



## Encore Bank, Little Rock

**Total Assets:** \$2.4 billion | **Total Loans:** \$2 billion | **Net Loss:** -\$2.1 million | **Equity Capital:** \$173.1 million | **Efficiency Ratio:** 83.56% | **Salary/Benefits:** \$18 million | **Staff:** 289  
(As of June 30)

	2019				2020				2021				2022
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q
<b>Total Assets</b>	\$164,928	\$196,952	\$247,152	\$316,713	\$407,966	\$584,875	\$681,412	\$836,548	\$908,083	\$1,129,791	\$1,298,422	\$1,632,951	\$1,815,558
<b>Total Loans</b>	\$77,385	\$109,041	\$174,121	\$262,981	\$330,419	\$385,521	\$432,550	\$537,806	\$639,194	\$828,963	\$992,943	\$1,165,112	\$1,402,203
<b>Net Income*</b>	-\$234	-\$1,446	-\$3,777	-\$6,654	\$331	\$1,224	\$3,153	\$3,704	\$809	\$1,067	\$1,303	\$585	-\$216
<b>Equity Capital</b>	\$15,903	\$30,741	\$49,755	\$50,463	\$51,021	\$54,278	\$54,920	\$75,005	\$90,096	\$117,840	\$140,066	\$173,302	\$173,405
<b>Salary/Benefits*</b>	\$576	\$1,749	\$3,137	\$4,742	\$1,452	\$3,254	\$5,697	\$9,398	\$4,810	\$9,919	\$16,283	\$25,028	\$8,500
<b>Staff</b>	18	28	35	46	46	61	88	113	142	170	192	223	246
<b>Efficiency Ratio</b>	124.69%	151.29%	145.54%	134.46%	83.52%	72.90%	72.71%	81.89%	92.83%	90.67%	90.55%	91.52%	90.67%

\*Running totals through each year.

Source: Federal Deposit Insurance Corp. All dollars in thousands except where noted.