

CDFI Banking Industry Peer Group Report

THIRD QUARTER 2021

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.



135 South LaSalle Street • Suite 3025 • Chicago, Illinois 60603 • www.NCIF.org

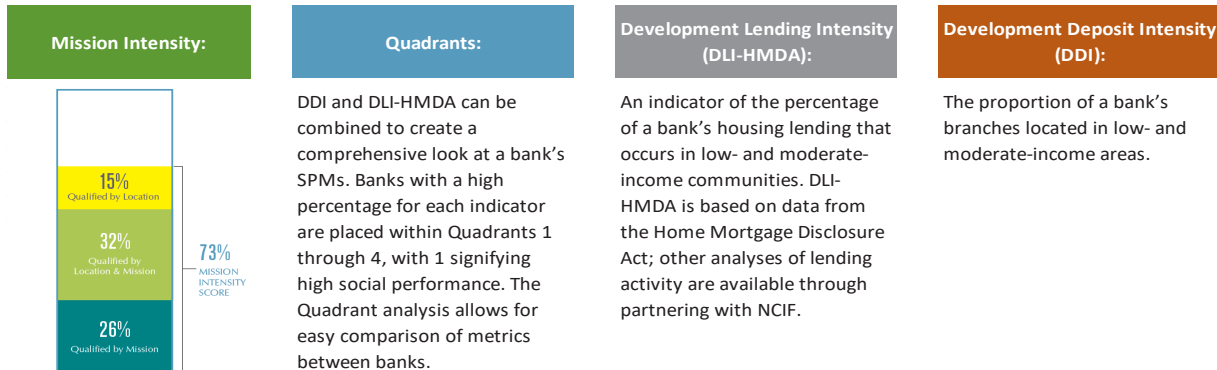
PEER GROUP DATA: THIRD QUARTER 2021

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the third quarter of 2021. As of September 30, 2021, there were 168 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				\$87,341,457	\$54,032,960	\$74,513,127	\$9,451,102	\$438,184								
MEDIAN	43.45	66.67	31.53	\$328,474	\$190,407	\$279,481	\$32,815	\$2,066	3.58	2.33	21.26	47.81	10.28	0.61	0.02	1.34
AVERAGE	46.89	66.96	32.84	\$526,153	\$325,500	\$448,874	\$56,934	\$2,640	3.67	2.85	26.64	52.32	10.85	1.02	0.17	1.45
MAXIMUM	99.78	100.00	98.53	\$5,504,158	\$3,537,976	\$4,714,954	\$763,139	\$18,760	8.71	28.22	145.04	260.51	35.49	10.16	3.52	5.02
MINIMUM	5.40	0.00	1.56	\$25,767	\$8,260	\$19,858	\$2,181	(\$1,544)	2.10	(5.53)	(63.51)	13.22	5.99	0.00	(0.50)	0.07

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).



*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	Total Assets (\$000)
1.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,504,158
2.	BankPlus	MS	23.63	54.39	31.29	3	5,104,245
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,796,557
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,309,265
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,967,438
6.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,882,632
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,789,572
8.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,678,176
9.	Ponce Bank	NY	71.86	64.29	71.38	1	1,542,915
10.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,496,354
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,392,859
12.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,324,763
13.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,283,734
14.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,229,857
15.	First General Bank	CA	NA	20.00	22.99	6	1,202,225
16.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,077,026
17.	City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,061,371
18.	Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828
19.	United Bank	AL	46.37	63.16	23.49	1	1,009,138
20.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	925,980

Total Loans		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	BankPlus	MS	23.63	54.39	31.29	3	5,104,245	3,537,976
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,796,557	3,024,601
3.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,504,158	2,969,459
4.	Ponce Bank	NY	71.86	64.29	71.38	1	1,542,915	1,318,205
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,967,438	1,279,622
6.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,309,265	1,255,763
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,789,572	1,143,605
8.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,882,632	1,105,221
9.	First General Bank	CA	NA	20.00	22.99	6	1,202,225	1,033,154
10.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,678,176	1,016,173
11.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,283,734	1,005,427
12.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,392,859	946,891
13.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,496,354	908,569
14.	Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828	848,215
15.	City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,061,371	645,859
16.	International Bank of Chicago	IL	23.52	50.00	32.69	3	836,562	637,868
17.	PriorityOne Bank	MS	43.10	53.33	28.64	1	854,131	615,688
18.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	786,632	593,178
19.	United Bank	AL	46.37	63.16	23.49	1	1,009,138	588,491
20.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	700,881	581,906

TOP 20 CDFI BANKS by Selected Indicators

		Social Performance Metrics					Balance Sheet/ Income Statement	
		ST	DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Deposits (\$000)
1.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,504,158	4,714,954
2.	BankPlus	MS	23.63	54.39	31.29	3	5,104,245	4,598,301
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,796,557	3,053,361
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,309,265	2,074,725
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,967,438	1,637,772
6.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,882,632	1,617,347
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,789,572	1,575,294
8.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,678,176	1,448,722
9.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,496,354	1,307,742
10.	Ponce Bank	NY	71.86	64.29	71.38	1	1,542,915	1,267,520
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,392,859	1,252,868
12.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,324,763	1,179,980
13.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,283,734	1,063,342
14.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,229,857	1,038,341
15.	First General Bank	CA	NA	20.00	22.99	6	1,202,225	959,874
16.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,077,026	959,549
17.	United Bank	AL	46.37	63.16	23.49	1	1,009,138	900,067
18.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	925,980	809,242
19.	First State Bank	MS	NA	92.86	43.53	5	904,066	787,674
20.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	896,837	766,039

		Social Performance Metrics					Balance Sheet/ Income Statement	
		ST	DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1.	CBW Bank	KS	NA	100.00	33.32	5	88,172	35.49
2.	Genesis Bank	MS	NA	100.00	6.32	5	25,767	23.18
3.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	311,563	20.65
4.	First Eagle Bank	IL	23.31	50.00	45.67	3	623,362	17.26
5.	Community Commerce Bank	CA	NA	0.00	18.48	6	324,319	16.95
6.	Mission National Bank	CA	NA	66.67	45.12	5	220,168	16.79
7.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	584,019	16.70
8.	Jefferson Bank	MS	NA	100.00	2.19	5	133,824	16.63
9.	Peoples Community Bank	MO	65.55	86.67	47.49	1	614,305	16.47
10.	McGehee Bank	AR	NA	50.00	3.85	5	150,639	15.44
11.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	61,367	15.17
12.	First General Bank	CA	NA	20.00	22.99	6	1,202,225	14.69
13.	Bank of Camilla	GA	NA	100.00	28.87	5	135,618	13.93
14.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	144,143	13.73
15.	Wayne County Bank	TN	NA	83.33	25.78	5	387,364	13.66
16.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	450,817	13.58
17.	United Community Bank	LA	19.63	10.00	18.22	4	655,094	13.55
18.	Tensas State Bank	LA	NA	80.00	19.31	5	176,467	13.40
19.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,283,734	13.07
20.	Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828	13.03

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. Genesis Bank	MS	NA	100.00	6.32	5	25,767	No	28.22			
2. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	61,367	Yes	8.96			
3. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,168	Yes	8.44			
4. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	89,772	Yes	7.98			
5. Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,177	No	7.63			
6. McGehee Bank	AR	NA	50.00	3.85	5	150,639	Yes	7.34			
7. First NaturalState Bank	AR	NA	100.00	24.91	5	84,542	No	7.30			
8. Freedom Bank	TX	NA	0.00	14.06	6	89,055	No	7.22			
9. Covington County Bank	MS	NA	100.00	16.98	5	87,311	No	6.96			
10. First State Bank of Warren	AR	NA	75.00	15.30	5	118,619	Yes	6.81			
11. Central Bank of Kansas City	MO	NA	100.00	10.76	5	320,104	Yes	6.59			
12. United Bank of Philadelphia	PA	NA	50.00	16.14	5	64,199	No	6.33			
13. Friend Bank	AL	NA	60.00	36.21	5	180,779	Yes	6.08			
14. Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828	No	6.08			
15. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	119,604	No	5.97			
16. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	144,143	Yes	5.90			
17. Progressive National Bank	LA	NA	60.00	46.30	5	102,815	Yes	5.90			
18. Bank of Winona	MS	NA	100.00	44.32	5	141,815	Yes	5.83			
19. Bank of St Francisville	LA	52.03	0.00	35.51	2	209,958	Yes	5.65			
20. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	184,761	Yes	5.41			

	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. Genesis Bank	MS	NA	100.00	6.32	5	25,767	No	145.04			
2. Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,177	No	89.03			
3. Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828	No	86.32			
4. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	89,772	Yes	81.81			
5. Texas National Bank	TX	81.16	66.67	35.06	1	727,571	No	70.76			
6. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	27,097	No	70.42			
7. First NaturalState Bank	AR	NA	100.00	24.91	5	84,542	No	70.07			
8. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,168	Yes	69.90			
9. Covington County Bank	MS	NA	100.00	16.98	5	87,311	No	68.71			
10. Progressive National Bank	LA	NA	60.00	46.30	5	102,815	Yes	68.20			
11. Freedom Bank	TX	NA	0.00	14.06	6	89,055	No	65.42			
12. Friend Bank	AL	NA	60.00	36.21	5	180,779	Yes	65.30			
13. United Bank of Philadelphia	PA	NA	50.00	16.14	5	64,199	No	62.01			
14. Bank of Cherokee County	OK	NA	66.67	45.23	5	173,321	No	60.10			
15. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	61,367	Yes	59.26			
16. First State Bank of Warren	AR	NA	75.00	15.30	5	118,619	Yes	58.64			
17. Colfax Banking Company	LA	27.43	20.00	49.55	4	163,377	Yes	57.65			
18. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	119,604	No	56.00			
19. Bank of St Francisville	LA	52.03	0.00	35.51	2	209,958	Yes	55.12			
20. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	184,761	Yes	53.87			

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. Genesis Bank	MS	NA	100.00	6.32	5	25,767	13.22
2. Bank of Lake Village	AR	NA	50.00	8.53	5	73,404	18.95
3. First NaturalState Bank	AR	NA	100.00	24.91	5	84,542	19.42
4. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	61,367	19.66
5. Covington County Bank	MS	NA	100.00	16.98	5	87,311	22.94
6. First General Bank	CA	NA	20.00	22.99	6	1,202,225	23.56
7. McGehee Bank	AR	NA	50.00	3.85	5	150,639	23.76
8. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	584,019	23.91
9. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	184,761	24.70
10. First State Bank of Warren	AR	NA	75.00	15.30	5	118,619	25.15
11. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,168	25.74
12. Freedom Bank	TX	NA	0.00	14.06	6	89,055	26.22
13. Bank of Camilla	GA	NA	100.00	28.87	5	135,618	26.73
14. Bank of Winona	MS	NA	100.00	44.32	5	141,815	26.97
15. Jefferson Bank	MS	NA	100.00	2.19	5	133,824	27.46
16. Friend Bank	AL	NA	60.00	36.21	5	180,779	28.19
17. Bank of Moundville	AL	NA	0.00	14.89	6	111,383	29.10
18. Oxford University Bank	MS	NA	66.67	44.93	5	208,005	29.22
19. First Eagle Bank	IL	23.31	50.00	45.67	3	623,362	29.54
20. First National Bank of Picayune	MS	NA	66.67	42.96	5	270,299	30.35

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2021

	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	584,019	509,089	481,990	97,681	4,259	4.03	2.92	17.82	No	23.91	16.70	0.00	0.00	1.55
2. Asian Bank	PA	86.14	100.00	22.90	1	333,260	250,641	265,593	35,543	1,094	3.52	1.43	12.82	No	44.63	12.17	0.18	0.00	1.27
3. Bank of Anguilla	MS	NA	100.00	12.17	5	167,715	84,279	144,367	15,137	1,210	3.53	2.94	33.39	No	39.90	10.70	1.37	0.00	2.30
4. Bank of Brookhaven	MS	NA	100.00	29.55	5	217,136	109,501	185,720	23,821	1,827	2.98	3.37	31.84	No	33.69	10.40	0.00	0.20	1.01
5. Bank of Camilla	GA	NA	100.00	28.87	5	135,618	73,822	115,056	19,629	1,586	3.27	4.68	33.61	No	26.73	13.93	1.09	0.00	1.35
6. Bank of Cherokee County	OK	NA	66.67	45.23	5	173,321	106,644	157,525	15,249	2,137	3.88	5.03	60.10	No	39.78	8.95	0.25	0.07	1.02
7. Bank of Commerce	MS	NA	100.00	39.71	5	732,436	380,262	645,221	68,657	2,288	2.90	1.27	13.26	No	45.91	8.85	0.34	0.24	1.26
8. Bank of Franklin	MS	NA	40.00	37.67	6	191,303	112,144	165,752	21,557	2,053	4.62	4.32	40.10	No	34.54	10.85	0.39	-0.11	1.39
9. Bank of Holly Springs	MS	77.85	80.00	34.42	1	376,897	273,593	320,404	42,467	1,798	4.28	1.93	17.17	Yes	54.89	10.12	1.10	0.04	0.71
10. Bank of Kilmichael	MS	NA	75.00	20.70	5	235,990	114,022	210,036	23,361	2,949	4.33	5.03	53.15	Yes	34.19	9.39	0.35	-0.01	2.26
11. Bank of Lake Village	AR	NA	50.00	8.53	5	73,404	43,801	63,477	9,785	683	4.12	3.58	28.93	No	18.95	12.67	0.44	0.48	4.17
12. Bank of Moundville	AL	NA	0.00	14.89	6	111,383	35,670	99,638	10,866	1,198	2.10	4.49	47.11	No	29.10	9.89	2.57	-0.02	1.22
13. Bank of Okolona	MS	NA	75.00	22.51	5	241,799	132,091	210,707	26,048	2,934	5.63	4.90	46.92	Yes	36.96	10.26	1.57	0.06	1.46
14. Bank of St Francisville	LA	52.03	0.00	35.51	2	209,958	157,749	187,454	19,278	2,576	4.57	5.65	55.12	Yes	35.94	10.43	0.34	0.04	1.53
15. Bank of Vernon	AL	NA	66.67	24.31	5	220,583	130,672	190,852	28,490	1,370	4.05	2.47	19.62	No	36.04	12.71	0.49	0.04	1.70
16. Bank of Winona	MS	NA	100.00	44.32	5	141,815	48,377	117,867	19,009	2,096	3.33	5.83	46.12	Yes	26.97	11.09	0.62	-0.02	1.03
17. Bank of Zachary	LA	31.22	33.33	49.99	4	330,288	182,288	301,824	27,237	1,831	3.77	2.26	27.65	No	46.85	8.37	0.25	-0.05	1.47
18. Bank3	TN	NA	50.00	8.25	5	376,763	288,734	335,597	39,426	647	3.52	0.71	7.12	No	70.16	10.71	0.00	0.00	1.14
19. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,789,572	1,143,605	1,575,294	195,362	5,690	3.59	1.27	11.78	No	61.64	8.94	0.83	0.17	1.43
20. BankPlus	MS	23.63	54.39	31.29	3	5,104,245	3,537,976	4,598,301	431,433	15,873	3.78	1.26	14.88	No	65.96	8.32	0.27	-0.05	1.24
21. Bay Bank	WI	35.71	0.00	33.18	4	194,653	82,726	172,449	18,847	1,775	2.65	3.31	39.21	No	36.00	8.70	0.49	-0.04	1.94
22. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,496,354	908,569	1,307,742	127,591	5,462	3.82	1.45	17.34	No	53.88	8.96	1.88	-0.02	1.87
23. BNA Bank	MS	NA	50.00	41.79	5	671,785	338,047	587,407	78,400	4,374	3.58	2.64	22.89	No	32.99	11.54	0.73	0.20	1.90
24. BOM Bank	LA	53.37	61.54	35.54	1	681,194	581,399	583,409	62,787	4,157	4.41	2.49	26.71	Yes	53.00	9.52	0.35	-0.04	0.77
25. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	198,564	129,849	173,942	20,750	2,119	5.13	4.21	42.96	Yes	43.53	10.29	2.17	0.25	1.24
26. Carroll Bank and Trust	TN	NA	75.00	39.73	5	383,691	249,719	346,981	34,907	581	3.97	0.61	6.69	No	79.03	9.01	0.58	0.03	0.97
27. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	707,304	520,653	616,096	65,588	1,557	3.15	0.90	9.57	No	78.98	9.99	1.49	0.03	1.06
28. Carver State Bank	GA	NA	100.00	37.23	5	59,628	30,840	46,822	8,441	196	2.69	1.17	9.40	No	45.55	12.56	2.50	-0.38	2.93
29. CBW Bank	KS	NA	100.00	33.32	5	88,172	38,042	65,434	17,607	556	4.73	2.78	12.83	No	65.66	35.49	0.00	0.00	0.52
30. Centennial Bank	TN	45.52	66.67	26.73	1	667,595	445,966	581,292	72,687	1,793	4.51	1.04	9.92	No	54.06	9.51	0.78	0.18	1.61
31. Central Bank of Kansas City	MO	NA	100.00	10.76	5	320,104	198,079	268,862	40,608	5,398	3.28	6.59	52.42	Yes	51.35	11.75	0.00	-0.06	1.76
32. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	240,998	169,721	212,721	21,478	1,168	5.06	1.95	22.00	No	50.25	8.72	0.04	0.03	1.86
33. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	353,962	229,173	314,747	33,922	561	4.79	0.65	6.69	No	86.64	9.24	0.00	0.00	1.08
34. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	896,837	403,268	766,039	80,393	2,515	3.09	1.19	12.77	No	51.54	9.26	0.27	-0.01	1.90
35. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	127,083	71,863	107,582	7,985	41	3.35	0.13	2.14	Yes	93.55	6.32	10.16	-0.15	2.93
36. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	463,482	302,920	409,081	49,132	2,088	4.11	1.79	17.35	Yes	59.80	10.78	1.98	0.50	1.45
37. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,678,176	1,016,173	1,448,722	181,257	8,683	3.27	2.04	19.35	Yes	55.91	10.64	0.44	0.04	1.45

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2021

	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 (%)
38. Citizens Progressive Bank	LA	NA	100.00	23.88	5	209,533	153,354	184,736	23,369	1,828	4.55	3.45	32.55	Yes	44.18	9.03	1.45	0.40	1.04
39. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	126,369	105,982	109,922	12,794	120	4.36	0.38	3.77	No	86.46	10.15	2.07	0.00	1.14
40. Citizens Trust Bank	GA	99.78	100.00	30.34	1	655,712	271,809	593,556	51,270	1,413	2.75	0.88	11.14	No	66.97	7.83	0.74	0.02	1.11
41. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,061,371	645,859	759,320	130,367	319	2.41	0.12	0.98	No	85.75	9.41	0.11	0.00	0.57
42. CLB The Community Bank	LA	20.87	50.00	15.72	3	250,299	150,532	224,729	24,918	2,589	3.73	4.22	43.67	Yes	39.08	10.02	1.72	0.17	0.87
43. Cleveland State Bank	MS	NA	80.00	37.05	5	303,566	128,229	269,845	27,400	1,879	2.97	2.52	28.33	No	43.37	10.38	0.57	0.07	1.34
44. Colfax Banking Company	LA	27.43	20.00	49.55	4	163,377	63,527	137,600	15,286	2,073	3.09	5.14	57.65	Yes	30.44	8.93	0.09	0.08	0.63
45. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	27,097	17,553	24,838	2,181	353	4.99	5.31	70.42	No	43.97	7.87	4.44	0.00	0.80
46. Commerce Bank	MS	NA	100.00	48.13	5	156,177	86,880	137,643	17,976	2,086	3.37	5.24	48.61	Yes	36.28	11.25	1.10	0.16	2.13
47. Commercial Bank	MS	NA	40.00	27.31	6	209,824	108,250	180,881	22,442	2,127	4.34	3.97	40.02	No	32.97	10.04	0.29	0.13	1.99
48. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	254,994	132,175	229,657	25,099	2,719	3.23	4.44	45.15	Yes	35.16	10.17	0.18	-0.06	0.85
49. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,077,026	477,159	959,549	109,040	6,336	3.21	2.35	23.64	Yes	49.44	9.31	0.79	0.07	1.56
50. Commercial Capital Bank	LA	NA	66.67	25.83	5	246,468	160,025	216,026	29,037	1,496	4.45	2.51	21.15	Yes	34.88	12.17	1.31	3.52	1.02
51. Commonwealth National Bank	AL	NA	100.00	20.33	5	58,516	22,564	51,575	6,650	(19)	4.63	-0.13	-1.13	No	125.68	11.19	0.39	0.40	2.37
52. Community Bank	TN	31.53	33.33	42.24	4	205,998	170,828	182,444	19,559	503	4.23	1.01	10.41	No	69.47	9.68	0.07	0.04	1.19
53. Community Bank of the Bay	CA	NA	33.33	16.27	6	749,914	518,702	654,863	66,564	1,646	3.57	0.87	9.96	No	61.51	8.75	0.01	0.00	1.17
54. Community Commerce Bank	CA	NA	0.00	18.48	6	324,319	229,695	231,977	55,947	1,056	4.11	1.28	7.60	No	56.43	16.95	0.10	0.00	1.30
55. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	621,448	309,159	529,304	71,305	3,427	3.10	2.24	19.50	Yes	51.34	10.83	0.98	0.00	0.56
56. Copiah Bank	MS	37.82	55.56	32.61	3	289,604	190,698	243,245	27,481	1,925	3.58	2.70	28.92	No	45.85	9.54	0.39	0.03	1.23
57. Cottonport Bank	LA	65.16	83.33	33.99	1	477,702	270,336	421,015	54,574	2,704	3.50	2.30	20.32	No	47.80	11.63	0.49	-0.25	1.40
58. Covington County Bank	MS	NA	100.00	16.98	5	87,311	41,895	77,444	9,542	1,497	2.77	6.96	68.71	No	22.94	10.75	0.84	0.21	1.02
59. Cross Keys Bank	LA	54.36	62.50	25.17	1	477,405	248,131	390,183	56,706	3,805	3.89	3.29	27.71	Yes	47.73	11.65	0.68	0.36	0.91
60. Decatur County Bank	TN	68.51	100.00	21.41	1	202,023	135,748	178,180	17,621	(512)	4.17	-1.02	-11.82	Yes	119.87	8.56	0.23	0.20	1.10
61. Delta Bank	LA	NA	80.00	27.90	5	433,843	283,249	395,304	37,291	3,842	3.50	3.57	42.86	Yes	38.92	8.65	0.15	0.05	0.96
62. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	184,761	70,859	159,478	19,755	2,498	3.00	5.41	53.87	Yes	24.70	9.72	2.40	0.02	1.36
63. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	450,817	222,424	380,153	64,435	4,181	5.31	3.71	26.74	No	38.82	13.58	1.15	0.01	1.67
64. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	312,799	236,846	280,550	31,298	2,947	3.97	3.81	38.87	Yes	31.60	10.04	0.49	0.00	2.03
65. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	404,978	228,883	354,759	48,907	3,130	4.08	3.10	26.22	Yes	41.97	12.06	2.54	0.88	1.48
66. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	211,236	103,553	169,912	22,375	(539)	3.89	-1.04	-9.67	Yes	124.82	10.76	1.30	0.10	1.35
67. Fidelity Bank	AR	41.50	25.00	17.20	2	526,379	228,054	466,412	58,034	3,888	3.20	2.95	26.99	Yes	39.02	10.67	0.00	-0.02	1.33
68. First American National Bank	MS	NA	55.56	57.61	5	371,592	199,436	329,839	37,933	2,387	3.74	2.60	25.53	Yes	58.84	9.97	1.05	0.03	1.13
69. First Bank	MS	33.88	78.57	32.57	3	580,908	344,879	511,029	60,804	2,703	2.50	1.83	18.02	Yes	56.30	10.27	2.93	0.13	1.61
70. First Bank of Linden	AL	NA	100.00	14.97	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
71. First Choice Bank	CA	5.40	0.00	21.22	4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
72. First Eagle Bank	IL	23.31	50.00	45.67	3	623,362	390,175	466,253	114,373	5,646	3.65	3.64	20.00	Yes	29.54	17.26	0.60	-0.01	1.51
73. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	325,466	248,024	227,824	32,106	1,811	2.60	2.24	23.20	No	44.36	9.88	0.37	0.00	0.43
74. First General Bank	CA	NA	20.00	22.99	6	1,202,225	1,033,154	959,874	176,064	7,187	3.91	2.40	16.63	No	23.56	14.69	0.13	0.03	0.95
75. First Independence Bank	MI	22.29	66.67	42.35	3	406,740	160,617	290,411	35,593	2,749	2.85	2.82	33.39	No	67.40	10.25	0.10	-0.01	1.11

*First Bank of Linden was acquired by Alabama One CU. The transaction was completed on 5/28/21; First Choice Bank was acquired by Enterprise Financial Services in July 2021.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2021

	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. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	205,497	176,759	185,369	19,692	2,156	4.01	4.22	45.11	Yes	31.24	9.62	0.19	1.00	1.60		
77. First National Bank and Trust	AL	NA	100.00	33.98	5	210,797	116,237	188,509	21,788	308	3.01	0.59	5.64	Yes	91.14	10.46	1.79	0.01	1.72		
78. First National Bank of Picayune	MS	NA	66.67	42.96	5	270,299	128,842	235,713	33,777	3,263	4.12	5.01	39.03	Yes	30.35	12.76	1.92	-0.09	1.58		
79. First Natural State Bank	AR	NA	100.00	24.91	5	84,542	56,811	74,606	9,162	1,478	3.64	7.30	70.07	No	19.42	11.20	0.26	0.00	0.95		
80. First Security Bank	MS	40.59	38.89	34.22	2	796,844	424,345	715,899	75,483	3,943	3.96	2.01	21.37	No	49.39	9.03	1.36	0.51	1.17		
81. First Southern Bank	MS	46.75	50.00	32.24	1	244,087	141,258	217,199	26,134	2,006	3.52	3.31	31.40	Yes	44.22	10.56	0.82	0.03	1.58		
82. First Southwest Bank	CO	NA	66.67	20.93	5	439,875	225,229	382,451	35,700	849	3.42	0.78	9.60	No	72.24	7.55	0.30	0.01	1.35		
83. First State Bank	MS	NA	92.86	43.53	5	904,066	435,436	787,674	112,448	2,424	3.91	1.07	8.68	No	56.32	11.32	1.41	0.03	1.58		
84. First State Bank of Warren	AR	NA	75.00	15.30	5	118,619	47,072	103,560	14,806	2,031	2.70	6.81	58.64	Yes	25.15	12.15	0.21	0.00	1.43		
85. FNB Oxford Bank	MS	NA	100.00	42.81	5	477,124	233,376	401,143	51,213	2,730	3.48	2.36	21.72	No	37.92	9.99	0.01	0.20	1.30		
86. FNBC Bank	AR	NA	75.00	26.94	5	622,862	401,874	518,160	65,146	3,093	4.46	2.03	19.45	Yes	58.14	10.59	1.00	0.39	2.11		
87. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	211,043	104,860	190,465	19,594	2,189	3.89	4.23	47.09	Yes	33.24	9.50	0.60	0.00	1.52		
88. Freedom Bank	TX	NA	0.00	14.06	6	89,055	51,602	78,011	10,180	1,543	3.96	7.22	65.42	No	26.22	9.54	0.00	0.00	0.91		
89. Friend Bank	AL	NA	60.00	36.21	5	180,779	98,544	162,711	17,581	2,685	4.46	6.08	65.30	Yes	28.19	9.73	0.22	-0.04	1.91		
90. Genesis Bank	MS	NA	100.00	6.32	5	25,767	8,260	19,858	5,780	1,755	3.96	28.22	145.04	No	13.22	23.18	0.59	2.78	2.23		
91. Gilsland Bank & Trust Company	LA	55.68	75.00	22.79	1	448,940	272,063	390,477	52,040	2,264	3.42	1.99	17.78	No	52.13	11.58	5.00	2.69	0.98		
92. GN Bank	IL	NA	100.00	77.17	5	88,240	66,704	77,862	9,989	76	3.01	0.34	3.05	No	77.36	11.13	3.51	0.54	1.21		
93. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,283,734	1,005,427	1,063,342	170,580	6,722	3.72	2.09	16.08	No	40.74	13.07	0.19	0.00	1.28		
94. Great Southern Bank	MS	41.44	75.00	33.34	1	363,305	121,992	330,554	31,338	2,062	3.41	2.31	26.91	No	52.23	8.55	0.34	0.12	1.00		
95. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	335,758	214,510	292,553	29,084	3,177	4.02	3.78	45.35	Yes	44.17	8.68	0.32	0.14	0.87		
96. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,392,859	946,891	1,252,868	126,012	6,152	4.15	1.80	19.78	Yes	59.20	8.51	0.29	0.04	1.50		
97. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	326,659	186,051	280,094	25,596	902	2.82	1.07	14.37	No	75.56	8.22	1.25	0.01	1.31		
98. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	144,143	49,545	122,797	19,006	2,055	3.31	5.90	45.41	Yes	33.46	13.73	2.90	0.49	1.41		
99. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	401,427	352,329	356,345	37,928	1,619	5.02	1.64	17.25	Yes	47.12	9.60	0.67	2.36	1.34		
100. Industrial Bank	DC	50.33	71.43	40.02	1	616,667	309,943	539,549	64,441	289	3.28	0.19	1.87	No	89.65	10.53	4.34	0.15	1.91		
101. INSOUTH Bank	TN	57.51	66.67	33.73	1	425,814	316,918	383,720	38,656	1,105	4.16	1.06	11.48	No	70.31	9.18	0.64	0.01	1.12		
102. International Bank of Chicago	IL	23.52	50.00	32.69	3	836,562	637,868	719,590	97,456	6,460	4.61	3.06	27.55	Yes	34.43	11.14	3.25	0.00	1.87		
103. Jefferson Bank	MS	NA	100.00	2.19	5	133,824	86,881	107,907	24,514	1,860	3.60	5.06	31.50	No	27.46	16.63	1.02	-0.07	4.51		
104. Landmark Bank	LA	51.13	66.67	40.58	1	163,135	104,697	131,878	18,916	2,070	3.47	5.07	46.06	Yes	34.59	11.22	1.30	0.21	1.40		
105. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	700,881	581,906	610,291	67,296	2,253	4.05	1.35	13.62	No	51.01	9.60	0.01	0.00	1.30		
106. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	925,980	473,906	809,242	88,042	1,874	2.98	0.83	8.55	No	74.73	9.41	0.70	0.05	1.20		
107. LimeBank	MO	54.47	60.00	37.12	1	75,376	54,610	65,795	8,743	11	4.17	0.06	0.50	No	96.05	9.74	0.68	0.04	1.43		
108. Magnolia State Bank	MS	39.35	75.00	36.14	3	416,862	279,930	378,048	36,678	2,143	3.02	2.05	23.81	Yes	51.77	8.56	0.49	0.04	0.98		
109. McGehee Bank	AR	NA	50.00	3.85	5	150,639	102,212	114,548	20,637	2,454	3.94	7.34	50.20	Yes	23.76	15.44	0.00	0.00	2.01		
110. Mechanics Bank	MS	NA	100.00	44.77	5	279,041	185,704	244,577	30,327	2,483	3.32	3.59	34.05	No	35.65	10.70	1.17	0.01	1.23		
111. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	270,146	109,542	234,340	30,775	(404)	2.15	-0.61	-7.63	No	104.58	11.43	1.09	-0.06	0.74		
112. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	89,772	43,505	79,497	9,731	1,806	3.14	7.98	81.81	Yes	31.55	10.52	2.12	-0.50	1.38		
113. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	695,431	341,312	603,551	79,607	707	2.86	0.39	3.55	No	71.26	10.88	1.36	1.84	1.06		

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2021

	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 (%)
114. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	119,604	55,765	106,095	13,024	1,707	3.11	5.97	56.00	No	30.56	10.84	0.00	0.04	2.19
115. Mission National Bank	CA	NA	66.67	45.12	5	220,168	138,903	179,715	36,639	(223)	3.23	-0.41	-2.43	No	116.25	16.79	0.00	0.00	2.34
116. Mission Valley Bank	CA	NA	0.00	11.41	6	442,210	286,084	352,672	49,529	2,228	4.01	2.02	18.39	No	57.29	11.25	0.00	-0.02	1.67
117. Mountain Valley Bank	TN	41.46	33.33	54.75	2	135,627	88,133	124,601	10,644	130	3.58	0.39	4.92	No	84.15	7.84	1.94	0.16	1.05
118. Native American Bank, National Association	CO	NA	100.00	1.59	5	177,357	128,322	145,117	20,784	443	4.58	1.05	8.59	No	77.02	11.15	0.76	0.01	0.91
119. Neighborhood National Bank	CA	NA	50.00	19.23	5	115,990	69,038	83,563	11,040	380	4.08	1.21	14.01	No	75.21	10.94	3.68	-0.03	2.03
120. New Haven Bank	CT	40.41	100.00	44.46	1	161,278	133,129	123,871	19,013	421	3.52	1.02	8.95	No	65.04	10.01	0.00	0.03	1.33
121. Noah Bank	PA	NA	20.00	1.56	6	340,562	251,680	299,276	29,107	2,053	3.01	2.37	29.24	No	53.46	8.31	3.84	0.64	3.13
122. OneUnited Bank	MA	74.38	80.00	97.95	1	634,946	456,230	469,430	54,444	3,255	2.58	2.10	24.58	No	62.42	8.09	0.05	0.00	0.39
123. Optus Bank	SC	NA	100.00	21.09	5	272,475	121,012	242,874	27,797	549	3.02	0.86	8.43	No	64.63	10.40	1.88	-0.04	0.58
124. Oxford University Bank	MS	NA	66.67	44.93	5	208,005	150,258	183,153	21,800	2,006	3.80	3.93	38.38	No	29.22	10.48	0.07	0.20	1.14
125. Pan American Bank & Trust	IL	48.35	33.33	54.67	2	420,679	306,997	376,945	37,023	2,453	3.60	2.42	27.29	Yes	51.99	8.93	0.00	0.00	1.33
126. Partners Bank	AR	NA	83.33	11.72	5	359,609	298,806	311,985	31,699	772	3.87	0.88	9.86	No	71.13	9.07	0.00	0.01	1.12
127. Peoples Bank	MS	36.00	100.00	25.20	3	434,488	326,117	386,873	43,916	4,702	5.54	4.34	44.01	Yes	55.13	9.83	4.04	0.08	2.33
128. Peoples Community Bank	MO	65.55	86.67	47.49	1	614,305	391,485	504,510	107,309	4,115	4.20	2.66	15.63	Yes	39.36	16.47	0.43	0.05	1.38
129. Piggott State Bank	AR	NA	100.00	35.52	5	119,619	52,315	109,086	10,244	381	3.54	1.29	14.90	Yes	60.81	8.11	0.00	0.04	1.96
130. Pike National Bank	MS	NA	80.00	35.21	5	334,718	156,966	289,003	40,421	1,066	4.05	1.27	10.67	No	64.59	11.92	0.92	0.04	1.70
131. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	145,403	101,609	125,765	18,856	1,463	3.62	3.98	32.26	No	40.16	12.83	0.77	0.00	1.20
132. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,324,763	570,481	1,179,980	129,856	5,724	3.48	1.75	17.90	No	46.88	9.46	1.70	-0.03	1.08
133. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	182,733	80,357	160,335	21,018	1,142	2.51	2.49	22.32	No	34.46	11.39	1.45	-0.07	1.56
134. Ponce Bank	NY	71.86	64.29	71.38	1	1,542,915	1,318,205	1,267,520	154,493	3,228	4.14	0.83	8.43	No	71.91	9.98	0.78	0.13	1.21
135. PriorityOne Bank	MS	43.10	53.33	28.64	1	854,131	615,688	739,685	81,959	3,687	4.01	1.72	18.11	Yes	60.63	9.49	0.47	-0.04	1.51
136. Progressive National Bank	LA	NA	60.00	46.30	5	102,815	61,908	92,936	9,289	1,519	2.86	5.90	68.20	Yes	30.62	9.00	0.08	0.02	1.27
137. Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,177	40,419	43,589	4,657	933	3.25	7.63	89.03	No	31.65	9.54	0.36	0.00	0.31
138. Quontic Bank	NY	41.63	0.00	90.07	2	1,048,828	848,215	557,317	92,997	18,114	2.80	6.08	86.32	No	40.61	13.03	1.13	-0.02	0.07
139. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	61,367	17,952	50,917	9,858	1,358	3.24	8.96	59.26	Yes	19.66	15.17	0.00	0.00	5.02
140. River Bank & Trust	AL	41.14	60.00	32.01	1	2,309,265	1,255,763	2,074,725	214,935	7,241	3.38	1.28	13.75	No	50.01	8.07	0.21	0.02	1.60
141. RiverHills Bank	MS	46.89	75.00	29.43	1	393,613	164,610	334,237	43,566	946	2.66	0.99	8.71	Yes	63.37	10.64	1.29	0.00	2.97
142. Robertson Banking Company	AL	57.10	85.71	43.40	1	396,474	273,849	354,989	39,730	2,940	3.36	2.99	30.63	Yes	42.65	10.06	0.16	0.07	1.43
143. Royal Business Bank	CA	29.96	46.15	37.95	4	3,796,557	3,024,601	3,053,361	553,724	17,287	3.64	1.75	12.68	No	35.73	12.42	0.42	0.04	1.07
144. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,168	44,897	96,992	14,335	2,367	5.34	8.44	69.90	Yes	25.74	12.48	0.00	0.01	1.34
145. Security Bank and Trust Company	TN	NA	90.00	30.22	5	786,632	593,178	696,286	79,318	4,621	3.52	2.35	23.40	Yes	39.69	9.35	0.02	0.00	0.48
146. Security Federal Bank	SC	34.47	56.25	33.72	3	1,229,857	511,772	1,038,341	130,666	4,977	3.36	1.67	15.36	No	58.08	10.20	0.72	-0.33	2.18
147. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	387,088	195,311	345,048	40,790	2,772	3.70	3.37	28.15	No	32.47	12.00	2.65	0.47	2.45
148. South Georgia Banking Company	GA	NA	100.00	23.15	5	566,426	285,120	495,448	68,294	1,124	3.41	0.79	6.56	No	71.01	10.44	0.13	-0.02	1.43
149. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,967,438	1,279,622	1,637,772	206,895	4,867	3.42	1.00	9.50	No	65.52	8.46	0.69	0.05	1.32
150. Southern Independent Bank	AL	NA	100.00	37.67	5	304,535	129,717	256,092	33,523	1,258	3.43	1.64	15.15	No	47.81	11.00	0.21	-0.05	1.49
151. Spring Bank	NY	NA	100.00	32.10	5	336,177	257,841	233,537	30,618	2,159	3.34	2.51	29.21	No	37.17	11.32	1.61	0.53	0.67

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2021

	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 (%)
152. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	311,563	136,720	249,460	52,000	1,433	2.83	2.26	11.16	No	51.03	20.65	1.02	0.01	1.94
153. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,882,632	1,105,221	1,617,347	118,567	4,791	3.75	1.14	16.32	Yes	72.39	7.80	0.39	0.08	1.26
154. Sycamore Bank	MS	58.64	60.00	38.39	1	308,904	155,194	278,868	26,796	2,148	3.61	2.74	33.36	No	44.02	8.58	0.61	0.00	1.36
155. Tensas State Bank	LA	NA	80.00	19.31	5	176,467	86,396	146,773	23,529	1,515	3.18	3.60	26.34	Yes	32.66	13.40	3.06	2.71	1.33
156. Texas National Bank	TX	81.16	66.67	35.06	1	727,571	430,597	462,537	53,572	8,467	8.71	4.53	70.76	No	31.88	10.08	0.24	0.02	1.01
157. The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,504,158	2,969,459	4,714,954	763,139	18,760	3.36	1.37	9.92	No	50.62	10.78	0.86	0.01	1.09
158. The Peoples Bank	MS	NA	66.67	36.00	5	533,869	177,629	470,387	52,739	1,314	2.33	1.00	10.03	No	59.44	9.28	0.00	-0.02	1.41
159. Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	110,076	49,126	99,416	8,968	(1,544)	2.82	-5.53	-63.51	No	260.51	5.99	1.88	-0.17	3.62
160. Union Bank & Trust Company	AR	NA	100.00	25.50	5	278,301	191,334	240,766	25,944	2,982	3.33	4.25	46.77	Yes	34.35	9.25	0.22	0.02	1.52
161. United Bank	AL	46.37	63.16	23.49	1	1,009,138	588,491	900,067	93,146	3,424	3.60	1.35	14.75	No	61.92	9.24	1.04	-0.17	1.54
162. United Bank of Philadelphia	PA	NA	50.00	16.14	5	64,199	41,855	56,039	7,081	1,019	3.09	6.33	62.01	No	48.35	10.72	8.02	0.92	0.56
163. United Community Bank	LA	19.63	10.00	18.22	4	655,094	455,644	555,687	88,183	3,314	3.86	2.03	15.23	Yes	49.84	13.55	1.66	0.92	2.87
164. United Mississippi Bank	MS	NA	60.00	25.88	5	418,891	272,409	371,614	42,871	2,180	3.56	2.08	20.73	Yes	64.75	9.83	0.65	0.10	0.73
165. VCC Bank	VA	NA	50.00	33.95	5	235,502	174,332	192,413	29,390	871	3.28	1.49	12.22	No	60.53	12.56	1.82	0.03	0.95
166. Wayne County Bank	TN	NA	83.33	25.78	5	387,364	236,542	329,167	52,168	957	4.21	1.01	7.39	No	63.78	13.66	1.91	0.00	1.42
167. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	767,132	373,379	666,651	97,452	2,346	2.85	1.21	9.78	No	60.59	11.56	0.26	-0.05	1.16
168. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	264,897	190,116	224,254	27,359	2,526	4.13	3.90	37.97	Yes	43.17	10.32	1.17	0.26	0.93