CDFI Banking Industry Quarterly Profile

SECOND QUARTER 2015 FINANCIAL PERFORMANCE



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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 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 June 30, 2015
\$34.1 Billion	Total Assets of the CDFI Banking industry, in increase from \$31.8 billion at YE 2014
\$22.4 Billion	Total Loans within the industry, an increase from \$18.2 billion at Q2 2014 and \$14.4 billion at YE 2014
\$28.4 Billion	Total Deposits within the industry, an increase from \$26.5 billion at YE 2014
\$129.0 Million	Total Income earned by CDFI Banks through June 30, compared to \$86.7 million at Q2 2014
93	Number of CDFI Banks that were profitable through the second quarter; 88 were profitable at YE 2014

CDFI BANK FINANCIAL PERFORMANCE – SECOND QUARTER 2015

At the end of the second quarter there were 110 CDFI certified banks, with the addition of Mission National Bank in San Francisco and Quontic Bank in Queens, NY. No banks left the industry this quarter.

With the small amount of growth, the CDFI banking industry saw marginal increases in lending, returns and total assets. Still, the industry is substantially stronger than it was at this time in 2014. At quarter end, many of the CDFI Banks ratios neared the median for all U.S. banks with median ROAA of .79% compared to an all bank median of .89% and a median leverage ratio of 10.56% compared to the all bank median of 10.35%. While the CDFI Banks continue to provide needed quality products and services to the communities they serve, are also demonstrating competitive returns.

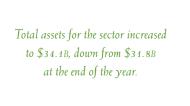
The following snapshot figures as of the end of the second quarter highlight these and other industry trends of CDFI Banks.

FINANCIAL PERFORMANCE OF CDFI BANKS

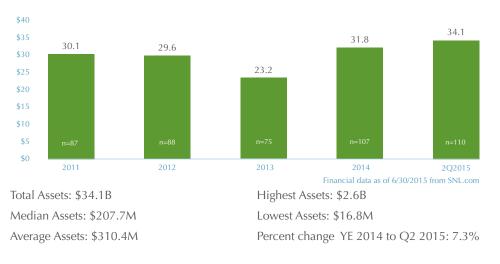
For a complete list of CDFI Banks and their individual financial statistics, please refer to the Appendix.

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

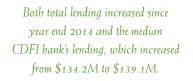


Total Assets for CDFI Banks // (Billions \$)



2. Total Loans

1. Total Assets



\$25

\$20

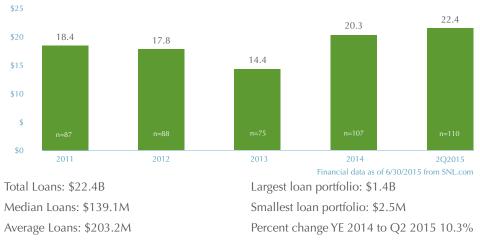
\$15

\$10

\$

\$0

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



4. Total Equity

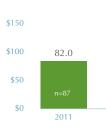
Equity held by CDFI Banks increased slightly to \$3.7B in the second quarter. Median equity held steady.



Total Equity: \$3.7B Median Equity: \$22.1M Average Equity: \$33.6M



As of Quarter 2, the CDFI Banking sector is profitable with \$129.0M in net income. 93 of the 110 CDFI banks are profitable.



\$250

\$200

Total Net Income: \$130.0M Median Net Income: \$801,000 Average Net Income: \$1.2M

3. Total Deposits

Industry total and median deposits have increased since the year end and remained consistent since Q1.

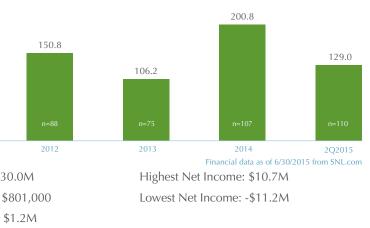




Total Equity for CDFI Banks // (Billions \$)



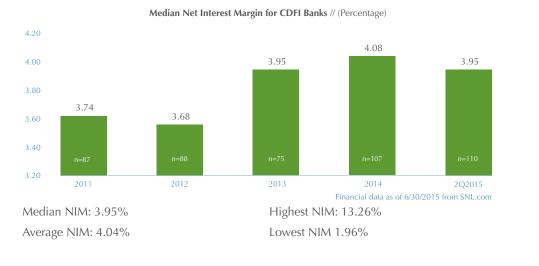
Net Income for CDFI Banks // (Millions \$)



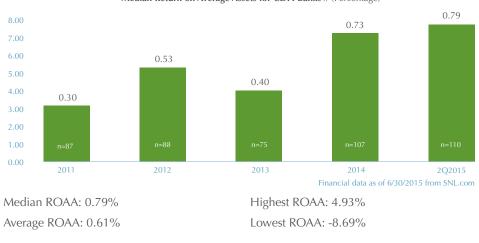
Performance & Condition Ratios

6. Net Interest Margin

The median net interest margin has decreased since YE 2014 and is also lower than at the end of Q2 2014.



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



9. Efficiency Ratio

10. Tier 1 Leverage Ratio

CDFI Banks are steadily increasing their

leverage ratios and now have a median

Tier 1 Leverage Ratio above 10%.

96 of the 110 CDFI banks also have a

leverage ratio of greater than 8%.

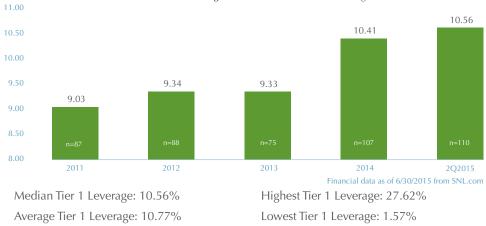
These figures represent the ratio at the bank

level only and do not take into account the

leverage on a consolidated basis.

Efficiency ratios for the industry are down from year-end 2014, with a median of 73.75% as of the end of the second quarter.





4.5

0.5

0

8. Return on Average Equity*

7. Return on Average Assets*

The median CDFI Bank bas a ROAA of

0.79% as of the second quarter of 2015,

a small increase from first quarter returns,

along with year-end. A median ROAA of

0.79% is the highest value since 2004.

8.00

7.00

6.00

5.00

4.00

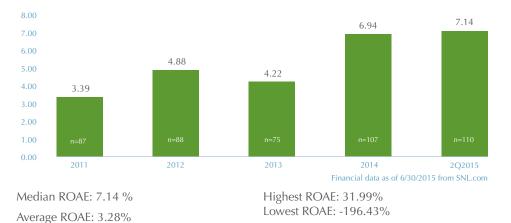
3.00

2.00

1.00

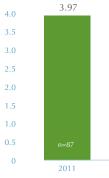
0.00

ROAE is up for the median CDFI Bank, from 6.94% at year-end 2014 to 7.14%. Before year-end 2014, the industry had not seen median ROAE above 5% since 2007.



11.	Noncurrent	Loans	to	Total	Loans	Ratio

The median Noncurrent Loan Ratio continues to fall since bitting a bigh in 2010.



Median NCL/Loans: 1.44% Average NCL/Loans: 2.95%

Median Efficiency Ratio for CDFI Banks // (Percentage)

Median Tier 1 Leverage Ratio for CDFI Banks // (Percentage)

Median Noncurrent Loans to Total Loans Ratio for CDFI Banks // (Percentage)



12. Net Charge-Offs to Average Loans Ratio

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





Average NCO/Loans: 0.35%

0.70

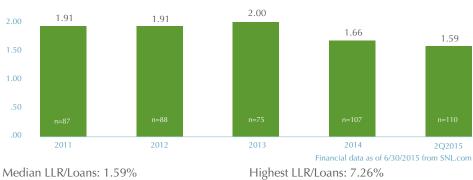
2.50

0.65

Lowest NCO/Loans: -1.45%

13. Loan Loss Reserves to Total Loans Ratio

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



Average LLR/Loans: 1.91%

Lowest LLR/Loans: 0.39%

The median loan loss reserves ratio has continued 2.00 to fall since year-end 2014, now at 1.59%, suggesting a general lending base stabilization.

APPENDIX: LISTING OF CDFI BANKS – SUMMARY FINANCIAL INFORMATION

	Balance Sheet/Income Statement								Earning	s		Capitalization Asset Quality			ality
Institution	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	153,802	92,770	135,162	16,531	1,913	3.71	2.56	24.86	No	63.07	10.89	0.07	-1.45	2.86
American Metro Bank	IL	63,083	49,075	52,805	5,866	-141	3.65	-0.45	-4.85	No	111.91	9.40	10.19	-0.38	3.42
American Plus Bank, N.A.	CA	327,835	281,588	253,082	47,116	1,921	3.87	1.20	8.32	No	45.06	14.60	0.00	0.00	1.62
Amory Federal Savings and Loan Assoc	MS	93,416	67,110	83,158	10,168	166	3.21	0.35	3.30	No	73.44	10.88	1.38	0.79	0.77
Austin Bank of Chicago	IL	343,292	240,912	271,950	37,312	1,494	4.12	0.88	8.01	Yes	67.42	11.13	4.01	1.23	2.03
Bank 2	ОК	119,704	71,534	101,626	15,178	536	3.81	0.93	7.17	No	82.25	11.79	1.07	0.00	1.64
Bank of Anguilla	MS	129,371	72,384	102,107	14,149	641	4.18	0.98	9.18	No	71.79	11.33	0.95	0.21	1.76
Bank of Cherokee County	OK	104,398	66,099	95,854	8,182	295	4.01	0.56	7.19	No	79.68	7.94	1.23	0.28	1.58
Bank of Commerce	MS	337,693	246,002	270,500	30,935	2,066	3.74	1.22	13.42	No	43.68	8.78	0.65	0.06	1.47
Bank of Kilmichael	MS	141,748	82,728	126,485	13,004	997	4.00	1.42	15.10	Yes	62.56	8.85	0.20	0.04	1.33
Bank of Lake Village	AR	60,601	34,957	53,844	6,715	123	3.51	0.40	3.68	No	78.33	10.91	0.68	0.03	1.59
Bank of Montgomery	LA	223,245	180,556	196,558	21,738	2,439	4.51	2.26	22.89	Yes	58.39	9.46	0.29	0.53	0.55
Bank of Okolona	MS	156,379	110,221	136,305	17,256	1,447	5.08	1.88	16.61	Yes	54.29	10.54	1.65	0.31	1.18
Bank of Vernon	AL	144,196	98,870	120,818	22,206	543	4.24	0.75	4.94	No	62.86	15.26	1.29	0.98	2.26
Bank of Winona	MS	113,408	39,170	98,279	11,707	523	3.25	0.90	8.46	Yes	69.80	9.07	2.54	0.07	1.74
Bank of York	AL	103,762	37,593	73,245	10,645	339	2.67	0.65	6.31	Yes	76.30	9.54	0.30	0.25	0.85
BankFirst Financial Services	MS	734,403	600,518	647,086	72,732	2,919	3.72	0.79	8.16	No	69.98	9.82	2.55	0.19	1.52
BankPlus	MS	2,564,782	1,452,315	2,048,929	241,723	10,650	3.40	0.84	8.87	No	74.84	9.28	1.26	0.28	1.16
BNA Bank	MS	434,075	224,524	366,851	55,922	2,606	3.48	1.20	9.48	No	53.68	12.72	1.48	0.20	2.44
Broadway Federal Bank, F. S. B.	CA	359,084	284,062	236,309	42,682	2,799	3.55	1.58	13.52	No	81.49	11.89	2.37	0.03	2.44
Caldwell Bank & Trust Co.	LA	169,919	142,895	141,810	16,011	1,277	5.36	1.60	16.69	Yes	63.30	9.69	2.06	0.20	0.88
Carver Federal Savings Bank	NY	672,040	494,687	553,322	65,732	536	3.30	0.17	1.62	No	97.39	10.41	2.24	0.71	0.83
Carver State Bank	GA	40,079	24,208	33,205	4,305	40	4.82	0.20	1.89	No	94.08	10.56	6.37	0.79	1.09
CBW Bank	KS	16,774	2,544	12,499	3,249	477	1.96	4.93	31.99	No	48.81	15.97	2.75	0.00	3.22
Central Bank of Kansas City	мо	153,269	107,771	128,668	23,944	1,340	4.30	1.94	11.16	Yes	71.77	15.21	1.21	-0.02	2.09
Citizens Bank (Byhalia)	MS	73,277	31,268	64,725	8,252	190	3.45	0.53	4.62	No	78.25	11.21	0.27	0.39	0.97
Citizens Bank (Columbia)	MS	394,039	288,910	341,205	37,043	3,039	4.51	1.55	16.27	Yes	68.41	10.05	1.78	0.18	1.58
Citizens National Bank of Meridian	MS	1,156,020	767,074	981,328	136,057	8,122	3.52	1.43	12.09	Yes	67.55	11.31	1.00	0.02	1.39
Citizens Progressive Bank	LA	113,260	92,496	97,498	15,300	861	5.01	1.55	12.06	Yes	74.51	9.85	3.47	0.08	0.78
Citizens Savings Bank & Trust Company	ΤN	104,095	84,335	92,799	8,002	155	5.06	0.30	3.82	No	88.95	8.17	2.12	-0.10	1.41
Citizens Trust Bank	GA	390,481	196,829	337,373	48,918	951	3.24	0.48	3.84	No	81.92	11.82	2.91	0.11	1.18
City First Bank of D.C., National Assoc	DC	237,897	169,928	195,932	32,984	127	3.96	0.11	0.77	No	81.64	13.62	8.41	0.71	2.57
City National Bank of New Jersey	NJ	255,831	143,774	242,531	1,683	-3,247	2.80	-2.51	-196.43	No	166.03	1.57	15.49	0.15	6.15
Commercial Bank	MS	126,249	75,595	108,700	13,353	350	4.19	0.53	5.23	No	79.50	9.67	0.73	-0.03	1.23
Commercial Capital Bank	LA	73,695	59,771	63,739	9,740	643	4.88	1.78	13.71	Yes	64.82	13.21	0.48	0.01	1.15
Community Bank of the Bay	CA	253,242	179,008	226,786	21,896	799	4.15	0.68	7.43	No	70.69	9.03	1.31	0.15	1.68

	Balance Sheet/Income Statement								Earning	s		Capitalization Asset Quality			
Institution	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	92,453	64,136	76,623	12,546	201	3.14	0.46	3.23	No	75.35	12.48	1.39	0.00	1.05
Community Commerce Bank	CA	183,002	121,051	97,773	50,249	1,363	5.37	1.46	5.45	No	72.93	27.31	4.19	0.00	3.79
Concordia Bank and Trust Co.	LA	522,775	231,120	441,583	60,991	2,597	2.88	0.97	8.52	Yes	67.54	11.07	1.57	0.01	0.39
Cottonport Bank	LA	333,262	221,621	290,590	38,063	1,215	3.87	0.73	6.47	No	71.96	11.06	2.46	1.88	0.80
Cross Keys Bank	LA	320,435	168,111	245,418	39,205	1,956	3.74	1.21	9.77	Yes	70.36	11.53	0.28	-0.01	0.71
Delta Bank	LA	255,874	190,139	223,695	20,412	1,618	4.00	1.25	15.89	Yes	67.03	7.83	0.37	0.15	0.88
Farmers & Merchants Bank	MS	290,938	165,302	245,820	37,616	1,969	5.52	1.35	10.53	No	61.76	12.52	1.55	0.07	1.99
Finance and Thrift Company	CA	117,999	92,414	83,395	32,952	-112	13.26	-0.19	-0.68	No	70.88	27.62	1.03	4.51	4.45
First American International Bank	NY	591,543	433,820	445,538	73,711	586	3.81	0.20	1.59	No	89.87	12.60	0.70	-0.15	1.91
First Bank of Linden	AL	77,634	33,826	66,670	10,574	465	4.08	1.17	8.72	No	62.07	12.70	0.00	0.21	0.99
First Choice Bank	CA	717,671	604,540	614,646	86,816	2,108	3.69	0.63	6.51	No	64.85	12.33	0.08	0.07	1.59
First Eagle Bank	IL	497,550	318,441	399,004	66,996	4,635	3.86	2.05	13.90	Yes	43.38	13.98	0.43	-0.01	1.99
First Independence Bank	MI	200,293	128,265	157,030	17,121	403	3.85	0.36	4.79	No	90.09	9.38	1.30	0.04	1.24
FNB Oxford Bank	MS	258,058	138,766	217,072	33,104	1,031	3.42	0.82	6.20	No	66.70	12.67	0.73	-0.04	1.47
First Security Bank	MS	514,401	278,526	435,064	63,682	2,098	3.69	0.80	6.65	No	70.61	11.37	0.86	0.12	0.95
First Southwest Bank	СО	259,684	173,559	226,991	27,728	356	4.08	0.28	2.59	No	88.24	8.93	2.41	0.12	1.43
First State Bank	VA	38,898	28,685	37,079	1,667	-32	4.76	-0.16	-3.66	No	100.00	4.25	3.83	0.60	1.32
First, A National Banking Association	MS	1,116,567	732,901	956,811	107,774	4,632	3.60	0.83	8.62	No	66.98	8.45	0.90	-0.05	0.88
Florida Parishes Bank	LA	231,851	142,929	190,422	23,743	1,518	5.05	1.32	12.69	No	64.02	10.21	0.50	-0.03	2.16
Fordyce Bank & Trust Company	AR	136,743	80,016	110,844	14,068	803	4.21	1.19	10.96	Yes	74.06	11.62	0.60	0.14	1.40
Gateway Bank Federal Savings Bank	CA	163,190	105,436	152,966	8,837	-818	2.95	-0.96	-17.62	No	146.06	4.23	3.45	0.38	2.30
Golden Bank, NA	ΤX	606,265	413,029	493,135	85,913	3,789	3.98	1.34	8.99	No	53.51	14.98	1.61	-0.07	1.38
Guaranty Bank & Trust Company	MS	632,482	427,935	525,010	70,683	4,386	3.84	1.39	12.27	Yes	63.77	11.28	2.12	0.02	1.69
Harbor Bank of Maryland	MD	238,471	166,534	205,512	25,503	7	3.93	0.01	0.05	No	92.47	9.13	2.29	0.58	1.63
Holmes County Bank and Trust Co	MS	111,475	48,669	96,431	13,312	78	2.75	0.14	1.17	Yes	99.94	11.65	6.38	-0.02	2.57
Homeland Federal Savings Bank	LA	167,282	134,077	138,803	18,662	1,760	5.68	2.16	19.14	Yes	61.74	11.46	1.85	0.10	1.90
Illinois-Service Federal Savings & Loan Assoc	IL	109,122	49,410	101,387	4,352	-1,223	3.16	-2.24	-45.39	No	161.70	3.20	23.03	1.17	5.67
Industrial Bank	DC	365,317	271,212	312,322	38,184	767	4.51	0.43	4.00	No	89.90	10.14	4.63	0.65	1.49
International Bank of Chicago	IL	521,608	316,390	454,089	63,467	4,280	4.06	1.64	13.82	Yes	43.89	11.74	3.46	0.43	3.19
Liberty Bank & Trust Company	LA	608,939	309,131	520,492	48,866	2,182	4.12	0.72	8.71	No	76.75	8.27	2.74	0.82	2.46
Magnolia State Bank	MS	307,111	247,304	275,506	30,413	2,071	4.18	1.30	13.82	Yes	70.07	9.43	0.62	0.02	0.80
Mechanics & Farmers Bank	NC	295,364	176,179	254,146	35,422	263	3.47	0.17	1.48	No	93.50	12.39	3.84	0.00	1.95
Mechanics Bank	MS	215,035	131,651	191,458	22,079	655	3.76	0.60	5.93	No	71.62	10.17	5.09	0.66	2.09
Merchants & Planters Bank	MS	95,191	26,529	87,310	7,560	-103	2.44	-0.24	-2.67	No	108.52	8.13	1.29	-0.02	2.01
Metro Bank	KY	31,789	13,374	26,289	5,256	-175	2.30	-1.06	-6.55	No	124.07	16.12	3.83	-0.17	2.00
Mission National Bank	CA	182,137	139,481	154,481	23,796	833	4.75	0.93	7.10	No	69.82	13.26	2.24	-0.01	2.40

			Balance Sł	ieet/Income Sta	itement				Earning	6		Capitalization	Asset Quality			
Institution	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 (%)	
Mission Valley Bank	CA	269,789	182,497	229,832	37,142	1,327	4.48	0.96	7.25	No	70.46	13.27	0.66	0.02	2.25	
Mitchell Bank	WI	51,829	23,573	43,684	7,932	47	3.56	0.18	1.19	No	95.68	14.33	7.65	0.81	2.29	
Native American Bank, National Assoc	СО	68,021	56,406	61,057	6,544	-155	4.27	-0.48	-4.67	No	109.22	10.12	1.13	-0.46	1.87	
Neighborhood National Bank	CA	61,783	30,111	56,208	4,698	296	3.76	0.91	12.76	No	100.22	7.56	1.94	-1.20	7.26	
Noah Bank	PA	310,895	254,502	258,454	38,366	1,405	4.53	0.93	8.01	No	75.85	12.00	1.48	0.66	2.04	
North Milwaukee State Bank	WI	71,438	46,281	64,713	4,526	-1,097	3.06	-2.89	-41.38	No	142.35	3.42	17.75	5.94	6.12	
Northern Hancock Bank and Trust	WV	26,239	19,620	22,319	3,396	68	7.70	0.51	3.99	Yes	88.83	12.80	4.56	0.95	1.33	
Beneficial State Bank	CA	403,980	305,907	320,967	42,804	1,119	3.86	0.58	5.30	No	77.83	10.33	1.71	0.05	1.60	
OneUnited Bank	MA	634,894	433,349	355,889	45,353	-322	2.18	-0.10	-1.35	No	112.61	6.21	2.72	0.00	0.67	
Oxford University Bank	MS	118,839	84,793	104,702	11,141	404	3.68	0.68	7.35	No	72.55	9.29	0.26	0.00	0.93	
Pacific Global Bank	IL	168,239	121,016	147,815	18,823	588	3.84	0.73	6.34	No	70.83	11.33	1.09	-0.21	3.53	
Pan American Bank	IL	302,736	214,585	275,980	21,138	741	3.71	0.51	6.96	Yes	80.37	7.30	1.69	0.08	1.06	
Pan American Bank,	CA	37,230	30,871	32,693	3,980	-1,618	4.49	-8.69	-66.72	No	253.27	10.77	3.99	1.17	2.06	
Peoples Bank	MS	244,570	196,205	204,985	23,751	2,232	5.54	1.82	18.51	Yes	63.01	9.36	3.16	0.32	1.40	
Priority One Bank	MS	591,263	432,016	488,118	63,829	4,516	4.02	1.55	14.24	Yes	66.74	10.56	1.19	0.17	1.67	
ProAmerica Bank	CA	189,108	136,972	159,682	28,242	128	4.22	0.16	0.91	No	93.76	16.64	0.47	-0.05	1.57	
Quontic Bank	NY	155,493	136,211	136,030	18,087	1,071	5.18	1.45	12.01	Yes	82.30	10.75	0.08	-0.01	0.79	
Richland State Bank	LA	302,187	183,398	245,617	29,165	1,674	4.01	1.15	11.52	Yes	70.35	9.66	0.18	0.04	0.89	
Richton Bank and Trust Company RiverHills Bank	MS MS	62,818 298,689	26,076	53,171	9,336	309 1,892	3.99	0.96	6.66 14.13	Yes Yes	77.32	13.63 8.96	0.69 1.39	-0.15 0.10	1.83 2.28	
Savoy Bank	NY	154,040	181,946 121,070	242,956 137,256	27,246	812	2.86 4.49	1.17	14.13	No	55.34 72.51	10.97	1.59	0.00	1.89	
Seaway Bank and Trust Company	IL	393,687	247,726	304,437	40,182	-1,176	4.61	-0.58	-5.60	No	92.83	8.64	21.06	1.55	6.57	
Security Federal Bank	SC	802,730	324,343	666,496	91,793	3,222	3.04	0.79	6.89	No	77.40	10.72	2.44	0.39	2.40	
Security State Bank of Wewoka, OK	OK	197,163	136,283	180,238	14,961	102	3.98	0.10	1.34	No	59.21	7.17	1.20	2.27	1.65	
South Carolina Community Bank	SC	57,282	38,628	53,827	3,241	-317	3.50	-1.10	-20.93	No	115.23	5.67	31.29	2.91	3.53	
Southern Bancorp Bank	AR	1,152,642	802,054	929,844	138,778	5,916	4.23	1.03	8.57	No	65.51	9.33	1.17	0.15	1.09	
Spring Bank	NY	119,821	96,176	103,921	15,403	1,074	4.71	1.84	14.32	No	65.69	12.78	3.33	0.00	1.08	
Start Community Bank	СТ	83,350	71,550	59,544	12,377	-490	2.87	-1.24	-8.81	No	130.79	15.37	0.49	0.38	1.30	
State Bank & Trust Company	MS	983,545	762,811	781,234	109,985	3,100	3.99	0.63	5.68	No	70.92	8.66	0.96	0.05	1.23	
Sunrise Banks, NA	MN	838,237	474,461	735,994	79,420	7,211	3.06	1.45	18.47	Yes	89.82	9.18	0.55	-0.02	1.32	
Sycamore Bank	MS	199,305	127,992	178,573	19,453	699	3.77	0.68	7.19	No	74.87	9.25	0.37	0.75	0.86	
The Jefferson Bank	MS	117,336	70,913	86,844	17,218	855	4.82	1.60	10.08	No	49.06	15.45	0.03	0.01	2.12	
Tri-State Bank of Memphis	ΤN	125,484	76,365	112,102	12,416	81	4.10	0.13	1.30	No	95.63	8.90	9.40	1.07	2.33	
United Bank	AL	516,965	282,732	462,998	51,001	1,263	3.40	0.49	4.97	No	80.51	9.65	1.09	0.08	1.31	
United Bank of Philadelphia	PA	58,377	41,100	55,005	3,056	-103	4.57	-0.34	-6.47	No	110.41	5.12	6.14	0.17	1.45	
United Mississippi Bank	MS	354,161	248,751	313,816	34,026	1,964	4.17	1.12	11.47	Yes	78.40	9.23	0.63	0.11	0.57	
Urban Partnership Bank	IL	713,869	519,595	647,942	54,972	-11,158	5.36	-2.97	-36.17	No	166.51	7.51	8.43	1.12	5.29	
West Alabama Bank & Trust	AL	563,671	296,800	452,903	69,809	3,218	3.33	1.14	9.13	No	57.12	11.64	0.57	0.18	1.42	
TOTAL		34,148,558	22,354,275	28,412,324	3,699,266	128,996										
MEDIAN		207,664	139,124	185,330	22,143	801	3.95	0.79	7.14		73.75	10.56	1.44	0.10	1.59	
AVERAGE		310,441	203,221	258,294	33,630	1,173	4.04	0.61	3.28		81.42	10.77	2.95	0.35	1.91	
MAXIMUM		2,564,782		2,048,929	241,723	10,650	13.26	4.93	31.99		253.27	27.62	31.29	5.94	7.26	
MINIMUM		16,774	2,544	12,499	1,667	-11,158	1.96	-8.69	-196.43		43.38	1.57	0.00	-1.45	0.39	





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