

# CDFI Banking Industry Peer Group Report

YEAR-END DECEMBER 31, 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](http://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](http://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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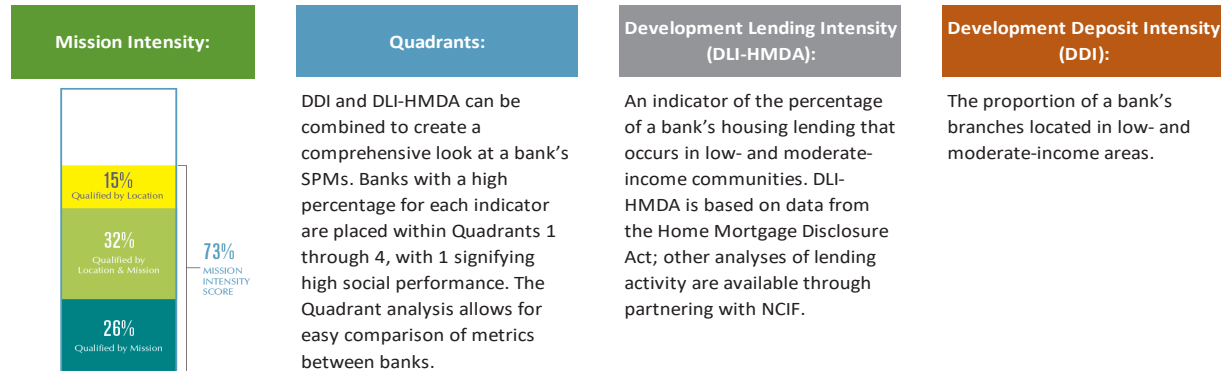
## PEER GROUP DATA: YEAR-END DECEMBER 31, 2021

The following table provides summary information on the social and financial performance of all certified CDFI Banks through year-end December 31, 2021. As of December 31, 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 (%)
<b>TOTAL</b>				\$90,089,980	\$54,572,609	\$77,755,786	\$9,558,681	\$1,246,929								
<b>MEDIAN</b>	43.45	66.67	31.53	\$322,922	\$193,746	\$288,078	\$33,095	\$4,303	3.53	1.47	13.97	60.59	10.01	0.58	0.04	1.40
<b>AVERAGE</b>	46.89	66.96	32.84	\$546,000	\$330,743	\$471,247	\$57,931	\$7,557	3.61	1.50	14.45	61.76	10.76	1.00	0.10	1.51
<b>MAXIMUM</b>	99.78	100.00	98.53	\$6,066,913	\$3,627,779	\$5,261,513	\$776,215	\$73,896	7.31	5.25	65.48	123.73	48.99	10.13	1.89	5.30
<b>MINIMUM</b>	5.40	0.00	1.56	\$26,945	\$8,484	\$23,256	\$2,121	(\$2,440)	2.24	(1.26)	(20.82)	26.29	6.27	0.00	(0.22)	0.08

### 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 (%)	
1. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,066,913
2. BankPlus	MS	23.63	54.39	31.29	3	5,187,184
3. Royal Business Bank	CA	29.96	46.15	37.95	4	4,222,510
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,395,648
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,053,972
6. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,818,788
7. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,763,876
8. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,763,795
9. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,742,993
10. Ponce Bank	NY	71.86	64.29	71.38	1	1,630,029
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,574,432
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,437,205
13. Security Federal Bank	SC	34.47	56.25	33.72	3	1,300,806
14. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564
15. First General Bank	CA	NA	20.00	22.99	6	1,246,519
16. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,157,694
17. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,092,804
18. United Bank	AL	46.37	63.16	23.49	1	976,897
19. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	971,090
20. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	964,857

	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	5,187,184	3,627,779
2. Royal Business Bank	CA	29.96	46.15	37.95	4	4,222,510	3,129,375
3. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,066,913	2,967,231
4. Ponce Bank	NY	71.86	64.29	71.38	1	1,630,029	1,321,395
5. River Bank & Trust	AL	41.14	60.00	32.01	1	2,395,648	1,282,164
6. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,053,972	1,246,930
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,818,788	1,206,562
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,742,993	1,106,131
9. First General Bank	CA	NA	20.00	22.99	6	1,246,519	1,088,947
10. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564	1,033,818
11. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,763,795	1,032,258
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,437,205	980,992
13. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,574,432	921,270
14. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,763,876	875,448
15. Quontic Bank	NY	41.63	0.00	90.07	2	916,091	753,127
16. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,092,804	651,904
17. PriorityOne Bank	MS	43.10	53.33	28.64	1	895,997	639,896
18. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	749,256	632,899
19. International Bank of Chicago	IL	23.52	50.00	32.69	3	890,158	630,864
20. Security Bank and Trust Company	TN	NA	90.00	30.22	5	807,285	607,166

**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)	Total Deposits (\$000)
1.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,066,913	5,261,513
2.	BankPlus	MS	23.63	54.39	31.29	3	5,187,184	4,679,128
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,222,510	3,465,041
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,395,648	2,159,168
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,053,972	1,723,734
6.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,818,788	1,609,840
7.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,763,876	1,558,945
8.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,763,795	1,535,556
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,742,993	1,533,773
10.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,574,432	1,407,464
11.	Ponce Bank	NY	71.86	64.29	71.38	1	1,630,029	1,338,489
12.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,437,205	1,299,884
13.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,300,806	1,136,375
14.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564	1,064,806
15.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,157,694	1,045,278
16.	First General Bank	CA	NA	20.00	22.99	6	1,246,519	995,878
17.	United Bank	AL	46.37	63.16	23.49	1	976,897	867,746
18.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	971,090	851,605
19.	First State Bank	MS	NA	92.86	43.53	5	928,325	817,081
20.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	964,857	810,695

Leverage Ratio		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1.	CBW Bank	KS	NA	100.00	33.32	5	65,314	48.99
2.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	273,811	27.38
3.	Community Commerce Bank	CA	NA	0.00	18.48	6	314,862	17.79
4.	First Eagle Bank	IL	23.31	50.00	45.67	3	603,692	17.69
5.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	591,059	17.11
6.	Peoples Community Bank	MO	65.55	86.67	47.49	1	620,687	17.11
7.	Mission National Bank	CA	NA	66.67	45.12	5	220,687	16.85
8.	Genesis Bank	MS	NA	100.00	6.32	5	27,953	16.83
9.	Jefferson Bank	MS	NA	100.00	2.19	5	138,633	16.67
10.	First General Bank	CA	NA	20.00	22.99	6	1,246,519	14.60
11.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	60,263	14.03
12.	Quontic Bank	NY	41.63	0.00	90.07	2	916,091	13.95
13.	Bank of Camilla	GA	NA	100.00	28.87	5	146,681	13.82
14.	Carver State Bank	GA	NA	100.00	37.23	5	62,192	13.64
15.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564	13.55
16.	Wayne County Bank	TN	NA	83.33	25.78	5	393,890	13.35
17.	Bank of Lake Village	AR	NA	50.00	8.53	5	75,982	13.25
18.	United Community Bank	LA	19.63	10.00	18.22	4	708,038	13.04
19.	Bank of Vernon	AL	NA	66.67	24.31	5	225,653	13.01
20.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	146,789	13.00

## 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. Peoples Bank	MS	36.00	100.00	25.20	3	431,628	Yes	5.25			
2. Central Bank of Kansas City	MO	NA	100.00	10.76	5	310,782	Yes	4.78			
3. Quontic Bank	NY	41.63	0.00	90.07	2	916,091	No	4.05			
4. CBW Bank	KS	NA	100.00	33.32	5	65,314	No	3.86			
5. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,865	Yes	3.20			
6. First National Bank of Picayune	MS	NA	66.67	42.96	5	282,930	Yes	3.13			
7. Peoples Community Bank	MO	65.55	86.67	47.49	1	620,687	Yes	3.08			
8. Texas National Bank	TX	81.16	66.67	35.06	1	593,232	No	3.06			
9. Landmark Bank	LA	51.13	66.67	40.58	1	181,626	Yes	2.92			
10. First Eagle Bank	IL	23.31	50.00	45.67	3	603,692	Yes	2.75			
11. Friend Bank	AL	NA	60.00	36.21	5	186,711	Yes	2.65			
12. Bank of St Francisville	LA	52.03	0.00	35.51	2	223,587	Yes	2.49			
13. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	177,002	Yes	2.47			
14. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	340,569	Yes	2.39			
15. First General Bank	CA	NA	20.00	22.99	6	1,246,519	No	2.34			
16. Bank of Kilmichael	MS	NA	75.00	20.70	5	244,877	Yes	2.32			
17. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	591,059	No	2.27			
18. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	245,338	No	2.26			
19. Freedom Bank	TX	NA	0.00	14.06	6	94,849	No	2.25			
20. Union Bank & Trust Company	AR	NA	100.00	25.50	5	279,184	Yes	2.24			

	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. Quontic Bank	NY	41.63	0.00	90.07	2	916,091	No	65.48			
2. Peoples Bank	MS	36.00	100.00	25.20	3	431,628	Yes	52.49			
3. Texas National Bank	TX	81.16	66.67	35.06	1	593,232	No	41.01			
4. Central Bank of Kansas City	MO	NA	100.00	10.76	5	310,782	Yes	37.60			
5. Friend Bank	AL	NA	60.00	36.21	5	186,711	Yes	29.33			
6. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	340,569	Yes	28.84			
7. Landmark Bank	LA	51.13	66.67	40.58	1	181,626	Yes	27.98			
8. Delta Bank	LA	NA	80.00	27.90	5	451,072	Yes	27.49			
9. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,865	Yes	26.15			
10. Progressive National Bank	LA	NA	60.00	46.30	5	106,870	Yes	26.10			
11. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	245,338	No	25.56			
12. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	177,002	Yes	25.08			
13. Bank of Kilmichael	MS	NA	75.00	20.70	5	244,877	Yes	24.63			
14. Bank of St Francisville	LA	52.03	0.00	35.51	2	223,587	Yes	24.43			
15. First National Bank of Picayune	MS	NA	66.67	42.96	5	282,930	Yes	24.08			
16. Union Bank & Trust Company	AR	NA	100.00	25.50	5	279,184	Yes	23.88			
17. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	319,474	Yes	23.18			
18. Decatur County Bank	TN	68.51	100.00	21.41	1	198,953	Yes	22.72			
19. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	237,646	Yes	22.62			
20. Colfax Banking Company	LA	27.43	20.00	49.55	4	164,266	Yes	21.99			

## 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	1,246,519	26.29
2.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	591,059	28.49
3.	First Eagle Bank	IL	23.31	50.00	45.67	3	603,692	35.30
4.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,222,510	37.09
5.	Peoples Community Bank	MO	65.55	86.67	47.49	1	620,687	37.65
6.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	177,002	40.63
7.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	359,987	42.45
8.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,865	42.63
9.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564	43.03
10.	First National Bank of Pí cayune	MS	NA	66.67	42.96	5	282,930	43.34
11.	Texas National Bank	TX	81.16	66.67	35.06	1	593,232	43.60
12.	BNA Bank	MS	NA	50.00	41.79	5	673,824	43.68
13.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	807,285	43.91
14.	Bank of Lake Village	AR	NA	50.00	8.53	5	75,982	43.97
15.	First NaturalState Bank	AR	NA	100.00	24.91	5	84,463	44.20
16.	Quontic Bank	NY	41.63	0.00	90.07	2	916,091	44.40
17.	International Bank of Chicago	IL	23.52	50.00	32.69	3	890,158	45.26
18.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	319,474	45.27
19.	Friend Bank	AL	NA	60.00	36.21	5	186,711	47.43
20.	Fidelity Bank	AR	41.50	25.00	17.20	2	545,133	48.05

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 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	591,059	502,284	484,886	101,415	13,322	3.96	2.27	14.13	No	28.49	17.11	0.00	0.00	1.57
2. Asian Bank	PA	86.14	100.00	22.90	1	335,088	260,096	267,205	36,435	3,617	3.42	1.20	10.94	No	50.40	11.31	0.22	0.00	1.29
3. Bank of Anguilla	MS	NA	100.00	12.17	5	175,771	89,612	152,750	14,346	1,482	3.20	0.87	10.46	No	68.31	9.93	1.30	0.17	2.18
4. Bank of Brookhaven	MS	NA	100.00	29.55	5	233,191	104,750	205,476	22,878	2,888	3.03	1.35	12.94	No	55.09	10.28	0.00	0.05	1.13
5. Bank of Camilla	GA	NA	100.00	28.87	5	146,681	68,810	126,473	19,795	2,381	3.23	1.79	12.75	No	53.02	13.82	1.07	0.07	1.37
6. Bank of Cherokee County	OK	NA	66.67	45.23	5	169,405	107,054	154,215	14,940	2,728	3.98	1.69	20.59	No	67.75	8.56	0.05	0.12	0.98
7. Bank of Commerce	MS	NA	100.00	39.71	5	732,527	378,378	644,119	69,957	9,254	2.86	1.37	13.52	No	48.93	9.07	0.97	0.12	1.47
8. Bank of Franklin	MS	NA	40.00	37.67	6	190,010	115,288	170,934	18,367	3,481	4.16	1.85	17.70	No	55.21	9.48	0.23	-0.08	1.52
9. Bank of Holly Springs	MS	77.85	80.00	34.42	1	388,463	298,439	333,588	41,316	5,051	4.11	1.36	12.29	Yes	64.89	9.69	0.88	0.03	0.69
10. Bank of Kilmichael	MS	NA	75.00	20.70	5	244,877	114,317	220,181	22,311	5,319	4.02	2.32	24.63	Yes	51.97	9.25	0.05	0.12	2.25
11. Bank of Lake Village	AR	NA	50.00	8.53	5	75,982	34,431	65,491	9,860	1,576	3.98	2.13	16.99	No	43.97	13.25	0.70	0.21	5.22
12. Bank of Moundville	AL	NA	0.00	14.89	6	109,785	35,403	96,252	9,756	1,414	2.28	1.33	14.40	No	53.18	9.17	2.63	0.03	1.49
13. Bank of Okolona	MS	NA	75.00	22.51	5	249,601	134,821	220,125	24,984	4,654	4.36	1.95	19.12	Yes	57.80	9.69	1.53	0.03	1.42
14. Bank of St Francisville	LA	52.03	0.00	35.51	2	223,587	156,876	200,920	19,858	4,517	4.56	2.49	24.43	Yes	54.15	10.77	0.53	0.05	1.64
15. Bank of Vernon	AL	NA	66.67	24.31	5	225,653	129,164	196,239	28,840	2,780	3.32	1.27	10.01	No	56.25	13.01	0.32	0.19	1.62
16. Bank of Winona	MS	NA	100.00	44.32	5	144,731	45,376	121,747	17,913	2,456	3.34	1.72	13.97	Yes	55.18	10.41	0.64	-0.01	1.54
17. Bank of Zachary	LA	31.22	33.33	49.99	4	322,922	176,301	295,349	27,142	3,638	3.59	1.12	14.01	No	64.54	8.34	0.19	0.04	1.47
18. Bank3	TN	NA	50.00	8.25	5	386,794	301,433	347,229	37,823	2,420	3.12	0.67	6.94	No	72.18	9.81	0.00	0.00	1.16
19. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,818,788	1,206,562	1,609,840	195,424	20,007	3.51	1.12	10.45	No	65.21	9.00	1.13	0.16	1.30
20. BankPlus	MS	23.63	54.39	31.29	3	5,187,184	3,627,779	4,679,128	436,019	60,066	3.71	1.20	14.28	No	65.83	8.37	0.23	0.01	1.24
21. Bay Bank	WI	35.71	0.00	33.18	4	216,826	71,744	195,058	18,817	3,082	3.08	1.68	17.34	No	55.70	9.58	0.61	-0.04	2.24
22. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,574,432	921,270	1,407,464	127,527	15,638	3.77	1.08	12.67	No	66.62	8.76	1.66	0.02	1.77
23. BNA Bank	MS	NA	50.00	41.79	5	673,824	337,338	593,939	75,334	11,853	2.97	1.81	15.96	No	43.68	11.04	0.74	0.04	1.95
24. BOM Bank	LA	53.37	61.54	35.54	1	703,802	593,209	639,257	62,969	12,074	4.48	1.83	19.66	Yes	62.03	8.85	0.89	0.00	0.84
25. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	207,396	131,150	184,705	19,230	3,580	4.46	1.76	18.77	Yes	62.52	9.16	3.64	0.05	1.24
26. Carroll Bank and Trust	TN	NA	75.00	39.73	5	402,894	256,427	366,103	35,075	3,580	4.22	0.95	10.49	No	70.70	8.72	0.68	0.03	0.95
27. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	723,256	552,877	632,814	71,514	(297)	2.95	-0.04	-0.46	No	100.59	10.32	2.48	0.02	0.99
28. Carver State Bank	GA	NA	100.00	37.23	5	62,192	28,674	49,313	8,344	427	3.78	0.68	5.57	No	59.80	13.64	3.15	0.33	2.66
29. CBW Bank	KS	NA	100.00	33.32	5	65,314	26,266	46,514	17,798	2,953	6.04	3.86	17.76	No	60.56	48.99	0.00	0.00	0.75
30. Centennial Bank	TN	45.52	66.67	26.73	1	689,600	436,935	603,130	73,477	7,114	4.12	1.06	9.85	No	58.18	9.87	0.80	0.12	1.76
31. Central Bank of Kansas City	MO	NA	100.00	10.76	5	310,782	208,666	262,665	39,500	15,360	3.45	4.78	37.60	Yes	59.22	11.70	0.00	-0.06	1.67
32. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	245,338	167,756	219,362	22,687	5,218	4.76	2.26	25.56	No	48.77	9.10	0.12	-0.02	1.92
33. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	349,214	240,252	308,970	35,228	4,408	4.56	1.33	13.16	No	76.70	9.31	0.00	-0.01	1.09
34. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	964,857	432,950	810,695	85,662	7,486	3.00	0.90	10.00	No	64.76	9.39	0.30	0.06	1.77
35. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	133,080	66,969	113,567	8,232	(1,708)	2.42	-1.26	-20.82	Yes	117.41	6.27	10.13	1.41	3.23
36. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	465,838	299,499	412,341	48,396	8,066	3.79	1.70	17.08	Yes	60.82	10.70	1.97	0.26	1.41
37. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,763,795	1,032,258	1,535,556	173,887	30,243	3.28	1.80	17.13	Yes	58.31	10.29	0.46	0.05	1.44

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 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 (%)
38. Citizens Progressive Bank	LA	NA	100.00	23.88	5	208,272	155,998	184,842	22,119	3,856	4.78	1.90	17.75	Yes	61.43	8.73	1.30	0.22	0.97
39. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	134,538	107,949	117,759	13,348	870	4.52	0.70	7.69	No	80.86	10.39	2.27	-0.08	1.11
40. Citizens Trust Bank	GA	99.78	100.00	30.34	1	668,803	284,761	600,225	56,503	4,421	2.67	0.71	8.60	No	72.14	8.56	0.52	0.07	1.06
41. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	1,092,804	651,904	797,357	128,210	(2,440)	2.47	-0.27	-2.60	No	109.47	9.32	0.10	0.00	0.52
42. CLB The Community Bank	LA	20.87	50.00	15.72	3	250,424	144,344	226,923	22,955	4,008	3.91	1.66	17.54	Yes	59.51	9.14	1.79	0.09	1.32
43. Cleveland State Bank	MS	NA	80.00	37.05	5	339,992	132,541	309,328	25,067	3,783	3.41	1.26	14.71	No	57.69	9.42	0.10	0.14	1.50
44. Colfax Banking Company	LA	27.43	20.00	49.55	4	164,266	62,014	139,895	14,154	3,045	3.08	1.97	21.99	Yes	55.00	8.43	0.10	0.02	0.64
45. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	26,945	18,489	24,775	2,121	204	4.69	0.78	10.34	No	83.74	7.45	3.62	0.00	0.76
46. Commerce Bank	MS	NA	100.00	48.13	5	155,560	86,142	138,491	16,536	3,242	3.59	2.08	19.39	Yes	55.28	10.56	0.87	0.07	2.18
47. Commercial Bank	MS	NA	40.00	27.31	6	225,550	103,976	199,031	21,564	4,106	4.15	1.98	20.00	No	49.70	10.01	0.33	0.11	2.07
48. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	257,695	135,921	235,688	21,819	4,865	3.20	1.99	20.93	Yes	51.90	9.27	0.10	0.10	0.97
49. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,157,694	473,948	1,045,278	105,359	17,289	3.16	1.63	16.60	Yes	58.72	8.90	0.80	0.01	1.76
50. Commercial Capital Bank	LA	NA	66.67	25.83	5	256,404	142,681	229,608	26,243	4,654	4.06	1.92	17.12	Yes	49.84	9.50	1.62	1.16	1.12
51. Commonwealth National Bank	AL	NA	100.00	20.33	5	56,890	23,209	50,263	6,336	(373)	3.24	-0.63	-5.75	No	123.73	11.32	0.37	-0.22	2.61
52. Community Bank	TN	31.53	33.33	42.24	4	217,148	176,113	195,128	18,757	2,359	4.08	1.20	12.69	No	60.75	8.83	0.62	0.03	1.72
53. Community Bank of the Bay	CA	NA	33.33	16.27	6	715,449	538,831	610,448	67,717	7,821	3.51	1.05	12.02	No	56.28	9.15	0.01	0.05	1.17
54. Community Commerce Bank	CA	NA	0.00	18.48	6	314,862	221,457	222,627	56,642	3,875	4.04	1.18	7.01	No	58.97	17.79	0.08	0.00	1.35
55. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	637,175	301,906	548,401	69,848	8,685	3.20	1.42	12.48	Yes	60.59	10.62	1.19	0.01	0.70
56. Copiah Bank	MS	37.82	55.56	32.61	3	297,184	189,841	250,909	27,715	3,724	3.65	1.33	14.22	No	62.83	9.45	0.37	0.03	1.26
57. Cottonport Bank	LA	65.16	83.33	33.99	1	467,020	275,597	411,988	54,550	5,756	3.34	1.24	10.97	No	62.50	11.37	0.37	0.16	1.21
58. Covington County Bank	MS	NA	100.00	16.98	5	88,192	42,072	78,969	8,684	1,289	2.68	1.47	15.50	No	53.22	9.87	0.84	0.05	1.01
59. Cross Keys Bank	LA	54.36	62.50	25.17	1	477,500	247,920	397,937	52,317	8,491	3.75	1.84	15.87	Yes	62.83	10.60	0.54	0.27	0.76
60. Decatur County Bank	TN	68.51	100.00	21.41	1	198,953	137,843	176,268	19,504	3,893	4.63	2.00	22.72	Yes	59.00	9.45	0.05	0.08	1.15
61. Delta Bank	LA	NA	80.00	27.90	5	451,072	277,612	411,594	38,213	9,571	3.64	2.22	27.49	Yes	51.33	8.25	0.18	0.05	0.96
62. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	177,002	71,531	159,466	17,177	4,503	3.02	2.47	25.08	Yes	40.63	9.45	2.32	0.00	1.35
63. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	470,062	222,927	403,101	61,876	8,245	4.68	1.85	13.53	No	55.70	12.96	0.85	0.08	2.06
64. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	319,474	215,417	287,136	31,573	7,011	3.55	2.22	23.18	Yes	45.27	9.74	0.41	0.02	2.25
65. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	403,934	228,170	356,384	47,068	5,723	3.75	1.44	12.16	Yes	62.73	11.59	2.35	0.33	1.54
66. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	210,937	104,409	169,323	22,389	479	3.89	0.23	2.18	Yes	82.54	10.62	0.51	0.30	1.55
67. Fidelity Bank	AR	41.50	25.00	17.20	2	545,133	220,429	485,479	56,056	9,251	2.85	1.77	16.34	Yes	48.05	9.97	0.00	-0.01	1.37
68. First American National Bank	MS	NA	55.56	57.61	5	376,392	197,789	336,063	37,244	5,839	4.10	1.61	15.90	Yes	67.52	9.93	1.01	0.09	1.14
69. First Bank	MS	33.88	78.57	32.57	3	580,873	327,763	510,487	61,712	4,326	2.54	0.72	7.23	Yes	74.45	10.65	2.59	0.40	1.40
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	603,692	392,282	445,528	115,863	16,619	3.77	2.75	14.91	Yes	35.30	17.69	0.19	-0.03	1.42
73. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	322,516	248,906	227,568	32,071	2,270	2.64	0.70	7.35	No	73.53	9.91	0.31	0.02	0.47
74. First General Bank	CA	NA	20.00	22.99	6	1,246,519	1,088,947	995,878	180,904	27,302	3.94	2.34	16.12	No	26.29	14.60	0.10	0.01	0.90
75. First Independence Bank	MI	22.29	66.67	42.35	3	412,314	188,295	301,204	39,418	4,230	3.10	1.16	13.64	No	81.70	10.84	0.28	-0.01	1.08

\*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: YEAR END 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	237,646	151,150	217,439	19,886	4,303	3.55	2.02	22.62	Yes	50.13	8.54	0.22	0.30	1.85
77. First National Bank and Trust	AL	NA	100.00	33.98	5	218,191	111,298	196,857	20,941	3,526	3.08	1.74	16.84	Yes	66.23	10.21	1.80	0.02	1.78
78. First National Bank of Picayune	MS	NA	66.67	42.96	5	282,930	127,308	246,717	35,462	8,117	4.42	3.13	24.08	Yes	43.34	12.79	1.63	-0.02	1.59
79. First NaturalState Bank	AR	NA	100.00	24.91	5	84,463	56,298	75,337	8,316	1,251	3.40	1.52	15.52	No	44.20	9.35	0.32	0.01	2.02
80. First Security Bank	MS	40.59	38.89	34.22	2	808,720	425,692	732,416	72,871	10,093	3.68	1.31	13.98	No	59.55	8.60	0.55	0.14	1.22
81. First Southern Bank	MS	46.75	50.00	32.24	1	247,511	140,492	221,440	25,605	4,129	3.51	1.72	16.45	Yes	62.93	10.34	0.78	0.05	1.53
82. First Southwest Bank	CO	NA	66.67	20.93	5	428,501	222,016	372,114	34,621	3,048	3.86	0.72	8.72	No	74.00	7.55	0.21	0.01	1.41
83. First State Bank	MS	NA	92.86	43.53	5	928,325	427,926	817,081	107,831	7,291	3.38	0.81	6.59	No	63.97	10.90	1.48	0.01	1.63
84. First State Bank of Warren	AR	NA	75.00	15.30	5	119,491	48,569	106,860	12,423	2,017	2.67	1.65	15.14	Yes	51.39	10.86	0.66	0.12	2.39
85. FNB Oxford Bank	MS	NA	100.00	42.81	5	482,904	242,338	412,686	51,025	6,282	3.18	1.37	12.67	No	49.53	10.02	0.01	0.06	1.29
86. FNBC Bank	AR	NA	75.00	26.94	5	634,724	399,303	515,564	62,276	10,250	4.19	1.69	16.68	Yes	61.26	9.74	0.75	0.11	2.28
87. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	220,763	88,728	202,497	17,751	3,702	3.39	1.79	21.03	Yes	55.71	8.33	0.68	0.03	1.79
88. Freedom Bank	TX	NA	0.00	14.06	6	94,849	51,469	84,005	10,012	1,819	4.39	2.25	19.68	No	54.27	9.07	0.00	0.00	0.97
89. Friend Bank	AL	NA	60.00	36.21	5	186,711	95,084	169,086	17,092	4,654	3.96	2.65	29.33	Yes	47.43	9.09	0.35	0.02	2.00
90. Genesis Bank	MS	NA	100.00	6.32	5	27,953	8,484	23,256	4,526	430	3.49	1.76	9.63	No	74.64	16.83	0.61	0.66	2.17
91. Gibsland Bank & Trust Company	LA	55.68	75.00	22.79	1	475,903	266,877	419,467	50,134	2,143	3.88	0.47	4.26	No	61.39	11.23	3.45	1.89	0.80
92. GN Bank	IL	NA	100.00	77.17	5	84,657	68,176	74,333	10,193	408	2.90	0.44	4.07	No	90.54	11.86	2.78	0.27	1.23
93. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,293,564	1,033,818	1,064,806	176,335	25,036	3.86	1.98	15.25	No	43.03	13.55	0.12	-0.04	1.27
94. Great Southern Bank	MS	41.44	75.00	33.34	1	357,911	121,721	327,328	29,972	3,490	3.46	0.99	11.53	No	69.22	8.45	0.30	0.10	1.21
95. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	340,569	221,998	298,503	29,373	7,979	4.07	2.39	28.84	Yes	55.05	8.47	0.34	0.13	0.84
96. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,437,205	980,992	1,299,884	123,865	23,187	4.02	1.71	18.91	Yes	60.48	8.25	0.25	0.02	1.47
97. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	330,550	193,746	288,078	25,457	1,666	2.70	0.50	7.10	No	86.72	8.30	2.43	-0.01	1.26
98. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	146,789	52,359	127,139	17,314	2,059	2.97	1.49	11.77	Yes	61.20	13.00	2.73	0.11	2.50
99. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	439,298	366,143	392,997	40,527	6,085	4.89	1.53	16.21	Yes	57.94	9.81	0.64	0.60	1.40
100. Industrial Bank	DC	50.33	71.43	40.02	1	625,437	304,004	548,144	62,470	2,521	3.36	0.42	4.42	No	84.95	10.08	4.97	0.03	1.93
101. INSOUTH Bank	TN	57.51	66.67	33.73	1	444,605	328,126	403,436	38,182	5,557	4.30	1.34	14.72	No	65.61	8.72	0.65	-0.13	1.18
102. International Bank of Chicago	IL	23.52	50.00	32.69	3	890,158	630,864	770,782	99,549	17,798	3.86	2.10	19.26	Yes	45.26	11.25	3.31	-0.04	1.94
103. Jefferson Bank	MS	NA	100.00	2.19	5	138,633	98,244	107,324	23,118	2,277	3.90	1.55	9.82	No	62.81	16.67	0.75	-0.10	4.50
104. Landmark Bank	LA	51.13	66.67	40.58	1	181,626	103,861	151,150	18,323	4,741	4.97	2.92	27.98	Yes	51.26	10.52	0.96	0.12	1.41
105. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	749,256	632,899	657,332	70,124	9,599	3.90	1.46	14.99	No	50.18	9.16	0.01	0.00	1.35
106. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	971,090	509,742	851,605	87,500	5,509	3.11	0.62	6.43	No	73.62	8.47	0.48	0.09	1.40
107. LimeBank	MO	54.47	60.00	37.12	1	76,321	54,891	67,001	8,695	1,141	5.19	1.53	13.69	No	67.11	9.55	0.33	0.00	1.43
108. Magnolia State Bank	MS	39.35	75.00	36.14	3	416,112	273,720	378,486	36,125	4,451	3.00	1.07	12.46	Yes	67.71	8.49	0.42	0.02	1.00
109. McGehee Bank	AR	NA	50.00	3.85	5	144,622	82,126	125,934	18,105	2,607	3.58	1.79	13.85	Yes	55.09	11.84	0.00	0.22	3.35
110. Mechanics Bank	MS	NA	100.00	44.77	5	284,760	191,125	252,454	29,120	4,062	3.55	1.49	14.29	No	60.37	10.32	1.16	0.00	1.23
111. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	276,926	105,556	241,382	30,769	(827)	2.70	-0.42	-4.40	No	107.35	10.81	1.32	-0.03	0.78
112. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	90,817	44,410	80,905	9,403	1,727	3.01	1.90	20.20	Yes	63.02	10.43	2.09	0.07	1.34
113. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	678,860	350,796	587,997	79,729	2,306	3.13	0.33	2.91	No	84.04	11.11	1.46	0.54	1.03

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 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	118,402	53,823	105,668	12,413	1,830	3.05	1.61	15.49	No	62.97	10.31	0.00	-0.03	2.33
115. Mission National Bank	CA	NA	66.67	45.12	5	220,687	130,680	181,189	37,709	210	3.29	0.10	0.57	No	94.30	16.85	0.00	0.03	2.46
116. Mission Valley Bank	CA	NA	0.00	11.41	6	573,753	315,303	513,518	50,487	6,248	3.94	1.38	13.15	No	63.97	10.54	0.00	-0.09	1.52
117. Mountain Valley Bank	TN	41.46	33.33	54.75	2	139,122	92,259	128,342	10,477	454	3.73	0.34	4.33	No	86.10	7.61	0.65	0.15	0.97
118. Native American Bank, National Association	CO	NA	100.00	1.59	5	192,848	123,903	165,112	21,190	3,552	4.09	1.91	18.54	No	64.17	10.17	1.11	0.00	0.94
119. Neighborhood National Bank	CA	NA	50.00	19.23	5	107,091	61,828	88,033	10,996	464	3.25	0.39	4.29	No	87.35	10.67	3.64	-0.13	2.37
120. New Haven Bank	CT	40.41	100.00	44.46	1	165,151	134,182	128,906	19,449	1,511	3.53	0.92	8.08	No	70.23	10.52	0.00	0.05	1.28
121. Noah Bank	PA	NA	20.00	1.56	6	316,881	234,116	275,733	29,471	2,928	3.20	0.85	10.57	No	81.85	8.88	3.96	0.35	3.22
122. OneUnited Bank	MA	74.38	80.00	97.95	1	643,447	450,018	471,051	60,816	2,116	2.24	0.34	4.23	No	81.88	8.98	0.08	0.00	0.40
123. Optus Bank	SC	NA	100.00	21.09	5	315,458	133,192	281,681	32,099	1,659	2.42	0.69	7.01	No	62.85	10.73	1.75	0.14	0.52
124. Oxford University Bank	MS	NA	66.67	44.93	5	206,320	150,527	182,168	21,475	3,209	3.77	1.62	15.68	No	52.26	10.29	0.21	0.05	1.26
125. Pan American Bank & Trust	IL	48.35	33.33	54.67	2	433,810	289,853	394,609	37,286	4,007	3.44	1.00	11.28	Yes	67.13	8.47	0.10	0.06	1.60
126. Partners Bank	AR	NA	83.33	11.72	5	351,512	275,351	303,867	32,294	3,830	3.66	1.11	12.54	No	64.50	9.07	0.00	0.02	1.40
127. Peoples Bank	MS	36.00	100.00	25.20	3	431,628	318,031	377,892	50,749	22,218	5.53	5.25	52.49	Yes	51.63	11.39	3.87	0.05	1.47
128. Peoples Community Bank	MO	65.55	86.67	47.49	1	620,687	402,006	509,485	110,969	18,655	4.80	3.08	17.72	Yes	37.65	17.11	0.50	0.04	1.33
129. Piggott State Bank	AR	NA	100.00	35.52	5	127,948	51,445	117,752	10,062	1,358	3.13	1.15	13.54	Yes	63.07	7.68	0.00	0.02	1.98
130. Pike National Bank	MS	NA	80.00	35.21	5	336,661	158,195	291,372	37,805	4,389	3.63	1.37	11.34	No	62.25	11.35	1.00	0.05	1.68
131. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	144,519	100,210	125,373	18,233	1,925	3.60	1.34	10.79	No	63.22	12.60	0.48	0.05	1.25
132. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,763,876	875,448	1,558,945	174,258	14,003	2.86	1.04	10.63	No	59.15	10.90	1.06	0.12	0.69
133. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	193,201	77,561	171,794	20,601	1,546	2.88	0.84	7.63	No	62.93	11.28	1.50	0.05	1.62
134. Ponce Bank	NY	71.86	64.29	71.38	1	1,630,029	1,321,395	1,338,489	169,797	28,055	4.13	1.89	18.49	No	53.69	10.91	0.87	0.10	1.24
135. PriorityOne Bank	MS	43.10	53.33	28.64	1	895,997	639,896	758,456	84,602	14,202	4.18	1.68	17.29	Yes	64.02	9.67	0.58	0.02	1.50
136. Progressive National Bank	LA	NA	60.00	46.30	5	106,870	63,801	97,408	9,387	2,203	3.42	2.18	26.10	Yes	54.27	9.09	0.11	0.01	1.24
137. Pulaski Savings Bank	IL	NA	100.00	96.08	5	49,417	42,442	43,061	4,441	752	3.19	1.53	18.61	No	63.01	9.07	0.00	0.00	0.29
138. Quontic Bank	NY	41.63	0.00	90.07	2	916,091	753,127	570,832	107,116	50,969	2.42	4.05	65.48	No	44.40	13.95	0.84	-0.01	0.08
139. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	60,263	17,006	50,667	9,002	818	3.54	1.37	9.24	Yes	61.89	14.03	0.00	0.01	5.30
140. River Bank & Trust	AL	41.14	60.00	32.01	1	2,395,648	1,282,164	2,159,168	214,533	26,589	3.39	1.23	12.95	No	50.60	8.01	0.18	0.05	1.63
141. RiverHills Bank	MS	46.89	75.00	29.43	1	395,425	154,798	344,980	41,776	6,197	2.93	1.61	14.54	Yes	52.12	10.15	0.97	0.09	3.27
142. Robertson Banking Company	AL	57.10	85.71	43.40	1	412,189	267,178	374,169	36,189	6,163	3.36	1.57	16.61	Yes	57.16	8.90	0.19	0.00	1.57
143. Royal Business Bank	CA	29.96	46.15	37.95	4	4,222,510	3,129,375	3,465,041	570,538	64,109	3.69	1.67	11.85	No	37.09	12.46	0.62	0.01	1.05
144. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,865	43,677	98,507	14,010	3,483	3.84	3.20	26.15	Yes	42.63	12.54	0.00	-0.01	1.37
145. Security Bank and Trust Company	TN	NA	90.00	30.22	5	807,285	607,166	714,054	82,964	16,789	3.48	2.16	21.51	Yes	43.91	9.66	0.01	0.03	0.44
146. Security Federal Bank	SC	34.47	56.25	33.72	3	1,300,806	510,583	1,136,375	130,198	14,110	3.18	1.18	11.11	No	67.04	9.87	0.53	-0.13	2.17
147. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	359,987	194,359	319,853	39,481	6,860	3.76	2.19	17.92	No	42.45	11.49	2.59	0.23	2.37
148. South Georgia Banking Company	GA	NA	100.00	23.15	5	611,694	283,209	540,818	69,067	5,693	3.30	1.01	8.35	No	66.27	10.24	0.14	-0.01	1.56
149. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,053,972	1,246,930	1,723,734	210,870	18,432	3.49	0.96	9.27	No	65.49	8.33	0.74	0.06	1.32
150. Southern Independent Bank	AL	NA	100.00	37.67	5	322,528	131,888	274,251	33,095	4,423	3.01	1.44	13.63	No	49.75	10.87	0.20	0.01	1.47
151. Spring Bank	NY	NA	100.00	32.10	5	297,700	220,909	229,674	29,819	5,539	3.53	1.67	19.11	No	48.64	11.17	3.92	0.14	0.80

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 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	273,811	131,842	186,388	77,195	1,949	2.92	0.78	3.59	No	81.17	27.38	0.68	0.06	1.73
153. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,742,993	1,106,131	1,533,773	118,563	18,565	3.69	1.13	16.05	Yes	79.63	7.56	0.30	0.07	1.32
154. Sycamore Bank	MS	58.64	60.00	38.39	1	318,023	158,060	288,874	26,518	3,945	3.29	1.29	15.56	No	63.02	8.74	0.48	0.00	1.32
155. Tensas State Bank	LA	NA	80.00	19.31	5	179,137	86,181	149,940	23,176	2,938	3.38	1.71	12.89	Yes	53.29	12.55	2.38	0.77	1.33
156. Texas National Bank	TX	81.16	66.67	35.06	1	593,232	360,764	503,533	57,281	18,495	7.31	3.06	41.01	No	43.60	10.51	0.42	0.02	1.35
157. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,066,913	2,967,231	5,261,513	776,215	73,896	3.32	1.35	9.88	No	51.40	10.78	0.95	0.13	1.04
158. The Peoples Bank	MS	NA	66.67	36.00	5	529,243	177,798	471,782	51,769	5,801	2.52	1.12	11.23	No	57.03	9.20	0.03	-0.06	1.51
159. Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
160. Union Bank & Trust Company	AR	NA	100.00	25.50	5	279,184	178,912	241,896	26,328	6,059	3.78	2.24	23.88	Yes	49.32	9.56	0.10	0.03	1.73
161. United Bank	AL	46.37	63.16	23.49	1	976,897	594,131	867,746	95,118	16,815	3.41	1.71	18.87	No	52.26	9.34	1.90	-0.08	1.64
162. United Bank of Philadelphia	PA	NA	50.00	16.14	5	64,379	42,006	56,663	6,719	775	3.57	1.25	12.58	No	83.06	10.36	7.98	0.53	0.26
163. United Community Bank	LA	19.63	10.00	18.22	4	708,038	445,564	607,362	89,282	11,394	3.83	1.76	13.21	Yes	58.26	13.04	1.43	0.22	2.98
164. United Mississippi Bank	MS	NA	60.00	25.88	5	431,373	266,663	385,576	42,320	5,173	3.46	1.24	12.40	Yes	73.34	9.65	0.45	0.10	0.77
165. VCC Bank	VA	NA	50.00	33.95	5	228,708	165,233	189,652	29,421	2,766	3.21	1.21	10.01	No	62.54	12.91	1.87	0.01	0.88
166. Wayne County Bank	TN	NA	83.33	25.78	5	393,890	230,177	335,240	53,251	4,865	4.39	1.30	9.45	No	58.55	13.35	1.70	0.16	1.51
167. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	773,500	385,114	674,869	94,723	6,236	2.92	0.82	6.57	No	64.02	11.64	0.28	0.68	1.15
168. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	263,251	195,271	224,181	27,370	4,405	4.37	1.68	16.93	Yes	64.35	9.52	0.58	0.07	1.00