

CDFI Banking Industry Peer Group Report

YEAR END 2022

National Community Investment Fund (NCIF) is a nonprofit private equity fund with a mission to invest in and support CDFI Banks and other mission-oriented financial institutions in order to catalyze economic development in low-income and underserved communities. We support the mission-oriented banking industry by investing and lending capital, creating innovative business opportunities, and facilitating the flow of funds from mainstream, philanthropic, socially responsible, and public sources. In addition, we supply research and impact metrics for banks and their investors and encourage collaboration through the NCIF Network.

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

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



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

PEER GROUP DATA: YEAR END 2022

The following table provides summary information on the social and financial performance of all certified CDFI Banks for the year ended 2022. As of December 31, 2022, there were 178 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				\$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).

Mission Intensity:

15% Qualified by Location
32% Qualified by Location & Mission
26% Qualified by Mission
73% MISSION INTENSITY SCORE

Quadrants:

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

Development Lending Intensity (DLI-HMDA):

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

Development Deposit Intensity (DDI):

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

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

TOP 20 CDFI BANKS by Selected Indicators

	Total Assets	Social Performance Metrics				Balance Sheet/Income Statement
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant
1. BankPlus	MS	51.72	76.47	32.26	1	7,028,113
2. First, A National Banking Association	MS	67.89	100.00	38.17	1	6,463,617
3. Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530
4. River Bank & Trust	AL	NA	80.00	35.21	5	2,833,353
5. BankFirst Financial Services	MS	31.22	33.33	49.99	4	2,402,492
6. Ponce Bank	NY	NA	66.67	44.93	5	2,300,787
7. Southern Bancorp Bank	AR	56.96	0.00	30.57	2	2,258,187
8. Sunrise Banks, National Association	MN	79.67	100.00	44.33	1	2,099,142
9. Planters Bank & Trust Company	MS	74.38	80.00	97.95	1	1,896,312
10. Guaranty Bank and Trust Company	MS	NA	100.00	27.33	5	1,881,339
11. Beneficial State Bank	CA	23.63	54.39	31.29	3	1,719,253
12. Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732
13. Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912
14. Legacy Bank & Trust Company	MO	43.45	66.67	46.98	1	1,370,768
15. Security Federal Bank	SC	43.10	53.33	28.64	1	1,316,994
16. United Bank	AL	44.51	66.67	55.59	1	1,189,317
17. City First Bank, National Association	DC	NA	100.00	23.88	5	1,183,734
18. First General Bank	CA	33.88	78.57	32.57	3	1,175,415
19. Liberty Bank and Trust Company	LA	71.46	58.82	23.53	1	1,086,631
20. Commercial Bank and Trust Company	TN	NA	40.00	27.31	6	1,062,292

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	51.72	76.47	32.26	1	7,028,113	5,828,287
2. First, A National Banking Association	MS	67.89	100.00	38.17	1	6,463,617	3,778,599
3. Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530	3,335,555
4. River Bank & Trust	AL	NA	80.00	35.21	5	2,833,353	1,806,541
5. Ponce Bank	NY	NA	66.67	44.93	5	2,300,787	1,529,697
6. BankFirst Financial Services	MS	31.22	33.33	49.99	4	2,402,492	1,511,276
7. Southern Bancorp Bank	AR	56.96	0.00	30.57	2	2,258,187	1,371,242
8. Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912	1,259,427
9. Sunrise Banks, National Association	MN	79.67	100.00	44.33	1	2,099,142	1,231,925
10. Guaranty Bank and Trust Company	MS	NA	100.00	27.33	5	1,881,339	1,138,546
11. Beneficial State Bank	CA	23.63	54.39	31.29	3	1,719,253	1,131,300
12. Planters Bank & Trust Company	MS	74.38	80.00	97.95	1	1,896,312	1,127,345
13. Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732	1,095,425
14. Legacy Bank & Trust Company	MO	43.45	66.67	46.98	1	1,370,768	1,031,804
15. First General Bank	CA	33.88	78.57	32.57	3	1,175,415	934,527
16. City First Bank, National Association	DC	NA	100.00	23.88	5	1,183,734	772,433
17. PriorityOne Bank	MS	NA	83.33	11.72	5	987,478	749,672
18. Security Bank and Trust Company	TN	27.44	33.33	87.80	4	1,042,457	732,582
19. International Bank of Chicago	IL	23.36	42.86	17.36	4	963,828	724,090
20. BOM Bank	LA	35.71	0.00	33.18	4	884,021	704,602

TOP 20 CDFI BANKS by Selected Indicators

	Total Deposits	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	51.72	76.47	32.26	1	7,028,113	5,985,989
2. First, A National Banking Association	MS	67.89	100.00	38.17	1	6,463,617	5,510,339
3. Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530	3,023,391
4. River Bank & Trust	AL	NA	80.00	35.21	5	2,833,353	2,516,624
5. BankFirst Financial Services	MS	31.22	33.33	49.99	4	2,402,492	2,096,002
6. Southern Bancorp Bank	AR	56.96	0.00	30.57	2	2,258,187	1,933,309
7. Sunrise Banks, National Association	MN	79.67	100.00	44.33	1	2,099,142	1,885,935
8. Beneficial State Bank	CA	23.63	54.39	31.29	3	1,719,253	1,597,232
9. Planters Bank & Trust Company	MS	74.38	80.00	97.95	1	1,896,312	1,573,671
10. Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732	1,492,069
11. Guaranty Bank and Trust Company	MS	NA	100.00	27.33	5	1,881,339	1,448,486
12. Ponce Bank	NY	NA	66.67	44.93	5	2,300,787	1,290,454
13. Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912	1,274,358
14. Legacy Bank & Trust Company	MO	43.45	66.67	46.98	1	1,370,768	1,180,638
15. Security Federal Bank	SC	43.10	53.33	28.64	1	1,316,994	1,136,130
16. United Bank	AL	44.51	66.67	55.59	1	1,189,317	1,071,660
17. Commercial Bank and Trust Company	TN	NA	40.00	27.31	6	1,062,292	999,582
18. Liberty Bank and Trust Company	LA	71.46	58.82	23.53	1	1,086,631	961,258
19. Security Bank and Trust Company	TN	27.44	33.33	87.80	4	1,042,457	938,448
20. Citizens Bank & Trust	AL	NA	100.00	10.76	5	989,626	902,126

	Leverage Ratio	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. St. Landry Homestead Federal Savings Bank	LA	29.96	46.15	37.95	4	251,998	30.37
2. Asian Bank	PA	35.72	58.33	25.83	3	451,784	26.02
3. VCC Bank	VA	NA	100.00	73.80	5	265,627	25.25
4. Genesis Bank	MS	NA	80.00	27.49	5	40,731	22.48
5. Bank of Camilla	GA	NA	100.00	29.55	5	170,373	21.86
6. LimeBank	MO	51.20	71.43	34.78	1	79,918	20.87
7. Ponce Bank	NY	NA	66.67	44.93	5	2,300,787	20.47
8. First Southwest Bank	CO	NA	100.00	33.98	5	517,001	20.22
9. Mission National Bank	CA	49.11	78.95	46.26	1	186,374	19.89
10. Community Bank of the Bay	CA	NA	66.67	25.83	5	975,709	19.26
11. First Eagle Bank	IL	41.50	25.00	17.20	2	573,144	19.08
12. Freedom Bank	TX	NA	92.86	43.53	5	145,647	18.73
13. Bank of Vernon	AL	52.03	0.00	35.51	2	279,271	18.66
14. American Plus Bank, N.A.	CA	45.11	75.00	41.60	1	642,608	18.27
15. Community Commerce Bank	CA	NA	100.00	20.33	5	330,579	18.12
16. Peoples Community Bank	MO	NA	100.00	1.59	5	650,597	17.63
17. First General Bank	CA	33.88	78.57	32.57	3	1,175,415	17.52
18. Optus Bank	SC	40.29	58.33	30.12	1	405,324	17.02
19. Industrial Bank	DC	55.68	75.00	22.79	1	722,995	16.13
20. Bank of Cherokee County	OK	NA	100.00	28.87	5	295,126	16.10

TOP 20 CDFI BANKS by Selected Indicators

		Social Performance Metrics					Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)
1.	Central Bank of Kansas City	MO	NA	66.67	40.56	5	376,709	Yes	7.74
2.	Peoples Bank	MS	NA	0.00	11.41	6	467,010	Yes	3.49
3.	First General Bank	CA	33.88	78.57	32.57	3	1,175,415	No	2.80
4.	Priority Bank	AR	48.35	33.33	54.67	2	90,642	Yes	2.61
5.	Peoples Community Bank	MO	NA	100.00	1.59	5	650,597	Yes	2.60
6.	First Eagle Bank	IL	41.50	25.00	17.20	2	573,144	Yes	2.48
7.	Commercial Capital Bank	LA	NA	100.00	23.40	5	263,221	Yes	2.39
8.	FNB Picayune Bank	MS	40.59	38.89	34.22	2	266,425	Yes	2.32
9.	Security State Bank of Oklahoma	OK	NA	60.00	46.30	5	332,437	No	2.21
10.	Farmers Bank and Trust Company	AR	NA	80.00	27.90	5	339,494	Yes	2.12
11.	American Plus Bank, N.A.	CA	45.11	75.00	41.60	1	642,608	No	2.11
12.	Guaranty Bank & Trust Company of Delhi	LA	NA	75.00	26.94	5	361,928	Yes	1.99
13.	Exchange Bank and Trust Company	LA	54.36	62.50	25.17	1	196,097	Yes	1.87
14.	BOM Bank	LA	35.71	0.00	33.18	4	884,021	No	1.83
15.	First Missouri Bank of SEMO	MO	23.31	50.00	45.67	3	210,377	Yes	1.83
16.	Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530	No	1.82
17.	CLB The Community Bank	LA	NA	66.67	7.92	5	269,071	Yes	1.82
18.	Bank of Holly Springs	MS	NA	40.00	37.67	6	474,842	Yes	1.80
19.	Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732	Yes	1.80
20.	Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912	No	1.77

		Social Performance Metrics					Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)
1.	Central Bank of Kansas City	MO	NA	66.67	40.56	5	376,709	Yes	59.34
2.	Exchange Bank and Trust Company	LA	54.36	62.50	25.17	1	196,097	Yes	36.64
3.	Bank of Kilmichael	MS	77.85	80.00	34.42	1	270,007	Yes	32.71
4.	Peoples Bank	MS	NA	0.00	11.41	6	467,010	Yes	31.99
5.	Piggott State Bank	AR	NA	50.00	19.23	5	119,226	Yes	30.56
6.	Fidelity Bank	AR	53.09	80.00	17.42	1	536,478	Yes	29.16
7.	Commercial Bank and Trust Company	TN	NA	40.00	27.31	6	1,062,292	Yes	27.17
8.	Commercial Bank & Trust Company	AR	NA	100.00	48.13	5	246,218	Yes	26.74
9.	Priority Bank	AR	48.35	33.33	54.67	2	90,642	Yes	24.96
10.	FNB Picayune Bank	MS	40.59	38.89	34.22	2	266,425	Yes	23.54
11.	Guaranty Bank & Trust Company of Delhi	LA	NA	75.00	26.94	5	361,928	Yes	22.95
12.	Farmers Bank and Trust Company	AR	NA	80.00	27.90	5	339,494	Yes	22.56
13.	CLB The Community Bank	LA	NA	66.67	7.92	5	269,071	Yes	22.42
14.	Commercial Capital Bank	LA	NA	100.00	23.40	5	263,221	Yes	22.17
15.	Union Bank & Trust Company	AR	NA	100.00	23.15	5	287,427	Yes	21.89
16.	Commercial Bank	MS	NA	100.00	64.35	5	231,725	No	20.95
17.	Commerce Bank	MS	NA	80.00	37.05	5	152,983	Yes	20.94
18.	Anstaff Bank	AR	29.22	0.00	30.14	4	967,352	Yes	20.94
19.	Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732	Yes	20.35
20.	Security State Bank of Oklahoma	OK	NA	60.00	46.30	5	332,437	No	20.34

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	33.88	78.57	32.57	3	1,175,415	23.00
2. American Plus Bank, N.A.	CA	45.11	75.00	41.60	1	642,608	29.42
3. Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530	36.27
4. Security State Bank of Oklahoma	OK	NA	60.00	46.30	5	332,437	36.54
5. First Eagle Bank	IL	41.50	25.00	17.20	2	573,144	37.02
6. Central Bank of Kansas City	MO	NA	66.67	40.56	5	376,709	41.38
7. Peoples Community Bank	MO	NA	100.00	1.59	5	650,597	41.43
8. Asian Bank	PA	35.72	58.33	25.83	3	451,784	43.16
9. Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912	44.80
10. BNA Bank	MS	NA	100.00	55.42	5	744,567	46.67
11. Exchange Bank and Trust Company	LA	54.36	62.50	25.17	1	196,097	47.29
12. Farmers Bank and Trust Company	AR	NA	80.00	27.90	5	339,494	47.80
13. SECURITY BANK AND TRUST COMPANY	TN	27.44	33.33	87.80	4	1,042,457	48.49
14. International Bank of Chicago	IL	23.36	42.86	17.36	4	963,828	48.89
15. FNB Picayune Bank	MS	40.59	38.89	34.22	2	266,425	50.13
16. Legacy Bank & Trust Company	MO	43.45	66.67	46.98	1	1,370,768	50.16
17. Spring Bank	NY	57.10	85.71	43.40	1	351,888	50.84
18. Fidelity Bank	AR	53.09	80.00	17.42	1	536,478	51.66
19. River Bank & Trust	AL	NA	80.00	35.21	5	2,833,353	52.21
20. Commercial Capital Bank	LA	NA	100.00	23.40	5	263,221	52.53

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2022

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
		DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
1. American Plus Bank, N.A.	CA	45.11	75.00	41.60	1	642,608	548,201	527,504	111,335	12,589	4.28	2.11	11.91	No	29.42	18.27	0.00	0.00	1.50
2. Anstaff Bank	AR	29.22	0.00	30.14	4	967,352	694,763	886,491	72,706	15,489	3.51	1.56	20.94	Yes	54.75	9.17	0.09	0.00	1.29
3. Asian Bank	PA	35.72	58.33	25.83	3	451,784	322,552	326,852	103,407	5,458	3.61	1.46	7.04	No	43.16	26.02	0.05	-0.03	1.39
4. Bank of Anguilla	MS	86.14	100.00	22.90	1	184,180	94,964	162,615	15,076	1,078	3.35	0.60	7.34	No	79.53	12.17	1.12	-0.02	2.08
5. Bank of Brookhaven	MS	NA	100.00	12.17	5	216,751	108,161	195,339	18,305	1,864	3.07	0.83	9.55	No	65.17	10.73	0.00	0.02	0.85
6. Bank of Camilla	GA	NA	100.00	29.55	5	170,373	94,458	131,626	32,560	1,644	3.59	1.10	6.05	No	63.91	21.86	0.33	0.05	1.00
7. Bank of Cherokee County	OK	NA	100.00	28.87	5	295,126	173,914	251,452	43,262	1,354	3.50	0.58	4.66	No	80.48	16.10	0.06	0.02	0.82
8. Bank of Commerce	MS	NA	66.67	45.23	5	771,444	425,358	687,351	74,516	9,548	3.02	1.25	14.71	No	53.43	13.63	0.47	0.16	1.24
9. Bank of Commerce & Trust Co.	LA	NA	100.00	39.71	5	391,962	85,590	373,475	9,028	1,093	1.76	0.27	6.52	No	82.88	10.03	0.15	0.00	0.75
10. Bank of Forest	MS	59.80	60.00	22.13	1	235,011	125,519	213,036	17,978	2,103	3.32	0.88	10.19	Yes	74.10	12.63	1.20	0.02	1.24
11. Bank of Franklin	MS	90.42	66.67	22.19	1	207,917	141,218	179,493	17,618	2,712	4.26	1.39	15.85	No	62.54	10.71	0.03	-0.05	1.46
12. Bank of Holly Springs	MS	NA	40.00	37.67	6	474,842	395,979	366,841	67,984	7,754	4.32	1.80	13.34	Yes	56.17	14.04	1.49	0.00	0.77
13. Bank of Kilmichael	MS	77.85	80.00	34.42	1	270,007	125,025	258,364	9,553	4,005	3.67	1.53	32.71	Yes	58.68	9.08	3.02	0.12	2.09
14. Bank of Lake Village	AR	NA	75.00	20.70	5	90,719	43,464	82,149	8,346	1,291	3.66	1.56	15.41	No	60.36	12.45	1.62	0.21	3.98
15. Bank of Moundville	AL	NA	50.00	8.53	5	132,305	40,933	109,255	7,688	682	2.43	0.56	8.89	No	72.37	12.08	0.52	0.44	1.14
16. Bank of Oak Ridge	LA	NA	0.00	14.89	6	82,576	66,461	68,637	12,190	187	4.02	0.24	1.52	Yes	89.47	15.54	0.57	0.00	0.97
17. Bank of St Francisville	LA	NA	100.00	0.00	5	259,413	188,414	234,361	23,272	3,448	4.27	1.67	17.18	Yes	64.87	11.27	0.42	0.03	1.55
18. Bank of Vernon	AL	52.03	0.00	35.51	2	279,271	177,629	232,190	46,651	2,676	3.53	1.02	6.77	No	62.48	18.66	0.54	0.54	0.95
19. Bank of Winona	MS	53.62	50.00	29.46	1	144,294	45,122	128,173	10,899	969	3.16	0.66	7.82	Yes	72.90	11.00	0.39	0.00	1.56
20. Bank of Zachary	LA	NA	66.67	24.31	5	360,790	203,818	340,628	19,543	3,073	3.32	0.82	16.24	No	70.75	9.67	0.39	0.03	1.25
21. Bank3	TN	NA	100.00	44.32	5	444,357	358,980	386,499	38,295	2,706	3.10	0.65	7.18	No	72.66	9.20	0.00	0.01	1.01
22. BankFirst Financial Services	MS	31.22	33.33	49.99	4	2,402,492	1,511,276	2,096,002	283,477	25,021	3.64	1.16	10.77	No	62.40	9.60	0.75	0.20	0.94
23. BankOkolona	MS	NA	50.00	8.25	5	252,978	158,727	229,210	17,633	2,450	3.66	0.96	12.80	Yes	73.88	9.74	0.85	0.05	1.16
24. BankPlus	MS	51.72	76.47	32.26	1	7,028,113	5,828,287	5,985,989	664,102	71,133	3.76	1.11	11.78	No	68.92	9.31	0.19	0.07	0.74
25. Bay Bank	WI	NA	75.00	22.51	5	212,280	85,402	194,058	14,782	1,521	2.92	0.74	9.54	No	73.33	10.21	0.32	-0.03	1.91
26. Beneficial State Bank	CA	23.63	54.39	31.29	3	1,719,253	1,131,300	1,597,232	98,959	6,456	3.55	0.39	6.38	No	69.88	9.30	1.34	0.63	1.95
27. BNA Bank	MS	NA	100.00	55.42	5	744,567	407,756	621,619	65,467	10,778	3.04	1.50	16.22	No	46.67	10.94	0.49	0.10	1.61
28. BOM Bank	LA	35.71	0.00	33.18	4	884,021	704,602	755,758	84,665	14,296	4.43	1.83	18.64	No	56.77	9.87	0.62	0.22	0.71
29. Caldwell Bank & Trust Company	LA	75.88	73.68	45.58	1	223,316	157,088	200,797	19,117	3,097	4.61	1.44	15.87	Yes	70.89	9.10	1.65	0.03	1.12
30. Carroll Bank and Trust	TN	NA	50.00	41.79	5	441,576	323,474	390,109	31,117	4,002	3.99	0.95	12.67	No	69.20	8.78	0.28	0.02	0.79
31. Carver Federal Savings Bank	NY	53.37	61.54	35.54	1	712,939	586,749	619,972	61,305	(1,355)	3.37	-0.19	-2.05	No	106.63	10.57	2.22	0.00	0.88
32. Carver State Bank	GA	NA	100.00	41.15	5	84,015	35,059	70,278	10,578	687	3.87	0.94	7.11	No	76.61	14.36	0.77	0.06	2.12
33. Centennial Bank	TN	NA	75.00	39.73	5	647,593	499,070	569,511	71,362	7,744	4.35	1.14	10.98	No	56.25	10.89	0.46	0.03	1.88
34. Central Bank of Kansas City	MO	NA	66.67	40.56	5	376,709	218,085	321,542	48,264	26,485	3.72	7.74	59.34	Yes	41.38	12.98	0.00	0.00	1.60
35. Century Bank of the Ozarks	MO	NA	100.00	37.23	5	253,545	202,947	227,127	23,033	3,375	4.15	1.38	14.93	No	62.80	9.10	0.04	-0.01	1.64
36. Chickasaw Community Bank	OK	45.52	66.67	26.73	1	479,101	366,434	439,756	34,599	2,490	4.13	0.60	7.26	No	80.04	6.91	0.10	0.00	1.24
37. Citizens Bank & Trust	AL	NA	100.00	10.76	5	989,626	518,106	902,126	48,115	8,230	2.73	0.84	14.70	No	68.17	9.43	0.06	-0.05	1.53

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2022

	Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
	ST	DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
38. Citizens Bank & Trust Company	MS	NA	100.00	24.58	5	123,708	59,179	101,515	10,984	1,253	3.18	0.97	13.04	Yes	76.02	8.94	5.24	0.44	3.18	
39. Citizens Bank (Columbia)	MS	34.41	0.00	39.09	4	449,244	302,090	401,193	42,981	7,340	3.88	1.53	16.40	Yes	65.23	11.30	1.31	0.05	1.46	
40. Citizens National Bank of Meridian	MS	59.69	50.00	25.91	1	1,678,732	1,095,425	1,492,069	139,480	31,443	3.44	1.80	20.35	Yes	58.77	10.57	0.39	0.06	1.37	
41. Citizens Progressive Bank	LA	66.97	66.67	21.80	1	227,936	177,713	200,745	26,098	3,050	4.75	1.36	12.50	Yes	74.74	9.74	1.33	0.02	0.83	
42. Citizens Savings Bank and Trust Company	TN	39.72	75.00	30.47	3	149,827	130,269	132,224	13,849	1,168	4.75	0.85	8.77	No	86.53	10.09	1.53	0.22	0.73	
43. Citizens Trust Bank	GA	32.70	61.54	33.00	3	806,801	340,855	730,609	62,827	9,880	3.23	1.30	17.35	No	56.72	9.21	0.37	0.04	0.88	
44. City First Bank, National Association	DC	NA	100.00	23.88	5	1,183,734	772,433	770,931	192,977	6,340	3.00	0.55	3.78	No	69.57	15.75	0.02	0.00	0.57	
45. CLB The Community Bank	LA	NA	66.67	7.92	5	269,071	174,559	246,385	22,010	4,951	4.05	1.82	22.42	Yes	60.14	9.58	0.92	0.09	1.01	
46. Cleveland State Bank	MS	99.78	100.00	30.34	1	307,136	143,205	285,382	10,006	2,702	3.05	0.87	20.21	No	67.95	10.27	0.02	0.06	1.41	
47. Colfax Banking Company	LA	NA	0.00	31.39	6	151,459	60,182	143,190	8,056	1,387	3.17	0.93	16.18	Yes	74.66	9.86	0.36	0.03	0.64	
48. Columbia Savings and Loan Association	WI	20.87	50.00	15.72	3	24,537	19,404	22,289	2,192	71	5.17	0.27	3.34	No	95.77	8.30	1.18	0.00	0.66	
49. Commerce Bank	MS	NA	80.00	37.05	5	152,983	94,256	140,169	11,691	2,601	3.74	1.66	20.94	Yes	60.40	11.85	0.62	0.11	1.51	
50. Commercial Bank	MS	NA	100.00	64.35	5	231,725	89,147	211,873	10,941	2,933	3.63	1.22	20.95	No	58.81	9.88	0.60	0.27	2.25	
51. Commercial Bank & Trust Company	AR	NA	100.00	48.13	5	246,218	145,587	232,766	9,349	3,454	3.09	1.38	26.74	Yes	61.08	9.70	0.61	0.02	0.97	
52. Commercial Bank and Trust Company	TN	NA	40.00	27.31	6	1,062,292	517,893	999,582	55,490	17,018	2.94	1.54	27.17	Yes	62.31	10.62	0.07	0.05	1.61	
53. Commercial Capital Bank	LA	NA	100.00	23.40	5	263,221	176,076	233,156	27,237	6,216	4.60	2.39	22.17	Yes	52.53	9.73	1.21	0.05	1.01	
54. Commonwealth National Bank	AL	27.62	54.55	40.30	3	61,332	24,245	56,689	4,478	(123)	3.01	-0.20	-2.67	No	106.68	12.02	0.00	-0.14	2.53	
55. Community Bank	TN	NA	50.00	39.39	5	272,901	230,502	249,480	22,323	2,488	4.39	1.05	12.61	No	70.69	8.61	0.08	0.02	1.30	
56. Community Bank of the Bay	CA	NA	66.67	25.83	5	975,709	657,678	706,853	183,609	8,662	3.60	0.99	6.20	No	59.30	19.26	0.05	-0.04	1.05	
57. Community Commerce Bank	CA	NA	100.00	20.33	5	330,579	249,588	239,870	58,230	2,797	3.79	0.88	4.86	No	69.01	18.12	0.05	0.00	1.14	
58. Concordia Bank & Trust Company	LA	31.53	33.33	42.24	4	686,658	336,216	618,759	51,775	8,997	3.18	1.35	16.41	Yes	59.91	10.02	0.80	-0.01	0.65	
59. Connect Bank	AR	NA	33.33	16.27	6	110,550	71,066	97,805	10,898	1,805	4.27	1.62	14.43	Yes	64.26	14.00	0.42	0.05	1.96	
60. Copiah Bank	MS	NA	0.00	18.48	6	309,602	206,717	268,130	27,457	2,607	3.46	0.85	9.64	No	70.17	9.55	0.16	0.04	1.22	
61. Cottonport Bank	LA	NA	85.71	29.14	5	462,604	304,713	410,962	51,147	5,498	3.69	1.16	10.85	No	65.13	12.70	0.41	-0.09	1.28	
62. Covington County Bank	MS	71.52	80.00	27.50	1	85,526	55,726	78,000	6,943	826	3.13	0.96	11.33	No	68.11	11.15	1.40	0.04	0.86	
63. Cross Keys Bank	LA	37.82	55.56	32.61	3	548,771	279,518	482,888	47,071	6,254	3.38	1.21	14.37	Yes	67.13	11.89	0.31	0.01	0.75	
64. Decatur County Bank	TN	65.16	83.33	33.99	1	253,565	190,000	229,480	16,666	2,538	4.22	1.16	14.70	Yes	72.27	8.70	0.08	0.10	0.76	
65. Delta Bank	LA	NA	100.00	16.98	5	525,921	330,083	473,016	49,318	8,142	3.68	1.62	18.23	Yes	59.38	9.30	0.32	0.12	0.69	
66. Exchange Bank and Trust Company	LA	54.36	62.50	25.17	1	196,097	80,863	179,754	8,958	3,665	3.17	1.87	36.64	Yes	47.29	9.50	1.58	0.01	1.18	
67. Farmers and Merchants Bank	MS	68.51	100.00	21.41	1	471,161	264,974	400,253	53,062	5,540	4.13	1.14	9.89	No	63.93	12.91	1.32	0.24	2.08	
68. Farmers Bank and Trust Company	AR	NA	80.00	27.90	5	339,494	275,953	306,410	32,298	7,116	3.84	2.12	22.56	Yes	47.80	9.79	0.32	0.22	1.63	
69. Farmers-Merchants Bank & Trust Company	LA	NA	100.00	58.67	5	461,368	248,097	359,316	37,338	6,717	3.66	1.46	16.71	Yes	62.02	10.10	1.80	0.02	1.50	
70. FBT Bank & Mortgage	AR	NA	66.67	21.17	5	214,896	119,984	184,513	11,336	1,797	3.81	0.84	13.51	Yes	75.09	10.46	0.70	0.06	1.50	
71. Feliciana Bank and Trust Company	LA	86.21	85.71	26.38	1	135,207	100,193	114,898	12,608	1,771	3.96	1.26	13.56	Yes	66.93	12.32	0.89	0.16	1.52	
72. Fidelity Bank	AR	53.09	80.00	17.42	1	536,478	248,569	494,902	19,189	7,856	2.74	1.39	29.16	Yes	51.66	10.09	0.00	-0.03	1.24	
73. First American National Bank	MS	35.46	62.50	22.97	3	373,893	220,859	346,020	20,380	3,966	3.81	1.07	15.45	Yes	74.52	10.17	0.77	0.09	1.12	
74. First Bank	MS	35.08	20.00	42.26	4	557,066	330,519	489,329	64,541	6,321	2.88	1.08	10.15	Yes	68.34	11.54	0.80	0.02	1.52	
75. First, A National Banking Association	MS	67.89	100.00	38.17	1	6,463,617	3,778,599	5,510,339	777,101	72,569	3.16	1.13	9.89	No	52.78	11.07	0.34	-0.05	1.03	

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2022

	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 Eagle Bank	IL	41.50	25.00	17.20	2	573,144	373,862	429,705	100,266	14,791	3.93	2.48	14.63	Yes	37.02	19.08	0.00	0.00	1.50	
77. First Federal Savings and Loan Association	MS	NA	55.56	57.61	5	342,021	275,871	221,139	32,377	1,626	3.01	0.48	5.03	No	81.18	9.81	0.18	0.01	0.40	
78. First General Bank	CA	33.88	78.57	32.57	3	1,175,415	934,527	902,040	210,620	34,717	5.05	2.80	17.73	No	23.00	17.52	0.11	0.00	1.14	
79. First Independence Bank	MI	86.42	66.67	25.33	1	468,425	268,824	358,084	36,823	1,309	2.83	0.30	3.71	No	89.68	10.79	0.36	-0.01	1.00	
80. First Missouri Bank of SEMO	MO	23.31	50.00	45.67	3	210,377	155,274	190,209	19,758	4,063	3.76	1.83	19.84	Yes	54.98	9.34	0.17	-0.07	1.90	
81. First National Bank and Trust	AL	20.15	33.33	98.53	4	208,583	129,811	190,591	10,148	1,572	3.10	0.75	12.74	Yes	79.51	10.97	1.42	0.00	1.53	
82. First National Bank of Jeanerette	LA	NA	20.00	22.99	6	429,484	282,332	389,973	33,762	6,292	3.66	1.43	19.13	Yes	60.74	9.08	0.19	0.20	2.12	
83. First NaturalState Bank	AR	22.29	66.67	42.35	3	83,950	61,930	75,967	7,748	990	3.65	1.13	12.54	No	63.26	10.65	0.19	0.01	1.83	
84. First Security Bank	MS	NA	100.00	28.04	5	852,086	471,720	770,050	58,785	10,732	3.56	1.22	17.16	No	58.63	8.36	0.34	0.11	1.23	
85. First Southern Bank	MS	NA	0.00	41.15	6	240,011	139,715	219,214	20,369	3,270	3.81	1.30	15.45	Yes	70.81	10.83	0.76	0.00	1.54	
86. First Southwest Bank	CO	NA	100.00	33.98	5	517,001	257,280	378,037	83,525	3,402	3.38	0.73	5.41	No	71.92	20.22	0.00	0.01	1.30	
87. First State Bank	MS	NA	60.00	18.56	5	901,338	433,725	818,280	78,679	7,145	2.99	0.79	7.96	No	66.74	11.84	1.65	0.02	1.68	
88. First State Bank of Warren	AR	62.07	57.14	41.76	1	117,058	52,824	111,599	5,335	555	2.69	0.74	11.58	Yes	76.07	11.53	0.45	-0.03	2.23	
89. FNB Oxford Bank	MS	NA	100.00	24.91	5	607,298	277,363	502,796	56,627	4,978	2.93	0.93	9.56	No	59.67	12.08	0.02	-0.02	1.19	
90. FNB Pidayune Bank	MS	40.59	38.89	34.22	2	266,425	139,155	238,172	27,650	6,626	3.95	2.32	23.54	Yes	50.13	13.38	1.93	0.02	1.51	
91. FNBC Bank	AR	46.75	50.00	32.24	1	742,510	465,093	560,161	40,462	7,353	3.79	1.05	15.96	Yes	67.92	8.21	0.39	0.11	1.97	
92. Franklin State Bank & Trust Company	LA	NA	66.67	20.93	5	216,902	97,252	198,587	17,653	2,506	3.33	1.17	14.40	Yes	68.84	8.92	0.37	0.05	1.58	
93. Freedom Bank	TX	NA	92.86	43.53	5	145,647	91,430	118,798	26,195	477	4.13	0.40	2.34	No	80.25	18.73	0.00	0.00	0.84	
94. Friend Bank	AL	NA	92.86	43.53	5	180,302	109,800	161,914	17,718	2,836	3.92	1.53	16.94	Yes	62.19	10.49	0.06	-0.07	1.80	
95. Genesis Bank	MS	NA	80.00	27.49	5	40,731	20,074	31,162	9,001	359	6.99	1.06	5.45	No	77.79	22.48	2.52	0.22	1.38	
96. Gibsland Bank & Trust Company	LA	NA	75.00	15.30	5	500,932	294,516	448,673	49,912	4,633	4.05	1.01	9.94	No	74.77	11.91	0.82	2.45	1.76	
97. GN Bank	IL	32.61	43.10	29.78	4	70,889	56,102	61,443	9,080	(937)	4.08	-1.21	-9.61	No	123.77	12.77	4.42	0.28	1.48	
98. Golden Bank, National Association	TX	58.99	75.00	46.32	1	1,530,912	1,259,427	1,274,358	195,421	24,649	4.24	1.77	13.41	No	44.80	13.43	0.01	0.00	1.23	
99. Great Southern Bank	MS	NA	100.00	42.81	5	357,316	135,447	340,298	14,849	3,164	3.58	0.86	16.00	Yes	77.87	8.32	0.50	0.28	1.02	
100. Guaranty Bank & Trust	LA	NA	66.67	42.96	5	287,654	218,635	253,362	31,725	3,727	4.21	1.27	12.13	No	59.84	12.31	0.94	0.00	1.00	
101. Guaranty Bank & Trust Company of Delhi	LA	NA	75.00	26.94	5	361,928	268,382	321,076	30,662	6,959	4.39	1.99	22.95	Yes	57.79	8.97	0.17	0.03	0.67	
102. Guaranty Bank and Trust Company	MS	NA	100.00	27.33	5	1,881,339	1,138,546	1,448,486	181,659	23,079	3.78	1.41	15.02	No	63.81	10.69	0.25	-0.05	1.48	
103. Harbor Bank of Maryland	MD	NA	0.00	14.06	6	362,596	205,553	320,037	35,925	405	2.90	0.11	1.27	No	96.76	10.91	2.12	-0.04	1.23	
104. Holmes County Bank & Trust Company	MS	NA	60.00	36.21	5	148,716	66,356	132,721	9,924	846	2.57	0.57	6.96	Yes	81.62	12.48	0.71	0.01	1.96	
105. Homeland Federal Savings Bank	LA	NA	100.00	6.32	5	483,178	430,904	424,361	47,475	7,365	4.66	1.58	16.57	Yes	61.62	9.97	0.38	0.11	1.43	
106. Industrial Bank	DC	55.68	75.00	22.79	1	722,995	342,570	618,519	94,711	1,006	3.57	0.15	1.23	No	90.68	16.13	4.05	0.08	1.92	
107. INSOUTH Bank	TN	NA	100.00	77.17	5	472,434	377,253	428,314	35,365	6,168	4.30	1.34	17.45	No	70.35	8.85	0.40	-0.03	1.15	
108. International Bank of Chicago	IL	23.36	42.86	17.36	4	963,828	724,090	854,664	89,433	14,437	3.49	1.62	15.79	Yes	48.89	11.02	2.25	0.11	1.80	
109. Jefferson Bank	MS	41.44	75.00	33.34	1	151,239	106,021	128,954	21,978	2,315	4.65	1.49	10.40	No	56.76	15.83	0.14	0.04	4.72	
110. Landmark Bank	LA	47.73	66.67	44.81	1	183,373	121,943	156,542	14,615	1,925	4.27	1.08	12.28	Yes	73.45	10.28	1.51	-0.01	1.31	
111. Legacy Bank & Trust Company	MO	43.45	66.67	46.98	1	1,370,768	1,031,804	1,180,638	161,983	13,176	3.46	1.31	12.54	No	50.16	12.37	0.00	0.00	1.07	
112. Liberty Bank and Trust Company	LA	71.46	58.82	23.53	1	1,086,631	534,425	961,258	90,498	8,290	3.26	0.80	9.27	No	73.82	9.99	0.98	0.08	1.31	
113. LimeBank	MO	51.20	71.43	34.78	1	79,918	62,856	61,714	17,837	(464)	4.22	-0.57	-3.20	No	112.13	20.87	1.40	0.00	1.25	

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2022

	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. Magnolia State Bank	MS	NA	100.00	19.40	5	420,883	307,968	377,873	41,291	4,602	3.31	1.05	12.13	Yes	72.21	11.02	0.25	0.00	0.89
115. McGehee Bank	AR	37.94	75.00	37.81	3	156,176	93,405	130,616	24,815	2,725	3.58	1.76	13.03	Yes	55.25	15.96	0.02	0.02	2.93
116. Mechanics and Farmers Bank	NC	50.33	71.43	40.02	1	429,685	246,909	371,461	52,662	4,435	3.82	1.06	9.34	No	67.84	14.20	0.36	0.05	1.16
117. Mechanics Bank	MS	57.51	66.67	33.73	1	323,302	211,400	291,620	27,902	2,442	3.38	0.78	8.75	No	72.97	9.57	0.61	0.26	1.18
118. Mer Rouge State Bank	LA	23.52	50.00	32.69	3	54,239	16,701	50,557	3,659	325	3.51	0.63	8.25	No	76.42	9.65	0.17	0.04	0.79
119. Merchants & Farmers Bank of Greene County	AL	NA	100.00	2.19	5	98,498	56,726	91,369	6,737	656	3.28	0.70	9.23	Yes	81.76	10.43	2.51	0.07	0.99
120. Merchants & Marine Bank	MS	51.13	66.67	40.58	1	687,181	402,388	585,439	88,016	3,139	3.44	0.44	3.75	No	88.05	14.20	1.28	0.07	0.89
121. Merchants and Planters Bank	MS	50.50	57.14	32.95	1	204,571	90,325	176,236	27,737	1,078	3.32	0.62	4.94	No	75.87	15.27	0.05	0.02	1.50
122. Mission National Bank	CA	49.11	78.95	46.26	1	186,374	136,354	131,807	37,580	(225)	3.51	-0.11	-0.60	No	113.55	19.89	0.84	0.01	1.65
123. Mission Valley Bank	CA	54.47	60.00	37.12	1	552,682	437,222	467,344	51,997	6,333	4.13	1.20	12.54	No	63.85	10.79	0.04	-0.01	1.35
124. Mountain Valley Bank	TN	39.35	75.00	36.14	3	165,559	118,351	140,947	19,438	198	3.61	0.13	1.51	No	92.78	12.93	0.82	0.25	0.72
125. Native American Bank, National Association	CO	NA	50.00	3.85	5	227,206	121,288	194,167	26,126	1,198	4.29	0.60	5.20	No	81.12	11.41	0.51	-0.03	1.07
126. Neighborhood National Bank	CA	NA	100.00	7.26	5	113,791	79,692	96,013	14,397	(631)	3.14	-0.55	-4.70	No	114.34	12.18	2.41	0.00	1.92
127. New Haven Bank	CT	NA	100.00	44.77	5	175,816	147,794	139,032	20,215	1,578	3.51	0.95	7.98	No	67.91	10.80	0.00	-0.03	1.27
128. Noah Bank	PA	NA	100.00	10.12	5	266,220	207,285	219,086	34,164	4,629	4.12	1.67	14.82	No	108.27	13.44	3.80	-1.04	1.92
129. OneUnited Bank	MA	NA	50.00	31.67	5	743,590	466,111	534,276	51,061	553	2.56	0.09	0.97	No	95.60	9.42	0.70	0.01	0.38
130. Optus Bank	SC	40.29	58.33	30.12	1	405,324	229,393	329,083	63,481	3,385	2.91	0.94	6.72	No	56.93	17.02	0.80	0.03	0.53
131. Oxford University Bank	MS	23.86	25.00	30.96	4	217,009	165,386	173,363	24,912	2,114	3.56	0.97	9.18	No	65.32	12.69	0.05	0.02	1.20
132. Pan American Bank & Trust	IL	23.86	25.00	30.96	4	460,689	372,870	421,005	35,323	4,651	3.78	1.07	13.29	Yes	67.85	8.86	0.95	-0.03	1.44
133. Partners Bank	AR	NA	66.67	45.12	5	395,096	320,961	329,831	38,976	2,891	3.81	0.76	8.49	No	71.13	10.65	0.06	0.01	1.35
134. Peoples Bank	MS	NA	0.00	11.41	6	467,010	373,359	376,596	46,144	15,066	6.33	3.49	31.99	Yes	58.96	11.46	3.32	0.20	1.49
135. People's Bank	MS	41.46	33.33	54.75	2	509,754	192,419	465,544	34,082	4,240	2.43	0.80	11.24	No	57.36	9.98	0.15	0.02	1.55
136. Peoples Community Bank	MO	NA	100.00	1.59	5	650,597	445,202	535,820	103,857	16,809	4.21	2.60	16.55	Yes	41.43	17.63	1.01	0.14	1.19
137. Piggott State Bank	AR	NA	50.00	19.23	5	119,226	60,173	115,014	4,023	1,680	3.48	1.39	30.56	Yes	60.17	9.40	0.31	0.00	1.70
138. Pike National Bank	MS	40.41	100.00	44.46	1	348,663	166,230	316,102	28,511	3,524	3.43	1.02	11.26	No	69.14	11.57	0.67	0.00	1.59
139. Pioneer Community Bank, Inc.	WV	NA	20.00	1.56	6	157,479	116,331	135,685	17,168	1,048	3.72	0.70	5.98	No	80.43	13.29	0.66	0.01	1.18
140. Planters Bank & Trust Company	MS	74.38	80.00	97.95	1	1,896,312	1,127,345	1,573,671	164,806	17,942	2.99	0.97	11.25	No	57.93	10.28	0.59	0.01	0.73
141. Plaquemine Bank & Trust Company	LA	NA	100.00	21.09	5	203,421	71,203	183,987	18,509	889	3.02	0.46	4.70	No	79.75	11.37	0.21	0.21	1.55
142. Ponce Bank	NY	NA	66.67	44.93	5	2,300,787	1,529,697	1,290,454	438,975	(22,146)	3.62	-1.17	-6.09	No	103.96	20.47	1.09	0.42	2.26
143. Priority Bank	AR	48.35	33.33	54.67	2	90,642	78,635	61,784	9,947	2,381	4.67	2.61	24.96	Yes	69.38	11.53	2.35	-0.02	1.83
144. PriorityOne Bank	MS	NA	83.33	11.72	5	987,478	749,672	833,185	88,000	13,743	3.90	1.43	16.49	Yes	66.19	9.48	0.33	0.15	1.40
145. Progressive National Bank	LA	36.00	100.00	25.20	3	124,521	71,295	113,276	11,132	1,340	3.70	1.17	13.15	Yes	71.91	9.62	0.13	0.02	1.13
146. Pulaski Savings Bank	IL	36.00	100.00	25.20	3	52,631	43,327	42,806	5,277	864	3.45	1.69	16.56	No	65.92	10.19	0.00	0.00	0.29
147. Quontic Bank	NY	65.55	86.67	47.49	1	632,715	484,424	515,865	82,021	(24,706)	3.76	-2.92	-27.39	No	214.71	10.30	3.70	0.01	0.06
148. Richton Bank & Trust Company	MS	NA	100.00	35.52	5	55,454	20,898	48,204	6,585	369	3.91	0.64	5.11	Yes	79.96	15.12	0.36	0.21	4.12
149. River Bank & Trust	AL	NA	80.00	35.21	5	2,833,353	1,806,541	2,516,624	175,695	29,509	3.32	1.16	16.31	No	52.21	8.12	0.08	0.03	1.35
150. RiverHills Bank	MS	55.98	100.00	75.26	1	392,055	146,407	349,976	34,594	4,804	2.55	1.23	13.46	Yes	57.11	11.21	0.99	0.06	3.40
151. Robertson Banking Company	AL	69.78	94.74	31.88	1	444,822	288,705	407,949	32,577	6,404	3.50	1.49	18.80	Yes	58.14	9.08	0.21	0.08	1.43

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR END 2022

	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 (%)	
152. Royal Business Bank	CA	11.93	0.00	28.02	4	3,915,530	3,335,555	3,023,391	621,508	72,340	4.23	1.82	12.22	No	36.27	14.89	0.67	0.00	1.23	
153. Samson Banking Company, Inc.	AL	71.86	64.29	71.38	1	116,441	41,595	105,541	10,799	1,358	3.33	1.17	11.98	Yes	52.53	12.63	0.13	0.06	1.53	
154. Security Bank and Trust Company	TN	27.44	33.33	87.80	4	1,042,457	732,582	938,448	97,576	12,555	3.50	1.37	14.06	No	48.49	10.07	0.01	-0.01	0.48	
155. Security Federal Bank	SC	43.10	53.33	28.64	1	1,316,994	561,095	1,136,130	101,873	10,669	3.06	0.80	9.84	No	70.94	10.41	1.11	-0.02	1.99	
156. Security State Bank of Oklahoma	OK	NA	60.00	46.30	5	332,437	190,940	278,811	42,613	8,027	3.93	2.21	20.34	No	36.54	13.49	1.85	1.02	1.98	
157. South Georgia Banking Company	GA	NA	100.00	96.08	5	644,790	322,786	584,862	58,999	5,841	3.45	0.94	9.44	No	67.60	10.22	0.24	0.00	1.45	
158. Southeast First National Bank	GA	41.63	0.00	90.07	2	60,275	16,394	53,176	7,056	91	2.55	0.14	1.28	No	93.07	11.33	0.34	0.01	1.72	
159. Southern Bancorp Bank	AR	56.96	0.00	30.57	2	2,258,187	1,371,242	1,933,309	280,758	30,438	3.42	1.40	13.35	No	59.07	12.01	0.42	0.07	1.14	
160. Southern Heritage Bank	LA	41.14	60.00	32.01	1	369,168	245,354	338,566	28,883	4,984	4.08	1.32	16.11	Yes	67.10	10.22	0.28	0.09	0.68	
161. Southern Independent Bank	AL	46.89	75.00	29.43	1	329,971	137,073	299,437	23,706	3,493	3.07	1.06	13.49	No	57.93	11.72	0.17	0.02	1.46	
162. Spring Bank	NY	57.10	85.71	43.40	1	351,888	208,502	306,902	38,157	5,082	4.32	1.57	14.44	No	50.84	12.32	3.22	0.06	1.00	
163. St. Landry Homestead Federal Savings Bank	LA	29.96	46.15	37.95	4	251,998	133,607	171,693	70,550	318	2.89	0.12	0.44	No	100.29	30.37	1.26	0.07	1.35	
164. Sunrise Banks, National Association	MN	79.67	100.00	44.33	1	2,099,142	1,231,925	1,885,935	199,183	28,055	4.05	1.49	17.37	No	76.51	12.02	0.55	0.20	1.35	
165. Sycamore Bank*	MS	NA	90.00	30.22	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
166. Tensas State Bank	LA	34.47	56.25	33.72	3	172,306	96,967	149,616	17,555	2,501	3.50	1.41	13.24	Yes	61.77	13.46	1.15	0.11	1.16	
167. Texas National Bank	TX	42.36	40.00	20.58	2	679,005	402,503	609,497	62,195	6,962	4.02	1.04	11.50	No	66.36	11.23	0.15	0.03	1.67	
168. Union Bank & Trust Company	AR	NA	100.00	23.15	5	287,427	207,934	260,401	19,614	4,609	3.74	1.66	21.89	Yes	58.35	10.11	0.27	0.06	1.67	
169. United Bank	AL	44.51	66.67	55.59	1	1,189,317	656,484	1,071,660	96,478	14,199	3.48	1.25	17.30	No	56.87	10.77	1.00	0.01	1.70	
170. United Bank of Philadelphia	PA	46.43	83.72	32.56	1	59,416	32,702	53,223	5,653	(924)	3.94	-1.48	-15.10	No	134.67	9.46	9.22	-0.06	0.26	
171. United Community Bank	LA	33.36	30.00	40.15	4	658,112	481,249	558,928	80,040	12,346	4.11	1.76	14.70	Yes	60.63	12.49	0.28	-0.81	3.48	
172. United Mississippi Bank	MS	NA	100.00	37.67	5	458,882	291,132	380,232	47,196	4,618	3.52	1.04	10.40	Yes	74.63	12.15	0.19	0.07	0.73	
173. Unity Bank of Mississippi	MS	NA	100.00	32.10	5	286,316	113,985	266,540	14,605	1,892	3.07	0.66	11.11	No	70.87	10.72	1.07	0.06	0.93	
174. VCC Bank	VA	NA	100.00	73.80	5	265,627	214,964	178,136	65,141	1,709	3.33	0.70	3.31	No	68.94	25.25	0.05	0.18	0.63	
175. Washington State Bank	LA	NA	57.14	27.56	5	286,836	230,194	246,916	23,487	3,523	3.96	1.21	16.30	Yes	64.64	9.30	1.22	0.02	1.22	
176. Wayne County Bank	TN	58.64	60.00	38.39	1	404,813	271,838	347,811	51,986	4,999	4.11	1.23	9.64	No	58.33	13.56	1.56	-0.08	1.35	
177. West Alabama Bank & Trust	AL	NA	80.00	19.31	5	854,535	467,673	764,745	64,616	7,825	3.19	0.97	10.76	No	62.37	11.41	0.21	0.04	1.10	
178. Winnsboro State Bank & Trust Company	LA	81.16	66.67	35.06	1	302,683	229,766	245,328	27,777	4,367	4.45	1.54	16.04	Yes	63.96	10.37	0.56	0.22	0.80	

* Acquired by BankFirst Capital Corp. in October 2022.