

CDFI Banking Industry Peer Group Report

FIRST QUARTER 2020

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 and lending 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.

This CDFI Banking Industry Peer Group Report provides summary information for the industry and broadly relevant levels of analysis. Find greater depth and build custom peer group reports for your unique needs using the NCIF BankImpact online search tool at BankImpact.org. Using BankImpact, you can select peers or take advantage of tailored peer groups, like CDFIs, MDIs, and those that rank highly using NCIF's Social Performance Metrics.

Please visit NCIF.org to sign up for our e-newsletter and ensure you receive future Quarterly Reports, reports on CDFI Bank social performance, and other NCIF publications.



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PEER GROUP DATA: FIRST QUARTER 2020

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter of 2020. As of March 31, 2020, there were 140 CDFI Banks.

	Social Performance Metrics			Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality		
	DLI- HMDA (%)	DDI (%)	Housing Focus (%) *	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
TOTAL				\$60,138,030	\$41,131,106	\$50,244,926	\$7,107,860	\$136,808								
MEDIAN	43.45	66.67	31.99	\$263,462	\$176,079	\$221,122	\$29,186	\$523	3.82	0.89	7.74	72.29	10.55	0.96	0.04	1.22
AVERAGE	47.22	66.66	34.05	\$435,783	\$298,051	\$364,094	\$51,506	\$991	3.73	0.86	7.43	77.89	11.15	1.65	0.16	1.32
MAXIMUM	99.78	100.00	97.95	\$4,053,820	\$2,615,576	\$3,279,366	\$632,603	\$10,055	5.16	11.52	103.40	194.00	23.24	27.84	5.87	4.22
MINIMUM	5.40	0.00	1.56	\$22,758	\$4,874	\$20,647	\$2,056	(\$3,354)	0.01	(3.89)	(33.03)	8.42	5.31	0.00	(0.45)	0.31

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impact in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit [NCIF.org/Inform](https://www.ncif.org/inform).

Mission Intensity:

Quadrants:

DDI and DLI-HMDA can be combined to create a comprehensive look at a bank's SPMs. Banks with a high percentage for each indicator are placed within Quadrants 1 through 4, with 1 signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

Development Lending Intensity (DLI-HMDA):

An indicator of the percentage of a bank's housing lending that occurs in low- and moderate-income communities. DLI-HMDA is based on data from the Home Mortgage Disclosure Act; other analyses of lending activity are available through partnering with NCIF.

Development Deposit Intensity (DDI):

The proportion of a bank's branches located in low- and moderate-income areas.

*Total housing loans (multifamily and 1-4 family) as a percentage of total loans. This is meant as a complement to the DLI-HMDA metric: the higher the Housing Focus, the more indicative the DLI-HMDA score as an impact assessment of total lending activity.

TOP 20 CDFI BANKS by Selected Indicators

	Total Assets	Social Performance Metrics				Balance Sheet/Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)		Quadrant
1.	First, A National Banking Assoc.	MS	32.61	43.10	29.78	4	4,053,820
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315
3.	BankPlus	MS	23.63	54.39	31.29	3	3,025,779
4.	First Choice Bank	CA	5.40	0.00	21.22	4	1,775,624
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,484,652
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,321,745
8.	State Bank & Trust Co	MS	57.32	65.71	28.41	1	1,169,616
9.	Sunrise Banks, NA	MN	NA	57.14	27.56	5	1,155,654
10.	Planters Bank & Trust Co	MS	69.78	94.74	31.88	1	1,148,360
11.	Ponce Bank (MHC)	NY	71.86	64.29	71.38	1	1,147,532
12.	Guaranty Bank and Trust Co	MS	71.46	58.82	23.53	1	1,078,692
13.	Golden Bank, NA	TX	23.36	42.86	17.36	4	1,071,625
14.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,068,042
15.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,029,261
16.	First General Bank	CA	NA	20.00	22.99	6	977,852
17.	First State Bank	MS	NA	92.86	43.53	5	822,135
18.	PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401
19.	United Bank	AL	46.37	63.16	23.49	1	723,283
20.	International Bank of Chicago	IL	23.52	50.00	32.69	3	674,176

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	First, A National Banking Assoc.	MS	32.61	43.10	29.78	4	4,053,820	2,615,576
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315	2,518,079
3.	BankPlus	MS	23.63	54.39	31.29	3	3,025,779	2,108,118
4.	First Choice Bank	CA	5.40	0.00	21.22	4	1,775,624	1,451,649
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,484,652	1,005,841
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919	989,764
7.	Ponce Bank (MHC)	NY	71.86	64.29	71.38	1	1,147,532	986,787
8.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,321,745	907,458
9.	State Bank & Trust Co	MS	57.32	65.71	28.41	1	1,169,616	899,539
10.	First General Bank	CA	NA	20.00	22.99	6	977,852	896,844
11.	Sunrise Banks, NA	MN	NA	57.14	27.56	5	1,155,654	829,443
12.	Guaranty Bank and Trust Co	MS	71.46	58.82	23.53	1	1,078,692	792,476
13.	Golden Bank, NA	TX	23.36	42.86	17.36	4	1,071,625	783,789
14.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,068,042	763,473
15.	Planters Bank & Trust Co	MS	69.78	94.74	31.88	1	1,148,360	569,067
16.	PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401	534,839
17.	First State Bank	MS	NA	92.86	43.53	5	822,135	512,530
18.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	558,110	488,915
19.	OneUnited Bank	MA	74.38	80.00	97.95	1	656,317	473,252
20.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,029,261	469,838

TOP 20 CDFI BANKS by Selected Indicators

	Total Deposits	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. First, A National Banking Assoc.	MS	32.61	43.10	29.78	4	4,053,820	3,279,366
2. BankPlus	MS	23.63	54.39	31.29	3	3,025,779	2,656,973
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315	2,457,188
4. First Choice Bank	CA	5.40	0.00	21.22	4	1,775,624	1,351,426
5. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919	1,241,150
6. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,484,652	1,226,001
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,321,745	1,147,717
8. Sunrise Banks, NA	MN	NA	57.14	27.56	5	1,155,654	1,045,720
9. State Bank & Trust Co	MS	57.32	65.71	28.41	1	1,169,616	1,018,345
10. Planters Bank & Trust Co	MS	69.78	94.74	31.88	1	1,148,360	1,002,519
11. Guaranty Bank and Trust Co	MS	71.46	58.82	23.53	1	1,078,692	952,158
12. Golden Bank, NA	TX	23.36	42.86	17.36	4	1,071,625	875,129
13. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,068,042	871,938
14. Ponce Bank (MHC)	NY	71.86	64.29	71.38	1	1,147,532	848,739
15. Security Federal Bank	SC	34.47	56.25	33.72	3	1,029,261	801,675
16. First General Bank	CA	NA	20.00	22.99	6	977,852	779,676
17. First State Bank	MS	NA	92.86	43.53	5	822,135	692,837
18. United Bank	AL	46.37	63.16	23.49	1	723,283	636,677
19. PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401	613,263
20. International Bank of Chicago	IL	23.52	50.00	32.69	3	674,176	579,137

	Leverage Ratio	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	225,359	23.24
2. Community Commerce Bank	CA	NA	0.00	18.48	6	287,385	18.84
3. Jefferson Bank	MS	NA	100.00	2.19	5	129,972	18.54
4. CBW Bank	KS	NA	100.00	33.32	5	102,582	18.24
5. Mitchell Bank	WI	NA	66.67	38.51	5	48,951	17.47
6. First Eagle Bank	IL	23.31	50.00	45.67	3	544,524	17.26
7. Metro Bank	KY	NA	100.00	11.59	5	27,160	17.17
8. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	55,638	16.18
9. Neighborhood National Bank	CA	NA	50.00	19.23	5	72,302	16.02
10. Bank of Vernon	AL	NA	66.67	24.31	5	173,799	15.54
11. First General Bank	CA	NA	20.00	22.99	6	977,852	15.10
12. First Bank of Linden	AL	NA	100.00	14.97	5	77,227	14.94
13. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	558,110	14.78
14. Central Bank of Kansas City	MO	NA	100.00	10.76	5	231,238	14.55
15. Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315	14.44
16. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	362,887	14.39
17. Pike National Bank	MS	NA	80.00	35.21	5	258,009	14.03
18. Bay Bank	WI	35.71	0.00	33.18	4	110,597	13.82
19. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	86,557	13.82
20. Bank of Lake Village	AR	NA	50.00	8.53	5	63,828	13.74

TOP 20 CDFI BANKS by Selected Indicators

	Return on Average Assets (ROAA)					Social Performance Metrics					Balance Sheet/ Income Statement		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)					
1. Optus Bank	SC	NA	100.00	21.09	5	90,851	No	11.52					
2. Central Bank of Kansas City	MO	NA	100.00	10.76	5	231,238	Yes	4.38					
3. Jefferson Bank	MS	NA	100.00	2.19	5	129,972	No	4.13					
4. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	175,169	Yes	2.94					
5. Noah Bank	PA	NA	20.00	1.56	6	383,500	No	2.33					
6. CBW Bank	KS	NA	100.00	33.32	5	102,582	No	2.28					
7. First Eagle Bank	IL	23.31	50.00	45.67	3	544,524	Yes	2.18					
8. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	100,185	No	2.18					
9. First General Bank	CA	NA	20.00	22.99	6	977,852	No	2.08					
10. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	295,845	Yes	2.01					
11. Peoples Bank	MS	36.00	100.00	25.20	3	312,516	Yes	1.90					
12. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919	Yes	1.82					
13. Bank of Kilmichael	MS	NA	75.00	20.70	5	198,422	Yes	1.80					
14. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	262,550	No	1.80					
15. Bank of Commerce	MS	NA	100.00	39.71	5	601,062	No	1.77					
16. PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401	Yes	1.65					
17. BOM Bank	LA	53.37	61.54	35.54	1	522,675	Yes	1.60					
18. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	184,738	No	1.58					
19. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	176,561	Yes	1.57					
20. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	341,097	No	1.57					

	Return on Average Equity (ROAE)					Social Performance Metrics					Balance Sheet/ Income Statement		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)					
1. Optus Bank	SC	NA	100.00	21.09	5	90,851	No	103.40					
2. Central Bank of Kansas City	MO	NA	100.00	10.76	5	231,238	Yes	29.41					
3. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	175,169	Yes	26.98					
4. Noah Bank	PA	NA	20.00	1.56	6	383,500	No	26.69					
5. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	295,845	Yes	25.32					
6. Jefferson Bank	MS	NA	100.00	2.19	5	129,972	No	22.44					
7. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	100,185	No	20.42					
8. Bank of Kilmichael	MS	NA	75.00	20.70	5	198,422	Yes	18.95					
9. Peoples Bank	MS	36.00	100.00	25.20	3	312,516	Yes	18.41					
10. Delta Bank	LA	NA	80.00	27.90	5	332,633	Yes	17.38					
11. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	176,561	Yes	16.65					
12. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	341,097	No	16.09					
13. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	184,738	No	15.85					
14. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919	Yes	15.83					
15. Bank of Commerce	MS	NA	100.00	39.71	5	601,062	No	15.73					
16. Friend Bank	AL	NA	60.00	36.21	5	135,400	Yes	15.68					
17. PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401	Yes	15.55					
18. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	262,550	No	14.94					
19. Sunrise Banks, N.A.	MN	NA	57.14	27.56	5	1,155,654	Yes	14.79					
20. Citizens Bank	MS	39.72	75.00	30.47	3	440,403	Yes	14.71					

TOP 20 CDFI BANKS by Selected Indicators

	Efficiency Ratio (ER)	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. Citizens Bank & Trust Co	MS	66.97	66.67	21.80	1	141,861	8.42
2. First General Bank	CA	NA	20.00	22.99	6	977,852	30.40
3. Jefferson Bank	MS	NA	100.00	2.19	5	129,972	33.94
4. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	558,110	38.89
5. Bank of Commerce	MS	NA	100.00	39.71	5	601,062	39.79
6. First Eagle Bank	IL	23.31	50.00	45.67	3	544,524	44.30
7. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	262,550	45.87
8. First, A National Banking Assoc.	MS	32.61	43.10	29.78	4	4,053,820	50.91
9. BNA Bank	MS	NA	50.00	41.79	5	552,314	52.13
10. Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315	52.23
11. First Choice Bank	CA	5.40	0.00	21.22	4	1,775,624	53.39
12. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	175,169	53.87
13. Legacy Bank & Trust Co	MO	50.50	57.14	32.95	1	341,097	55.29
14. Golden Bank, NA	TX	23.36	42.86	17.36	4	1,071,625	55.83
15. Central Bank of Kansas City	MO	NA	100.00	10.76	5	231,238	55.85
16. Bank of Kilmichael	MS	NA	75.00	20.70	5	198,422	56.84
17. Security Bank and Trust Co	TN	NA	90.00	30.22	5	502,487	56.96
18. RiverHills Bank	MS	46.89	75.00	29.43	1	346,078	57.30
19. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	100,185	57.52
20. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	184,738	58.47

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2020

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
1. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	558,110	488,915	457,494	82,113	1,205	3.55	0.87	5.88	No	38.89	14.78	0.00	0.00	1.51
2. Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	80,312	53,931	69,633	10,499	(84)	1.85	-0.42	-3.19	No	117.12	12.99	1.62	0.15	0.84
3. Bank of Anguilla	MS	NA	100.00	12.17	5	149,120	92,822	118,393	13,840	180	4.44	0.50	5.27	No	74.55	10.26	4.10	0.08	1.33
4. Bank of Brookhaven	MS	NA	100.00	29.55	5	176,617	96,067	153,675	19,387	481	3.22	1.10	9.95	No	64.24	10.97	0.33	0.03	1.02
5. Bank of Cherokee County	OK	NA	66.67	45.23	5	119,533	93,492	108,457	10,824	150	4.23	0.50	5.80	No	88.64	8.93	0.78	0.00	1.06
6. Bank of Commerce	MS	NA	100.00	39.71	5	601,062	326,708	516,039	65,232	2,512	3.12	1.77	15.73	No	39.79	9.96	0.45	0.12	1.31
7. Bank of Franklin	MS	NA	40.00	37.67	6	151,691	97,193	133,800	17,185	402	4.22	1.07	9.33	No	71.08	11.62	0.53	0.03	1.29
8. Bank of Kilmichael	MS	NA	75.00	20.70	5	198,422	118,748	179,000	17,184	847	4.04	1.80	18.95	Yes	56.84	9.76	1.19	0.00	1.61
9. Bank of Lake Village	AR	NA	50.00	8.53	5	63,828	31,371	54,914	8,692	240	3.75	1.53	11.14	No	72.56	13.74	1.18	0.00	2.87
10. Bank of Okolona	MS	NA	75.00	22.51	5	210,244	127,348	184,099	21,731	427	0.01	0.80	7.81	Yes	77.94	9.85	4.02	0.00	1.41
11. Bank of St. Francisville	LA	52.03	0.00	35.51	2	151,028	112,721	131,698	16,007	497	4.26	1.31	12.47	Yes	68.99	10.55	0.82	1.24	1.18
12. Bank of Vernon	AL	NA	66.67	24.31	5	173,799	113,706	146,467	26,496	344	3.68	0.81	5.25	No	69.44	15.54	0.02	0.13	1.46
13. Bank of Winona	MS	NA	100.00	44.32	5	120,533	51,117	99,735	12,484	303	2.45	0.98	8.94	Yes	68.61	10.73	1.59	-0.01	1.06
14. Bank of Zachary	LA	31.22	33.33	49.99	4	249,419	176,599	224,894	24,003	308	3.81	0.50	5.08	No	87.16	9.74	1.09	-0.05	1.03
15. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,321,745	907,458	1,147,717	153,584	3,519	3.52	1.07	9.33	No	63.75	9.88	1.11	0.10	1.12
16. BankPlus	MS	23.63	54.39	31.29	3	3,025,779	2,108,118	2,656,973	296,262	8,299	3.63	1.08	11.37	No	73.77	9.44	0.64	0.10	1.00
17. Bay Bank	WI	35.71	0.00	33.18	4	110,597	66,934	87,531	15,437	222	4.06	0.82	5.82	No	78.98	13.82	1.31	0.05	2.37
18. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,068,042	763,473	871,938	121,033	(783)	3.96	-0.30	-2.60	No	90.92	10.66	1.02	0.33	2.30
19. BNA Bank	MS	NA	50.00	41.79	5	552,314	314,543	476,106	67,066	1,849	3.15	1.39	11.24	No	52.13	12.18	0.88	0.07	1.74
20. BOM Bank	LA	53.37	61.54	35.54	1	522,675	424,056	464,570	56,542	2,066	4.77	1.60	14.66	Yes	61.64	10.41	0.63	0.54	0.59
21. Broadway Federal Bank	CA	71.12	66.67	89.23	1	503,594	430,026	335,927	50,594	152	2.52	0.13	1.20	No	93.40	10.20	0.07	0.00	0.75
22. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	168,631	121,779	147,568	17,983	363	4.62	0.87	8.15	Yes	73.89	10.75	3.06	0.36	0.63
23. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	581,718	428,732	496,319	64,615	(1,587)	3.26	-1.12	-9.77	No	131.92	11.25	1.72	-0.33	1.15
24. Carver State Bank	GA	NA	100.00	37.23	5	46,124	27,076	35,957	4,568	5	4.73	0.05	0.44	No	99.00	10.54	1.78	-0.33	0.98
25. Catahoula LaSalle Bank	LA	20.87	50.00	15.72	3	187,136	109,000	166,113	20,573	266	3.86	0.57	5.20	Yes	80.72	10.77	5.17	0.33	0.93
26. CBW Bank	KS	NA	100.00	33.32	5	102,582	4,874	85,969	15,163	475	1.87	2.28	12.50	No	74.67	18.24	27.84	0.00	4.04
27. Central Bank of Kansas City	MO	NA	100.00	10.76	5	231,238	202,850	192,818	36,792	2,609	4.41	4.38	29.41	Yes	55.85	14.55	0.00	-0.03	1.26
28. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	184,738	157,614	158,121	17,942	710	5.10	1.58	15.85	No	58.47	9.66	0.16	-0.01	1.74
29. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	199,719	157,081	172,818	22,316	258	5.12	0.50	4.66	No	89.22	9.98	0.52	-0.06	1.25
30. Citizens Bank	MS	34.41	0.00	40.71	4	78,569	36,971	68,235	9,801	136	4.56	0.70	5.57	No	76.67	12.35	0.14	0.15	1.03
31. Citizens Bank	MS	39.72	75.00	30.47	3	440,403	320,400	389,886	41,961	1,536	3.95	1.43	14.71	Yes	68.03	10.36	1.45	0.07	1.35
32. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	141,861	76,341	116,875	11,409	(539)	2.83	-1.44	-18.46	Yes	8.42	7.63	11.94	5.87	3.14
33. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,437,919	989,764	1,241,150	170,897	6,549	3.43	1.82	15.83	Yes	59.31	11.58	0.64	-0.02	1.26
34. Citizens Progressive Bank	LA	NA	100.00	23.88	5	171,702	128,210	150,470	20,307	324	4.32	0.76	6.43	Yes	76.20	9.49	3.83	0.11	0.82
35. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	97,083	74,612	86,205	6,694	32	4.22	0.13	1.93	No	95.91	6.70	1.55	0.14	1.52
36. Citizens Trust Bank	GA	99.78	100.00	30.34	1	444,324	278,113	389,295	48,149	707	3.63	0.66	5.92	No	79.79	10.96	0.96	0.04	0.61
37. City First Bank of D.C., N.A.	DC	NA	0.00	31.39	6	360,345	148,296	271,241	34,946	(174)	2.49	-0.18	-2.02	No	102.91	8.88	1.39	0.00	1.50

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2020

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
38. City National Bank of New Jersey*	NJ	NA	100.00	28.50	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
39. Cleveland State Bank	MS	NA	80.00	37.05	5	239,172	130,000	209,347	25,597	516	3.86	0.87	8.28	No	70.35	11.29	0.03	0.29	1.21
40. Colfax Banking Company	LA	27.43	20.00	49.55	4	116,121	59,420	103,746	12,093	332	3.76	1.16	11.20	Yes	73.07	10.01	0.28	0.01	0.41
41. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	22,758	16,822	20,647	2,056	(33)	4.51	-0.59	-6.37	No	113.53	8.81	5.71	0.00	0.68
42. Commercial Bank	MS	NA	40.00	27.31	6	173,923	96,876	151,752	16,412	342	3.77	0.80	8.17	No	70.49	9.75	0.56	0.38	1.41
43. Commercial Capital Bank	LA	NA	66.67	25.83	5	173,981	109,159	154,958	18,390	557	3.96	1.29	11.63	Yes	64.40	10.68	4.97	0.06	1.42
44. Commonwealth National Bank	AL	NA	100.00	20.33	5	47,609	15,371	42,315	5,110	(204)	3.17	-1.64	-15.79	No	150.23	10.42	6.95	3.36	2.84
45. Community Bank of the Bay	CA	NA	33.33	16.27	6	527,396	400,241	431,966	57,423	886	4.13	0.72	6.25	No	65.00	11.58	0.02	-0.01	1.15
46. Community Commerce Bank	CA	NA	0.00	18.48	6	287,385	211,139	193,266	53,488	398	3.45	0.56	2.98	No	78.32	18.84	0.32	-0.01	1.07
47. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	552,431	295,235	462,145	68,835	774	3.19	0.57	4.58	Yes	72.32	11.66	1.58	0.14	0.45
48. Copiah Bank	MS	37.82	55.56	32.61	3	237,105	173,799	194,625	23,778	573	3.98	0.97	9.74	No	71.77	9.96	0.96	0.04	1.34
49. Cottonport Bank	LA	65.16	83.33	33.99	1	393,112	239,788	344,809	47,002	474	3.82	0.50	4.07	No	70.29	12.28	1.67	-0.07	1.53
50. Cross Keys Bank	LA	54.36	62.50	25.17	1	386,362	222,565	296,825	45,771	819	3.57	0.86	7.03	Yes	70.19	11.93	2.28	0.07	0.97
51. Delta Bank	LA	NA	80.00	27.90	5	332,633	231,726	299,277	28,700	1,228	4.10	1.51	17.38	Yes	66.91	8.62	0.59	0.08	1.12
52. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	362,887	195,078	306,251	51,707	1,346	4.53	1.49	10.32	No	64.59	14.39	0.94	0.04	1.51
53. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	334,879	239,132	284,492	44,499	942	4.13	1.13	8.51	Yes	72.25	13.11	2.98	0.15	1.36
54. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	175,169	99,863	135,857	17,638	1,276	3.91	2.94	26.98	Yes	53.87	11.82	3.80	0.12	1.33
55. First American National Bank	MS	NA	55.56	57.61	5	282,471	159,769	245,198	33,548	275	4.35	0.40	3.37	Yes	88.83	11.24	1.30	0.12	1.14
56. First Bank of Linden	AL	NA	100.00	14.97	5	77,227	26,898	65,443	11,619	112	3.29	0.57	3.79	No	78.00	14.94	0.00	0.29	1.21
57. First Choice Bank	CA	5.40	0.00	21.22	4	1,775,624	1,451,649	1,351,426	271,358	4,798	4.79	1.11	7.07	No	53.39	11.73	0.64	0.00	1.12
58. First Eagle Bank	IL	23.31	50.00	45.67	3	544,524	377,067	411,456	97,204	2,948	3.44	2.18	12.28	Yes	44.30	17.26	0.00	-0.01	1.80
59. First General Bank	CA	NA	20.00	22.99	6	977,852	896,844	779,676	145,990	5,008	3.97	2.08	13.97	No	30.40	15.10	0.15	0.00	0.92
60. First Independence Bank	MI	22.29	66.67	42.35	3	265,354	162,160	176,684	22,599	415	4.25	0.60	7.35	No	89.39	9.06	1.97	-0.03	1.83
61. First National Bank and Trust	AL	NA	100.00	33.98	5	165,802	100,566	146,703	18,571	372	3.65	0.92	8.12	Yes	80.64	11.34	2.25	-0.45	1.65
62. First NaturalState Bank	AR	NA	100.00	24.91	5	65,009	44,924	58,371	6,550	106	3.57	0.65	6.53	No	75.47	10.05	0.85	0.00	1.00
63. First Security Bank	MS	40.59	38.89	34.22	2	652,231	354,036	577,180	67,165	2,038	3.95	1.32	12.34	No	63.75	9.98	1.17	0.07	1.14
64. First Southwest Bank	CO	NA	66.67	20.93	5	331,440	216,588	284,477	33,470	701	3.93	0.84	8.42	No	72.51	8.86	0.09	0.07	1.32
65. First State Bank	MS	NA	92.86	43.53	5	822,135	512,530	692,837	110,682	1,634	3.40	0.79	5.97	No	65.70	12.14	2.03	0.25	0.88
66. First, A National Banking Association	MS	32.61	43.10	29.78	4	4,053,820	2,615,576	3,279,366	632,603	10,055	3.98	1.01	6.44	No	50.91	11.40	1.53	0.03	0.80
67. FNB Oxford Bank	MS	NA	100.00	42.81	5	385,966	218,275	319,485	41,734	908	3.04	0.96	8.76	No	62.65	10.64	0.21	0.01	1.18
68. FNBC Bank	AR	NA	75.00	26.94	5	537,530	363,752	447,431	52,884	1,671	4.01	1.25	12.67	Yes	65.23	10.30	1.44	0.12	1.89
69. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	176,561	104,028	159,418	16,186	686	4.30	1.57	16.65	Yes	65.14	9.14	0.80	-0.03	1.19
70. Friend Bank	AL	NA	60.00	36.21	5	135,400	84,364	121,195	13,469	517	4.22	1.53	15.68	Yes	63.67	9.88	0.71	0.19	2.08
71. GN Bank	IL	NA	100.00	77.17	5	102,206	43,968	91,193	10,592	(552)	2.68	-1.73	-20.93	No	164.69	7.93	4.68	1.15	1.32
72. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	1,071,625	783,789	875,129	138,632	2,592	3.20	0.99	7.57	No	55.83	13.14	0.15	0.06	1.22
73. Great Southern Bank	MS	41.44	75.00	33.34	1	300,376	119,824	269,455	29,672	550	4.33	0.75	7.56	No	79.27	9.71	0.72	0.34	1.06
74. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	295,845	224,350	250,461	24,111	1,476	4.67	2.01	25.32	Yes	59.29	8.18	0.36	0.05	0.64
75. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,078,692	792,476	952,158	112,978	3,454	4.11	1.32	12.52	Yes	65.60	9.87	0.66	0.01	1.26

* City National Bank of New Jersey was acquired by Industrial Bank in November 2019.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2020

	ST	Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
76. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	282,193	196,106	257,264	20,981	116	3.17	0.16	2.24	No	95.71	7.04	1.97	0.00	1.16	
77. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	129,285	44,577	110,618	16,490	214	3.27	0.69	5.32	Yes	76.51	12.61	2.49	0.23	1.59	
78. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	356,386	285,340	306,798	34,558	1,213	4.08	1.40	14.06	Yes	67.17	9.92	1.10	0.17	1.03	
79. Industrial Bank	DC	50.33	71.43	40.02	1	559,687	347,216	507,233	42,003	(368)	3.90	-0.27	-3.54	No	106.18	7.27	2.34	0.09	1.10	
80. Insouth Bank	TN	57.51	66.67	33.73	1	355,293	274,013	319,384	34,226	779	4.63	0.93	9.16	No	80.76	10.13	0.90	0.15	1.06	
81. International Bank of Chicago	IL	23.52	50.00	32.69	3	674,176	459,831	579,137	82,262	1,540	2.84	0.91	7.66	Yes	70.40	11.34	5.36	0.06	1.57	
82. Jefferson Bank	MS	NA	100.00	2.19	5	129,972	87,541	106,747	22,925	1,250	5.16	4.13	22.44	No	33.94	18.54	0.02	0.39	4.22	
83. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	341,097	286,364	286,182	32,158	1,268	4.27	1.57	16.09	No	55.29	8.91	0.08	0.00	1.30	
84. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	624,159	339,804	534,826	61,828	1,578	4.16	1.03	10.49	No	80.26	9.06	1.23	0.35	1.26	
85. Magnolia State Bank	MS	39.35	75.00	36.14	3	348,032	256,281	312,205	34,817	952	3.78	1.12	11.08	Yes	72.00	9.98	0.62	0.00	0.84	
86. Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	264,373	179,926	236,456	22,523	67	3.70	0.10	1.21	No	93.26	8.17	0.52	-0.11	1.18	
87. Mechanics Bank	MS	NA	100.00	44.77	5	229,213	161,034	200,110	25,548	637	3.87	1.11	10.04	No	66.66	11.11	1.92	0.04	1.22	
88. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	109,218	44,834	92,077	12,652	178	3.85	0.69	5.80	Yes	79.40	11.22	3.31	0.51	1.41	
89. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	79,532	48,540	71,696	7,508	52	4.02	0.27	2.79	Yes	93.61	9.34	1.74	-0.12	1.11	
90. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	593,763	315,690	502,131	76,479	851	3.32	0.58	4.49	No	82.20	13.06	1.53	0.08	1.06	
91. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	100,185	58,602	89,317	10,723	529	3.88	2.18	20.42	No	57.52	10.23	0.26	-0.03	1.31	
92. Metro Bank	KY	NA	100.00	11.59	5	27,160	12,148	22,213	4,784	(141)	1.88	-2.09	-11.77	No	194.00	17.17	1.68	-0.16	1.36	
93. Mission National Bank	CA	NA	66.67	45.12	5	230,943	180,363	193,898	32,631	140	3.55	0.23	1.72	No	91.47	13.48	0.00	-0.01	1.48	
94. Mission Valley Bank	CA	NA	0.00	11.41	6	351,108	271,240	301,336	43,034	960	4.87	1.10	9.05	No	69.26	12.22	0.45	0.07	1.40	
95. Mitchell Bank	WI	NA	66.67	38.51	5	48,951	14,857	40,337	8,575	(2)	2.96	-0.02	-0.09	No	100.52	17.47	0.28	-0.03	1.38	
96. Native American Bank, N.A.	CO	NA	100.00	1.59	5	139,981	110,106	118,535	15,349	70	4.24	0.20	1.84	No	92.47	9.37	1.03	-0.06	0.90	
97. Neighborhood National Bank	CA	NA	50.00	19.23	5	72,302	42,377	53,840	10,842	(656)	3.23	-3.89	-23.48	No	191.11	16.02	1.03	1.21	2.58	
98. New Haven Bank	CT	40.41	100.00	44.46	1	149,899	128,246	113,943	16,527	75	2.91	0.20	1.82	No	88.91	10.09	0.00	0.02	1.19	
99. Noah Bank	PA	NA	20.00	1.56	6	383,500	293,510	334,028	33,846	2,183	2.75	2.33	26.69	No	157.89	8.56	3.10	0.82	2.76	
100. OneUnited Bank	MA	74.38	80.00	97.95	1	656,317	473,252	373,651	43,030	(2,221)	2.27	-1.37	-20.40	No	101.16	5.31	0.07	0.00	0.37	
101. Optus Bank	SC	NA	100.00	21.09	5	90,851	52,906	78,592	10,648	2,348	3.31	11.52	103.40	No	95.34	13.00	3.05	-0.12	1.17	
102. Oxford University Bank	MS	NA	66.67	44.93	5	171,020	131,644	151,885	17,797	386	3.58	0.91	8.81	No	66.83	10.21	0.42	0.00	1.18	
103. Pacific Global Bank*	IL	61.09	100.00	88.26	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
104. Pan American Bank and Trust	IL	48.35	33.33	54.67	2	374,740	288,832	340,714	32,670	487	3.43	0.53	5.82	Yes	103.05	9.23	0.00	0.01	0.86	
105. Partners Bank	AR	NA	83.33	11.72	5	242,799	153,756	215,791	26,504	248	3.81	0.43	3.70	No	95.17	11.66	0.14	0.00	1.16	
106. Peoples Bank	MS	36.00	100.00	25.20	3	312,516	242,286	275,420	33,379	1,496	4.82	1.90	18.41	Yes	68.74	10.71	4.82	0.27	1.28	
107. Pike National Bank	MS	NA	80.00	35.21	5	258,009	159,418	217,350	36,004	653	4.33	1.03	7.35	No	71.49	14.03	1.17	0.04	1.30	
108. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,148,360	569,067	1,002,519	121,456	3,044	3.22	1.07	10.29	No	61.72	9.73	1.36	0.28	0.89	
109. Ponce Bank	NY	71.86	64.29	71.38	1	1,147,532	986,787	848,739	136,243	(575)	3.82	-0.22	-1.69	No	95.16	12.76	0.98	0.00	1.37	
110. PriorityOne Bank	MS	43.10	53.33	28.64	1	727,401	534,839	613,263	74,725	2,912	4.27	1.65	15.55	Yes	66.14	10.55	0.74	0.09	1.02	
111. Progressive National Bank	LA	NA	60.00	46.30	5	81,971	39,753	74,730	7,030	76	3.59	0.39	4.61	Yes	89.49	8.97	0.11	0.01	0.74	
112. Pulaski Savings Bank	IL	NA	100.00	96.08	5	46,249	37,869	37,675	3,560	34	3.34	0.29	3.85	No	90.88	7.63	0.39	0.00	0.33	
113. Quontic Bank	NY	41.63	0.00	90.07	2	480,774	347,022	386,453	47,444	637	3.34	0.60	5.78	No	82.33	10.76	0.67	0.00	0.31	

* Pacific Global Bank was acquired by RBB Bancorp in January 2020.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2020

		Social Performance Metrics					Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
114.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	55,638	22,644	44,983	9,138	70	3.37	0.50	2.99	Yes	83.27	16.18	1.48	0.00	1.78
115.	RiverHills Bank	MS	46.89	75.00	29.43	1	346,078	182,656	284,893	37,875	1,160	3.12	1.38	12.57	Yes	57.30	10.70	1.64	0.00	2.45
116.	Robertson Banking Company	AL	57.10	85.71	43.40	1	333,952	259,664	291,721	34,254	885	3.81	1.06	10.49	Yes	58.75	10.23	0.31	0.00	1.55
117.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,127,315	2,518,079	2,457,188	501,144	8,248	3.61	1.09	6.72	No	52.23	14.44	0.74	0.10	0.80
118.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	86,557	37,163	71,766	12,497	308	3.54	1.47	10.21	Yes	60.57	13.82	0.06	0.07	1.36
119.	Savoy Bank	NY	69.66	0.00	43.66	2	397,529	341,884	340,034	41,596	1,090	4.23	1.13	10.56	No	62.21	10.61	0.95	-0.04	1.67
120.	Security Bank and Trust Co	TN	NA	90.00	30.22	5	502,487	389,884	450,220	43,793	1,342	3.59	1.12	11.86	Yes	56.96	9.07	0.04	0.02	0.42
121.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,029,261	469,838	801,675	106,206	1,418	3.23	0.57	5.32	No	79.90	10.30	0.81	0.05	2.10
122.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	262,550	213,927	229,849	31,307	1,154	4.66	1.80	14.94	No	45.87	11.98	2.10	0.07	1.88
123.	South Georgia Banking Company	GA	NA	100.00	23.15	5	454,938	246,095	387,393	66,177	1,178	3.79	1.02	7.18	No	68.42	12.21	0.57	0.00	1.46
124.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,484,652	1,005,841	1,226,001	174,027	3,454	3.51	0.93	8.05	No	68.80	9.22	1.39	0.09	1.35
125.	Southern Independent Bank	AL	NA	100.00	37.67	5	256,240	132,673	208,337	28,358	563	2.98	0.89	7.99	No	59.59	11.21	0.28	0.00	1.36
126.	Spring Bank	NY	NA	100.00	32.10	5	212,593	155,953	180,365	25,984	424	4.47	0.85	6.59	No	74.59	13.00	1.12	0.33	0.81
127.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	225,359	162,012	147,658	51,336	155	3.32	0.28	1.21	No	85.74	23.24	1.23	0.03	1.31
128.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,169,616	899,539	1,018,345	126,950	(3,354)	3.72	-1.15	-10.40	No	154.20	8.70	0.31	0.28	0.81
129.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	5	1,155,654	829,443	1,045,720	106,039	3,846	4.66	1.35	14.79	Yes	80.25	8.98	0.23	0.07	1.31
130.	Sycamore Bank	MS	58.64	60.00	38.39	1	240,279	161,424	214,935	23,143	479	4.09	0.82	8.29	No	77.14	10.10	0.35	0.03	0.96
131.	Tensas State Bank	LA	NA	80.00	19.31	5	153,583	91,170	123,646	20,951	492	3.82	1.26	9.41	Yes	65.74	12.93	2.57	0.11	1.10
132.	Texas National Bank	TX	81.16	66.67	35.06	1	345,199	220,316	284,410	29,705	974	4.73	1.19	13.44	No	70.53	9.04	0.42	-0.07	1.55
133.	Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	90,071	49,737	78,484	11,239	(167)	3.50	-0.76	-5.92	No	110.56	10.13	2.33	0.01	2.96
134.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	221,451	160,954	189,609	22,545	832	3.97	1.50	14.62	Yes	61.02	10.51	0.29	0.03	1.18
135.	United Bank	AL	46.37	63.16	23.49	1	723,283	460,317	636,677	71,723	2,327	3.89	1.29	13.31	No	61.17	9.71	0.72	0.00	1.30
136.	United Bank of Philadelphia	PA	NA	50.00	16.14	5	45,547	31,814	42,610	2,774	(237)	4.48	-2.04	-33.03	No	134.71	5.41	12.03	-0.04	0.69
137.	United Mississippi Bank	MS	NA	60.00	25.88	5	354,206	258,427	308,915	38,985	770	4.23	0.88	7.98	Yes	81.95	10.66	1.95	0.08	0.72
138.	VCC Bank	VA	NA	50.00	33.95	5	209,326	161,581	162,610	23,467	(728)	2.65	-1.36	-12.24	No	70.56	10.41	3.98	0.00	1.81
139.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	651,379	389,829	537,618	90,020	1,945	3.30	1.20	8.65	No	59.40	13.06	0.33	-0.13	1.11
140.	Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	241,171	175,559	197,051	22,441	374	3.87	0.63	6.69	Yes	79.12	9.22	2.11	0.13	0.84

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