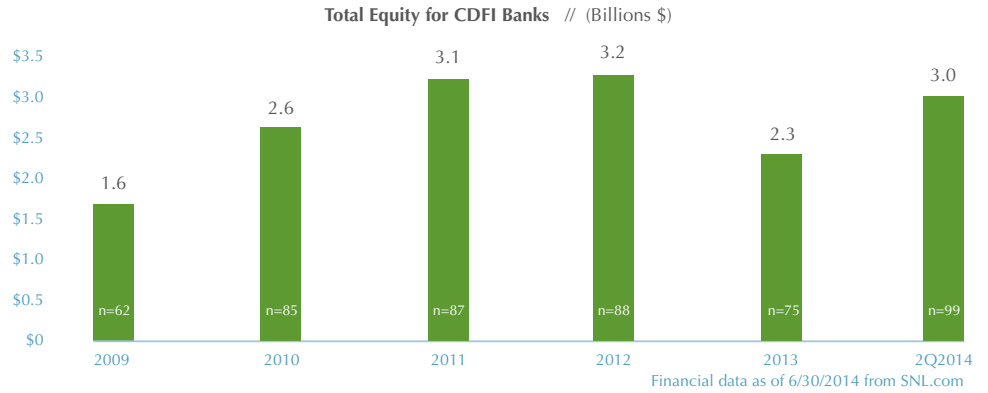
Largest Deposits Portfolio: \$1.9B

Smallest Deposits Portfolio: \$9.5M

Increase from Q1 2014 to Q2 2014: 2.0%

4. Total Equity

Equity held by CDFI Banks increased by 5.57% during Q2 2014 compared to Q1 2014.



Total Equity: \$3.0B

Median Equity: \$19.4M

Average Equity: \$30.1M

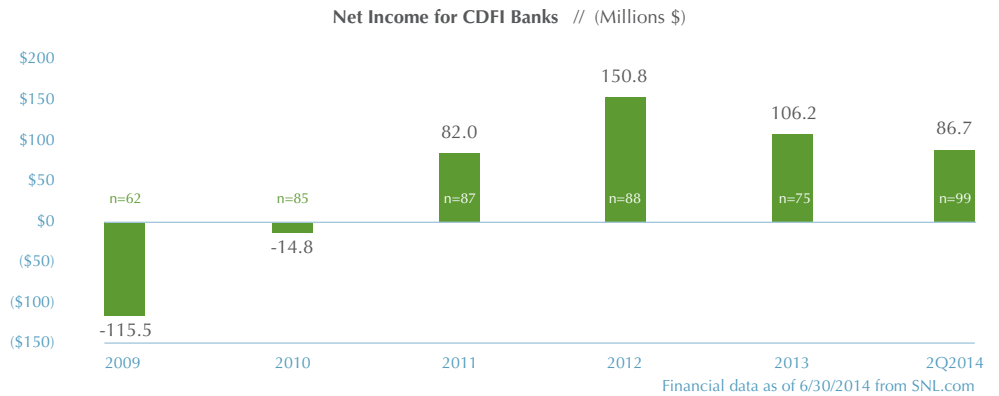
Highest Equity: \$230.0M

Lowest Equity: \$729,000

Increase from Q1 2014 to Q2 2014: 5.57%

5. Net Income

As of Quarter 2, the CDFI Banking sector is profitable, with \$86.7M in net income. Of the 99 CDFIs, 77 had a positive income at quarter-end.



Total Net Income: \$86.7M

Median Net Income: \$575,000

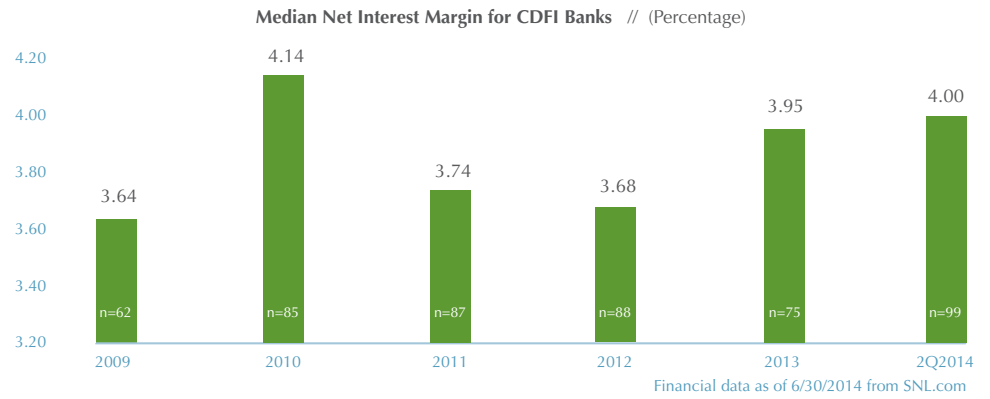
Average Net Income: \$875,000

Highest Net Income: \$10.1M

Lowest Net Income: -\$10.9M

6. Net Interest Margin

The median net interest margin for CDFI Banks increased by .06% since the first quarter.

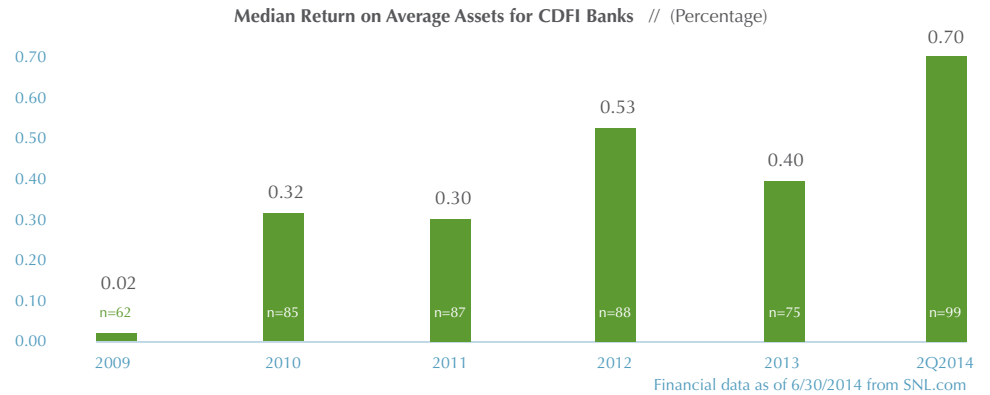


Median NIM: 4.00%
Average NIM: 4.11%

Highest NIM: 12.50%
Lowest NIM 2.13%
Decrease from Q1 2014 to Q2 2014: 1.5%

7. Return on Average Assets

The median CDFI Bank has a ROAA of 0.70%, an increase from 0.64% at the end of Q1 2014. The Bank with the highest ROAA experienced returns of 7.96% through the second quarter.

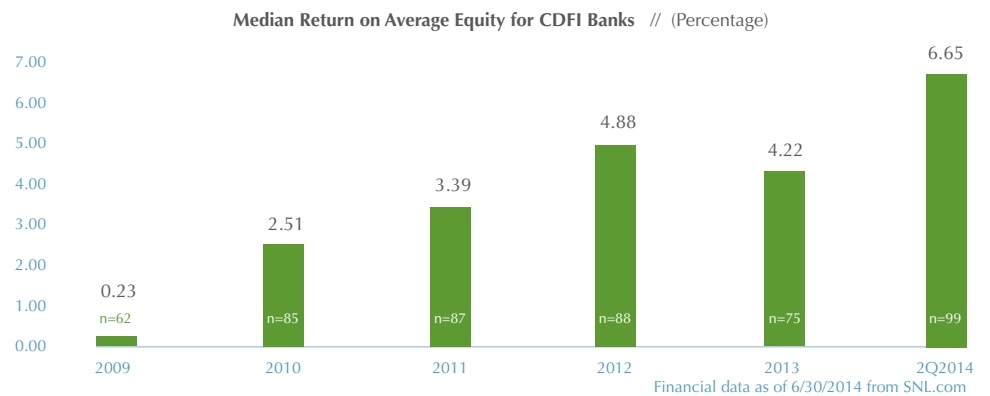


Median ROAA: 0.70%
Average ROAA: 0.51%

Highest ROAA: 7.96%
Lowest ROAA: -3.54%

8. Return on Average Equity

Return on average equity also increased for the median CDFI Bank, from 4.94% to 6.65%. For the most part, ROAE has increased since 2009.

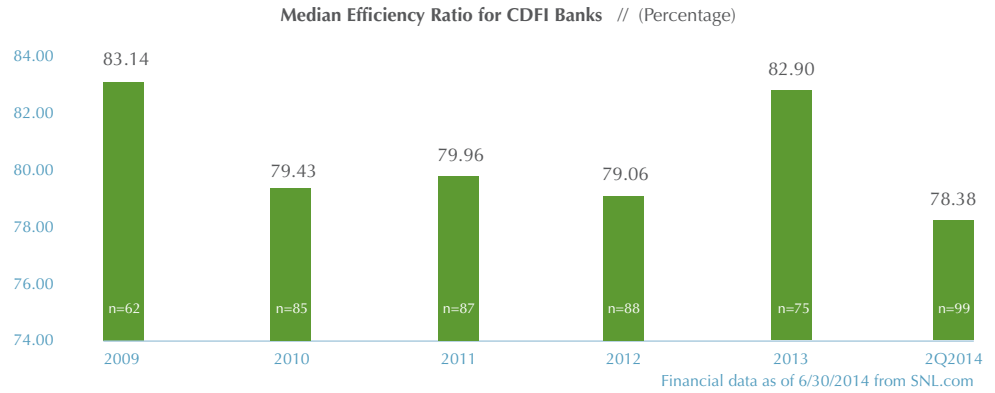


Median ROAE: 6.65%
Average ROAE: 1.62%

Highest ROAE: 63.80%
Lowest ROAE: -110.54%

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.



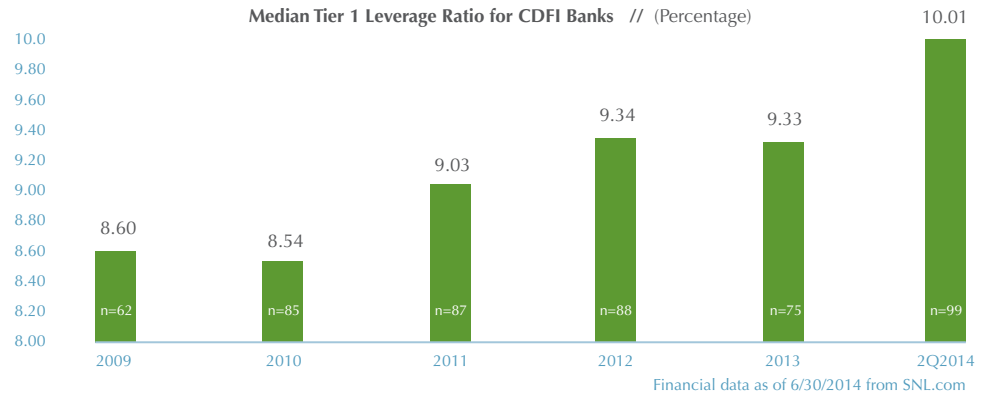
Median Efficiency Ratio: 78.38%
Average Efficiency Ratio: 87.40%

Highest Efficiency Ratio: 199.89%
Lowest Efficiency Ratio: 39.03%

10. Tier 1 Leverage Ratio

CDFI Banks continue to improve their leverage ratios and now have a median Tier 1 leverage ratio above 10%.

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

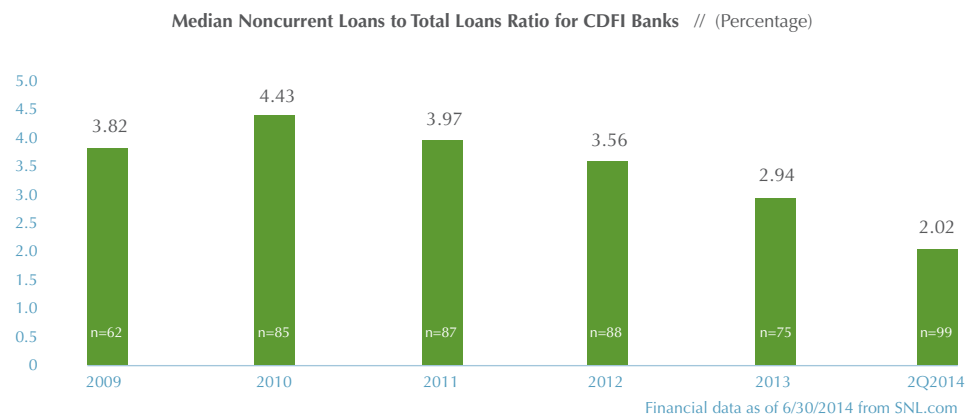


Median Tier 1 Leverage: 10.01%
Average Tier 1 Leverage: 10.18%

Highest Tier 1 Leverage: 24.88%
Lowest Tier 1 Leverage: 1.83%

11. Noncurrent Loans to Total Loans Ratio

The median noncurrent loan ratio continued to fall through the second quarter, with the median bank having a ratio of 2.02%.



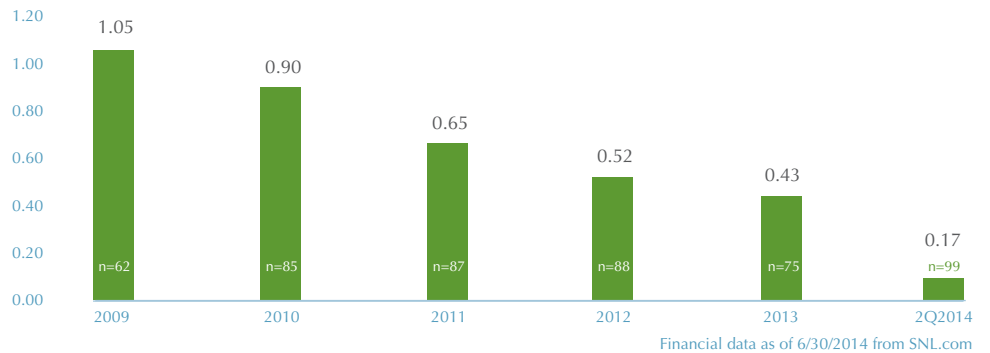
Median NCL/Loans: 2.02%
Average NCL/Loans: 3.67%

Highest NCL/Loans: 26.15%
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)

At the end of the second quarter, CDFI Banks had a median NCO/Loans ratio of just .17%, following annual trends of decline seen for the past five years.



Median NCO/Loans: 0.17%

Average NCO/Loans: 0.39%

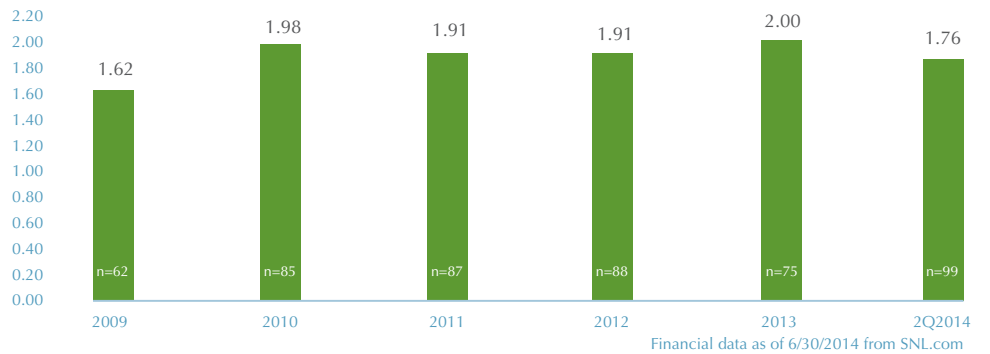
Highest NCO/Loans: 4.90%

Lowest NCO/Loans: -2.00%

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 was slightly lower than during Q1 2014, dropping to 1.76%, though it remained consistent with levels from past years.



Median LLR/Loans: 1.76%

Average LLR/Loans: 2.14%

Highest LLR/Loans: 9.20%

Lowest LLR/Loans: 0.53%

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	136,979	88,709	120,547	14,329	144	3.57	0.21	2.04	95.3	10.54	3.85	0.01	1.96
American Metro Bank	IL	63,427	44,986	56,433	5,561	-974	2.83	-2.92	-37.4	199.89	8.69	26.15	-0.05	4.33
American Plus Bank, N.A.	CA	285,324	239,980	214,299	43,083	2,414	3.7	1.68	11.46	41.38	15.07	1.03	0	1.76
Amory Federal Savings and Loan Assoc	MS	97,099	70,315	86,593	10,190	176	3.15	0.36	3.5	75.25	10.43	1.79	0.62	0.61
Austin Bank of Chicago	IL	336,663	236,853	271,074	35,546	1,024	4.11	0.62	6	72	10.76	3.2	0	2.54
Bank 2	OK	109,666	63,104	91,301	14,355	520	4.21	0.96	7.42	81.74	13.48	0.35	0	1.78
Bank of Anguilla	MS	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	100,594	68,334	92,807	7,428	270	4.31	0.53	7.68	80.35	8	1.12	0.56	1.64
Bank of Commerce	MS	331,491	239,580	256,927	26,559	2,327	4.1	1.5	18.62	39.03	8.19	0.52	0.14	1.16
Bank of Kilmichael	MS	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	146,786	96,664	127,146	17,004	1,483	4.49	2.04	17.87	54.65	11.04	2.6	0.13	1.24
Bank of Vernon	AL	142,592	99,663	120,105	21,166	414	4.35	0.58	3.97	62.78	14.42	4.01	1.12	2.2
Bank of Winona	MS	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	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	2,441,688	1,304,413	1,914,818	230,030	10,145	3.39	0.83	9.08	74.81	9.37	1.5	0.32	1.54
Beneficial State Bank	CA	363,572	233,741	293,627	38,939	1,205	3.77	0.72	6.65	78.88	10.05	2.5	-0.15	1.82
Broadway Federal Bank, F. S. B.	CA	334,632	274,346	217,078	35,843	1,631	3.62	0.99	9.26	98.46	10.67	4.7	-0.62	3.42
Caldwell Bank & Trust Co.	LA	144,817	120,499	130,276	12,551	1,248	5.82	1.99	21.55	64.47	9.49	1.6	0.16	0.8
Capitol City Bank & Trust Company	GA	283,129	198,555	271,054	5,550	-475	3.2	-0.33	-18.57	103.08	2.46	10.95	0.7	2.9
Carver Federal Savings Bank	NY	647,689	393,496	526,250	63,839	-847	3.37	-0.28	-2.73	110.6	10.35	2.72	0.44	1.8
Carver State Bank	GA	41,191	25,258	33,317	4,300	79	5.89	0.39	4.1	91.28	10.45	3.74	0.28	0.88
CBW Bank	KS	12,463	2,458	9,485	2,091	571	2.13	7.96	63.8	41.07	14.72	1.34	-0.07	3.3
Central Bank of Kansas City	MO	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	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	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	99,587	77,654	85,743	13,441	691	5.53	1.47	10.63	69.83	9.52	1.5	0.37	0.88
Citizens Savings Bank & Trust Co	TN	97,866	77,167	88,729	7,414	158	4.95	0.32	4.47	86.3	8.14	4.24	0.17	1.29
Citizens Trust Bank	GA	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	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	269,696	157,138	250,218	7,518	-3,158	2.74	-2.22	-80.83	165.08	4.04	16.1	0.22	5.7
Colfax Banking Company	LA	92,664	45,244	83,172	9,196	530	4.19	1.2	12.42	71.64	10.01	0.34	0.02	0.53
Commercial Bank	MS	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	72,895	58,514	60,026	9,166	842	4.61	2.41	19.45	56.98	12.95	0.48	0.1	1.01
Commonwealth National Bank	AL	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	191,790	145,035	169,434	20,274	1,021	4	1.11	10.4	79.62	10.82	2.35	-0.06	1.75
Community Capital Bank of Virginia	VA	77,851	56,264	63,017	11,581	183	3.19	0.49	3.18	73.43	15.11	0.67	0	0.98
Community Commerce Bank	CA	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	316,566	198,496	272,046	36,840	1,301	3.86	0.8	7.14	74.41	10.85	0.82	0.12	0.88
Cross Keys Bank	LA	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	237,280	172,936	214,996	19,476	1,777	4.04	1.45	18.56	66.36	7.95	0.6	0	0.97
Edgebrook Bank	IL	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	239,515	142,531	195,200	36,077	1,817	5.01	1.5	10.41	59.62	14.5	0.89	0.07	2.35
Finance and Thrift Company	CA	123,345	90,599	89,485	31,036	515	12.5	0.82	3.34	65.09	24.88	1.23	4.9	4.17
First American International Bank	NY	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	81,326	34,097	69,508	11,466	459	3.92	1.13	8.24	60.52	13.49	0	0.09	1.21
First Choice Bank	CA	528,178	424,674	446,902	44,804	2,060	3.69	0.86	10.07	55.61	9.07	0.05	0	1.63
First Eagle Bank	IL	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	207,460	134,306	167,329	16,676	-210	4.04	-0.2	-2.51	95.85	9.86	0.82	1.88	1.25
First National Bank of Decatur County	GA	103,398	51,918	86,107	12,093	256	3.1	0.46	4.32	77.01	11.28	4.87	0.16	2.37
First Security Bank	MS	498,977	252,333	421,323	62,723	2,501	3.59	0.98	8.18	72.19	11.39	0.82	-0.67	1.2
First State Bank	VA	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	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

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 (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
First, A National Banking Association	MS	1,006,520	610,032	877,157	96,944	3,324	3.55	0.67	6.9	69.2	8.27	1.07	0.12	0.98
Fort Gibson State Bank	OK	63,641	37,285	59,243	3,987	245	4.77	0.77	12.9	80.12	6.74	0.1	0.15	0.95
Gateway Bank Federal Savings Bank	CA	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	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	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	110,898	47,245	95,835	12,995	142	2.88	0.25	2.23	93.49	11.74	7.2	0.72	2.92
Illinois-Service Federal Savings & Loan Assoc	IL	116,851	53,892	105,897	7,592	-644	3.77	-1.1	-16.72	118.51	5.6	11.47	1.92	5.2
Industrial Bank	DC	354,702	246,510	309,444	37,383	920	4.67	0.52	5.07	88.02	10.07	3.9	-0.16	1.87
International Bank of Chicago	IL	522,391	307,593	464,576	53,779	2,787	3.78	1.1	10.77	50.11	10.07	4.69	0.14	2.76
Liberty Bank & Trust Company	LA	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	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	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	88,418	25,186	80,486	7,561	279	2.7	0.65	7.82	97.23	8.68	1.2	-1.08	2.4
Metro Bank	KY	33,036	14,179	27,532	5,269	-129	2.51	-0.78	-4.84	116.88	16	1.06	-2	2.08
Mission Valley Bank	CA	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	53,740	27,180	45,469	8,009	186	4.21	0.7	4.7	85.42	14.42	6.48	1.08	2.49
Native American Bank, National Assoc	CO	57,493	48,876	49,662	5,007	-288	4.44	-1.02	-11.28	119.1	8.88	6.94	-0.25	2.56
Neighborhood National Bank	CA	80,731	43,319	75,643	4,129	-1,081	3.64	-2.67	-44.53	164	5.19	4.25	0.44	6.3
Noah Bank	PA	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	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	27,898	19,787	22,930	3,433	99	7.15	0.7	5.8	82	11.97	4.9	0.85	1.52
OneUnited Bank	MA	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	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	161,360	113,173	141,523	16,702	1,228	3.83	1.57	15.4	62.63	10.42	1.37	0.27	3.91
Pan American Bank	IL	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	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	242,745	193,934	207,987	23,543	2,753	5.57	2.28	23.84	54.26	9.39	2.85	0.7	1.28
PlantersFirst	GA	275,350	185,738	253,591	19,617	1,226	4.07	0.88	12.88	76.65	7.16	7.61	1.1	2
Priority One Bank	MS	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	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	63,471	26,809	54,019	9,215	264	3.49	0.82	5.77	79.76	14.51	0	0.12	1.7
RiverHills Bank	MS	283,826	162,603	233,632	26,556	1,852	2.87	1.26	14.3	55.08	9.06	1.2	0.03	2.52
Seaway Bank and Trust Company	IL	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	844,033	355,717	663,210	91,265	2,964	2.95	0.7	6.74	68.29	9.93	4.31	0.73	2.56
Security State Bank of Wewoka, OK	OK	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	66,489	44,811	62,117	4,077	-19	3.69	-0.06	-0.95	100.13	6.11	18	-0.04	4.7
Southern Bancorp Bank	AR	1,144,418	778,687	904,052	126,040	5,282	4.24	0.93	8.6	66.11	8.39	1.03	0.21	1.11
Spring Bank	NY	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	70,018	56,929	58,259	9,186	-954	2.86	-2.98	-25.06	195.93	13.71	0	0	1.33
State Bank & Trust Company	MS	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	751,995	449,803	652,931	76,690	6,213	2.93	1.32	17.2	84.43	10.07	1.44	-0.06	1.46
Tri State Bank of Memphis	TN	134,177	80,562	119,457	13,724	-220	4	-0.32	-3.19	100.46	8.46	8.06	1.24	2.14
United Bank	AL	497,170	263,346	445,150	48,849	961	3.39	0.39	4	83.41	9.28	1.1	0.22	1.43
United Bank of Philadelphia	PA	59,635	43,099	56,227	3,040	-424	4.76	-1.4	-27.19	119.66	5.12	6.52	1.16	1.52
United Mississippi Bank	MS	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	892,033	584,396	785,421	95,185	-10,886	5.84	-2.31	-21.93	135.58	10.18	19.31	2.71	9.2
West Alabama Bank & Trust	AL	559,526	285,569	454,398	65,430	3,009	3.34	1.1	9.59	58.46	11.3	0.77	0.32	1.73
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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