

CDFI Banking Industry Peer Group Report

YEAR END 2023

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: YEAR END 2023

The following table provides summary information on the social and financial performance of all certified CDFI Banks for the year ended 2023. As of December 31, 2023, there were 196 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				\$122,628,128	\$81,093,472	\$101,649,097	\$13,328,947	\$1,505,270								
MEDIAN	46.64	66.67	31.67	\$356,536	\$221,226	\$293,105	\$35,375	\$4,941	3.68	1.41	15.31	60.89	11.43	0.47	0.05	1.31
AVERAGE	48.61	67.43	33.51	\$625,654	\$413,742	\$518,618	\$68,004	\$7,680	3.75	1.64	17.55	61.87	12.42	0.87	0.11	1.42
MAXIMUM	99.78	100.00	98.53	\$7,990,362	\$6,087,470	\$6,476,430	\$1,054,420	\$81,950	7.55	8.24	97.50	185.65	31.67	11.39	2.77	5.22
MINIMUM	11.93	0.00	0.00	\$27,374	\$15,223	\$25,126	\$1,924	(\$7,684)	1.81	(1.66)	(21.28)	20.78	7.43	0.00	(0.29)	0.11

PEER GROUP DATA: YEAR END 2022

	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				\$103,107,543	\$66,736,945	\$87,609,958	\$10,726,630	\$1,146,104								
MEDIAN	45.98	66.67	32.06	\$348,663	\$214,964	\$306,902	\$32,560	\$3,448	3.61	1.08	12.50	67.13	10.91	0.42	0.02	1.30
AVERAGE	48.44	67.18	33.55	\$582,528	\$377,045	\$494,972	\$60,602	\$6,475	3.65	1.10	12.07	69.21	12.02	0.81	0.07	1.38
MAXIMUM	99.78	100.00	98.53	\$7,028,113	\$5,828,287	\$5,985,989	\$777,101	\$72,569	6.99	7.74	59.34	214.71	30.37	9.22	2.45	4.72
MINIMUM	11.93	0.00	0.00	\$24,537	\$16,394	\$22,289	\$2,192	(\$24,706)	1.76	(2.92)	(27.39)	23.00	6.91	0.00	(1.04)	0.06

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).

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

	Social Performance Metrics					Balance Sheet/Income Statement
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,990,362
2. BankPlus	MS	23.63	54.39	31.29	3	7,638,543
3. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,795,332
4. Royal Business Bank	CA	29.96	46.15	37.95	4	4,019,691
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,233,417
6. Ponce Bank	NY	71.86	64.29	71.38	1	2,736,531
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,723,191
8. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,606,845
9. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,529,713
10. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,319,159
11. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,032,400
12. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,812,569
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,768,297
14. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,687,753
15. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,644,447
16. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,533,267
17. Security Federal Bank	SC	34.47	56.25	33.72	3	1,487,193
18. City First Bank, National Association	DC	NA	0.00	31.39	6	1,377,778
19. United Bank	AL	46.37	63.16	23.49	1	1,182,794
20. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,178,335

	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	7,638,543	6,087,470
2. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,990,362	5,172,956
3. Royal Business Bank	CA	29.96	46.15	37.95	4	4,019,691	3,033,771
4. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,795,332	2,820,957
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,233,417	2,244,600
6. Ponce Bank	NY	71.86	64.29	71.38	1	2,736,531	1,932,020
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,723,191	1,813,168
8. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,529,713	1,627,598
9. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,606,845	1,554,831
10. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,768,297	1,472,990
11. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,319,159	1,459,485
12. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,687,753	1,423,024
13. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,812,569	1,264,794
14. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,032,400	1,241,860
15. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,644,447	1,115,994
16. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,533,267	951,816
17. First General Bank	CA	NA	20.00	22.99	6	1,149,802	895,567
18. City First Bank, National Association	DC	NA	0.00	31.39	6	1,377,778	887,742
19. PriorityOne Bank	MS	43.10	53.33	28.64	1	1,078,878	845,916
20. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,178,335	788,323

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 Association	MS	32.61	43.10	29.78	4	7,990,362	6,476,430
2. BankPlus	MS	23.63	54.39	31.29	3	7,638,543	6,404,586
3. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,795,332	4,220,594
4. Royal Business Bank	CA	29.96	46.15	37.95	4	4,019,691	3,225,129
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,233,417	2,734,860
6. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,723,191	2,356,659
7. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,319,159	2,098,129
8. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,606,845	2,033,394
9. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,529,713	1,905,693
10. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,032,400	1,630,819
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,812,569	1,539,868
12. Ponce Bank	NY	71.86	64.29	71.38	1	2,736,531	1,532,206
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,768,297	1,475,879
14. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,687,753	1,434,036
15. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,644,447	1,384,864
16. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,533,267	1,380,120
17. Security Federal Bank	SC	34.47	56.25	33.72	3	1,487,193	1,221,629
18. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,178,335	1,024,089
19. United Bank	AL	46.37	63.16	23.49	1	1,182,794	1,004,575
20. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,051,512	967,837

	Leverage Ratio	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. Catalyst Bank	LA	NA	100.00	73.80	5	261,836	31.67
2. Genesis Bank	MS	NA	100.00	6.32	5	51,396	25.33
3. Asian Bank	PA	86.14	100.00	22.90	1	512,940	24.22
4. Bank of Camilla	GA	NA	100.00	28.87	5	170,860	23.82
5. Locus Bank	VA	NA	50.00	33.95	5	313,151	22.77
6. First General Bank	CA	NA	20.00	22.99	6	1,149,802	21.87
7. LimeBank	MO	54.47	60.00	37.12	1	107,511	20.46
8. Mission National Bank	CA	NA	66.67	45.12	5	201,297	20.44
9. First Eagle Bank	IL	23.31	50.00	45.67	3	551,085	20.25
10. Jefferson Bank	MS	NA	100.00	2.19	5	156,466	19.73
11. First Southwest Bank	CO	NA	66.67	20.93	5	547,734	19.43
12. Community Bank of the Bay	CA	NA	33.33	16.27	6	974,642	18.81
13. Bank of Vernon	AL	NA	66.67	24.31	5	327,287	18.66
14. Carver State Bank	GA	NA	100.00	37.23	5	81,906	18.23
15. Peoples Community Bank	MO	65.55	86.67	47.49	1	661,354	17.91
16. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	673,257	17.89
17. Spring Bank	NY	NA	100.00	32.10	5	410,724	17.73
18. Bank of Moundville	AL	NA	0.00	14.89	6	117,329	17.65
19. Ponce Bank	NY	71.86	64.29	71.38	1	2,736,531	17.49
20. McGehee Bank	AR	NA	50.00	3.85	5	167,655	16.65

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	51,396	No	8.24
2. Peoples Bank	MS	36.00	100.00	25.20	3	462,846	Yes	6.43
3. United Bank of Philadelphia	PA	NA	50.00	16.14	5	55,719	No	6.05
4. First NaturalState Bank	AR	NA	100.00	24.91	5	94,630	No	5.96
5. Covington County Bank	MS	NA	100.00	16.98	5	97,823	No	5.04
6. Connect Bank	AR	71.52	80.00	27.50	1	117,689	Yes	4.52
7. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	217,179	Yes	4.31
8. Jefferson Bank	MS	NA	100.00	2.19	5	156,466	No	4.23
9. Central Bank of Kansas City	MO	NA	100.00	10.76	5	387,790	Yes	3.92
10. Commercial Capital Bank	LA	NA	66.67	25.83	5	283,549	Yes	3.92
11. First General Bank	CA	NA	20.00	22.99	6	1,149,802	No	3.88
12. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	217,599	Yes	3.83
13. FNB Picayune Bank	MS	NA	66.67	42.96	5	267,135	Yes	3.57
14. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,401	Yes	3.46
15. United Community Bank	LA	19.63	10.00	18.22	4	662,930	Yes	3.46
16. Bank of Camilla	GA	NA	100.00	28.87	5	170,860	No	3.45
17. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	390,731	Yes	3.38
18. Commonwealth National Bank	AL	NA	100.00	20.33	5	66,944	No	3.28
19. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	262,778	No	3.26
20. McGehee Bank	AR	NA	50.00	3.85	5	167,655	Yes	3.13

	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. Peoples Bank of Greensboro	AL	65.99	100.00	26.85	1	107,078	Yes	97.50
2. Piggott State Bank	AR	NA	100.00	35.52	5	125,033	Yes	71.37
3. Peoples Bank	MS	36.00	100.00	25.20	3	462,846	Yes	55.15
4. First NaturalState Bank	AR	NA	100.00	24.91	5	94,630	No	52.07
5. Covington County Bank	MS	NA	100.00	16.98	5	97,823	No	51.23
6. Commercial Bank	MS	NA	40.00	27.31	6	248,822	No	50.92
7. United Bank of Philadelphia	PA	NA	50.00	16.14	5	55,719	No	50.11
8. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	169,723	Yes	49.44
9. Bank of Kilmichael	MS	NA	75.00	20.70	5	297,004	Yes	44.41
10. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	217,179	Yes	42.49
11. Connect Bank	AR	71.52	80.00	27.50	1	117,689	Yes	40.86
12. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	253,319	Yes	40.05
13. Commonwealth National Bank	AL	NA	100.00	20.33	5	66,944	No	39.33
14. Fidelity Bank	AR	41.50	25.00	17.20	2	545,654	Yes	38.74
15. Union Bank & Trust Company	AR	NA	100.00	25.50	5	294,365	Yes	38.66
16. Genesis Bank	MS	NA	100.00	6.32	5	51,396	No	37.18
17. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	217,599	Yes	36.78
18. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	390,731	Yes	36.63
19. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	262,778	No	34.77
20. Commercial Capital Bank	LA	NA	66.67	25.83	5	283,549	Yes	34.29

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. First General Bank	CA	NA	20.00	22.99	6	1,149,802	20.78
2. First NaturalState Bank	AR	NA	100.00	24.91	5	94,630	31.69
3. Central Bank of Kansas City	MO	NA	100.00	10.76	5	387,790	33.50
4. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	169,723	33.68
5. Covington County Bank	MS	NA	100.00	16.98	5	97,823	34.11
6. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	673,257	35.13
7. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	390,731	35.48
8. Freedom Bank	TX	NA	0.00	14.06	6	197,015	36.26
9. Genesis Bank	MS	NA	100.00	6.32	5	51,396	36.74
10. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	217,179	37.13
11. Bank of Camilla	GA	NA	100.00	28.87	5	170,860	37.49
12. Jefferson Bank	MS	NA	100.00	2.19	5	156,466	38.13
13. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	262,778	39.09
14. Bank of Vernon	AL	NA	66.67	24.31	5	327,287	39.90
15. First Eagle Bank	IL	23.31	50.00	45.67	3	551,085	40.23
16. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	370,782	40.61
17. Connect Bank	AR	71.52	80.00	27.50	1	117,689	41.16
18. United Bank	AL	46.37	63.16	23.49	1	1,182,794	42.93
19. Commercial Bank	MS	NA	40.00	27.31	6	248,822	43.23
20. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,768,297	43.54

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2023

	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 Bank & Trust Company	LA	45.11	75.00	41.60	1	257,322	158,969	232,363	19,808	3,361	3.69	1.39	18.52	Yes	64.48	10.82	0.27	0.00	0.95
2. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	673,257	578,284	542,792	121,190	11,505	3.76	1.74	9.96	No	35.13	17.89	0.39	0.00	1.45
3. Anstaff Bank	AR	35.72	58.33	25.83	3	988,003	731,492	895,100	81,694	11,585	3.03	1.15	15.47	Yes	64.02	9.29	0.16	0.05	1.31
4. Asian Bank	PA	86.14	100.00	22.90	1	512,940	370,604	350,730	114,034	5,581	3.03	1.19	5.22	No	50.91	24.22	0.03	-0.01	1.29
5. Bank of Anguilla	MS	NA	100.00	12.17	5	204,506	96,256	178,781	19,642	3,371	4.66	1.74	18.98	No	57.11	12.33	0.83	0.03	2.13
6. Bank of Brookhaven	MS	NA	100.00	29.55	5	219,614	116,893	192,782	22,924	3,815	3.21	1.69	18.62	No	49.54	11.75	0.00	0.00	0.83
7. Bank of Camilla	GA	NA	100.00	28.87	5	170,860	108,016	128,765	37,476	5,445	4.23	3.45	16.10	No	37.49	23.82	0.57	-0.01	0.99
8. Bank of Commerce	MS	NA	100.00	39.71	5	888,049	500,035	793,815	86,952	9,053	3.09	1.10	12.18	No	60.63	13.85	0.69	0.35	1.09
9. Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	366,307	92,773	339,027	18,356	1,667	1.81	0.42	14.18	No	61.41	11.02	0.22	-0.13	0.74
10. Bank of Forest	MS	90.42	66.67	22.19	1	253,135	145,940	219,386	19,668	2,095	3.13	0.85	11.64	Yes	74.39	11.97	0.72	0.00	1.22
11. Bank of Franklin	MS	NA	40.00	37.67	6	222,179	156,793	198,778	22,834	3,147	4.00	1.48	16.18	No	51.92	10.85	0.12	0.01	1.33
12. Bank of Holly Springs	MS	77.85	80.00	34.42	1	525,852	439,156	426,809	73,224	10,372	3.99	2.09	14.69	Yes	52.48	13.49	1.74	0.18	0.83
13. Bank of Kilmichael	MS	NA	75.00	20.70	5	297,004	147,311	267,627	14,382	5,146	3.17	1.82	44.41	Yes	52.14	9.50	0.14	0.60	1.99
14. Bank of Lake Village	AR	NA	50.00	8.53	5	85,763	48,954	74,842	10,319	1,862	4.39	2.12	19.70	No	48.73	13.84	0.22	0.00	4.12
15. Bank of Mingo	WV	NA	80.00	52.09	5	139,163	113,339	116,578	17,771	1,493	4.40	1.09	8.61	No	67.33	12.93	0.66	0.22	1.51
16. Bank of Moundville	AL	NA	0.00	14.89	6	117,329	48,200	100,897	13,116	96	2.10	0.08	0.83	No	77.83	17.65	0.04	0.01	0.95
17. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,401	75,681	85,852	14,254	3,219	3.46	3.46	24.14	Yes	54.40	13.96	0.00	0.03	1.00
18. Bank of St Francisville	LA	52.03	0.00	35.51	2	326,058	232,702	280,463	28,004	4,141	3.70	1.61	16.60	Yes	64.14	10.86	1.66	0.01	1.37
19. Bank Of Sunset & Trust Company	LA	53.62	50.00	29.46	1	181,908	146,257	151,421	15,896	2,468	4.16	1.36	16.27	No	61.67	10.42	0.02	0.00	1.03
20. Bank of Vernon	AL	NA	66.67	24.31	5	327,287	212,222	270,068	55,578	8,703	3.86	2.88	17.42	No	39.90	18.66	0.00	0.51	1.10
21. Bank of Winona	MS	NA	100.00	44.32	5	150,263	50,556	129,070	15,433	3,230	3.32	2.11	25.31	Yes	49.06	12.25	0.58	0.04	1.50
22. Bank of Zachary	LA	31.22	33.33	49.99	4	401,941	227,945	345,068	34,332	2,883	2.84	0.69	10.20	No	66.52	11.50	0.47	0.04	1.22
23. Bank3	TN	NA	50.00	8.25	5	435,764	365,405	374,386	49,414	2,579	2.55	0.58	6.01	No	71.75	11.72	0.01	-0.01	1.19
24. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,723,191	1,813,168	2,356,659	341,181	30,801	3.76	1.14	9.65	No	62.46	10.45	0.56	0.05	1.33
25. BankOkolona	MS	NA	75.00	22.51	5	320,735	209,865	287,260	24,001	5,902	3.42	2.15	29.50	Yes	61.32	9.18	0.28	0.17	1.14
26. BankPlus	MS	23.63	54.39	31.29	3	7,638,543	6,087,470	6,404,586	775,618	68,970	3.43	0.93	9.87	No	70.44	10.01	0.14	0.04	1.08
27. Basile State Bank	LA	NA	100.00	55.42	5	66,224	54,396	58,739	7,351	1,644	6.13	2.52	22.60	Yes	61.90	11.36	1.78	0.05	1.30
28. Bay Bank	WI	35.71	0.00	33.18	4	249,416	102,599	225,235	18,611	2,260	3.53	1.00	14.31	No	66.35	9.80	0.38	0.21	1.50
29. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,812,569	1,264,794	1,539,868	166,132	7,002	3.63	0.37	4.62	No	78.41	11.96	1.64	0.96	2.26
30. BNA Bank	MS	NA	50.00	41.79	5	768,160	444,995	676,699	72,906	10,114	2.63	1.33	14.61	No	49.59	11.01	0.64	0.01	1.55
31. BOM Bank	LA	53.37	61.54	35.54	1	983,925	764,760	872,060	106,947	22,839	4.54	2.44	22.69	No	48.11	11.05	0.60	0.07	0.85
32. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	244,383	174,857	218,044	21,979	2,448	4.10	1.07	11.91	Yes	76.66	9.22	1.63	0.08	0.99
33. Calhoun County Bank, Inc.	WV	42.27	100.00	64.34	1	181,827	128,618	163,025	17,422	1,201	3.90	0.66	7.16	No	80.71	10.55	0.56	0.09	1.58
34. Carroll Bank and Trust	TN	NA	75.00	39.73	5	500,648	368,721	451,800	38,352	6,345	3.57	1.35	18.63	No	61.38	8.72	0.61	0.06	0.85
35. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	776,913	624,652	673,015	60,171	(1,926)	3.35	-0.27	-3.22	No	106.42	9.77	4.31	0.00	0.94
36. Carver State Bank	GA	NA	100.00	37.23	5	81,906	41,923	65,789	14,735	1,107	5.46	1.32	9.15	No	64.70	18.23	1.76	0.46	2.35
37. Catalyst Bank	LA	NA	100.00	73.80	5	261,836	144,920	168,147	72,999	783	3.24	0.31	1.10	No	88.65	31.67	1.37	-0.02	1.47

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2023

	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. Centennial Bank	TN	45.52	66.67	26.73	1	707,851	573,618	610,336	79,669	15,083	4.83	2.25	20.15	No	48.53	11.40	0.27	0.09	1.72
39. Central Bank of Kansas City	MO	NA	100.00	10.76	5	387,790	260,633	330,608	49,338	14,205	4.14	3.92	29.27	Yes	33.50	13.09	0.00	-0.01	1.28
40. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	262,778	212,330	233,664	24,587	8,273	4.88	3.26	34.77	No	39.09	9.49	1.54	0.15	1.74
41. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	447,038	338,576	411,961	31,181	(7,684)	3.02	-1.66	-21.28	No	185.65	7.85	0.09	0.10	1.25
42. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	1,068,593	586,432	857,102	53,509	6,183	2.14	0.60	12.79	No	77.13	9.40	0.26	0.02	1.24
43. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	108,966	54,642	86,585	13,326	2,341	4.07	2.06	19.56	No	67.54	12.46	4.32	-0.18	3.68
44. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	449,353	305,936	389,946	53,699	12,800	4.63	2.91	28.09	Yes	54.88	13.57	1.03	0.08	1.33
45. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,644,447	1,115,994	1,384,864	158,416	26,469	3.14	1.54	17.69	Yes	64.01	11.28	0.43	0.02	1.31
46. Citizens Progressive Bank	LA	NA	100.00	23.88	5	266,927	205,781	235,173	30,256	7,949	4.23	3.12	27.29	Yes	55.86	10.13	0.98	0.05	0.80
47. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	176,277	150,602	153,863	19,084	1,123	4.57	0.70	6.68	No	84.40	11.52	1.04	0.15	0.50
48. Citizens Trust Bank	GA	99.78	100.00	30.34	1	741,413	372,769	652,308	76,694	15,429	4.75	2.06	22.84	No	48.17	11.88	0.49	0.08	1.23
49. City First Bank, National Association	DC	NA	0.00	31.39	6	1,377,778	887,742	760,111	200,937	5,220	2.51	0.43	2.68	No	74.72	15.08	0.00	-0.03	0.83
50. CLB The Community Bank	LA	20.87	50.00	15.72	3	295,862	209,810	257,734	27,197	7,891	4.68	2.84	31.43	Yes	50.60	10.44	0.76	0.03	1.07
51. Cleveland State Bank	MS	NA	80.00	37.05	5	314,841	155,097	293,899	17,166	3,717	3.12	1.21	25.97	No	64.12	10.89	0.15	0.05	1.51
52. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	27,374	19,309	25,126	2,165	(27)	4.83	-0.10	-1.24	No	102.12	7.43	2.60	-0.18	0.84
53. Commerce Bank	MS	NA	100.00	48.13	5	154,513	100,763	138,438	15,103	2,762	4.25	1.76	21.85	Yes	47.07	12.35	0.93	0.05	1.51
54. Commercial Bank	MS	NA	40.00	27.31	6	248,822	99,356	232,169	12,264	5,523	3.51	2.22	50.92	No	43.23	11.16	0.33	0.35	2.25
55. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	253,319	156,782	229,273	11,448	3,921	2.66	1.59	40.05	Yes	56.33	10.24	1.21	0.31	1.11
56. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,051,512	544,368	967,837	76,465	3,213	3.11	0.31	4.83	Yes	91.28	11.76	0.03	0.06	1.41
57. Commercial Bank of Ozark, The	AL	NA	50.00	39.39	5	115,145	58,903	108,613	3,341	300	2.82	0.26	15.24	Yes	85.31	8.10	1.24	0.06	0.85
58. Commercial Capital Bank	LA	NA	66.67	25.83	5	283,549	200,252	248,881	31,973	10,533	5.40	3.92	34.29	Yes	45.59	10.69	1.36	0.01	1.02
59. Commonwealth National Bank	AL	NA	100.00	20.33	5	66,944	23,895	58,868	7,918	2,190	3.43	3.28	39.33	No	56.35	15.23	1.50	0.01	2.56
60. Community Bank	TN	31.53	33.33	42.24	4	295,870	258,001	264,486	25,159	3,278	3.95	1.15	13.87	No	68.77	8.54	0.11	0.08	1.08
61. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,795,332	2,820,957	4,220,594	339,922	23,268	2.66	0.49	7.38	No	81.15	8.21	0.31	0.02	1.03
62. Community Bank of the Bay	CA	NA	33.33	16.27	6	974,642	676,417	635,188	191,157	8,682	3.18	0.84	4.63	No	65.11	18.81	1.06	0.11	0.92
63. Community Commerce Bank	CA	NA	0.00	18.48	6	378,011	281,924	275,335	59,250	2,726	3.23	0.77	4.65	No	69.48	15.78	0.00	-0.01	1.21
64. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	686,464	369,690	569,318	56,907	8,795	2.93	1.28	16.62	Yes	63.05	10.38	2.96	0.17	1.08
65. Connect Bank	AR	71.52	80.00	27.50	1	117,689	71,741	104,151	12,306	5,027	4.26	4.52	40.86	Yes	41.16	14.84	0.16	0.19	2.60
66. Copiah Bank	MS	37.82	55.56	32.61	3	306,375	183,025	272,143	32,085	4,376	3.49	1.45	15.07	No	55.99	10.93	0.15	0.02	1.51
67. Cottonport Bank	LA	65.16	83.33	33.99	1	485,978	301,645	428,244	56,528	9,420	4.03	2.04	17.28	No	53.26	13.35	0.87	-0.09	1.73
68. Covington County Bank	MS	NA	100.00	16.98	5	97,823	60,817	84,086	11,204	4,609	4.25	5.04	51.23	No	34.11	13.73	1.03	0.03	1.03
69. Cross Keys Bank	LA	54.36	62.50	25.17	1	579,744	334,833	482,188	58,018	6,782	3.13	1.19	13.35	Yes	64.60	12.12	0.85	-0.09	0.89
70. Decatur County Bank	TN	68.51	100.00	21.41	1	276,848	220,877	250,373	19,141	3,462	3.67	1.31	20.23	Yes	66.70	8.35	0.15	0.09	0.90
71. Delta Bank	LA	NA	80.00	27.90	5	548,394	374,879	490,601	55,869	12,595	3.51	2.27	23.93	Yes	50.38	9.98	0.40	0.11	0.63
72. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	169,723	86,673	155,330	13,980	5,732	3.47	3.00	49.44	Yes	33.68	11.22	1.19	0.00	1.10
73. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	499,929	291,071	402,231	59,171	6,848	4.05	1.36	12.34	No	59.06	12.76	1.05	0.20	2.48
74. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	390,731	301,489	352,775	36,217	12,337	4.26	3.38	36.63	Yes	35.48	9.43	0.16	0.15	2.00
75. Farmers State Bank & Trust Co.	LA	53.09	80.00	17.42	1	164,256	78,099	150,347	12,787	3,164	4.18	1.98	26.13	Yes	58.11	9.81	0.20	0.01	2.03

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2023

	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. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	445,301	252,609	330,224	46,654	12,713	4.21	2.73	30.94	Yes	50.35	12.02	0.77	0.05	1.47
77. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	245,662	136,183	211,598	13,366	2,995	3.53	1.22	25.47	Yes	65.72	9.74	0.36	0.11	1.49
78. Feliciano Bank and Trust Company	LA	67.89	100.00	38.17	1	148,460	114,517	124,131	15,369	4,251	4.01	2.99	30.81	Yes	51.47	12.68	0.40	0.04	1.47
79. Fidelity Bank	AR	41.50	25.00	17.20	2	545,654	257,161	510,299	32,969	8,540	2.51	1.48	38.74	Yes	49.75	10.81	0.08	0.02	1.17
80. First Bank	MS	33.88	78.57	32.57	3	553,944	348,695	479,125	70,783	13,798	3.84	2.42	20.39	Yes	52.89	12.65	0.07	0.16	1.45
81. First Community Bank	TX	86.42	66.67	25.33	1	716,597	429,769	616,689	47,668	10,430	3.86	1.48	25.25	No	57.58	9.67	0.00	0.04	1.21
82. First Eagle Bank	IL	23.31	50.00	45.67	3	551,085	370,121	417,891	108,237	11,443	3.64	1.95	11.06	Yes	40.23	20.25	0.00	0.00	1.42
83. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	360,401	298,106	220,060	33,160	1,041	2.80	0.30	3.17	No	87.94	9.62	0.27	0.00	0.49
84. First General Bank	CA	NA	20.00	22.99	6	1,149,802	895,567	834,083	246,380	45,127	7.08	3.88	19.34	No	20.78	21.87	0.32	0.00	1.55
85. First Independence Bank	MI	22.29	66.67	42.35	3	607,167	379,716	482,926	45,417	1,855	2.92	0.32	4.52	No	84.64	9.48	0.22	0.07	1.36
86. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	217,179	168,431	192,969	23,566	9,102	4.77	4.31	42.49	Yes	37.13	10.75	0.81	-0.03	2.06
87. First Missouri State Bank	MO	NA	0.00	41.15	6	257,634	202,465	224,574	21,718	3,383	3.34	1.41	16.99	Yes	58.95	8.53	0.45	-0.09	1.35
88. First National Bank and Trust	AL	NA	100.00	33.98	5	214,557	139,222	194,032	14,569	3,953	3.20	1.86	32.64	Yes	61.80	12.29	1.22	0.01	1.61
89. First National Bank of Clarksdale	MS	NA	60.00	18.56	5	387,256	237,650	338,659	35,756	3,582	3.07	0.93	10.38	No	64.40	12.50	0.00	0.05	1.21
90. First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	482,235	339,981	407,028	42,190	10,493	4.19	2.36	27.75	Yes	51.75	9.69	0.25	0.10	1.83
91. First National Bank of Lawrence County	AR	54.72	60.00	27.19	1	282,417	126,535	261,012	19,962	2,511	3.01	0.88	15.37	Yes	71.40	10.17	0.20	0.00	1.03
92. First National Bank of Oneida, The	TN	81.05	80.00	49.67	1	312,341	194,016	283,129	25,075	4,862	3.69	1.57	22.12	Yes	59.68	10.96	0.05	-0.17	2.66
93. First National Bank USA	LA	56.06	100.00	44.72	1	203,677	94,791	177,798	25,224	4,327	4.82	2.09	18.52	No	49.12	12.34	0.21	0.00	1.51
94. First NaturalState Bank	AR	NA	100.00	24.91	5	94,630	66,571	80,083	12,916	5,117	3.68	5.96	52.07	No	31.69	16.10	0.14	0.03	2.12
95. First Security Bank	MS	40.59	38.89	34.22	2	865,119	480,556	749,531	66,357	9,250	3.57	1.07	14.80	No	63.85	8.95	0.44	0.06	1.33
96. First Southern Bank	MS	46.75	50.00	32.24	1	247,627	139,935	223,631	23,338	3,735	4.35	1.46	17.65	Yes	66.33	11.24	0.13	-0.04	1.57
97. First Southwest Bank	CO	NA	66.67	20.93	5	547,734	285,103	380,108	86,775	4,832	3.42	0.93	5.79	No	67.49	19.43	0.00	0.06	1.30
98. First State Bank	MS	NA	92.86	43.53	5	889,206	426,211	764,764	78,754	4,092	2.15	0.48	5.25	No	86.15	11.87	1.24	0.05	1.30
99. First State Bank & Trust Company, Inc.	MO	NA	80.00	27.49	5	596,048	414,453	503,995	58,266	10,494	3.97	1.81	19.48	Yes	55.11	11.61	1.60	0.11	1.15
100. First State Bank of Warren	AR	NA	75.00	15.30	5	117,573	57,455	107,822	5,893	468	2.46	0.40	9.01	Yes	85.87	11.37	0.19	0.03	1.93
101. First State Bank-AR	AR	NA	80.00	27.08	5	528,027	357,294	463,890	51,463	5,349	3.24	1.07	11.11	No	56.62	11.17	0.03	0.01	1.29
102. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,990,362	5,172,956	6,476,430	1,054,420	81,950	3.56	1.03	8.29	No	53.94	10.73	0.23	0.04	1.04
103. FNB Bank, Incorporated	WV	58.99	75.00	46.32	1	262,278	199,899	220,122	21,538	1,704	3.05	0.65	8.27	No	76.98	9.72	0.14	0.03	1.12
104. FNB Oxford Bank	MS	NA	100.00	42.81	5	681,781	328,957	554,960	75,376	5,331	2.82	0.83	8.71	No	60.96	12.72	0.01	-0.01	1.07
105. FNB Picayune Bank	MS	NA	66.67	42.96	5	267,135	151,766	232,166	33,652	9,447	4.55	3.57	32.44	Yes	43.89	15.50	1.29	-0.01	1.36
106. FNBC Bank	AR	NA	75.00	26.94	5	804,401	525,228	602,228	51,288	4,533	3.31	0.58	10.43	Yes	74.42	8.55	0.30	0.05	1.97
107. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	217,599	103,794	195,024	21,415	8,028	4.58	3.83	36.78	Yes	45.12	10.56	0.36	0.37	1.55
108. Freedom Bank	TX	NA	0.00	14.06	6	197,015	132,532	163,218	33,185	4,874	4.12	2.89	16.78	No	36.26	16.36	0.00	0.02	0.88
109. Friend Bank	AL	NA	60.00	36.21	5	186,076	122,366	160,938	21,685	3,098	4.66	1.72	15.78	Yes	60.57	12.28	0.21	0.03	1.88
110. Genesis Bank	MS	NA	100.00	6.32	5	51,396	33,404	37,583	12,916	3,637	6.96	8.24	37.18	No	36.74	25.33	2.95	0.00	1.88
111. Gibsland Bank & Trust Company	LA	55.68	75.00	22.79	1	521,697	317,672	460,008	58,755	6,759	4.23	1.41	12.67	No	62.95	12.94	1.16	0.35	1.73
112. GN Bank	IL	NA	100.00	77.17	5	63,898	44,841	54,615	8,922	(156)	5.33	-0.23	-1.70	No	74.80	13.70	4.45	2.77	1.65

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality			
		DLI- HMDA (%)	DDJ (%)	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 (%)	
113.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,768,297	1,472,990	1,475,879	225,425	28,912	4.26	1.78	13.83	No	43.54	13.14	0.19	0.03	1.22
114.	Great Southern Bank	MS	41.44	75.00	33.34	1	363,073	148,491	314,806	21,320	4,556	3.31	1.22	26.24	Yes	71.20	9.19	0.54	0.33	0.85
115.	Guaranty Bank & Trust	LA	47.73	66.67	44.81	1	302,635	221,948	251,937	36,061	3,988	4.43	1.36	11.89	No	62.03	13.23	1.21	0.03	1.02
116.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	396,054	300,707	333,927	32,572	6,922	4.24	1.83	21.78	Yes	57.38	8.49	1.63	0.08	1.03
117.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,529,713	1,627,598	1,905,693	253,408	21,902	3.32	1.03	11.26	No	64.58	9.36	0.78	0.24	1.30
118.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	377,946	213,460	332,849	40,020	2,406	4.04	0.66	6.43	No	81.59	11.33	2.66	0.10	1.27
119.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	150,349	65,753	134,789	12,899	3,089	2.42	2.07	28.50	Yes	56.86	13.51	0.95	0.04	1.63
120.	Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	541,525	466,546	473,654	49,680	8,470	3.82	1.64	17.51	Yes	56.80	9.20	0.83	0.26	1.69
121.	Industrial Bank	DC	50.33	71.43	40.02	1	739,181	374,293	603,344	100,260	2,132	4.11	0.29	2.23	No	78.04	15.92	4.81	1.09	2.32
122.	INSOUTH Bank	TN	57.51	66.67	33.73	1	497,904	388,765	452,890	39,728	6,942	4.44	1.43	18.29	No	61.43	9.22	2.00	0.09	1.44
123.	International Bank of Chicago	IL	23.52	50.00	32.69	3	939,301	772,515	733,714	95,717	11,581	2.59	1.21	12.80	Yes	56.88	11.22	1.53	0.30	1.60
124.	Jefferson Bank	MS	NA	100.00	2.19	5	156,466	114,857	124,159	28,595	6,468	5.21	4.23	25.44	No	38.13	19.73	0.00	0.02	5.22
125.	Landmark Bank	LA	51.13	66.67	40.58	1	209,414	143,040	183,210	16,989	3,339	4.15	1.78	20.85	Yes	64.93	9.95	2.04	0.36	1.22
126.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,687,753	1,423,024	1,434,036	186,011	16,558	2.79	1.08	9.69	No	50.72	11.15	0.95	0.02	1.13
127.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,048,899	576,162	906,793	103,922	12,724	3.87	1.20	12.97	No	65.57	11.11	0.98	0.25	1.31
128.	LimeBank	MO	54.47	60.00	37.12	1	107,511	80,236	74,595	19,577	1,622	4.90	1.93	8.74	No	63.85	20.46	0.07	0.00	1.29
129.	Local Bank	OK	NA	66.67	45.23	5	338,007	216,543	292,311	45,272	1,397	3.01	0.44	3.12	No	80.80	14.34	0.06	0.00	0.94
130.	Locus Bank	VA	NA	50.00	33.95	5	313,151	257,621	211,100	66,507	1,647	3.14	0.58	2.51	No	73.99	22.77	1.31	0.01	0.75
131.	Magnolia State Bank	MS	39.35	75.00	36.14	3	436,626	339,407	388,824	45,609	6,336	3.61	1.42	14.83	Yes	65.20	11.45	0.27	0.13	1.00
132.	McGehee Bank	AR	NA	50.00	3.85	5	167,655	100,653	138,455	27,813	5,042	3.93	3.13	18.93	Yes	46.13	16.65	0.00	-0.23	3.38
133.	Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	429,605	269,082	362,983	59,540	5,006	4.51	1.17	9.02	No	67.53	15.96	0.33	0.02	1.48
134.	Mer Rouge State Bank	LA	NA	100.00	10.12	5	52,975	20,207	48,478	4,368	692	4.47	1.38	17.70	No	62.41	10.99	0.11	0.52	0.82
135.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	117,292	70,049	106,370	10,062	2,567	3.73	2.47	32.08	Yes	49.57	11.59	1.05	0.53	1.50
136.	Merchants & Marine Bank	MS	40.29	58.33	30.12	1	686,856	425,686	531,749	90,863	6,287	4.76	0.95	7.24	No	79.67	15.07	0.58	0.07	1.81
137.	Merchants and Planters Bank	MS	23.86	25.00	30.96	4	200,906	96,828	169,151	31,224	3,602	3.86	1.78	12.20	No	51.77	16.55	0.02	0.03	2.04
138.	Merchants and Planters Bank	AR	NA	100.00	10.40	5	49,705	15,223	46,744	2,814	386	3.05	0.85	15.82	No	73.88	11.88	0.08	0.21	0.84
139.	Mission National Bank	CA	NA	66.67	45.12	5	201,297	146,233	152,197	38,845	1,264	3.47	0.68	3.34	No	82.09	20.44	0.00	0.00	1.54
140.	Mission Valley Bank	CA	NA	0.00	11.41	6	653,401	518,803	524,647	60,015	8,669	4.50	1.52	15.46	No	59.78	10.53	0.34	0.09	1.39
141.	Mountain Valley Bank	TN	41.46	33.33	54.75	2	231,288	187,191	164,526	21,187	1,361	3.54	0.66	6.77	No	79.98	9.78	0.76	0.37	1.08
142.	Native American Bank, National Association	CO	NA	100.00	1.59	5	288,297	147,334	251,273	34,082	6,578	4.83	2.77	21.44	No	50.60	13.77	3.34	-0.03	0.93
143.	Neighborhood National Bank	CA	NA	50.00	19.23	5	146,838	114,855	119,581	17,530	(292)	3.57	-0.23	-1.93	No	105.71	12.85	2.37	-0.07	1.66
144.	New Haven Bank	CT	40.41	100.00	44.46	1	189,724	163,692	141,111	19,662	(271)	2.70	-0.15	-1.35	No	107.85	9.56	0.15	0.01	1.18
145.	OneUnited Bank	MA	74.38	80.00	97.95	1	755,706	440,263	493,962	56,192	3,985	2.89	0.66	7.56	No	86.08	10.70	0.31	0.02	0.38
146.	Optus Bank	SC	NA	100.00	21.09	5	524,934	300,237	438,654	70,968	6,779	3.70	1.54	10.20	No	47.13	14.36	1.21	0.19	0.49
147.	Oxford University Bank	MS	NA	66.67	44.93	5	227,147	177,982	170,810	25,997	1,412	3.15	0.62	5.70	No	74.94	12.48	0.11	0.10	1.22
148.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	491,496	392,951	437,583	39,757	5,034	3.88	1.06	13.73	Yes	65.12	8.74	1.23	0.27	1.91
149.	Partners Bank	AR	NA	83.33	11.72	5	439,385	370,850	349,132	42,446	5,807	3.65	1.41	14.10	No	51.37	10.15	0.00	0.04	1.49
150.	Peoples Bank	MS	36.00	100.00	25.20	3	462,846	362,908	374,724	60,476	28,389	7.55	6.43	55.15	Yes	45.81	13.90	4.24	0.26	1.57

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		DLI- HMDA (%)	DDJ (%)	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 (%)
151. Peoples Bank of Greensboro	AL	65.99	100.00	26.85	1	107,078	46,826	100,829	1,924	1,170	2.90	1.10	97.50	Yes	67.98	8.88	0.89	0.15	1.01
152. Peoples Community Bank	MO	65.55	86.67	47.49	1	661,354	453,085	546,444	113,703	15,383	3.97	2.28	14.51	Yes	45.78	17.91	1.12	0.18	1.11
153. Piggott State Bank	AR	NA	100.00	35.52	5	125,033	73,422	115,256	6,371	3,171	3.28	2.57	71.37	Yes	50.03	10.35	0.11	0.07	1.74
154. Pike National Bank	MS	NA	80.00	35.21	5	358,799	172,020	317,573	35,941	3,816	3.13	1.07	11.85	No	57.31	11.92	0.72	0.05	1.29
155. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	163,220	120,400	141,709	20,862	3,363	3.94	2.10	18.17	No	56.13	14.45	0.21	0.12	1.11
156. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,032,400	1,241,860	1,630,819	188,219	17,975	2.53	0.89	10.53	No	61.28	9.97	0.52	0.04	0.85
157. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	200,353	87,696	177,499	21,680	2,736	3.04	1.40	13.73	No	58.44	12.42	0.04	0.03	1.50
158. Ponce Bank	NY	71.86	64.29	71.38	1	2,736,531	1,932,020	1,532,206	450,502	7,062	2.62	0.28	1.59	No	81.75	17.49	0.88	0.38	1.35
159. Priority Bank	AR	27.44	33.33	87.80	4	112,604	82,629	87,567	11,485	2,668	4.71	2.77	24.28	Yes	67.16	11.34	1.61	0.00	1.74
160. PriorityOne Bank	MS	43.10	53.33	28.64	1	1,078,878	845,916	909,583	109,696	14,983	3.89	1.44	15.43	Yes	60.81	10.62	0.35	0.05	1.39
161. Progressive National Bank	LA	NA	60.00	46.30	5	115,531	82,408	103,272	12,022	1,656	4.21	1.41	13.92	Yes	71.04	10.49	0.10	0.04	0.98
162. Pulaski Savings Bank	IL	NA	100.00	96.08	5	49,433	41,822	41,708	5,522	245	3.21	0.48	4.60	No	87.68	11.14	0.00	0.00	0.30
163. Quontic Bank	NY	41.63	0.00	90.07	2	621,668	442,732	522,499	79,171	(979)	4.12	-0.17	-1.20	No	96.42	11.90	5.40	0.00	0.11
164. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	52,864	22,823	45,327	6,833	348	3.52	0.65	5.34	Yes	82.95	16.26	0.00	0.00	3.77
165. River Bank & Trust	AL	41.14	60.00	32.01	1	3,233,417	2,244,600	2,734,860	239,185	28,212	2.75	0.92	13.91	No	58.64	8.65	0.26	0.03	1.29
166. RiverHills Bank	MS	46.89	75.00	29.43	1	395,098	147,566	352,051	39,893	3,628	2.57	0.93	9.75	Yes	66.78	11.52	3.79	0.43	2.94
167. Robertson Banking Company	AL	57.10	85.71	43.40	1	473,193	313,242	421,692	38,448	7,106	3.81	1.57	19.52	Yes	54.78	9.40	0.49	0.06	1.52
168. Royal Business Bank	CA	29.96	46.15	37.95	4	4,019,691	3,033,771	3,225,129	589,927	50,523	3.37	1.25	8.23	No	47.41	13.62	1.04	0.10	1.38
169. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	111,613	40,647	97,625	13,329	1,877	3.29	1.66	16.01	Yes	58.27	14.22	0.16	0.22	1.57
170. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,178,335	788,323	1,024,089	120,717	15,490	2.98	1.37	14.34	No	46.78	10.68	0.65	0.05	0.41
171. Security Federal Bank	SC	34.47	56.25	33.72	3	1,487,193	635,098	1,221,629	116,279	9,595	2.86	0.66	9.02	No	74.73	9.83	1.08	0.00	1.98
172. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	370,782	210,288	305,980	48,013	4,876	4.21	1.41	10.78	No	40.61	14.53	4.43	1.62	2.04
173. Simmesport State Bank	LA	NA	100.00	47.33	5	208,071	173,732	169,864	20,447	3,341	4.16	1.64	17.38	No	49.20	9.94	2.67	0.23	1.22
174. South Georgia Banking Company	GA	NA	100.00	23.15	5	599,253	332,914	532,250	64,934	12,020	4.53	2.00	18.82	No	52.85	11.50	0.08	0.00	1.42
175. South Lafourche Bank & Trust Company	LA	13.79	0.00	54.78	4	170,969	133,396	135,641	16,499	1,551	3.90	0.93	10.07	Yes	78.39	11.45	0.53	-0.29	2.74
176. Southeast First National Bank	GA	44.51	66.67	55.59	1	62,433	16,588	54,778	7,484	415	2.78	0.68	5.69	No	78.28	12.60	0.35	0.01	1.77
177. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,606,845	1,554,831	2,033,394	345,209	21,698	3.40	0.86	6.69	No	70.04	12.48	0.64	0.00	1.26
178. Southern Heritage Bank	LA	33.36	30.00	40.15	4	368,076	253,528	335,202	30,640	4,448	3.71	1.21	15.07	Yes	69.97	10.74	0.40	0.01	0.72
179. Southern Independent Bank	AL	NA	100.00	37.67	5	354,273	148,103	305,644	34,995	5,252	3.12	1.57	17.48	No	50.81	14.06	0.13	0.00	1.21
180. Spring Bank	NY	NA	100.00	32.10	5	410,724	263,684	314,148	67,295	6,954	4.75	1.79	13.90	No	45.93	17.73	2.39	0.05	1.26
181. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,319,159	1,459,485	2,098,129	213,480	14,551	4.60	0.65	7.28	No	81.49	10.82	0.47	0.24	1.39
182. Tensas State Bank	LA	NA	80.00	19.31	5	176,174	98,807	151,064	18,746	4,139	3.27	2.33	22.75	Yes	50.92	13.28	1.90	0.49	1.19
183. Texas National Bank	TX	81.16	66.67	35.06	1	830,269	497,661	670,598	78,008	11,963	4.11	1.56	17.33	No	57.83	10.84	0.60	0.04	1.45
184. The Peoples Bank	MS	NA	66.67	36.00	5	499,846	197,513	451,428	40,043	5,022	2.45	1.01	13.73	No	56.40	10.77	0.03	0.01	1.55
185. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,533,267	951,816	1,380,120	138,644	11,594	3.06	0.78	9.04	No	64.02	10.57	0.46	0.13	1.34
186. Union Bank & Trust Company	AR	NA	100.00	25.50	5	294,365	223,093	249,514	24,326	8,460	3.67	2.89	38.66	Yes	48.21	10.60	0.47	0.12	1.68
187. United Bank	AL	46.37	63.16	23.49	1	1,182,794	753,078	1,004,575	131,357	25,563	4.45	2.17	23.38	No	42.93	12.48	0.09	0.13	1.38

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188. United Bank of Philadelphia	PA	NA	50.00	16.14	5	55,719	32,103	46,329	9,054	3,438	6.41	6.05	50.11	No	53.78	16.27	11.39	-0.16	0.44
189. United Community Bank	LA	19.63	10.00	18.22	4	662,930	494,099	557,190	87,932	22,866	5.64	3.46	25.58	Yes	46.86	13.83	0.98	0.28	3.63
190. United Mississippi Bank	MS	NA	60.00	25.88	5	444,073	299,016	352,870	52,795	7,770	3.56	1.75	15.93	Yes	65.67	13.55	0.29	0.03	1.05
191. Unity Bank of Mississippi	MS	70.81	75.00	25.06	1	278,625	129,041	245,174	17,377	2,319	2.98	0.82	16.33	No	67.85	11.34	0.93	0.22	1.70
192. Washington State Bank	LA	47.97	57.14	23.59	1	285,246	221,574	249,010	27,599	5,599	3.88	1.90	21.85	Yes	55.54	10.19	1.52	0.09	1.23
193. Wayne County Bank	TN	NA	83.33	25.78	5	469,330	334,596	406,075	58,798	8,522	4.07	1.91	15.60	No	47.80	13.38	1.19	0.05	1.31
194. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	946,400	539,568	796,125	72,251	8,006	2.90	0.88	11.99	No	62.77	10.66	0.22	0.05	1.03
195. Whitesville State Bank	WV	34.47	25.00	49.46	4	132,371	70,779	125,003	6,741	641	3.27	0.50	11.71	No	85.03	9.15	0.72	0.13	1.18
196. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	343,637	248,513	280,568	36,038	9,176	4.05	2.85	30.03	Yes	48.90	11.23	1.54	0.16	1.01

Certified CDFIs added in 2023

	ST	Total Assets (\$000)
1. American Bank & Trust Company	LA	257,322
2. Bank of Mingo	WV	139,163
3. Bank Of Sunset & Trust Company	LA	181,908
4. Basile State Bank	LA	66,224
5. Calhoun County Bank, Inc.	WV	181,827
6. Commercial Bank of Ozark, The	AL	115,145
7. Community Bank of Mississippi, Forest Mississippi	MS	4,795,332
8. Farmers State Bank & Trust Co.	LA	164,256
9. First Community Bank	TX	716,597
10. First Missouri State Bank	MO	257,634
11. First National Bank of Clarksdale	MS	387,256
12. First National Bank of Lawrence County	AR	282,417
13. First National Bank of Oneida	TN	312,341
14. First National Bank USA	LA	203,677
15. First State Bank	AR	528,027
16. First State Bank & Trust Company, Inc.	MO	596,048
17. FNB Bank, Incorporated	WV	262,278
18. Merchants and Planters Bank	AR	49,705
19. Peoples Bank of Greensboro	AL	107,078
20. Simmesport State Bank	LA	208,071
21. South LaFourche Bank & Trust Company	LA	170,969
22. Troy Bank & Trust Company	AL	1,533,267
23. Whitesville State Bank	WV	132,371