



# CDFI Banking Industry Quarterly Profile

FIRST QUARTER 2016 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 competitive 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 publication.

122

Number of CDFI Banks as of  
March 31, 2016

\$41.1  
Billion

Total Assets of the CDFI Banking  
industry, an 9.0% increase from  
\$37.7 Billion in YE 2015

\$27.0  
Billion

Total Loans and Leases within  
the industry, an increase from  
\$24.8 Billion in YE 2015

\$34.4  
Billion

Total Deposits within the industry,  
an \$3.0 Billion increase from  
\$31.4 Billion in YE 2015

\$71.4  
Million

Total Net Income earned by CDFI  
Banks since the beginning of 2016

104

Number of CDFI Banks that  
were profitable through the  
first quarter, a slight increase  
from 103 at YE 2015

## CDFI BANK FINANCIAL PERFORMANCE – FIRST QUARTER 2016

Within the first quarter, the composition of the CDFI Banking industry continued to show modest growth with the addition of 4 new CDFI banks: First National Bank of Picayune (MS), FNBC Bank (AR), Guaranty Bank and Trust Company (LA), and Royal Business Bank (CA). Further, Colfax Banking Company (LA) successfully renewed their CDFI status. This growth was partially offset by the closure of North Milwaukee State Bank in March 2016.

In continuing the strong growth seen within recent years, the first quarter of 2016 exhibited significant growth in the total size of assets, deposits, and loan portfolios due to the combination of more institutions and growth in the industry medians. Several performance metrics suggest that the CDFI banking sector has also experienced a stabilization of solid profitability and increasing strength and quality of loan portfolios, as seen with the recent consistency of ROAA and ROAE and further declines in Net Charge-offs Ratio.

The following snapshot figures at the end of the first quarter highlight these and other industry trends within the CDFI banking industry.

### FINANCIAL PERFORMANCE OF CDFI BANKS

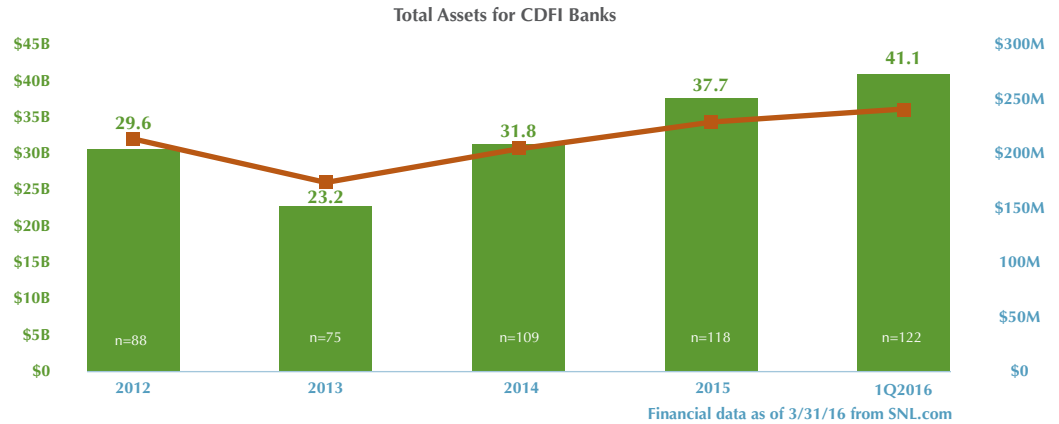
For a complete list of CDFI Banks and their individual financial statistics, please refer to the Appendix.

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 within the industry increased by \$3.4 Billion within the quarter from both the addition of new CDFI banks and the industry median growing 8.9% since YE 2015.



**Total Assets: \$41.1B**

**Median Assets: \$245.5M**

Average Assets: \$337.1M

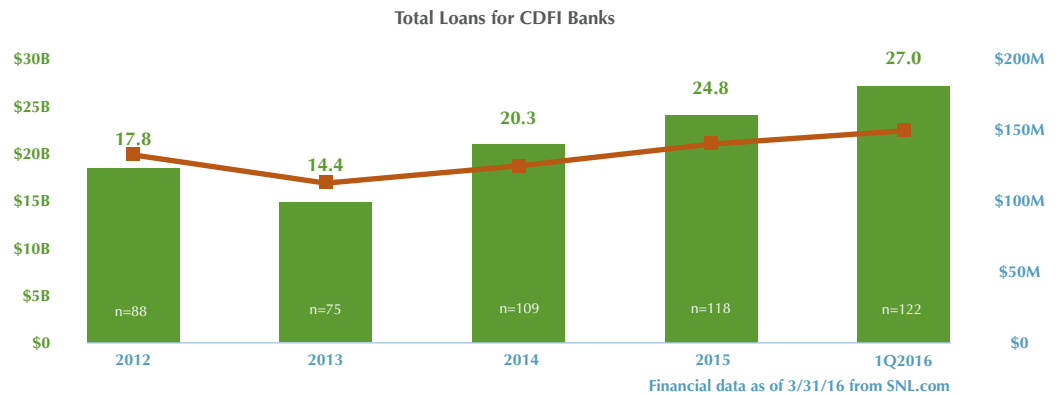
Highest Assets: \$2.7B

Lowest Assets: \$20.5M

Percent Change in Total since YE 2015: 9.0%

2. Total Loans

CDFI banks continued to experience strong growth of loan portfolios, experiencing a 26% increase from Q1 2015.



**Total Loans: \$27.0B**

**Median Loans: \$150.3M**

Average Loans: \$221.6M

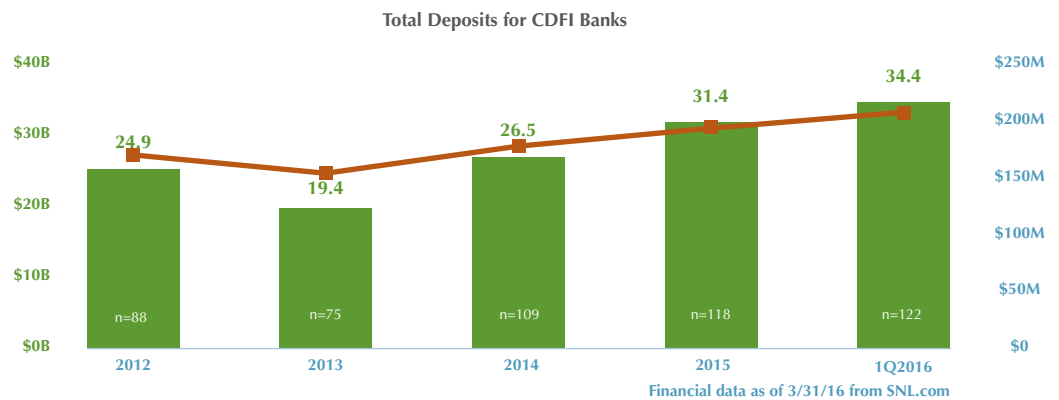
Largest Loan Portfolio: \$1.6B

Smallest Loan Portfolio: \$2.1M

Percent Change in Total since YE 2015: 9.1%

3. Total Deposits

Total Deposits grew by 9.7% within the quarter supported by a 5.1% increase in the CDFI bank median.



**Total Deposits: \$34.4B**

**Median Deposits: \$202.9M**

Average Deposits: \$282.3M

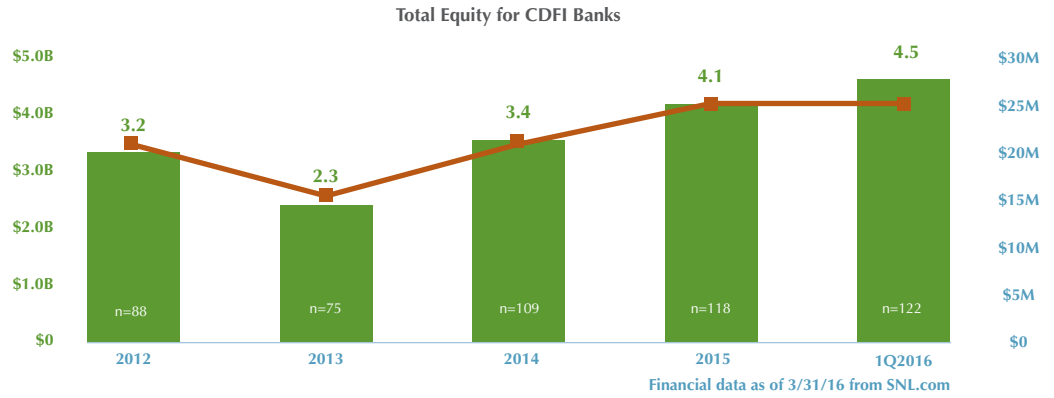
Largest Deposit Portfolio: \$2.2B

Smallest Deposit Portfolio: \$15.4M

Percent Change in Total since YE 2015: 9.7%

#### 4. Total Equity

Total equity held by CDFI banks increased 9.4% to \$4.47 Billion, a CAGR of over 30% since the 2013 low.



**Total Equity: \$4.5B**

**Median Equity: \$25.3M**

Average Equity: \$36.6M

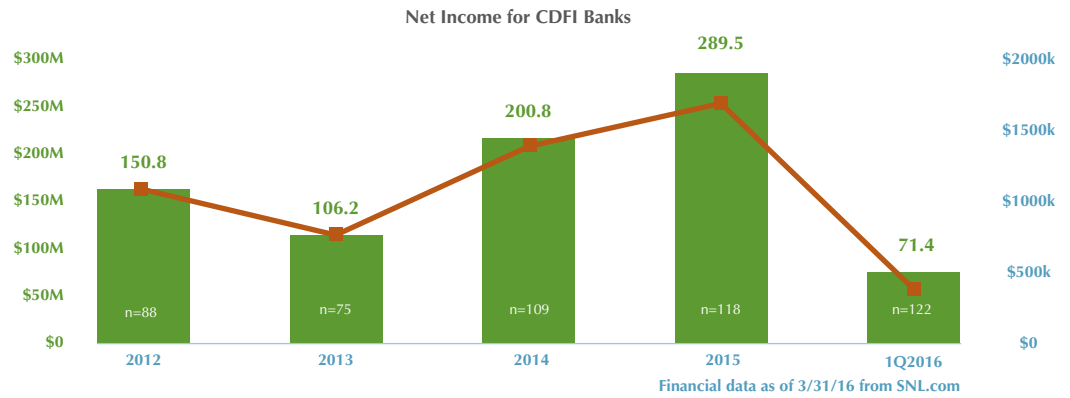
Highest Equity: \$248.0M

Lowest Equity: \$1.2M

Percent Change in Total since YE 2015: 9.4%

#### 5. Net Income\*

Median Net Income earned by CDFI banks totaled \$431,000 in the quarter, a 5.55% increase from Q1 2015.



**Total Net Income: \$71.4M**

**Median Net Income: \$431,000**

Average Net Income: \$585,000

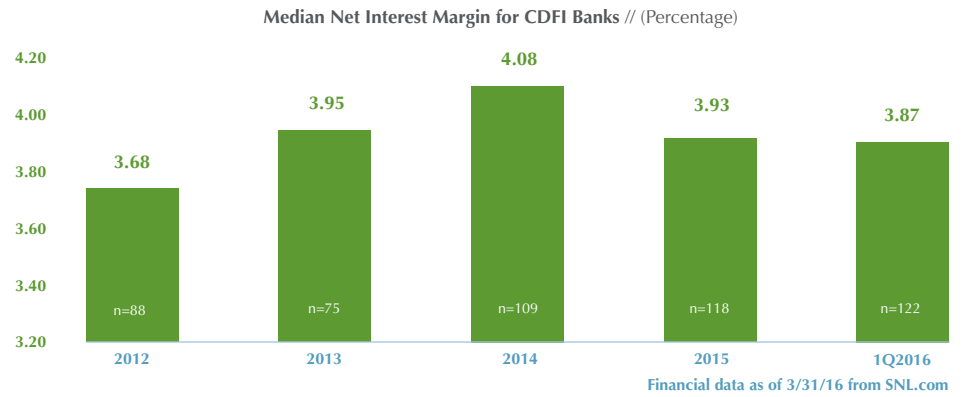
Largest Net Income: \$5.4M

Smallest Net Income: -\$8.3M

\*38 of the CDFI banks are S corporations as of 3/31/16

### 6. Net Interest Margin

The industry continued to experience interest margin compression in spite of long awaited initiation of raising interest rates by the Federal Reserve in late December 2015.

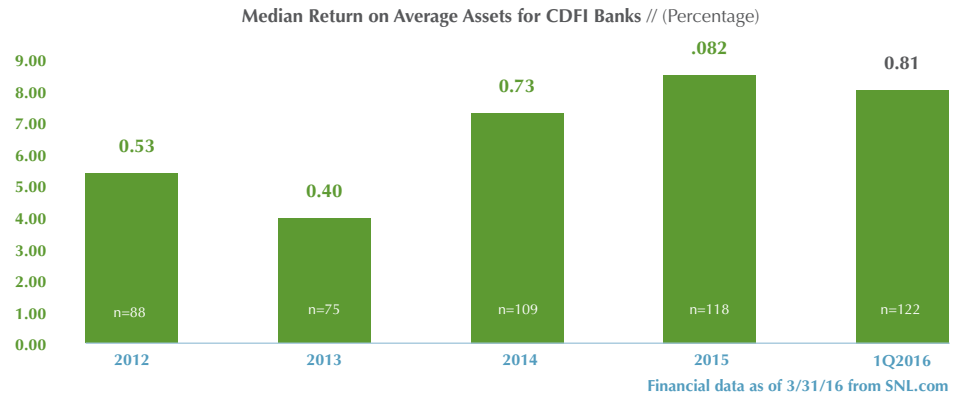


Median NIM: 3.87%  
Average NIM: 3.97%

Highest NIM: 11.05%  
Lowest NIM: 1.54

### 7. Return on Average Assets\*

Profitability of the industry remained essentially steady at 0.81%, with 85% of CDFI banks reporting positive ROAA.

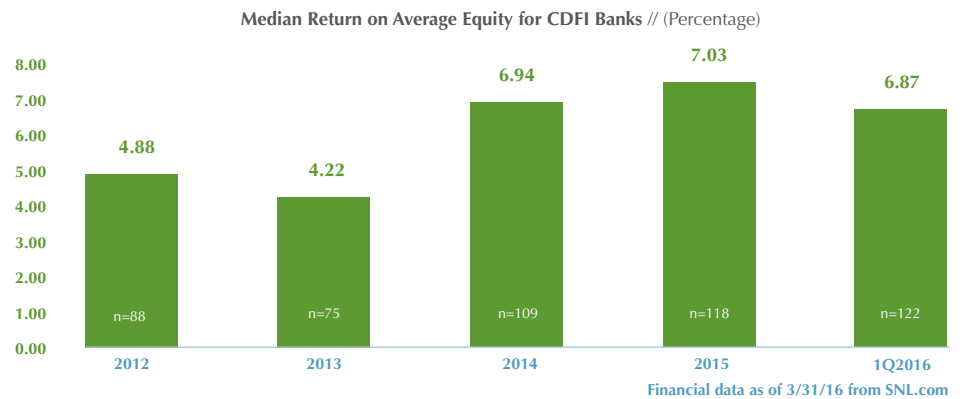


Median ROAA: 0.81%  
Average ROAA: 0.65%

Highest ROAA: 5.82%  
Lowest ROAA: -5.23%

### 8. Return on Average Equity\*

While having recently stabilized, median ROAE for the industry declined slightly within the quarter from 7.03% at YE 2015 to 6.87%.



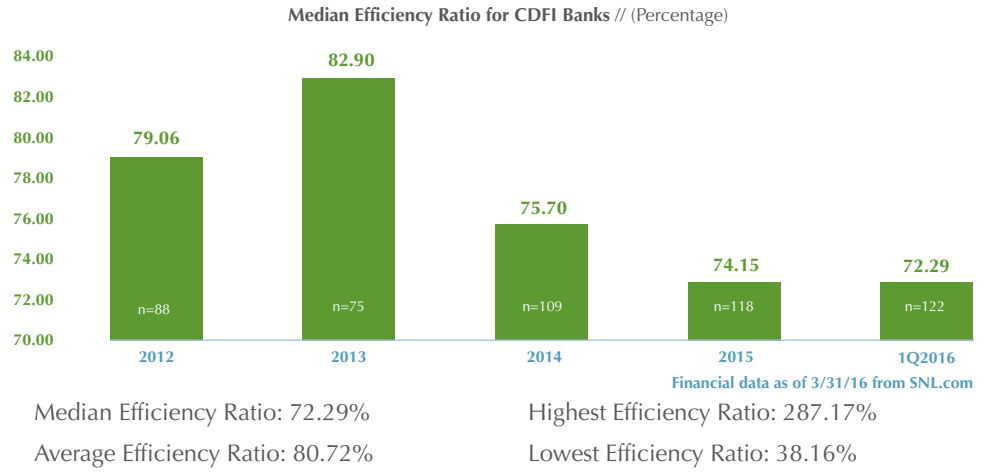
Median ROAE: 6.87%  
Average ROAE: 3.50%

Highest ROAE: 31.40%  
Lowest ROAE: -106.17%

\*38 of the CDFI banks are S corporations as of 3/31/16

## 9. Efficiency Ratio

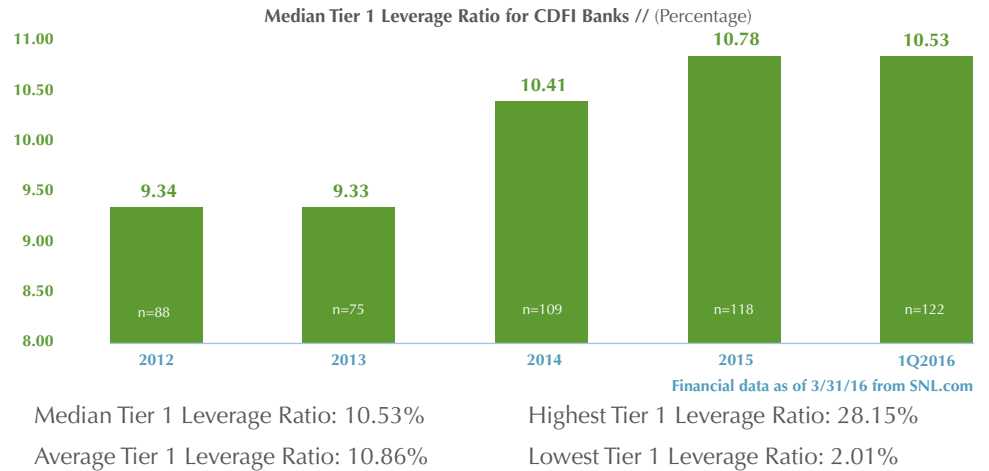
As many banks have streamlined operations, Median Efficiency Ratio value has fallen a total of 10.6% points since its peak in 2013.



## 10. Tier 1 Leverage Ratio

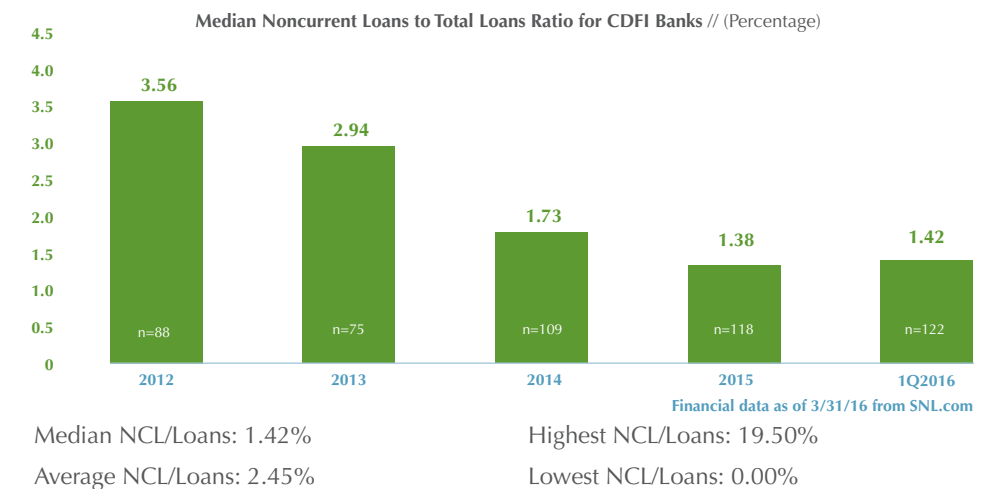
Despite the slight decrease within the quarter of leverage ratios, 91% of CDFI banks have a ratio above 8%.

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



## 11. Noncurrent Loans to Total Loans Ratio

While still far below recent ratio values, there was a slight uptick in the median NCL ratio, rising to 4 basis points within the quarter.

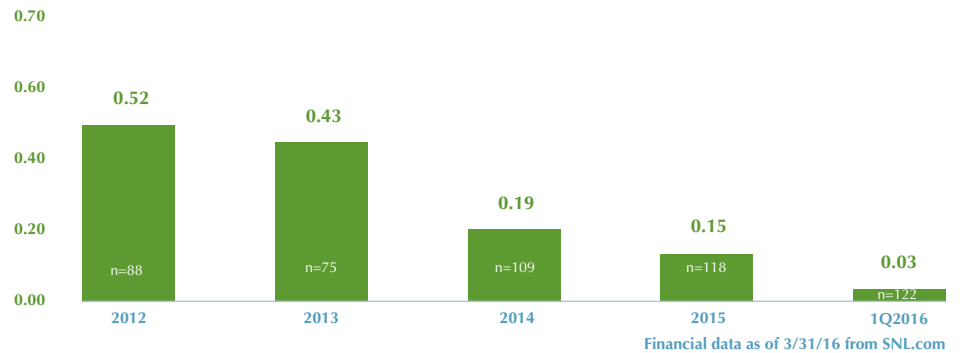




## 12. Net Charge-Offs to Average Loans Ratio

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

*Median NCO ratio is at the strongest level seen in recent history reaching a low median value of 0.03.*



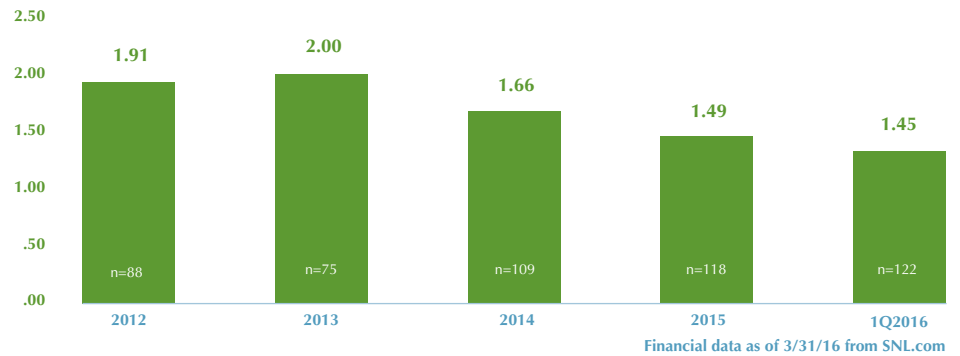
Median NCO/Loans: 0.03%  
Average NCO/Loans: 0.18%

Highest NCO/Loans: 6.45%  
Lowest NCO/Loans: -3.43%

## 13. Loan Loss Reserves to Total Loans Ratio

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

*The industry's Median Loan Loss Reserve Ratio continues to remain steady, falling slightly to 1.45% within the quarter.*



Median LLR/Loans: 1.45%  
Average LLR/Loans: 1.68%

Highest LLR/Loans: 7.72%  
Lowest LLR/Loans: 0.43%

# 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 (%)
ABC Bank	IL	329,202	234,048	260,417	38,785	722	4.05	0.88	7.50	Yes	70.29	11.80	2.37	0.02	2.20
Albina Community Bank	OR	171,538	108,983	152,402	17,225	75	3.48	0.18	1.75	No	93.74	10.22	0.01	-0.02	1.90
American Metro Bank	IL	62,248	45,268	51,158	6,778	2	3.86	0.01	0.13	No	99.68	11.26	6.57	-0.06	2.57
American Plus Bank, NA	CA	425,236	366,273	345,982	50,412	1,008	3.42	0.99	8.08	No	46.22	12.34	0.29	0.00	1.38
Amory Federal Savings and Loan Assoc	MS	89,794	66,323	79,269	10,383	53	3.00	0.23	2.05	No	76.07	11.49	1.82	0.76	0.79
Bank 2	OK	125,598	77,292	106,505	15,994	386	3.76	1.23	9.76	No	75.44	11.53	1.34	0.02	1.02
Bank of Anguilla	MS	131,356	76,194	110,108	14,239	84	4.32	0.26	2.37	No	88.40	11.34	1.91	0.26	1.70
Bank of Cherokee County	OK	108,472	67,049	99,054	9,060	148	3.97	0.55	6.62	No	83.27	8.32	0.81	0.04	1.50
Bank of Commerce	MS	343,871	242,186	281,892	33,214	1,467	3.83	1.73	17.82	No	38.16	9.50	0.92	0.09	1.70
Bank of Kilmichael	MS	156,154	86,966	139,188	14,661	514	4.09	1.34	14.33	Yes	63.57	8.88	0.54	-0.12	1.44
Bank of Lake Village	AR	63,457	27,219	56,209	7,073	208	3.41	1.49	11.93	No	62.85	12.53	3.60	0.40	2.16
Bank of Montgomery	LA	284,888	223,956	249,884	33,153	1,500	4.83	2.10	21.99	Yes	61.84	11.07	1.41	0.17	0.47
Bank of Okolona	MS	168,919	115,950	145,294	18,808	802	5.13	1.95	17.40	Yes	55.42	10.44	1.93	0.00	1.32
Bank of Vernon	AL	144,747	100,974	120,274	23,227	290	4.35	0.80	5.03	No	63.02	15.95	1.62	0.28	1.81
Bank of Winona	MS	116,369	45,944	100,002	12,829	375	3.85	1.29	12.06	Yes	60.80	9.68	2.95	-0.03	1.57
Bank of York	AL	100,598	37,289	76,270	11,079	437	2.82	1.68	16.28	Yes	61.76	9.80	0.20	-0.03	0.88
BankFirst Financial Services	MS	914,562	707,847	820,945	83,302	1,867	3.70	0.82	9.06	No	66.11	8.75	1.87	0.01	1.04
BankPlus	MS	2,734,298	1,609,308	2,210,828	248,008	5,451	3.55	0.82	8.84	No	71.29	9.22	1.27	0.44	0.98
Beneficial State Bank	CA	487,411	370,356	368,788	52,912	226	3.50	0.19	1.72	No	73.54	10.44	1.05	0.00	1.70
BNA Bank	MS	462,753	238,779	394,841	57,053	1,518	3.31	1.35	10.82	No	52.73	12.43	0.89	0.29	2.28
Broadway Federal Bank, F.S.B.	CA	387,237	324,415	261,290	50,381	807	2.84	0.82	6.46	No	84.40	12.02	1.26	-0.01	1.40
Caldwell Bank & Trust Co.	LA	182,760	146,233	155,689	17,082	381	4.93	0.86	9.02	Yes	55.36	9.63	3.95	0.10	1.53
Carver Federal Savings Bank	NY	743,317	590,651	614,997	66,451	(997)	3.55	-0.55	-5.98	No	109.64	9.23	2.73	0.13	0.90
Carver State Bank	GA	40,368	24,034	33,957	3,811	(62)	5.14	-0.60	-6.47	No	113.16	9.28	4.28	0.00	1.75
CBW Bank	KS	20,451	2,119	15,424	4,427	334	1.54	5.82	31.40	No	50.53	19.13	3.11	0.18	3.82
Central Bank of Kansas City	MO	143,039	110,175	114,641	27,361	1,001	4.04	2.93	14.91	Yes	61.93	18.55	2.34	0.37	2.11
Citizens Bank (Byhalia)	MS	73,355	34,000	64,583	8,441	32	3.50	0.17	1.53	No	85.12	11.14	0.68	0.25	0.86
Citizens Bank (Columbia)	MS	394,826	291,053	345,414	38,474	1,712	4.48	1.70	17.87	Yes	63.74	10.29	1.32	0.15	1.57
Citizens National Bank of Meridian	MS	1,220,099	816,062	1,055,329	140,302	4,002	3.49	1.34	11.61	Yes	67.17	10.78	1.09	0.01	1.32
Citizens Progressive Bank	LA	144,967	114,437	125,220	16,326	426	4.79	1.25	10.57	Yes	69.96	8.94	4.06	0.36	0.59
Citizens Savings Bank & Trust Company	TN	105,790	88,568	92,819	9,688	50	4.76	0.19	2.10	No	92.32	9.31	2.65	0.08	1.38
Citizens Trust Bank	GA	403,747	191,092	343,138	50,468	435	3.16	0.43	3.47	No	79.29	11.92	2.00	0.10	1.13
City First Bank of D.C., NA	DC	251,977	160,710	187,621	34,326	354	3.84	0.58	4.17	No	76.04	14.04	6.67	0.68	2.68
City National Bank of New Jersey	NJ	262,304	130,117	236,996	13,939	(1,573)	2.58	-2.44	-43.21	No	155.92	6.15	14.47	-0.15	6.71
Colfax Banking Company	LA	102,542	47,149	92,221	10,089	277	3.78	1.09	11.23	Yes	72.12	9.23	0.20	0.00	0.47
Commercial Bank	MS	138,636	74,950	123,548	13,595	244	4.40	0.74	7.15	No	74.93	9.88	0.27	-0.01	1.15
Commercial Capital Bank	LA	85,501	62,607	75,397	9,971	112	4.93	0.54	4.52	Yes	60.75	12.08	3.55	3.49	1.03
Commonwealth National Bank	AL	57,869	25,957	53,424	4,338	(69)	3.62	-0.48	-6.42	No	111.85	6.80	7.87	0.70	2.45
Community Bank of the Bay	CA	247,663	194,593	223,044	23,554	613	4.15	1.00	10.63	No	65.83	9.46	1.43	0.37	1.70
Community Capital Bank of Virginia	VA	109,050	84,814	88,694	16,869	318	3.29	1.18	8.64	No	48.81	12.67	0.91	0.00	1.40
Community Commerce Bank	CA	185,284	128,815	97,633	51,471	608	5.30	1.34	4.75	No	70.28	28.15	3.22	-0.01	2.67

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 (%)
Concordia Bank and Trust Co.	LA	518,495	213,507	435,563	62,440	1,799	3.03	1.38	11.63	Yes	61.35	11.58	1.00	0.01	0.43
Cottonport Bank	LA	342,560	215,843	299,370	38,595	635	3.88	0.75	6.64	No	72.70	11.01	1.93	0.38	0.57
Cross Keys Bank	LA	324,735	190,408	246,996	42,400	1,091	3.93	1.36	10.53	Yes	69.70	12.18	0.14	0.04	0.61
Delta Bank	LA	260,743	175,945	237,307	21,646	854	4.22	1.31	15.83	Yes	68.04	8.03	0.21	-0.01	1.01
Farmers & Merchants Bank	MS	304,747	160,025	258,889	41,356	1,284	4.51	1.69	12.64	No	61.75	12.90	1.62	0.16	2.19
First American International Bank	NY	694,545	546,112	502,346	74,714	714	3.56	0.42	3.85	No	79.87	10.90	0.58	-0.10	1.69
First American National Bank	MS	261,371	126,497	228,782	28,260	22	3.48	0.03	0.31	Yes	85.43	10.60	1.24	0.35	1.48
First Bank of Linden	AL	79,176	36,895	67,370	11,190	193	4.16	0.97	6.99	No	62.53	13.05	0.00	0.01	1.20
First Choice Bank	CA	811,059	669,806	693,739	94,351	1,556	3.81	0.77	6.66	No	59.37	11.67	0.58	0.00	1.84
First Community Bank	AL	356,952	251,914	307,988	36,571	705	3.87	0.81	7.79	Yes	75.00	10.21	2.33	0.08	1.22
First Eagle Bank	IL	476,422	347,143	377,667	65,983	3,099	4.10	2.60	18.20	Yes	38.35	13.11	0.15	-0.01	1.96
First Independence Bank	MI	256,503	138,526	208,153	19,175	124	4.23	0.23	2.60	No	93.54	10.23	1.01	-0.01	1.20
First National Bank of Picayune	MS	206,986	126,943	178,453	28,222	1,198	4.22	2.33	17.00	Yes	50.84	13.30	4.77	-0.02	1.49
First Security Bank	MS	561,310	290,906	484,559	63,473	1,278	3.85	0.94	8.11	No	65.01	10.77	0.68	0.05	0.95
First Southwest Bank	CO	263,176	186,931	230,946	28,088	117	4.09	0.18	1.67	No	92.00	9.00	0.50	0.04	1.34
First State Bank	VA	34,545	22,758	33,280	1,155	(84)	3.99	-0.94	-28.84	No	123.46	3.24	3.27	0.00	1.71
First, A National Banking Association	MS	1,241,393	803,859	1,035,529	116,868	2,849	3.60	0.95	9.92	No	63.12	8.34	0.81	-0.02	0.87
Florida Parishes Bank	LA	243,426	146,051	206,417	26,521	836	5.00	1.40	12.89	No	65.56	10.89	1.25	-0.15	2.27
FNB of Central Alabama	AL	258,168	161,819	229,595	27,109	124	3.19	0.19	1.84	No	96.57	10.45	1.34	-0.02	1.46
FNB Oxford Bank	MS	272,645	148,712	230,904	34,296	644	3.39	0.97	7.58	No	64.13	12.37	0.51	0.00	1.38
FNBC Bank	AR	375,588	236,813	267,245	32,731	714	3.81	0.77	8.59	Yes	79.08	10.37	1.08	0.18	1.71
Fordyce Bank & Trust Company	AR	150,565	82,936	119,610	16,003	662	4.10	1.77	16.79	Yes	64.75	10.87	0.54	0.36	1.17
Gateway Bank Federal Savings Bank	CA	133,642	92,425	122,883	8,305	(1,463)	3.35	-4.32	-66.57	No	230.51	5.84	3.58	0.00	2.13
Golden Bank, NA	TX	644,980	492,309	518,968	91,477	1,619	3.84	1.03	7.15	No	54.94	14.45	1.34	0.00	1.24
Guaranty Bank & Trust Company	MS	659,647	447,849	577,460	75,251	2,310	4.06	1.44	12.47	Yes	66.92	11.72	1.65	-0.04	1.44
Guaranty Bank and Trust Company	LA	202,519	134,026	180,499	21,138	549	4.06	1.09	10.57	No	61.54	10.30	0.57	0.00	0.98
Harbor Bank of Maryland	MD	266,014	187,906	233,448	25,210	(199)	3.43	-0.30	-3.17	No	114.45	7.91	1.89	0.09	1.34
Holmes County Bank and Trust Co	MS	114,366	48,763	98,222	14,043	(4)	2.77	-0.01	-0.12	Yes	105.56	12.12	7.26	0.67	1.99
Homeland Federal Savings Bank	LA	189,479	146,342	149,027	19,327	862	5.64	1.90	17.80	Yes	63.01	10.66	1.47	0.13	1.97
Illinois-Service Federal Savings & Loan Assoc	IL	101,004	44,550	95,606	2,137	(615)	2.76	-2.41	-106.17	No	189.88	2.01	13.44	0.52	5.11
Industrial Bank	DC	386,688	284,620	310,738	39,222	334	4.43	0.34	3.43	No	86.79	9.45	3.72	-0.26	1.52
International Bank of Chicago	IL	502,978	293,411	429,567	70,436	2,683	3.85	2.10	15.68	Yes	43.39	13.09	2.49	0.12	3.54
Liberty Bank & Trust Company	LA	613,660	290,476	542,938	51,797	933	3.87	0.61	7.44	No	77.63	8.25	2.62	0.23	2.75
Magnolia State Bank	MS	316,281	232,246	284,260	30,879	508	3.99	0.65	6.64	Yes	76.47	9.71	1.02	0.01	0.78
Mechanics & Farmers Bank	NC	304,346	160,692	263,051	35,627	(36)	3.23	-0.05	-0.40	No	100.06	12.04	2.89	0.00	2.14
Mechanics Bank	MS	220,214	138,002	195,995	22,702	309	3.82	0.57	5.51	No	72.90	10.23	7.65	0.11	2.21
Merchants & Farmers Bank of Greene County	AL	68,214	30,623	59,671	6,334	24	3.87	0.15	1.53	Yes	84.57	8.69	1.09	0.98	0.74
Merchants & Marine Bank	MS	613,910	261,037	505,645	66,432	1,322	2.88	0.86	8.08	No	63.71	11.03	0.89	0.20	1.18
Merchants & Planters Bank	MS	91,677	28,196	83,466	8,051	102	2.65	0.45	5.15	No	85.37	8.17	0.59	0.28	1.44
Merchants & Planters Bank	TN	86,065	53,462	71,433	10,952	422	4.18	1.93	15.12	No	78.42	11.97	0.17	-3.43	1.31
Metro Bank	KY	31,479	14,382	25,803	5,447	(48)	2.51	-0.62	-3.52	No	115.58	17.55	3.31	-0.11	1.38

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 (%)
Mission National Bank	CA	242,871	199,713	178,877	24,542	350	4.05	0.63	5.74	No	74.39	11.12	1.16	-0.04	1.55
Mission Valley Bank	CA	300,964	210,263	257,860	39,892	667	4.03	0.90	6.75	No	69.95	13.48	0.49	0.00	1.71
Mitchell Bank	WI	50,956	20,840	42,667	8,166	190	3.13	1.53	9.42	No	74.32	15.99	6.13	1.60	2.15
Native American Bank, NA	CO	83,328	70,166	74,921	8,030	114	4.38	0.57	5.76	No	89.41	9.97	1.89	0.02	1.51
Neighborhood National Bank	CA	57,551	29,698	52,455	4,230	(345)	3.84	-2.24	-31.58	No	131.89	6.87	1.53	-0.25	7.72
Noah Bank	PA	298,533	222,166	245,695	39,940	126	4.11	0.17	1.26	No	91.99	12.64	1.73	0.63	1.86
Northern Hancock Bank and Trust	WV	26,115	19,611	22,136	3,425	36	7.84	0.55	4.18	Yes	93.02	12.91	3.03	0.46	1.30
OneUnited Bank	MA	621,978	440,200	362,208	47,207	251	2.84	0.16	2.15	No	91.75	6.35	2.28	0.08	0.62
Oxford University Bank	MS	123,384	91,692	107,821	12,418	221	3.84	0.72	7.37	No	72.17	10.03	0.79	0.00	0.98
Pacific Global Bank	IL	165,484	127,539	145,087	19,172	146	4.04	0.35	3.02	No	69.91	11.26	0.59	-0.04	2.75
Pan American Bank	IL	303,658	220,526	277,038	26,052	309	3.89	0.42	4.82	Yes	85.47	8.59	2.14	-0.02	1.22
Pan American Bank	CA	159,517	114,284	122,459	35,675	(231)	11.05	-0.57	-2.58	No	72.40	21.95	2.43	6.45	3.20
Peoples Bank	MS	271,143	222,949	237,517	24,737	1,346	5.55	2.03	22.04	Yes	64.85	9.11	2.31	0.13	1.27
Pike National Bank	MS	228,835	132,873	178,260	30,040	436	4.11	0.79	5.87	No	71.08	13.45	2.14	0.09	1.50
Planters Bank and Trust Company	MS	1,054,084	550,618	941,173	99,749	2,603	3.32	1.06	12.32	No	59.55	9.30	2.20	0.16	0.99
PriorityOne Bank	MS	615,316	442,397	502,523	63,549	2,372	3.97	1.57	14.72	Yes	66.95	10.30	1.12	0.03	1.63
ProAmerica Bank	CA	185,196	139,564	158,565	25,450	202	3.67	0.43	2.98	No	81.41	13.07	0.37	-0.06	1.60
Quontic Bank	NY	188,488	166,047	165,621	21,672	339	4.73	0.76	6.31	Yes	103.26	11.16	0.06	-1.33	0.68
Richland State Bank	LA	294,415	189,474	256,588	30,547	551	4.38	0.76	7.16	Yes	66.21	10.28	0.92	-0.06	1.25
Richton Bank and Trust Company	MS	60,169	24,211	50,682	9,189	43	3.53	0.29	1.83	Yes	91.98	13.77	0.32	0.00	2.03
RiverHills Bank	MS	316,005	188,178	256,402	28,104	965	3.01	1.27	13.91	Yes	57.50	9.27	1.55	0.24	2.14
Royal Business Bank	CA	1,445,129	1,247,130	1,246,821	191,586	2,683	4.18	0.88	6.30	No	57.56	13.54	0.39	0.09	0.87
Savoy Bank	NY	214,738	161,270	190,394	23,030	1,120	4.97	2.28	19.94	No	47.80	9.87	2.57	0.00	1.54
Seaway Bank and Trust Company	IL	372,982	233,979	298,992	24,800	(4,240)	3.12	-4.72	-63.09	No	287.17	3.73	19.47	1.98	2.10
Security Federal Bank	SC	810,730	340,153	671,638	94,424	1,815	3.25	0.91	7.74	No	71.16	11.03	2.26	0.00	2.43
Security State Bank of Wewoka, OK	OK	195,641	151,828	175,312	16,985	769	4.50	1.59	18.62	No	52.73	8.16	1.02	0.44	1.65
South Carolina Community Bank	SC	53,066	35,141	48,061	4,780	(106)	3.77	-0.80	-9.31	No	114.23	8.94	19.50	-0.05	3.16
Southern Bancorp Bank	AR	1,144,623	767,725	925,301	144,568	2,425	4.19	0.85	6.75	No	70.20	9.62	1.69	0.20	1.11
Spring Bank	NY	139,932	116,005	121,947	17,316	592	4.66	1.66	13.95	No	51.23	11.87	1.79	0.01	0.81
Start Community Bank	CT	110,669	88,750	79,399	12,096	26	2.94	0.10	0.86	No	96.97	11.21	0.01	0.00	1.31
State Bank & Trust Company	MS	1,001,112	780,651	836,427	112,747	1,494	3.96	0.60	5.35	No	73.66	8.77	0.79	-0.35	1.23
Sunrise Banks, NA	MN	807,113	545,389	706,144	81,743	2,148	3.47	1.01	10.77	Yes	82.64	9.70	0.41	-0.02	1.19
Sycamore Bank	MS	221,136	135,487	199,387	20,183	435	4.03	0.84	8.74	No	70.95	9.55	0.48	0.01	0.77
The Jefferson Bank	MS	100,957	61,284	82,467	17,845	624	5.43	2.54	14.25	No	40.07	17.93	0.22	0.03	2.45
Tri-State Bank of Memphis	TN	105,233	76,135	89,934	14,412	(300)	4.31	-1.14	-8.25	No	117.12	12.25	10.73	0.25	1.76
United Bank	AL	550,821	293,182	494,468	53,299	723	3.41	0.53	5.49	No	79.70	9.52	0.43	0.32	1.25
United Bank of Philadelphia	PA	54,501	37,040	51,583	2,543	(217)	4.28	-1.61	-33.13	No	128.13	4.52	6.46	-0.01	1.04
United Mississippi Bank	MS	351,945	252,421	313,193	35,564	958	4.20	1.09	10.88	Yes	76.84	9.71	1.05	0.08	0.55
Urban Partnership Bank	IL	653,250	421,413	598,248	36,670	(8,260)	5.47	-5.23	-81.12	No	198.59	5.77	9.07	0.16	4.32
West Alabama Bank & Trust	AL	576,925	311,845	468,143	76,354	1,839	3.42	1.29	9.82	No	54.74	12.24	0.33	0.04	1.30
TOTAL		41,123,019	27,032,258	34,434,191	4,468,204	71,383									
MEDIAN		245,545	150,270	202,902	25,330	431	3.87	0.81	6.87		72.29	10.53	1.42	0.03	1.45
AVERAGE		337,074	221,576	282,247	36,625	585	3.97	0.65	3.50		80.72	10.86	2.45	0.18	1.68
MAXIMUM		2,734,298	1,609,308	2,210,828	248,008	5,451	11.05	5.82	31.40		287.17	28.15	19.50	6.45	7.72
MINIMUM		20,451	2,119	15,424	1,155	-8,260	1.54	-5.23	-106.17		38.16	2.01	0.00	-3.43	0.43



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