

Select Q4'16 financial information for Black or African-American designated banks and thrifts

Company (top-level ticker)	City, state	Total assets (\$M)	Loans/deposits (%)	ROAA		Adjusted Texas ratio	
				(%)	YOY change	(%)	YOY change
Alamerica Bank	Birmingham, AL	38.4	89.75	1.78	▲	106.88	▼
Broadway Federal Bank F.S.B. (BYFC)	Los Angeles, CA	426.7	131.96	0.41	▼	22.73	▼
Carver Federal Savings Bank (CARV)	New York, NY	700.1	93.66	-0.55	▼	24.26	▼
Carver State Bank	Savannah, GA	39.0	75.67	-0.56	▼	89.35	▼
Citizens Savings Bank and Trust Co.	Nashville, TN	102.4	99.50	-0.04	▼	60.69	▲
Citizens Trust Bank (CZBS)	Atlanta, GA	394.8	61.79	0.52	▼	17.34	▼
City National Bank of New Jersey	Newark, NJ	240.1	49.53	0.17	▲	70.95	▼
Columbia Savings and Loan Association	Milwaukee, WI	24.3	83.80	-0.91	▲	152.32	▼
Commonwealth National Bank	Mobile, AL	56.9	44.42	-0.37	▼	47.90	▼
First Independence Bank	Detroit, MI	234.8	84.48	0.19	▼	8.68	▲
First State Bank	Danville, VA	31.3	72.97	-3.32	▲	187.51	▲
Harbor Bank of Maryland (HRBK)	Baltimore, MD	265.7	83.26	1.06	▲	35.19	▼
Illinois-Service FS&LA	Chicago, IL	105.7	41.81	-5.60	▼	109.61	▼
Industrial Bank (IBWC)	Washington, DC	382.7	87.71	0.80	▲	31.28	▼
Liberty Bank and Trust Co.	New Orleans, LA	625.4	52.74	0.19	▲	23.60	▼
Mechanics and Farmers Bank (MFBP)	Durham, NC	256.2	65.45	-0.22	▼	68.81	▼
Metro Bank	Louisville, KY	30.9	56.25	-0.27	▼	12.20	▲
OneUnited Bank	Boston, MA	654.9	129.72	-0.16	▼	21.64	▼
Seaway Bank and Trust Co.*	Chicago, IL	297.8	78.86	-15.75	▼	NA	NA
South Carolina Community Bank	Columbia, SC	51.7	72.60	-4.15	▲	221.09	▼
Tri-State Bank of Memphis	Memphis, TN	92.9	82.37	-3.99	▼	33.50	▼
United Bank of Philadelphia	Philadelphia, PA	53.6	76.69	0.06	▲	149.98	▲
Unity National Bank of Houston	Houston, TX	100.9	80.38	-0.61	▼	39.09	▼
Urban Partnership Bank	Chicago, IL	552.8	75.79	0.72	▲	65.83	▼
Group median		170.3	77.78	-0.19	▼	47.90	▼
Industry median[^]		201.8	80.36	0.85	▲	7.51	▼

Data compiled March 21, 2017.

Analysis includes all U.S. commercial banks, savings banks and savings and loan associations with a minority status of "Black or African American" or "Minority Board and Serving African American Community" from the FDIC in the fourth quarter of 2016. Minority designated institutions identified by the FDIC are based on "either (1) a concentration of ownership among members of a certain minority group, or (2) a concentration of Board membership among that minority group by an institution that primarily serves that minority group." Inclusion on the list is voluntary.

Financial data based on regulatory filings as of Dec. 31, 2016.

* Seaway Bank and Trust Co. failed on Jan. 27. State Bank of Texas assumed all of the failed bank's deposits and purchased \$309.0 million of its assets. State Bank of Texas has a minority designation of "Asian or Pacific Islander American" from the FDIC.

[^] Industry median represents all commercial banks, savings banks and savings and loan associations that filed call reports for Dec. 31, 2016.

Adjusted Texas ratio = nonperforming assets plus loans 90 days or more past due, net of delinquent government guaranteed loans and OREO covered by loss-sharing agreements with the FDIC, as a percentage of tangible equity and reserves

ROAA = return on average assets; NA = not available

Sources: FDIC; SNL Financial, an offering of S&P Global Market Intelligence