

CDFI Banking Industry Peer Group Report

THIRD QUARTER 2022

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: THIRD QUARTER 2022

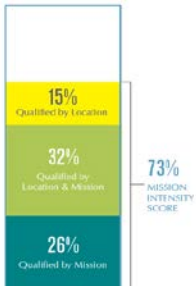
The following table provides summary information on the social and financial performance of all certified CDFI Banks for the third quarter of 2022. As of September 30, 2022, there were 177 CDFI Banks.

	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				\$100,147,275	\$63,891,131	\$86,104,730	\$10,236,661	\$312,567								
MEDIAN	46.40	66.67	31.67	\$344,555	\$208,666	\$302,798	\$31,629	\$920	3.72	1.20	13.42	64.34	10.78	0.46	0.01	1.32
AVERAGE	48.28	67.04	33.06	\$565,804	\$360,967	\$486,467	\$57,834	\$1,766	3.79	1.26	14.30	66.74	11.93	0.83	0.06	1.39
MAXIMUM	99.78	100.00	98.53	\$6,775,054	\$5,552,731	\$5,756,718	\$750,038	\$20,811	7.20	18.36	141.14	188.85	28.29	9.86	2.59	4.57
MINIMUM	11.93	0.00	0.00	\$26,035	\$16,637	\$23,835	\$2,125	(\$11,434)	1.92	(2.54)	(43.31)	19.16	7.32	0.00	(1.21)	0.05

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:



73% MISSION INTENSITY SCORE

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. BankPlus	MS	23.63	54.39	31.29	3	6,775,054
2. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,443,217
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,899,514
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,639,704
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,178,021
6. Ponce Bank	NY	71.86	64.29	71.38	1	2,150,148
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,097,613
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,957,060
9. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,829,929
10. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,793,738
11. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,696,456
12. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,636,315
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,423,063
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,294,172
15. First General Bank	CA	NA	20.00	22.99	6	1,222,636
16. United Bank	AL	46.37	63.16	23.49	1	1,197,030
17. City First Bank, National Association	DC	NA	0.00	31.39	6	1,169,711
18. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,142,382
19. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,083,459
20. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,067,968

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	23.63	54.39	31.29	3	6,775,054	5,552,731
2. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,443,217	3,721,612
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,899,514	3,261,194
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,639,704	1,655,431
5. Ponce Bank	NY	71.86	64.29	71.38	1	2,150,148	1,421,018
6. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,178,021	1,385,101
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,097,613	1,313,567
8. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,423,063	1,212,533
9. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,957,060	1,137,930
10. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,696,456	1,097,280
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,636,315	1,078,097
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,793,738	1,056,547
13. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,829,929	1,042,672
14. First General Bank	CA	NA	20.00	22.99	6	1,222,636	1,001,901
15. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,142,382	932,392
16. PriorityOne Bank	MS	43.10	53.33	28.64	1	997,954	742,836
17. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,003,932	734,180
18. City First Bank, National Association	DC	NA	0.00	31.39	6	1,169,711	726,669
19. International Bank of Chicago	IL	23.52	50.00	32.69	3	881,534	695,252
20. BOM Bank	LA	53.37	61.54	35.54	1	849,133	646,328

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. BankPlus	MS	23.63	54.39	31.29	3	6,775,054	5,756,718
2. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,443,217	5,557,482
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,899,514	3,014,431
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,639,704	2,436,255
5. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,097,613	1,837,880
6. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,178,021	1,778,651
7. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,957,060	1,758,922
8. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,829,929	1,564,026
9. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,636,315	1,534,989
10. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,696,456	1,524,003
11. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,793,738	1,446,163
12. Ponce Bank	NY	71.86	64.29	71.38	1	2,150,148	1,392,263
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,423,063	1,160,048
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,294,172	1,148,828
15. United Bank	AL	46.37	63.16	23.49	1	1,197,030	1,105,998
16. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,083,459	1,034,179
17. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,142,382	1,002,939
18. First General Bank	CA	NA	20.00	22.99	6	1,222,636	962,768
19. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,067,968	947,760
20. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	1,042,441	927,666

	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	271,870	28.29
2. Asian Bank	PA	86.14	100.00	22.90	1	390,929	27.01
3. VCC Bank	VA	NA	50.00	33.95	5	260,898	26.55
4. Genesis Bank	MS	NA	100.00	6.32	5	38,985	24.75
5. Ponce Bank	NY	71.86	64.29	71.38	1	2,150,148	22.91
6. Bank of Camilla	GA	NA	100.00	28.87	5	146,588	22.24
7. Community Bank of the Bay	CA	NA	33.33	16.27	6	1,014,059	20.76
8. Freedom Bank	TX	NA	0.00	14.06	6	137,510	20.48
9. LimeBank	MO	54.47	60.00	37.12	1	84,616	20.03
10. First Southwest Bank	CO	NA	66.67	20.93	5	479,346	19.86
11. First Eagle Bank	IL	23.31	50.00	45.67	3	578,302	18.52
12. Mission National Bank	CA	NA	66.67	45.12	5	190,131	18.50
13. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	607,800	18.18
14. Bank of Vernon	AL	NA	66.67	24.31	5	282,950	18.18
15. Community Commerce Bank	CA	NA	0.00	18.48	6	321,703	17.86
16. Bank of Oak Ridge	LA	NA	100.00	0.00	5	77,325	16.95
17. Industrial Bank	DC	50.33	71.43	40.02	1	688,619	16.79
18. McGehee Bank	AR	NA	50.00	3.85	5	150,568	16.74
19. Peoples Community Bank	MO	65.55	86.67	47.49	1	641,517	16.71
20. First General Bank	CA	NA	20.00	22.99	6	1,222,636	16.37

TOP 20 CDFI BANKS by Selected Indicators

		Social Performance Metrics					Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)
1.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	364,085	Yes	18.36
2.	Priority Bank	AR	27.44	33.33	87.80	4	88,778	Yes	3.49
3.	First General Bank	CA	NA	20.00	22.99	6	1,222,636	No	3.14
4.	Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	121,498	Yes	2.91
5.	Commercial Capital Bank	LA	NA	66.67	25.83	5	264,095	Yes	2.89
6.	Peoples Bank	MS	36.00	100.00	25.20	3	428,346	Yes	2.83
7.	FNB Picayune Bank	MS	NA	66.67	42.96	5	282,481	Yes	2.73
8.	Peoples Community Bank	MO	65.55	86.67	47.49	1	641,517	Yes	2.73
9.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	341,998	Yes	2.53
10.	First Eagle Bank	IL	23.31	50.00	45.67	3	578,302	Yes	2.46
11.	CLB The Community Bank	LA	20.87	50.00	15.72	3	272,386	Yes	2.39
12.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	607,800	No	2.34
13.	Jefferson Bank	MS	NA	100.00	2.19	5	163,852	No	2.11
14.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	361,396	Yes	2.02
15.	McGehee Bank	AR	NA	50.00	3.85	5	150,568	Yes	2.01
16.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,953	Yes	1.99
17.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,178,021	No	1.99
18.	Bank of Holly Springs	MS	77.85	80.00	34.42	1	463,160	Yes	1.97
19.	Bank of Lake Village	AR	NA	50.00	8.53	5	91,998	No	1.95
20.	Delta Bank	LA	NA	80.00	27.90	5	512,324	Yes	1.95

		Social Performance Metrics					Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)
1.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	364,085	Yes	141.14
2.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,953	Yes	54.87
3.	Bank of Kilmichael	MS	NA	75.00	20.70	5	264,767	Yes	53.16
4.	Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,341	Yes	38.67
5.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,083,459	Yes	37.99
6.	Piggott State Bank	AR	NA	100.00	35.52	5	114,193	Yes	36.33
7.	Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	121,498	Yes	35.02
8.	Priority Bank	AR	27.44	33.33	87.80	4	88,778	Yes	33.46
9.	FNB Picayune Bank	MS	NA	66.67	42.96	5	282,481	Yes	30.43
10.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	202,376	Yes	30.34
11.	CLB The Community Bank	LA	20.87	50.00	15.72	3	272,386	Yes	29.72
12.	Peoples Bank	MS	36.00	100.00	25.20	3	428,346	Yes	26.90
13.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	341,998	Yes	26.65
14.	Cleveland State Bank	MS	NA	80.00	37.05	5	306,480	No	26.43
15.	The First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	432,811	Yes	26.39
16.	Commercial Bank	MS	NA	40.00	27.31	6	230,747	No	25.78
17.	Washington State Bank	LA	47.97	57.14	23.59	1	294,154	Yes	25.34
18.	Commercial Capital Bank	LA	NA	66.67	25.83	5	264,095	Yes	25.27
19.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	284,829	Yes	24.67
20.	Robertson Banking Company	AL	57.10	85.71	43.40	1	433,313	Yes	24.35

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)	ER (%)
1. Central Bank of Kansas City	MO	NA	100.00	10.76	5	364,085	19.16
2. First General Bank	CA	NA	20.00	22.99	6	1,222,636	19.34
3. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	607,800	26.38
4. Royal Business Bank	CA	29.96	46.15	37.95	4	3,899,514	36.63
5. First Eagle Bank	IL	23.31	50.00	45.67	3	578,302	37.11
6. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	388,028	37.49
7. Peoples Community Bank	MO	65.55	86.67	47.49	1	641,517	40.16
8. Jefferson Bank	MS	NA	100.00	2.19	5	163,852	40.97
9. Asian Bank	PA	86.14	100.00	22.90	1	390,929	41.32
10. FNB Picayune Bank	MS	NA	66.67	42.96	5	282,481	41.69
11. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,423,063	42.49
12. BNA Bank	MS	NA	50.00	41.79	5	719,516	43.49
13. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	341,998	43.64
14. Bank of Commerce	MS	NA	100.00	39.71	5	786,263	44.90
15. Bank of Lake Village	AR	NA	50.00	8.53	5	91,998	45.35
16. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,003,932	45.44
17. Spring Bank	NY	NA	100.00	32.10	5	347,150	46.04
18. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,953	46.33
19. Commercial Capital Bank	LA	NA	66.67	25.83	5	264,095	48.03
20. Southern Independent Bank	AL	NA	100.00	37.67	5	328,461	48.47

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2022

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
		DL- 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	607,800	531,102	491,801	108,589	3,508	4.49	2.34	13.11	No	26.38	18.18	0.00	0.00	1.49
2. Asian Bank	PA	86.14	100.00	22.90	1	390,929	310,993	267,435	101,764	1,497	3.66	1.52	5.86	No	41.32	27.01	0.08	-0.01	1.37
3. Bank of Anguilla	MS	NA	100.00	12.17	5	171,412	82,364	149,924	15,206	469	3.68	1.08	12.16	No	67.69	12.55	1.39	-0.28	2.45
4. Bank of Brookhaven	MS	NA	100.00	29.55	5	224,225	104,666	202,701	18,153	644	3.23	1.16	13.93	No	61.39	10.69	0.03	0.03	1.17
5. Bank of Camilla	GA	NA	100.00	28.87	5	146,588	82,442	114,697	31,629	533	4.15	1.41	6.68	No	53.77	22.24	0.32	0.13	1.13
6. Bank of Cherokee County	OK	NA	66.67	45.23	5	284,371	156,088	248,234	35,804	411	3.50	0.58	4.48	No	74.73	14.29	0.06	0.00	0.85
7. Bank of Commerce	MS	NA	100.00	39.71	5	786,263	433,148	705,761	68,908	2,716	3.14	1.42	15.84	No	44.90	13.84	0.29	0.22	1.25
8. Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	376,301	84,849	358,418	7,250	360	1.92	0.36	12.18	No	78.44	10.22	0.16	0.09	0.75
9. Bank of Forest	MS	90.42	66.67	22.19	1	236,345	117,799	217,915	17,034	618	3.38	1.04	14.17	Yes	69.92	12.55	1.34	0.02	1.37
10. Bank of Franklin	MS	NA	40.00	37.67	6	200,876	136,812	173,720	16,653	674	4.48	1.39	16.34	No	61.85	10.71	0.04	-0.16	1.40
11. Bank of Holly Springs	MS	77.85	80.00	34.42	1	463,160	385,167	369,173	68,512	2,186	4.29	1.97	12.85	Yes	56.85	14.83	1.63	0.04	0.76
12. Bank of Kilmichael	MS	NA	75.00	20.70	5	264,767	121,871	251,065	8,475	1,134	3.84	1.72	53.16	Yes	55.74	9.06	0.29	0.22	2.11
13. Bank of Lake Village	AR	NA	50.00	8.53	5	91,998	62,902	73,196	7,937	445	4.07	1.95	22.33	No	45.35	10.99	0.66	0.00	2.75
14. Bank of Moundville	AL	NA	0.00	14.89	6	128,737	36,655	115,905	7,355	224	2.69	0.70	11.72	No	69.71	12.34	0.22	0.03	1.22
15. Bank of Oak Ridge	LA	NA	100.00	0.00	5	77,325	62,059	63,365	12,229	69	4.71	0.37	2.25	Yes	84.35	16.95	0.63	0.00	0.98
16. Bank of Okolona	MS	NA	75.00	22.51	5	252,753	153,027	232,075	16,405	625	3.92	0.98	14.35	Yes	74.39	9.63	1.05	0.13	1.20
17. Bank of St Francisville	LA	52.03	0.00	35.51	2	235,913	179,806	214,345	19,551	1,027	4.36	1.92	20.84	Yes	61.43	10.30	0.46	0.07	1.57
18. Bank of Vernon	AL	NA	66.67	24.31	5	282,950	166,948	236,462	45,958	927	3.63	1.31	8.00	No	57.45	18.18	0.80	0.49	1.19
19. Bank of Winona	MS	NA	100.00	44.32	5	141,431	46,428	126,800	9,442	332	3.23	0.92	12.75	Yes	65.17	11.37	0.55	0.00	1.51
20. Bank of Zachary	LA	31.22	33.33	49.99	4	380,816	199,495	361,299	18,474	732	3.34	0.75	17.97	No	72.53	9.60	0.21	0.01	1.28
21. Bank3	TN	NA	50.00	8.25	5	435,880	355,036	382,655	37,423	831	3.38	0.79	8.86	No	66.48	9.42	0.00	0.05	1.01
22. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,097,613	1,313,567	1,837,880	234,784	5,776	3.69	1.11	9.85	No	63.27	10.02	0.83	0.08	1.06
23. BankPlus	MS	23.63	54.39	31.29	3	6,775,054	5,552,731	5,756,718	648,765	20,811	4.07	1.24	12.82	No	66.79	9.41	0.16	0.10	0.77
24. Bay Bank	WI	35.71	0.00	33.18	4	208,052	80,626	190,662	14,043	492	3.13	0.96	13.27	No	67.59	10.56	0.42	-0.07	2.06
25. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,636,315	1,078,097	1,534,989	84,699	(1,370)	3.49	-0.33	-5.82	No	73.95	9.08	1.48	0.74	2.12
26. BNA Bank	MS	NA	50.00	41.79	5	719,516	386,751	620,111	63,289	3,123	3.16	1.65	19.61	No	43.49	10.96	0.51	0.02	1.69
27. BOM Bank	LA	53.37	61.54	35.54	1	849,133	646,328	694,707	83,693	3,472	4.62	1.70	16.75	No	57.85	10.54	0.73	0.06	0.73
28. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	222,562	164,950	198,669	19,953	650	4.73	1.20	13.14	Yes	74.29	9.66	1.29	0.11	1.06
29. Carroll Bank and Trust	TN	NA	75.00	39.73	5	426,738	308,187	378,636	29,841	1,095	4.21	1.04	14.45	No	69.05	8.83	0.25	0.01	0.83
30. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	756,146	574,409	636,445	62,070	(541)	3.29	-0.30	-3.38	No	111.03	10.51	2.77	-0.07	0.96
31. Carver State Bank	GA	NA	100.00	37.23	5	79,544	34,250	66,727	10,444	340	4.48	1.63	12.99	No	63.68	13.12	1.38	-0.10	2.25
32. Centennial Bank	TN	45.52	66.67	26.73	1	661,541	480,671	583,697	69,362	1,810	4.49	1.08	10.46	No	53.64	10.31	0.63	0.25	1.85
33. Central Bank of Kansas City	MO	NA	100.00	10.76	5	364,085	222,574	306,647	54,708	16,546	3.67	18.36	141.14	Yes	19.16	15.18	0.00	0.00	1.57
34. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	242,120	190,567	215,945	22,624	792	4.36	1.30	14.00	No	63.56	9.18	0.03	-0.01	1.74
35. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	459,652	348,347	422,278	33,808	209	4.13	0.19	2.47	No	89.26	7.32	0.15	-0.02	1.21
36. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	1,042,441	504,954	927,666	44,815	2,174	2.82	0.89	19.14	No	67.52	9.58	0.10	-0.08	1.57
37. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	121,498	70,445	99,326	10,766	903	3.92	2.91	35.02	Yes	54.19	8.67	4.35	0.10	2.68

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2022

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DL- 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. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	470,511	294,777	421,847	43,906	2,145	4.03	1.76	19.55	Yes	60.85	10.61	1.32	0.02	1.47	
39. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,696,456	1,097,280	1,524,003	140,061	7,882	3.63	1.79	21.24	Yes	59.41	10.44	0.47	0.07	1.38	
40. Citizens Progressive Bank	LA	NA	100.00	23.88	5	234,560	175,986	204,962	25,792	582	4.85	1.03	9.11	Yes	80.13	9.62	1.17	0.01	0.85	
41. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	139,972	121,727	122,445	13,342	433	5.17	1.27	13.07	No	70.79	10.45	2.17	0.22	0.78	
42. Citizens Trust Bank	GA	99.78	100.00	30.34	1	812,605	336,447	744,378	58,797	2,724	3.30	1.31	18.94	No	55.15	10.44	1.41	0.02	0.91	
43. City First Bank, National Association	DC	NA	0.00	31.39	6	1,169,711	726,669	852,195	190,068	1,401	3.01	0.47	2.89	No	64.90	14.70	0.08	0.00	0.55	
44. CLB The Community Bank	LA	20.87	50.00	15.72	3	272,386	178,157	249,972	21,783	1,626	4.49	2.39	29.72	Yes	51.24	9.76	0.73	0.03	0.99	
45. Cleveland State Bank	MS	NA	80.00	37.05	5	306,480	142,914	285,004	8,457	621	3.17	0.82	26.43	No	68.70	10.49	0.02	0.01	1.40	
46. Colfax Banking Company	LA	27.43	20.00	49.55	4	145,661	59,843	137,656	7,530	320	3.23	0.88	16.82	Yes	74.32	10.06	0.20	-0.01	0.65	
47. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	26,035	19,351	23,835	2,125	39	4.02	0.59	7.41	No	85.66	7.74	2.86	0.00	0.61	
48. Commerce Bank	MS	NA	100.00	48.13	5	156,494	94,058	144,100	9,855	615	3.85	1.56	22.65	Yes	62.98	11.38	0.57	0.21	2.01	
49. Commercial Bank	MS	NA	40.00	27.31	6	230,747	90,631	210,648	11,039	724	3.66	1.20	25.78	No	59.32	9.72	0.41	0.24	2.31	
50. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,341	140,812	228,040	9,041	932	3.13	1.50	38.67	Yes	57.74	9.81	0.42	0.03	0.97	
51. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,083,459	534,603	1,034,179	39,829	4,546	2.99	1.63	37.99	Yes	61.13	9.65	0.60	0.05	1.58	
52. Commercial Capital Bank	LA	NA	66.67	25.83	5	264,095	194,149	221,749	29,062	1,835	5.32	2.89	25.27	Yes	48.03	10.82	1.09	-0.01	0.96	
53. Commonwealth National Bank	AL	NA	100.00	20.33	5	61,529	23,524	57,317	4,048	(15)	3.17	-0.10	-1.49	No	102.44	11.89	0.00	0.16	2.53	
54. Community Bank	TN	31.53	33.33	42.24	4	248,464	213,976	227,210	20,022	644	4.56	1.08	13.03	No	68.11	8.32	0.04	0.05	1.40	
55. Community Bank of the Bay	CA	NA	33.33	16.27	6	1,014,059	597,790	804,243	181,034	2,307	3.54	1.01	5.04	No	58.85	20.76	0.00	-0.01	1.16	
56. Community Commerce Bank	CA	NA	0.00	18.48	6	321,703	241,453	233,290	58,045	913	3.90	1.12	6.32	No	65.15	17.86	0.06	0.00	1.17	
57. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	662,387	324,524	596,936	48,349	2,875	3.34	1.69	23.18	Yes	53.70	10.10	0.75	0.00	0.67	
58. Connect Bank	AR	71.52	80.00	27.50	1	112,873	70,565	98,857	12,000	432	4.44	1.54	14.47	Yes	66.06	14.77	0.17	-0.02	2.00	
59. Copiah Bank	MS	37.82	55.56	32.61	3	316,029	209,509	262,304	26,785	717	3.63	0.93	10.69	No	69.31	9.48	0.19	0.06	1.14	
60. Cottonport Bank	LA	65.16	83.33	33.99	1	483,484	301,371	433,769	48,661	1,481	3.87	1.23	11.98	No	64.45	12.33	0.40	-0.11	1.28	
61. Covington County Bank	MS	NA	100.00	16.98	5	82,590	51,713	75,023	6,717	223	3.50	1.05	12.88	No	66.41	10.83	1.59	-0.01	0.79	
62. Cross Keys Bank	LA	54.36	62.50	25.17	1	516,081	281,579	454,168	37,265	1,684	3.40	1.25	16.73	Yes	65.40	11.70	0.46	0.03	0.75	
63. Decatur County Bank	TN	68.51	100.00	21.41	1	228,575	184,511	205,733	16,343	860	4.19	1.52	20.77	Yes	63.63	9.21	0.17	-0.01	0.86	
64. Delta Bank	LA	NA	80.00	27.90	5	512,324	344,228	455,405	49,229	2,518	3.93	1.95	20.61	Yes	54.06	9.38	0.13	0.34	0.67	
65. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,953	76,973	187,465	8,883	991	3.23	1.99	54.87	Yes	46.33	9.25	1.70	0.01	1.24	
66. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	472,398	250,427	413,425	53,340	2,114	4.23	1.74	15.59	No	57.32	13.32	0.98	0.06	1.76	
67. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	341,998	288,688	308,598	32,415	2,129	4.19	2.53	26.65	Yes	43.64	9.97	0.35	0.02	1.50	
68. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	464,053	241,010	363,213	35,372	2,014	3.77	1.67	21.50	Yes	57.38	10.08	1.86	0.01	1.53	
69. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	202,376	118,383	173,437	10,306	771	3.72	1.45	30.34	Yes	65.83	11.20	0.93	-0.01	1.40	
70. Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	135,106	94,834	119,629	11,561	518	4.09	1.47	17.03	Yes	65.35	11.51	0.93	0.00	1.68	
71. Fidelity Bank	AR	41.50	25.00	17.20	2	568,965	262,187	532,300	35,054	2,119	2.85	1.49	22.28	Yes	50.55	10.36	0.00	0.01	1.18	
72. First American National Bank	MS	NA	55.56	57.61	5	370,788	213,659	343,492	19,433	1,044	3.96	1.13	19.24	Yes	73.82	10.27	0.71	0.26	1.02	
73. First Bank	MS	33.88	78.57	32.57	3	572,273	320,640	506,607	62,470	1,612	3.05	1.11	10.36	Yes	70.51	10.78	0.81	-0.03	1.65	
74. First Eagle Bank	IL	23.31	50.00	45.67	3	578,302	374,622	451,390	93,475	3,662	4.02	2.46	15.16	Yes	37.11	18.52	0.00	0.00	1.49	
75. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	344,555	271,218	227,954	32,595	675	3.18	0.78	8.32	No	70.39	9.78	0.20	0.05	0.42	

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2022

		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 (%)
76.	First General Bank	CA	NA	20.00	22.99	6	1,222,636	1,001,901	962,768	204,980	9,878	5.56	3.14	19.75	No	19.34	16.37	0.10	0.00	1.04
77.	First Independence Bank	MI	22.29	66.67	42.35	3	469,349	256,541	363,850	32,021	527	2.80	0.45	6.33	No	86.19	9.87	0.36	-0.01	1.09
78.	First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	204,657	168,841	183,790	20,294	1,018	4.23	1.93	19.54	Yes	55.68	9.71	0.20	-0.09	1.71
79.	First National Bank and Trust	AL	NA	100.00	33.98	5	208,001	129,529	189,381	8,146	397	3.24	0.76	17.34	Yes	79.55	10.79	1.42	0.02	1.54
80.	First Natural State Bank	AR	NA	100.00	24.91	5	84,928	61,624	76,903	7,709	152	3.96	0.71	7.80	No	70.15	10.81	0.19	0.02	1.84
81.	First Security Bank	MS	40.59	38.89	34.22	2	863,869	473,471	791,183	58,917	2,915	3.70	1.33	19.19	No	56.91	8.54	0.35	0.04	1.20
82.	First Southern Bank	MS	46.75	50.00	32.24	1	249,195	139,870	229,901	18,773	848	3.90	1.31	17.13	Yes	70.22	10.08	0.77	-0.07	1.54
83.	First Southwest Bank	CO	NA	66.67	20.93	5	479,346	231,961	374,854	81,419	940	3.49	0.76	4.60	No	70.35	19.86	0.08	0.01	1.40
84.	First State Bank	MS	NA	92.86	43.53	5	893,338	428,743	810,181	79,107	1,809	2.99	0.82	8.60	No	66.83	11.71	1.50	0.00	1.70
85.	First State Bank of Warren	AR	NA	75.00	15.30	5	115,007	52,146	104,630	5,176	194	2.75	0.68	13.94	Yes	77.32	11.64	0.03	0.01	2.26
86.	FNB Oxford Bank	MS	NA	100.00	42.81	5	587,835	259,571	488,357	52,913	1,286	2.94	0.93	9.24	No	58.60	12.58	0.05	-0.03	1.27
87.	FNB Pica-yune Bank	MS	NA	66.67	42.96	5	282,481	133,255	257,396	24,277	1,951	4.09	2.73	30.43	Yes	41.69	12.25	1.72	0.04	1.58
88.	FNBC Bank	AR	NA	75.00	26.94	5	706,182	444,713	579,973	36,762	2,021	3.85	1.11	20.01	Yes	66.17	8.92	0.35	0.13	2.05
89.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	213,890	114,189	195,423	17,453	735	3.57	1.38	16.94	Yes	64.03	9.19	0.10	0.01	1.37
90.	Freedom Bank	TX	NA	0.00	14.06	6	137,510	80,790	111,278	25,897	340	4.50	1.07	5.26	No	61.20	20.48	0.02	0.01	0.91
91.	Friend Bank	AL	NA	60.00	36.21	5	182,524	106,659	165,374	16,571	735	4.07	1.59	17.86	Yes	60.83	9.84	0.08	-0.02	1.86
92.	Genesis Bank	MS	NA	100.00	6.32	5	38,985	16,637	29,638	8,936	168	7.20	1.86	9.40	No	65.51	24.75	0.58	0.19	1.37
93.	Gibbsland Bank & Trust Company	LA	55.68	75.00	22.79	1	468,237	280,926	416,111	48,794	1,257	4.28	1.11	10.31	No	72.94	12.13	0.69	2.06	1.73
94.	GN Bank	IL	NA	100.00	77.17	5	74,114	55,468	63,370	9,655	(63)	3.92	-0.33	-2.59	No	100.39	13.15	4.89	0.61	1.48
95.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,423,063	1,212,533	1,160,048	187,914	6,449	4.48	1.84	13.94	No	42.49	13.68	0.04	0.00	1.20
96.	Great Southern Bank	MS	41.44	75.00	33.34	1	357,562	131,618	337,280	14,814	755	3.80	0.83	18.07	Yes	77.96	8.51	0.61	0.15	1.13
97.	Guaranty Bank & Trust	LA	47.73	66.67	44.81	1	280,438	212,576	247,400	29,985	920	4.64	1.27	12.17	No	58.87	11.82	0.61	0.00	1.00
98.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	361,396	248,288	319,862	30,307	1,758	4.59	2.02	23.15	Yes	58.13	9.25	0.42	-0.01	0.73
99.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,793,738	1,056,547	1,446,163	175,126	5,194	4.21	1.23	12.52	No	61.62	11.36	0.10	-0.16	1.55
100.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	370,677	196,778	320,994	35,328	(71)	2.75	-0.07	-0.79	No	101.61	10.43	1.51	0.04	1.28
101.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	146,831	62,982	133,100	9,259	198	2.67	0.53	7.48	Yes	83.23	12.40	2.23	-0.01	2.08
102.	Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	485,387	423,687	430,799	46,865	1,947	4.63	1.59	16.72	Yes	60.97	9.64	0.73	-0.02	1.44
103.	Industrial Bank	DC	50.33	71.43	40.02	1	688,619	329,544	582,472	93,173	58	3.60	0.03	0.24	No	92.51	16.79	4.14	0.12	1.96
104.	INSOUTH Bank	TN	57.51	66.67	33.73	1	468,753	373,707	414,928	34,647	2,055	4.63	1.78	23.83	No	62.54	8.99	0.41	0.01	1.11
105.	International Bank of Chicago	IL	23.52	50.00	32.69	3	881,534	695,252	784,460	87,713	3,623	3.58	1.62	16.49	Yes	49.73	11.39	2.14	0.00	1.86
106.	Jefferson Bank	MS	NA	100.00	2.19	5	163,852	114,374	131,106	22,350	864	4.35	2.11	15.58	No	40.97	15.57	0.27	-0.36	3.88
107.	Landmark Bank	LA	51.13	66.67	40.58	1	182,532	112,576	155,475	14,623	591	4.54	1.32	15.78	Yes	68.90	10.32	1.52	-0.01	1.39
108.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,142,382	932,392	1,002,939	117,814	3,549	3.60	1.34	12.22	No	51.86	10.90	0.01	0.00	1.13
109.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,067,968	519,821	947,760	90,895	2,694	3.27	1.02	11.34	No	73.15	10.69	1.00	0.06	1.37
110.	LimeBank	MO	54.47	60.00	37.12	1	84,616	60,206	66,019	18,140	37	4.08	0.17	0.81	No	83.89	20.03	0.34	0.00	1.31
111.	Magnolia State Bank	MS	39.35	75.00	36.14	3	433,832	295,585	392,853	39,326	1,590	3.47	1.43	15.80	Yes	66.06	10.55	0.33	0.03	0.91
112.	McGehee Bank	AR	NA	50.00	3.85	5	150,568	110,378	114,632	25,252	765	3.93	2.01	13.90	Yes	49.15	16.74	0.43	0.03	2.49
113.	Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	434,248	228,714	379,064	50,404	1,015	3.57	0.89	7.87	No	67.29	13.53	0.40	0.04	1.16

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2022

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DL- HMIDA (%)	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.	Mechanics Bank	MS	NA	100.00	44.77	5	324,321	208,666	293,306	27,641	990	3.39	1.20	14.37	No	60.00	9.41	0.75	0.00	1.22
115.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	94,360	54,172	88,154	5,797	129	3.34	0.54	8.12	Yes	85.37	10.14	2.41	-0.07	1.09
116.	Merchants & Marine Bank	MS	40.29	58.33	30.12	1	704,246	369,234	604,545	87,035	1,514	3.82	0.83	6.84	No	81.07	13.53	1.52	-0.14	0.97
117.	Merchants and Planters Bank	MS	23.86	25.00	30.96	4	188,997	80,664	161,282	27,237	353	3.36	0.75	5.03	No	73.23	16.27	0.06	0.16	1.63
118.	Mission National Bank	CA	NA	66.67	45.12	5	190,131	132,162	150,422	37,499	38	3.66	0.08	0.41	No	109.40	18.50	0.88	0.00	1.83
119.	Mission Valley Bank	CA	NA	0.00	11.41	6	510,404	397,775	426,804	50,492	2,140	4.75	1.70	17.04	No	58.40	10.99	0.05	-0.02	1.35
120.	Mountain Valley Bank	TN	41.46	33.33	54.75	2	156,793	112,078	142,851	13,720	28	3.86	0.07	0.80	No	96.72	9.98	1.04	0.26	0.71
121.	Native American Bank, National Association	CO	NA	100.00	1.59	5	233,302	123,796	200,884	25,749	339	4.13	0.61	5.75	No	79.75	11.76	1.34	-0.06	1.04
122.	Neighborhood National Bank	CA	NA	50.00	19.23	5	119,322	72,466	102,034	14,362	(140)	3.28	-0.47	-3.88	No	113.69	11.97	2.78	0.00	2.11
123.	New Haven Bank	CT	40.41	100.00	44.46	1	168,483	142,854	135,482	19,922	354	3.48	0.85	7.13	No	69.03	11.02	0.00	-0.01	1.27
124.	Noah Bank	PA	NA	20.00	1.56	6	256,061	218,113	221,975	31,799	(101)	3.81	-0.16	-1.27	No	131.06	12.48	3.85	0.00	2.25
125.	OneUnited Bank	MA	74.38	80.00	97.95	1	627,381	467,275	529,657	53,243	271	2.69	0.17	1.97	No	95.25	9.58	0.49	0.01	0.38
126.	Optus Bank	SC	NA	100.00	21.09	5	380,944	192,588	317,372	60,932	510	2.62	0.52	3.34	No	69.13	16.00	1.57	0.04	0.54
127.	Oxford University Bank	MS	NA	66.67	44.93	5	219,051	160,811	191,800	24,312	636	3.79	1.13	10.40	No	61.80	12.21	0.08	0.03	1.17
128.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	445,960	364,555	407,756	33,613	1,154	3.99	1.05	13.65	Yes	69.09	8.69	0.98	0.03	1.46
129.	Partners Bank	AR	NA	83.33	11.72	5	410,894	340,043	341,643	37,571	898	3.97	0.90	10.38	No	66.10	10.16	0.06	-0.03	1.24
130.	Peoples Bank	MS	36.00	100.00	25.20	3	428,346	331,867	379,927	44,412	3,033	6.23	2.83	26.90	Yes	64.01	11.31	3.54	0.14	1.51
131.	Peoples Community Bank	MO	65.55	86.67	47.49	1	641,517	431,334	546,187	94,853	4,472	4.31	2.73	18.67	Yes	40.16	16.71	0.50	0.08	1.32
132.	Piggott State Bank	AR	NA	100.00	35.52	5	114,193	58,656	110,735	3,209	359	3.67	1.20	36.33	Yes	62.68	9.00	0.06	0.00	1.74
133.	Pike National Bank	MS	NA	80.00	35.21	5	343,069	160,006	312,738	27,605	915	3.64	1.06	12.48	No	68.04	11.83	0.58	-0.01	1.66
134.	Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	153,709	113,427	136,110	16,864	211	3.82	0.56	4.95	No	80.61	13.52	0.52	0.01	1.19
135.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,829,929	1,042,672	1,564,026	155,712	4,300	3.17	0.93	10.75	No	55.35	10.35	0.54	0.04	0.75
136.	Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	189,873	72,379	170,994	18,028	258	3.31	0.54	5.61	No	77.05	11.09	0.46	-0.15	1.75
137.	Ponce Bank	NY	71.86	64.29	71.38	1	2,150,148	1,421,018	1,392,263	446,546	(11,434)	3.57	-2.25	-10.08	No	123.08	22.91	1.49	0.51	1.77
138.	Priority Bank	AR	27.44	33.33	87.80	4	88,778	71,151	66,420	9,732	798	4.87	3.49	33.46	Yes	64.22	10.59	2.35	-0.04	2.01
139.	PriorityOne Bank	MS	43.10	53.33	28.64	1	997,954	742,836	849,519	84,273	3,615	4.09	1.49	17.48	Yes	65.77	9.40	0.38	0.20	1.29
140.	Progressive National Bank	LA	NA	60.00	46.30	5	115,462	68,806	104,359	10,655	292	3.79	1.03	11.02	Yes	74.88	9.94	0.09	0.01	1.17
141.	Pulaski Savings Bank	IL	NA	100.00	96.08	5	53,199	44,254	43,321	5,343	(44)	3.43	-0.34	-3.28	No	106.35	10.38	0.00	0.00	0.28
142.	Quontic Bank	NY	41.63	0.00	90.07	2	793,429	475,214	661,186	84,530	348	3.92	0.16	1.65	No	97.22	10.17	4.29	0.01	0.05
143.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	56,826	19,776	49,948	6,306	95	4.11	0.66	5.74	Yes	77.57	14.31	0.00	-0.02	4.57
144.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,639,704	1,655,431	2,436,255	161,609	7,253	3.51	1.13	17.36	No	52.54	8.32	0.10	0.00	1.39
145.	RiverHills Bank	MS	46.89	75.00	29.43	1	386,684	150,211	345,657	33,404	1,250	2.64	1.28	14.74	Yes	56.69	11.09	1.21	0.41	3.29
146.	Robertson Banking Company	AL	57.10	85.71	43.40	1	433,313	271,685	398,515	33,439	2,060	3.64	1.91	24.35	Yes	50.23	9.59	0.27	0.20	1.50
147.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,899,514	3,261,194	3,014,431	603,031	18,620	4.56	1.93	12.48	No	36.63	14.57	0.32	-0.02	1.11
148.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	118,625	42,730	108,550	9,939	479	3.44	1.63	18.40	Yes	54.46	12.32	0.05	0.07	1.49
149.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,003,932	734,180	903,594	94,384	3,665	3.66	1.56	15.49	No	45.44	10.81	0.05	0.04	0.36
150.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,294,172	534,391	1,148,828	97,946	3,166	3.23	0.94	12.30	No	66.73	10.32	0.49	-0.08	2.11
151.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	388,028	197,284	349,208	38,079	1,761	4.00	1.81	18.21	No	37.49	11.08	2.32	2.59	1.91

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2022

	ST	Social Performance Metrics				Balance Sheet/Income Statement				Earnings				Capitalization		Asset Quality			
		DL- HMIDA (%)	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 (%)
152. South Georgia Banking Company	GA	NA	100.00	23.15	5	613,812	333,220	553,421	58,507	1,805	3.65	1.17	12.11	No	62.68	10.23	0.25	0.00	1.33
153. Southeast First National Bank	GA	44.51	66.67	55.59	1	64,396	16,737	57,221	7,033	12	2.80	0.07	0.68	No	94.62	11.03	0.33	0.00	1.67
154. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,178,021	1,385,101	1,778,651	268,510	10,931	3.65	1.99	18.88	No	49.58	12.39	0.46	0.04	1.17
155. Southern Heritage Bank	LA	33.36	30.00	40.15	4	364,113	233,988	333,722	27,873	1,433	4.27	1.53	19.74	Yes	64.34	10.18	0.28	0.04	0.70
156. Southern Independent Bank	AL	NA	100.00	37.67	5	328,461	132,009	300,235	21,124	1,138	3.29	1.36	19.72	No	48.47	11.23	0.22	0.04	1.50
157. Spring Bank	NY	NA	100.00	32.10	5	347,150	205,183	291,669	38,348	1,705	4.54	1.92	17.61	No	46.04	12.35	3.65	0.06	0.91
158. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	271,870	131,701	192,814	69,209	172	2.92	0.25	0.97	No	96.06	28.29	1.21	0.19	1.37
159. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,957,060	1,137,930	1,758,922	185,365	5,410	4.11	1.07	11.28	No	74.36	11.54	0.32	0.04	1.33
160. Sycamore Bank	MS	58.64	60.00	38.39	1	325,298	151,454	302,798	17,071	(2,139)	3.37	-2.54	-43.31	No	188.85	7.40	0.23	0.04	1.25
161. Tensas State Bank	LA	NA	80.00	19.31	5	181,019	108,462	158,147	16,523	618	3.64	1.38	14.17	Yes	62.02	13.15	1.42	0.01	1.11
162. Texas National Bank	TX	81.16	66.67	35.06	1	650,081	372,548	580,659	62,344	2,602	4.04	1.53	16.58	No	59.06	11.04	0.21	0.03	1.64
163. The First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	432,811	280,863	398,805	31,449	2,117	3.96	1.90	26.39	Yes	54.46	8.49	0.67	0.09	2.28
164. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,443,217	3,721,612	5,557,482	750,038	18,029	3.35	1.08	10.00	No	51.31	10.56	0.44	-0.04	1.03
165. The Mer Rouge State Bank	LA	NA	100.00	10.12	5	53,457	19,974	50,030	3,330	102	3.61	0.79	11.38	No	74.98	10.24	0.15	0.14	0.66
166. The Peoples Bank	MS	NA	66.67	36.00	5	522,956	188,682	487,162	31,228	1,081	2.58	0.82	13.04	No	57.07	9.82	0.11	0.02	1.56
167. Union Bank & Trust Company	AR	NA	100.00	25.50	5	284,829	208,226	258,617	18,045	1,177	3.85	1.68	24.67	Yes	58.22	9.93	0.33	0.02	1.59
168. United Bank	AL	46.37	63.16	23.49	1	1,197,030	632,094	1,105,998	70,317	4,366	3.51	1.47	23.88	No	50.60	8.73	1.00	-0.02	1.70
169. United Bank of Philadelphia	PA	NA	50.00	16.14	5	61,873	34,595	55,428	5,785	(212)	4.19	-1.37	-14.29	No	126.40	9.39	9.86	-0.02	0.29
170. United Community Bank	LA	19.63	10.00	18.22	4	692,329	438,696	595,742	83,570	2,879	4.26	1.63	13.81	Yes	62.69	12.52	0.39	-1.21	3.88
171. United Mississippi Bank	MS	NA	60.00	25.88	5	442,326	279,344	385,746	45,844	1,403	3.67	1.25	12.00	Yes	70.85	11.79	0.33	0.03	0.81
172. Unity Bank of Mississippi	MS	70.81	75.00	25.06	1	278,123	113,068	260,673	12,210	699	3.21	0.95	21.65	No	64.02	10.08	1.06	0.04	0.90
173. VCC Bank	VA	NA	50.00	33.95	5	260,898	207,004	168,743	64,897	428	3.43	0.67	2.63	No	68.52	26.55	1.18	0.38	0.62
174. Washington State Bank	LA	47.97	57.14	23.59	1	294,154	230,458	252,136	20,495	1,314	4.39	1.83	25.34	Yes	55.27	8.58	1.25	0.00	1.09
175. Wayne County Bank	TN	NA	83.33	25.78	5	404,590	256,395	348,225	51,188	1,402	4.16	1.37	10.93	No	55.98	13.65	1.41	-0.23	1.44
176. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	748,555	422,714	683,514	61,993	2,176	3.31	1.08	13.42	No	59.92	11.75	0.50	0.01	1.07
177. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	290,484	225,027	252,890	27,303	1,278	4.70	1.75	18.49	Yes	61.24	10.40	0.33	0.02	0.90