



# CDFI Banking Industry Quarterly Profile

FIRST QUARTER 2014 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 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](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.

95

Number of CDFI Banks  
as of March 30, 2014

\$28.1  
Billion

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

\$17.2  
Billion

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

\$23.7  
Billion

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

\$41.6  
Million

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

76

Number of CDFI Banks that were  
profitable through the first quarter

## CDFI BANK FINANCIAL PERFORMANCE – FIRST QUARTER 2014

In the past 18 months, the CDFI Banking industry has experienced unprecedented changes in the number of certified institutions, fluctuating from 88 banks at year-end 2012, to 75 banks at year-end 2013 following the CDFI Fund's recertification efforts, and then increasing to 95 banks as of June 2014. Since year-end 2013, 21 banks have been newly certified and one CDFI Bank – AztecAmerica Bank of Berwyn, IL – failed. Currently, at 95 banks, the CDFI Banking industry is at its largest ever in terms of number of banks. This increase highlights the ongoing importance of the products and services CDFI Banks and other mission-oriented financial institutions provide to the low- and moderate-income communities in which they operate.

This report presents first-quarter data on the current class of CDFI Banks, although several of them were certified during the second quarter. This is a break from our standard quarterly report format – NCIF usually reports on the industry as it was at a point in time – in order to give a truly comprehensive look at the current state of a quickly changing industry.

With the addition of 21 new banks, the CDFI Bank Industry has increased in overall size: the new CDFI Banks bring \$4.5 billion in assets, \$2.8 billion in deposits and \$2.7 billion in loans to the sector. The impressive growth in the industry is also due in part to growth of the existing banks: the median asset size of CDFI Banks certified pre-2014 also grew from \$175.0 million to \$202.3 million. As a subgroup of banks, the new CDFIs tend to be slightly smaller than their previously certified peers; they have a median asset size of \$130.5 million compared to \$202.3 million and median total loans of \$117.0 million compared to \$124.4 million. At the end of the first quarter, all but one of the new CDFIs had positive income and a positive return on average assets. Along with financial performance, the new CDFIs have high social performance metrics, with a median DLI-HMDA of 64.29% and a median DDI of 87.50%.

### FINANCIAL PERFORMANCE OF CDFI BANKS

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

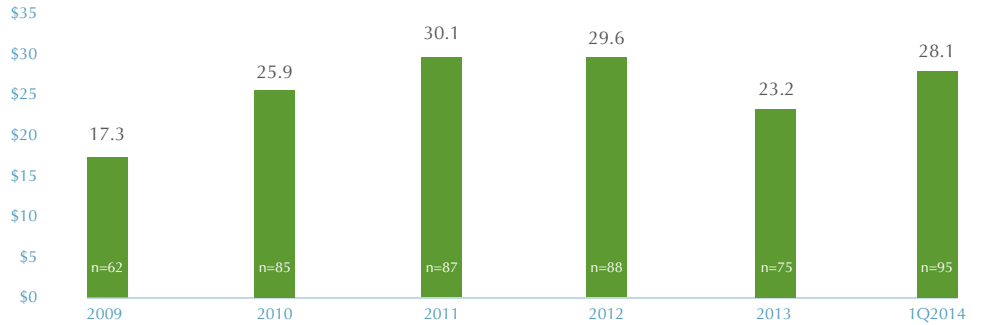
#### Following are trends in statistics on:

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**

*Along with the increase in total assets due to the addition of new banks, the median asset size of all CDFI Banks increased from \$175.0M since year-end 2013 to \$193.5M at the end of the first quarter.*

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



Financial data as of 3/31/2014 from SNL.com

Total Assets: \$28.1B

Median Assets: \$193.5M

Average Assets: \$296.3M

Highest Assets: \$2.5B

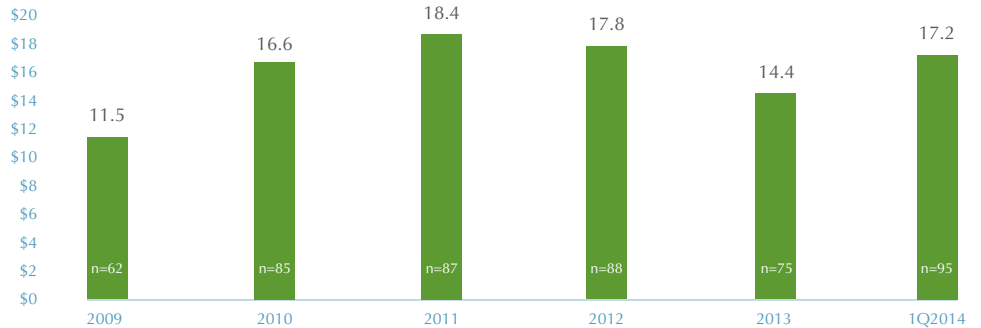
Lowest Assets: \$12.2M

Increase from YE 2013 to Q1 2014: 21.22%

**2. Total Loans**

*CDFI Banks have a wide range of portfolio sizes, ranging from \$1.3B to \$2.8M. The median portfolio increased slightly from \$117.0M to \$123.6M since year-end 2013.*

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



Financial data as of 3/31/2014 from SNL.com

Total Loans: \$17.2B

Median Loans: \$123.6M

Average Loans: \$181.3M

Largest Loan Portfolio: \$1.3B

Smallest Loan Portfolio: \$2.8M

Increase from YE 2013 to Q1 2014: 19.28%

**3. Total Deposits**

*With the addition of the new CDFI Banks, the median bank's deposits have decreased from \$150.6M to \$142.8M.*

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



Financial data as of 3/31/2014 from SNL.com

Total Deposits: \$23.7B

Median Deposits: \$142.8M

Average Deposits: \$249.6M

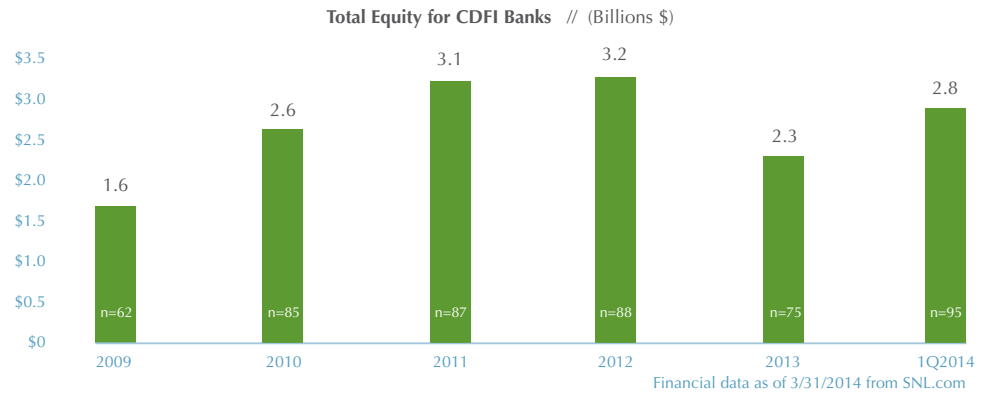
Largest Deposits Portfolio: \$2.0B

Smallest Deposits Portfolio: \$9.8M

Increase from YE 2013 to Q1 2014: 21.19%

#### 4. Total Equity

Equity held by CDFI Banks increased by 24.24% during Quarter 1 compared to year-end 2013.



Total Equity: \$2.8B

Median Equity: \$18.8M

Average Equity: \$29.7M

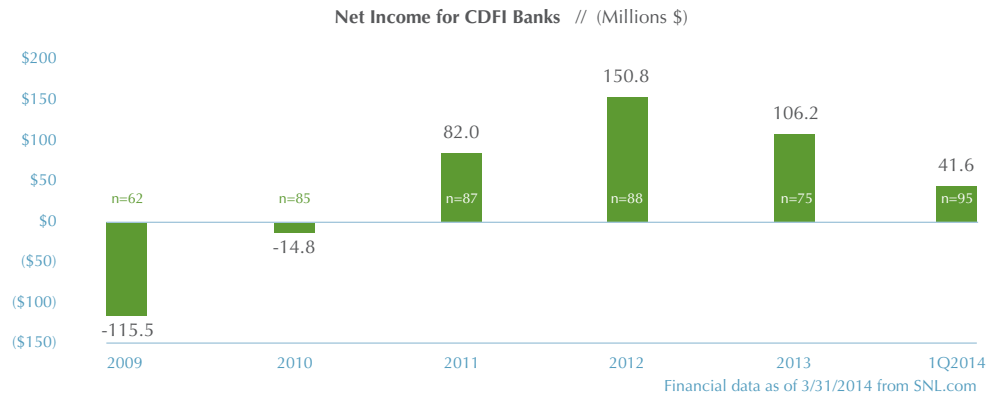
Highest Equity: \$223.5M

Lowest Equity: \$946,000

Increase from YE 2013 to Q1 2014: 24.24%

#### 5. Net Income

As of Quarter 1, the CDFI Banking sector is profitable with \$41.6M in net income. Of the 95 CDFIs, 76 had a positive income at quarter-end.



Total Net Income: \$41.6M

Median Net Income: \$258,000

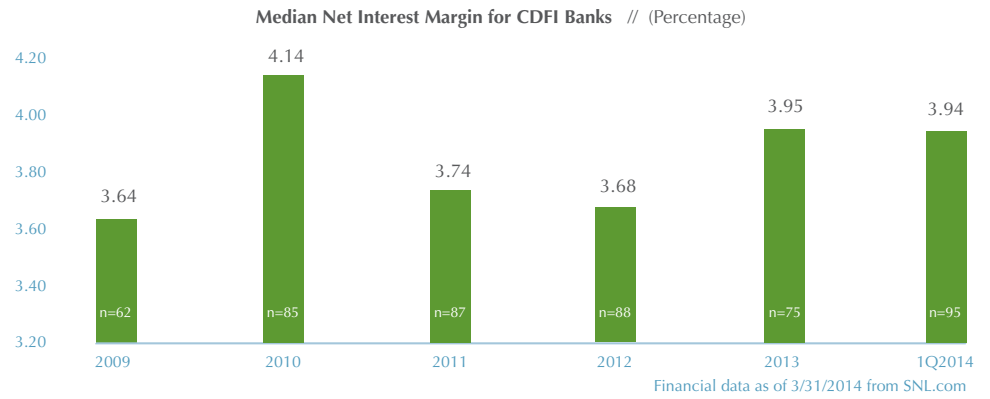
Average Net Income: \$438,000

Highest Net Income: \$4.8M

Lowest Net Income: -\$6.9M

### 6. Net Interest Margin

*The addition of the new CDFI Banks had little impact on the median net interest margin, which decreased by one basis point since year-end.*

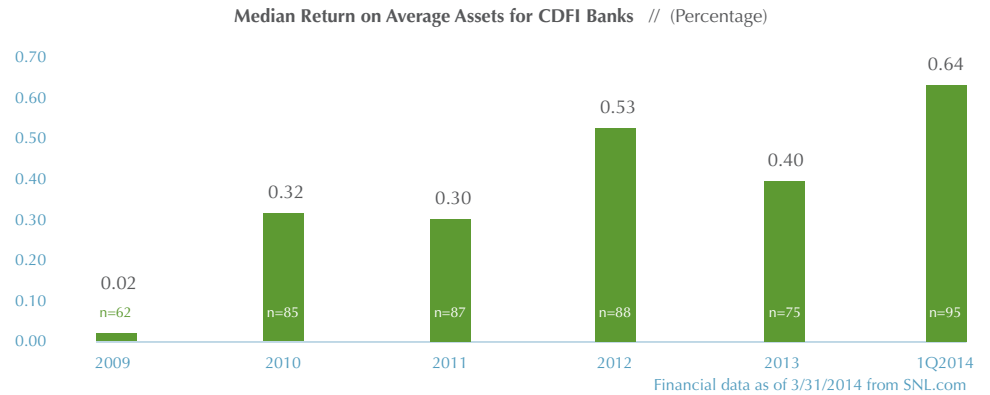


Median NIM: 3.94%  
Average NIM: 4.04%

Highest NIM: 12.28%  
Lowest NIM: 2.38%  
Decrease from YE 2013 to Q1 2014: -.25%

### 7. Return on Average Assets

*The median CDFI Bank has a ROAA of 0.64%, an increase from 0.40% at year-end 2013. The bank with the highest ROAA experienced returns of 7.87% through the first quarter.*

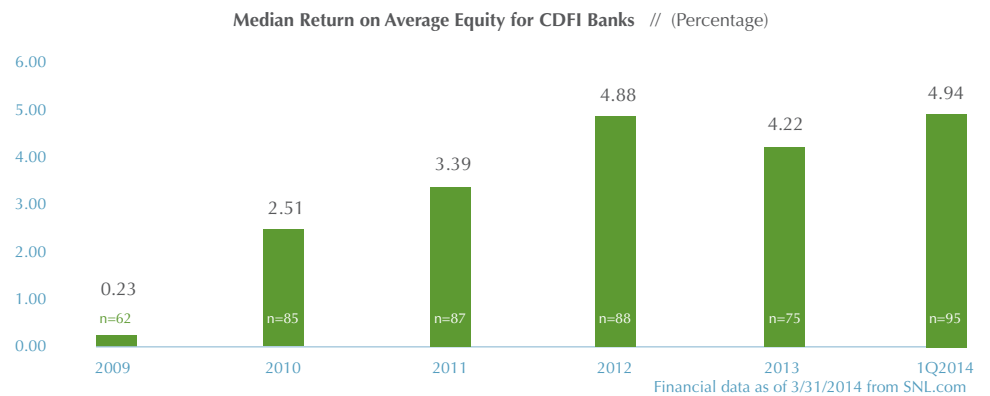


Median ROAA: 0.64%  
Average ROAA: 0.51%

Highest ROAA: 7.87%  
Lowest ROAA: -3.85%

### 8. Return on Average Equity

*Return on Average Equity also increased for the median CDFI Bank, from 4.22% to 4.94%. This is a return to a trend of increasing ROAE seen since 2009.*

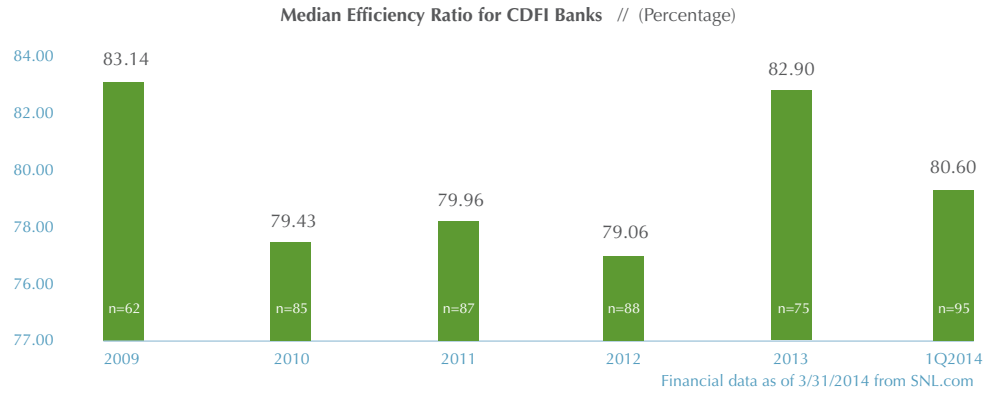


Median ROAE: 4.94%  
Average ROAE: 2.75%

Highest ROAE: 70.37%  
Lowest ROAE: -88.35%

## 9. Efficiency Ratio

*CDFI Banks experienced an improvement in the median efficiency ratio between year-end 2013 and the end of the first quarter.*



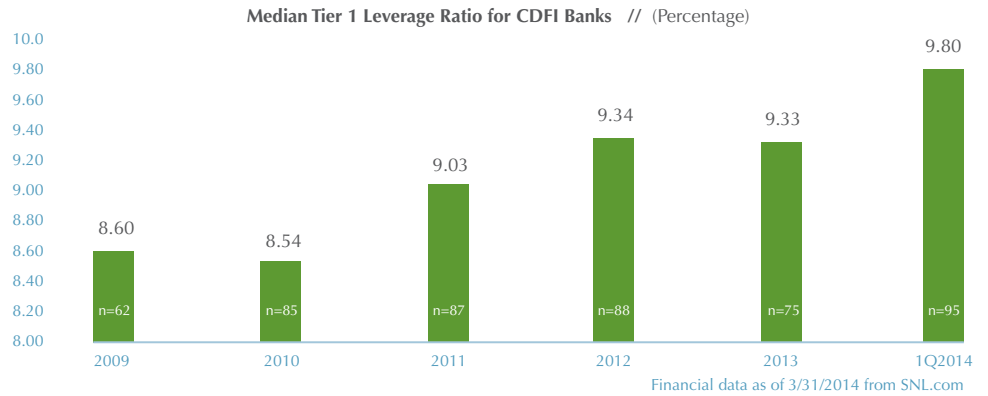
Median Efficiency Ratio: 80.60%  
Average Efficiency Ratio: 86.41%

Highest Efficiency Ratio: 326.78%  
Lowest Efficiency Ratio: 31.90%

## 10. Tier 1 Leverage Ratio

*CDFI Banks continue to improve their leverage ratios, potentially in response to expected increases in regulatory capital requirements.*

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

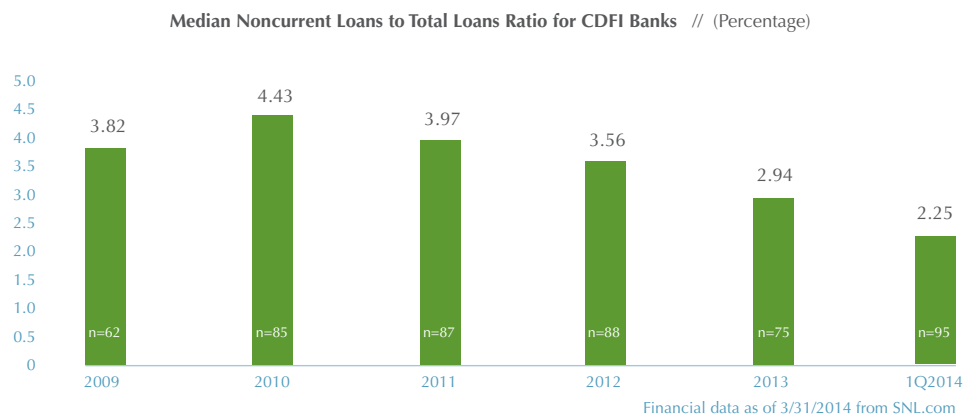


Median Tier 1 Leverage: 9.80%  
Average Tier 1 Leverage: 9.98%

Highest Tier 1 Leverage: 24.41%  
Lowest Tier 1 Leverage: 2.34%

## 11. Noncurrent Loans to Total Loans Ratio

*The median noncurrent loans ratio was healthier in the first quarter than at any time in the past five years, falling 69 basis points since year-end.*



Median NCL/Loans: 2.25%  
Average NCL/Loans: 3.84%

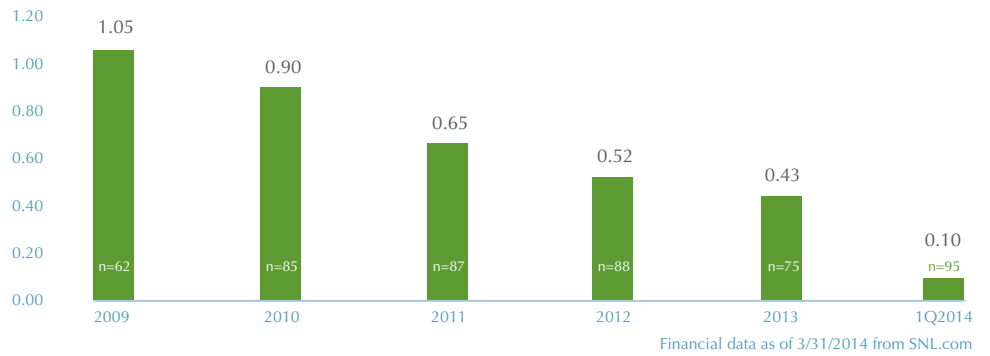
Highest NCL/Loans: 26.88%  
Lowest NCL/Loans: 0.00%



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

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

*Net charge-offs continue to improve through the end of the first quarter, following the downward trend seen since 2009.*



Median NCO/Loans: 0.10%

Average NCO/Loans: 0.43%

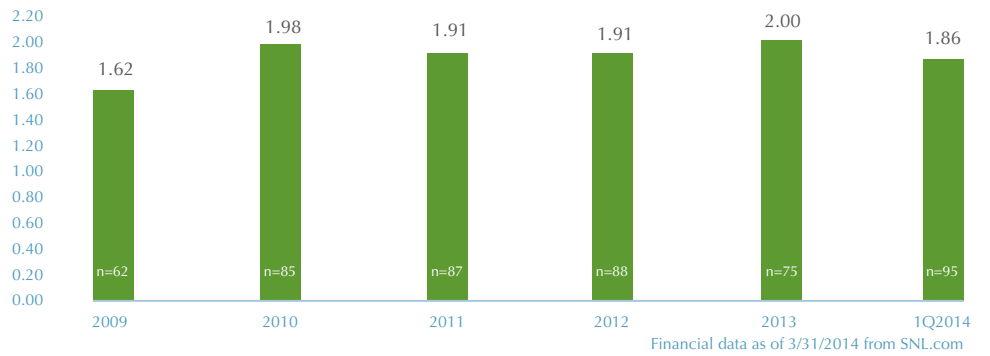
Highest NCO/Loans: 6.93%

Lowest NCO/Loans: -3.79%

## 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 year-end 2013, though remained consistent with levels from past years.*



Median LLR/Loans: 1.86%

Average LLR/Loans: 2.24%

Highest LLR/Loans: 9.62%

Lowest LLR/Loans: 0.56%

# 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	135,976	84,665	119,873	14,095	62	3.48	0.19	1.76	95.79	10.62	4.58	0.03	2.05
American Metro Bank	IL	63,746	45,885	57,481	4,866	-669	2.82	-3.85	-51.45	326.78	7.00	26.88	0.03	4.07
American Plus Bank, N.A.	CA	284,442	230,333	216,067	42,436	1,787	3.63	2.49	17.21	31.90	14.75	1.07	0.00	1.77
Amory Federal Savings & Loan Assoc.	MS	97,429	69,816	87,094	10,037	55	3.10	0.23	2.20	84.19	10.27	1.80	1.03	0.66
Austin Bank of Chicago	IL	332,640	235,743	270,585	34,122	416	4.07	0.51	4.94	75.19	10.76	4.29	0.28	2.18
Bank 2	OK	107,428	57,439	90,249	13,889	180	4.05	0.67	5.17	85.31	13.21	0.34	0.00	1.90
Bank of Anguilla	MS	129,937	61,139	112,668	12,849	243	3.78	0.75	7.66	74.48	10.43	1.90	0.07	2.61
Bank of Cherokee County	OK	99,961	66,946	92,632	7,022	118	4.27	0.47	6.91	82.37	7.92	1.41	0.25	1.80
Bank of Commerce	MS	311,110	220,552	248,671	24,799	1,110	4.09	1.47	18.27	39.95	8.18	0.35	0.01	1.25
Bank of Kilmichael	MS	139,437	74,335	126,630	11,547	394	3.82	1.15	13.74	67.30	8.38	0.43	-0.11	1.52
Bank of Okolona	MS	147,937	88,860	128,671	16,628	717	4.95	1.97	17.52	61.50	10.95	2.25	0.18	1.31
Bank of Vernon	AL	143,590	99,023	120,673	20,816	193	4.14	0.53	3.73	59.97	13.87	4.07	2.41	1.96
Bank of Winona	MS	113,920	39,147	100,293	10,430	445	3.93	1.57	18.10	58.55	9.85	4.07	0.41	1.50
BankFirst Financial Services	MS	703,900	533,419	614,178	69,708	1,527	3.86	0.86	8.90	66.35	9.84	1.27	0.05	1.60
BankPlus	MS	2,480,804	1,259,127	1,990,203	223,535	4,834	3.36	0.80	8.78	75.59	9.39	1.38	0.37	1.61
Broadway Federal Bank, F. S. B.	CA	335,051	260,045	211,411	35,457	1,339	3.54	1.62	15.39	91.47	10.56	5.06	-1.59	3.88
Caldwell Bank & Trust Co.	LA	130,499	105,746	116,904	11,827	505	5.77	1.67	18.40	65.21	9.66	1.46	0.11	0.86
Capitol City Bank & Trust Company	GA	283,588	207,130	272,271	5,013	-392	3.16	-0.55	-31.68	108.54	2.42	13.56	1.17	2.79
Carver Federal Savings Bank	NY	641,925	394,966	516,928	62,258	-154	3.52	-0.10	-1.00	98.37	10.44	4.44	1.54	1.83
Carver State Bank	GA	41,382	24,671	34,072	3,725	69	6.00	0.68	7.48	88.44	9.27	4.45	0.06	0.92
CBW Bank	KS	12,240	2,833	9,765	1,793	288	2.38	7.87	70.37	61.98	12.21	1.20	-0.14	2.82
Central Bank of Kansas City	MO	138,121	98,758	114,994	22,730	258	4.41	0.74	4.57	86.94	14.69	2.67	0.05	2.39
Citizens Bank	MS	72,631	32,198	64,657	7,655	87	3.77	0.48	4.58	85.58	10.68	0.73	0.35	0.95
Citizens Progressive Bank	LA	93,232	69,635	79,970	12,979	289	5.35	1.26	9.04	71.51	9.58	2.13	0.21	1.07
Citizens Savings Bank & Trust Co.	TN	100,027	71,318	91,009	7,116	90	5.00	0.37	5.23	84.40	7.50	3.46	0.02	1.42
Citizens Trust Bank	GA	399,851	181,196	348,799	46,675	444	3.50	0.45	3.83	80.46	10.52	3.59	0.19	1.69
City First Bank of D.C., N.A.	DC	211,085	154,196	170,701	31,662	150	4.26	0.28	1.90	80.60	14.51	4.37	-0.06	2.91
City National Bank of New Jersey	NJ	277,877	158,929	258,157	7,825	-1,543	2.74	-2.14	-77.59	158.85	4.51	16.47	-0.13	5.78
Colfax Banking Company	LA	89,198	43,261	80,461	8,513	218	4.18	1.00	10.61	72.70	10.01	0.34	0.00	0.56
Commercial Bank	MS	133,823	70,811	116,872	12,677	139	3.89	0.43	4.41	83.41	9.25	0.53	0.48	1.56
Commercial Capital Bank	LA	70,467	41,982	61,549	8,799	450	4.01	2.61	21.61	56.64	12.74	1.03	0.04	1.37
Commonwealth National Bank	AL	58,945	23,406	54,333	4,427	-244	4.34	-1.63	-22.09	111.99	7.75	8.08	-0.07	5.28
Community Bank of the Bay	CA	193,471	129,901	169,346	19,633	538	4.03	1.18	11.13	76.99	10.78	2.97	-0.18	1.93
Community Capital Bank of Virginia	VA	75,226	51,627	60,424	11,498	93	3.01	0.50	3.25	75.13	15.46	3.44	0.00	0.97
Community Commerce Bank	CA	217,933	148,629	135,434	47,926	781	5.21	1.40	6.57	73.43	20.04	6.40	0.31	4.39
Cross Keys Bank	LA	303,710	142,132	245,692	35,382	1,101	3.76	1.44	12.86	66.21	11.32	0.56	-0.20	0.93
Delta Bank	LA	242,834	152,728	217,223	19,132	765	3.78	1.22	16.11	67.86	7.44	0.74	-0.01	1.03
Edgebrook Bank	IL	95,158	77,365	90,029	4,817	33	4.97	0.14	2.87	88.78	5.31	7.96	0.00	3.26
Farmers & Merchants Bank	MS	247,021	139,808	200,138	35,005	1,061	4.90	1.74	12.38	58.91	14.11	1.24	0.03	2.42
Finance and Thrift Company	CA	125,532	88,717	92,286	30,793	230	12.28	0.73	2.99	66.85	24.41	1.07	5.67	3.98
First American International Bank	NY	554,676	378,660	411,782	72,441	702	4.46	0.51	3.90	82.40	12.91	2.89	-0.33	2.03
First Choice Bank	CA	484,361	344,557	431,262	43,175	1,002	3.70	0.88	10.59	52.52	9.69	0.07	-0.01	1.88
First Eagle Bank	IL	425,716	275,720	324,534	61,625	1,830	3.68	1.77	12.03	46.59	14.07	1.03	0.00	2.09
First Independence Bank	MI	240,538	123,631	201,072	17,150	-133	3.96	-0.25	-3.09	98.41	9.87	1.24	2.30	1.23
First National Bank of Decatur County	GA	107,746	48,393	90,856	11,690	137	3.18	0.48	4.63	75.06	10.73	4.91	0.03	2.62
First Security Bank	MS	523,352	245,825	446,619	61,167	1,440	3.52	1.14	9.55	74.57	11.28	0.88	-1.39	1.14
First State Bank	VA	39,357	29,335	37,637	1,620	3	4.79	0.03	0.76	98.08	3.98	3.01	0.42	1.59
First Tuskegee Bank	AL	58,294	29,851	52,728	4,507	-229	4.49	-1.58	-20.07	127.75	8.01	9.22	0.70	1.45
First, A National Banking Association	MS	987,907	593,532	857,587	96,962	1,560	3.64	0.65	6.52	69.70	8.79	0.46	0.19	0.98
Fort Gibson State Bank	OK	61,787	38,677	57,563	3,806	124	4.80	0.79	13.40	80.73	6.78	0.17	0.09	0.93

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 (%)
Gateway Bank Federal Savings Bank	CA	217,842	125,093	204,141	12,747	-1,402	3.02	-2.61	-42.35	189.36	5.76	4.74	0.23	2.29
Guaranty Bank & Trust Company	MS	644,507	390,424	564,465	69,577	2,050	3.71	1.29	11.97	66.56	10.98	1.89	0.47	1.79
Harbor Bank of Maryland	MD	244,349	154,242	212,094	24,855	-876	4.03	-1.47	-13.97	105.99	8.12	2.12	4.28	1.60
Holmes County Bank & Trust Company	MS	113,785	46,677	99,092	12,656	32	3.09	0.11	1.01	96.58	11.47	6.97	0.56	3.17
Illinois-Service Federal Savings & Loan Assoc.	IL	117,004	54,728	105,977	7,740	-244	3.83	-0.83	-12.61	114.54	5.92	9.39	1.74	5.15
Industrial Bank	DC	351,139	243,456	307,168	36,310	351	4.36	0.39	3.93	91.20	9.81	5.15	-0.19	1.86
International Bank of Chicago	IL	517,889	319,849	462,436	51,920	1,120	3.75	0.91	8.84	52.46	10.67	4.07	0.10	2.40
Liberty Bank & Trust Company	LA	563,028	283,006	484,021	44,245	1,405	4.12	1.01	13.20	71.30	8.09	2.96	0.42	3.30
Magnolia State Bank	MS	316,147	227,415	286,650	28,051	883	4.25	1.14	12.71	72.10	9.04	0.41	0.01	0.89
Mechanics & Farmers Bank	NC	299,818	187,032	258,890	35,310	312	3.74	0.41	3.56	84.63	11.10	3.91	0.01	1.86
Merchants & Planters Bank	MS	91,751	25,232	84,301	7,085	26	2.78	0.12	1.50	96.15	8.64	2.67	-0.03	3.06
Metro Bank	KY	33,139	14,106	27,592	5,327	-65	2.49	-0.78	-4.85	115.12	16.04	1.08	-3.79	2.02
Mission Valley Bank	CA	267,602	171,359	227,687	36,924	390	4.32	0.58	4.25	82.07	13.80	2.50	-0.57	2.23
Mitchell Bank	WI	54,378	28,449	46,260	7,910	86	4.43	0.66	4.37	85.68	14.77	5.86	0.97	2.63
Native American Bank, N.A.	CO	56,448	48,021	51,141	5,076	-151	4.62	-1.06	-11.69	119.43	9.00	7.85	-0.39	2.57
Neighborhood National Bank	CA	85,076	47,948	79,024	5,073	-91	3.84	-0.45	-7.13	107.45	6.37	4.06	0.97	5.66
Noah Bank	PA	297,437	256,930	262,121	29,643	2,421	4.47	3.42	34.55	53.49	9.60	2.13	0.11	2.26
North Milwaukee State Bank	WI	81,061	56,384	72,637	6,076	10	4.11	0.05	0.66	86.99	7.30	12.91	6.93	2.99
One PacificCoast Bank, FSB	CA	339,669	231,508	272,985	36,313	506	3.63	0.62	5.80	84.64	10.01	2.81	-0.16	1.69
OneUnited Bank	MA	619,813	360,575	356,912	46,015	450	2.46	0.29	4.13	112.60	6.05	3.57	0.00	0.98
Oxford University Bank	MS	108,626	76,172	94,873	10,163	198	3.62	0.73	7.89	70.43	9.41	1.81	0.02	1.11
Pacific Global Bank	IL	158,114	114,767	138,940	15,886	502	3.86	1.30	12.87	67.98	10.22	2.14	-0.07	4.01
Pan American Bank	IL	245,842	173,237	226,636	18,776	204	3.94	0.36	4.69	78.64	8.60	0.77	0.00	1.21
Pan American Bank	CA	40,776	32,327	39,482	946	-235	4.47	-2.33	-88.35	135.99	2.34	9.82	0.64	2.30
Peoples Bank	MS	243,797	195,551	208,741	23,290	1,392	5.45	2.31	24.44	53.96	9.40	2.79	0.45	1.30
PlantersFirst	GA	278,788	180,039	257,476	19,087	756	4.03	1.08	16.16	74.14	6.90	8.20	1.61	2.10
Priority One Bank	MS	553,172	386,865	464,700	60,664	2,064	4.02	1.53	13.59	64.13	11.01	1.78	0.12	2.09
Promerica Bank	CA	164,148	119,644	135,420	27,482	76	4.17	0.20	1.11	92.18	16.74	0.16	-0.02	2.09
Richton Bank and Trust Company	MS	65,289	25,988	56,023	9,076	110	3.54	0.68	4.81	83.24	14.31	0.42	0.26	1.76
RiverHills Bank	MS	301,623	160,393	252,076	25,903	833	2.80	1.13	13.03	57.23	8.62	0.76	0.03	2.50
Seaway Bank and Trust Company	IL	538,147	281,910	492,309	34,104	-498	4.34	-0.37	-5.96	68.98	5.83	16.02	2.49	7.79
Security Federal Bank	SC	848,521	364,827	671,628	87,604	1,395	2.83	0.66	6.46	70.14	9.80	2.96	0.54	2.70
Security State Bank of Wewoka, OK	OK	158,078	107,667	142,794	13,058	297	4.21	0.76	9.22	57.39	8.33	0.72	0.34	1.92
South Carolina Community Bank	SC	67,412	45,351	63,138	4,029	17	3.97	0.10	1.72	95.73	6.12	11.87	0.20	4.57
Southern Bancorp Bank	AR	1,120,538	733,974	926,610	122,971	2,483	4.23	0.87	8.19	66.51	8.21	1.04	0.10	1.21
Spring Bank	NY	100,604	81,579	87,374	12,460	557	5.39	2.22	18.34	68.99	12.49	1.71	1.87	1.23
Start Community Bank	CT	63,415	51,606	55,881	6,938	-471	2.74	-3.08	-26.3	205.58	11.37	0.00	0.00	1.39
State Bank & Trust Company	MS	958,978	722,144	787,791	106,342	1,529	4.11	0.64	5.81	70.38	8.64	0.54	0.20	1.25
Sunrise Banks, N.A.	MN	908,663	438,458	813,703	72,380	3,814	2.59	1.43	21.81	82.39	7.42	1.35	-0.04	1.48
Tri-State Bank of Memphis	TN	132,310	81,165	117,389	13,833	-47	3.93	-0.14	-1.36	102.18	8.64	5.70	0.11	2.30
United Bank	AL	492,685	256,325	441,874	47,915	427	3.28	0.35	3.59	85.16	9.24	1.28	-0.09	1.53
United Bank of Philadelphia	PA	58,956	43,039	55,515	3,111	-221	4.76	-1.46	-27.97	120.9	5.40	6.47	2.32	1.45
United Mississippi Bank	MS	371,138	236,701	338,059	30,886	184	3.85	0.20	2.41	91.84	8.20	0.88	0.11	0.60
Urban Partnership Bank	IL	938,442	609,754	829,147	98,614	-6,899	5.58	-2.84	-27.14	144.87	9.96	20.36	2.39	9.62
West Alabama Bank & Trust	AL	548,331	281,159	446,653	63,246	1,512	3.35	1.12	9.88	58.96	11.45	0.37	0.32	1.78
TOTAL		28,145,093	17,219,674	23,710,859	2,823,856	41,635								
MEDIAN		193,471	123,631	142,794	18,776	258	3.94	0.64	4.94	80.60	9.80	2.25	0.10	1.86
AVERAGE		296,264	181,260	249,588	29,725	438	4.04	0.51	2.75	86.41	9.98	3.84	0.43	2.24
MAXIMUM		2,480,804	1,259,127	1,990,203	223,535	4,834	12.28	7.87	70.37	326.78	24.41	26.88	6.93	9.62
MINIMUM		12,240	2,833	9,765	946	-6,899	2.38	-3.85	-88.35	31.90	2.34	0.00	-3.79	0.56



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