

CDFI Banking Industry Peer Group Report

FIRST QUARTER 2019

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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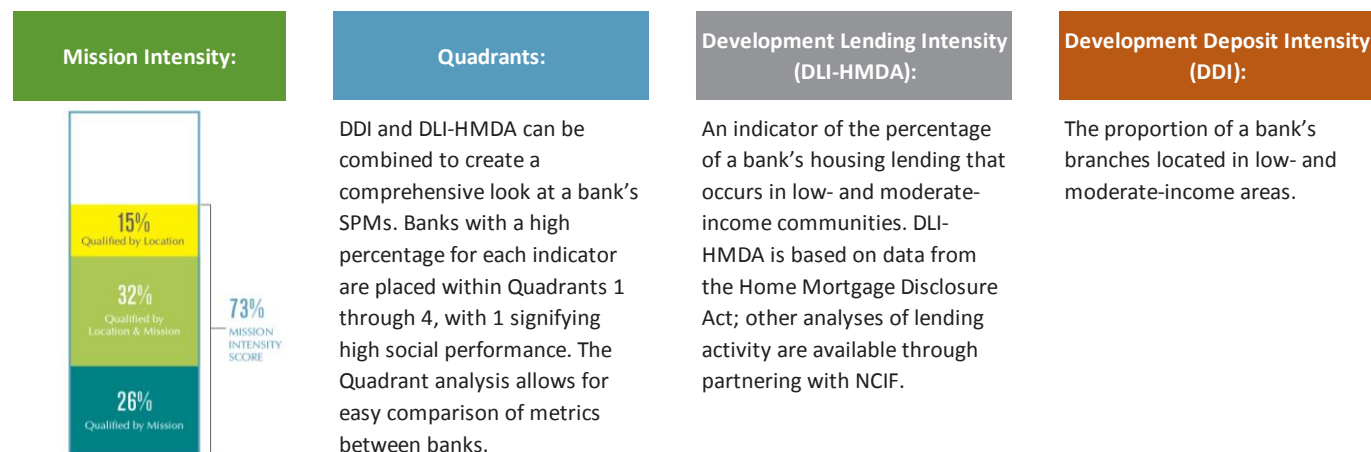
PEER GROUP DATA: FIRST QUARTER 2019

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter of 2019. As of May 1, 2019, there were 134 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				\$55,895,286	\$39,267,898	\$46,865,380	\$6,479,851	\$168,199								
MEDIAN	46.67	66.67	31.78	\$261,456	\$175,569	\$220,902	\$26,690	\$662	3.98	1.16	9.81	69.86	10.57	0.80	0.03	1.16
AVERAGE	48.56	67.46	34.17	\$426,682	\$299,755	\$357,751	\$49,465	\$1,284	3.97	1.14	10.38	73.11	11.21	1.44	0.14	1.27
MAXIMUM	99.79	100.00	97.95	\$3,528,272	\$2,494,827	\$2,921,458	\$525,200	\$11,872	6.33	9.33	95.13	196.11	22.30	13.14	2.28	5.19
MINIMUM	5.41	0.00	1.56	\$22,832	\$3,621	\$20,676	\$1,789	(\$1,271)	1.83	-3.72	-76.27	28.22	3.01	0.00	-1.84	0.33

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impact in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit [NCIF.org/Inform](https://www.ncif.org/inform).



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

TOP 20 CDFI BANKS *by Selected Indicators*

Total Assets		Social Performance Metrics					Balance Sheet/Income Statement
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,528,272
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,977,247
3.	BankPlus	MS	23.63	55.36	31.29	3	2,938,419
4.	Business First Bank	LA	31.77	37.50	18.27	4	2,101,822
5.	First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020
7.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,360,589
8.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,163,237
9.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,128,725
10.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,099,987
11.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,048,423
12.	Ponce Bank	NY	71.87	64.29	71.38	1	1,032,056
13.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,015,116
14.	First General Bank	CA	NA	25.00	22.99	2 or 4	954,328
15.	Security Federal Bank	SC	34.47	53.33	33.72	3	937,049
16.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200
17.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	854,876
18.	First State Bank	MS	NA	92.86	43.53	1 or 3	820,443
19.	United Bank	AL	46.37	61.11	23.49	1	670,702
20.	OneUnited Bank	MA	74.38	80.00	97.95	1	670,225

Total Loans			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,977,247	2,494,827
2.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,528,272	2,341,586
3.	BankPlus	MS	23.63	55.36	31.29	3	2,938,419	2,105,809
4.	Business First Bank	LA	31.77	37.50	18.27	4	2,101,822	1,586,935
5.	First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443	1,291,724
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	993,993
7.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,360,589	981,783
8.	Ponce Bank	NY	71.87	64.29	71.38	1	1,032,056	937,548
9.	First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	880,669
10.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,163,237	868,501
11.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,128,725	830,965
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,015,116	760,663
13.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,048,423	758,821
14.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200	703,880
15.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	854,876	607,158
16.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,099,987	585,032
17.	First State Bank	MS	NA	92.86	43.53	1 or 3	820,443	543,956
18.	PriorityOne Bank	MS	43.10	57.14	28.64	1	668,322	514,832
19.	OneUnited Bank	MA	74.38	80.00	97.95	1	670,225	491,368
20.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	540,355	474,827

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. First, A National Banking Association	MS	32.62	50.00	29.78	3	3,528,272	2,921,458
2. BankPlus	MS	23.63	55.36	31.29	3	2,938,419	2,600,883
3. Royal Business Bank	CA	29.96	46.15	37.95	4	2,977,247	2,234,986
4. Business First Bank	LA	31.77	37.50	18.27	4	2,101,822	1,759,869
5. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	1,271,626
6. First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443	1,215,541
7. Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,360,589	1,113,656
8. Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,128,725	1,029,748
9. State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,163,237	1,002,685
10. Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,099,987	969,295
11. BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,048,423	925,652
12. Ponce Bank	NY	71.87	64.29	71.38	1	1,032,056	845,000
13. Beneficial State Bank	CA	75.88	84.62	45.58	1	1,015,116	816,862
14. First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	810,030
15. Security Federal Bank	SC	34.47	53.33	33.72	3	937,049	793,662
16. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200	775,216
17. Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	854,876	758,805
18. First State Bank	MS	NA	92.86	43.53	1 or 3	820,443	678,452
19. United Bank	AL	46.37	61.11	23.49	1	670,702	608,187
20. PriorityOne Bank	MS	43.10	57.14	28.64	1	668,322	547,115

Leverage Ratio		Social Performance Metrics				Balance Sheet/ Income Statement	
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	1 or 3	225,795	22.30
2. CBW Bank	KS	NA	100.00	33.32	1 or 3	56,831	20.88
3. Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	266,794	19.88
4. Metro Bank	KY	NA	100.00	11.59	1 or 3	26,609	19.54
5. Jefferson Bank	MS	NA	100.00	2.19	1 or 3	126,542	18.41
6. Mitchell Bank	WI	NA	66.67	38.51	1 or 3	48,000	17.34
7. First Eagle Bank	IL	23.32	50.00	45.67	3	506,277	16.80
8. Bank of Vernon	AL	NA	66.67	24.31	1 or 3	155,061	16.78
9. Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	61,985	16.65
10. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	164,541	16.58
11. Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	56,127	15.30
12. Helena National Bank	AR	NA	83.33	11.72	1 or 3	175,640	15.21
13. First Bank of Linden	AL	NA	100.00	14.97	1 or 3	77,332	15.13
14. American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	540,355	14.31
15. Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	347,610	14.03
16. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	79,954	13.81
17. Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	152,581	13.72
18. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200	13.67
19. Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	358,505	13.56
20. Ponce Bank	NY	71.87	64.29	71.38	1	1,032,056	13.56

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. CBW Bank	KS	NA	100.00	33.32	1 or 3	56,831	No	9.33
2. Jefferson Bank	MS	NA	100.00	2.19	1 or 3	126,542	No	4.97
3. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	164,541	Yes	3.56
4. Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	181,309	No	2.89
5. Spring Bank	NY	NA	100.00	32.10	1 or 3	187,010	No	2.74
6. City National Bank of New Jersey	NJ	NA	100.00	28.50	1 or 3	155,922	No	2.73
7. First Eagle Bank	IL	23.32	50.00	45.67	3	506,277	Yes	2.62
8. Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	347,610	No	2.51
9. Merchants & Planters Bank	MS	23.87	25.00	30.96	4	91,706	No	2.45
10. Peoples Bank	MS	36.01	100.00	25.20	3	311,250	Yes	2.40
11. First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	No	2.36
12. Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	261,456	No	2.34
13. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	253,170	No	2.30
14. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	256,412	Yes	2.29
15. BOM Bank	LA	53.38	58.33	35.54	1	428,699	Yes	2.26
16. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,649	Yes	2.17
17. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	Yes	2.08
18. Bank of Commerce	MS	NA	100.00	39.71	1 or 3	475,040	No	1.90
19. First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443	No	1.90
20. Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,929	Yes	1.82

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. City National Bank of New Jersey	NJ	NA	100.00	28.50	1 or 3	155,922	No	95.13
2. CBW Bank	KS	NA	100.00	33.32	1 or 3	56,831	No	47.44
3. Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	181,309	No	29.85
4. Jefferson Bank	MS	NA	100.00	2.19	1 or 3	126,542	No	28.12
5. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	256,412	Yes	27.19
6. Peoples Bank	MS	36.01	100.00	25.20	3	311,250	Yes	25.50
7. Merchants & Planters Bank	MS	23.87	25.00	30.96	4	91,706	No	25.19
8. BOM Bank	LA	53.38	58.33	35.54	1	428,699	Yes	23.44
9. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,649	Yes	23.08
10. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	253,170	No	22.15
11. Spring Bank	NY	NA	100.00	32.10	1 or 3	187,010	No	21.46
12. Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	261,456	No	21.20
13. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	164,541	Yes	20.51
14. Progressive National Bank	LA	NA	33.33	46.30	2 or 4	69,026	Yes	19.87
15. Bank of Commerce	MS	NA	100.00	39.71	1 or 3	475,040	No	19.47
16. Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,929	Yes	19.25
17. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	Yes	19.15
18. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	430,109	Yes	18.56
19. Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	347,610	No	18.20
20. First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	No	18.04

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)
1.	First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	28.22
2.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	126,542	28.44
3.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	540,355	35.94
4.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	475,040	37.98
5.	First Eagle Bank	IL	23.32	50.00	45.67	3	506,277	38.88
6.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	253,170	44.10
7.	CBW Bank	KS	NA	100.00	33.32	1 or 3	56,831	45.49
8.	Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	261,456	45.87
9.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,977,247	46.31
10.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200	47.26
11.	First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443	49.03
12.	Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	347,610	50.88
13.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	181,309	51.84
14.	International Bank of Chicago	IL	23.53	57.14	32.69	3	621,955	53.08
15.	Savoy Bank	NY	69.66	0.00	43.66	2	371,781	53.22
16.	Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,929	53.35
17.	RiverHills Bank	MS	46.89	75.00	29.43	1	336,560	53.66
18.	BNA Bank	MS	NA	50.00	41.79	1 or 3	525,111	53.76
19.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	56.45
20.	Merchants & Planters Bank	MS	23.87	25.00	30.96	4	91,706	56.71

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2019

		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 (%)	NCD Avg. Loans (%)	Loan Loss Reserves/Loans (%)
1.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	540,355	474,827	445,921	74,337	2,321	3.66	1.79	12.66	No	35.94	14.31	0.00	0.00	1.28
2.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	2 or 4	81,183	58,847	70,304	10,737	(39)	2.02	-0.19	-1.45	No	109.35	13.25	0.79	0.00	0.81
3.	Bank of Anguilla	MS	NA	100.00	12.17	1 or 3	137,007	86,442	114,367	13,888	390	4.77	1.13	11.55	No	69.50	11.13	2.61	0.27	2.13
4.	Bank of Cherokee County	OK	NA	66.67	45.23	1 or 3	112,266	79,773	102,348	9,583	143	4.23	0.51	6.02	No	87.32	8.56	0.76	0.07	1.07
5.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	475,040	278,405	412,354	46,995	2,229	3.18	1.90	19.47	No	37.98	9.46	0.32	0.23	1.54
6.	Bank of Franklin	MS	NA	40.00	37.67	2 or 4	143,751	91,176	127,347	15,896	350	4.45	0.97	8.99	No	73.85	11.14	0.70	0.18	1.16
7.	Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,929	116,194	154,001	17,275	808	4.22	1.82	19.25	Yes	53.35	9.89	0.57	-0.04	1.44
8.	Bank of Lake Village	AR	NA	50.00	8.53	1 or 3	64,389	32,926	56,154	8,098	286	3.79	1.77	14.43	No	57.29	12.62	3.08	0.00	2.28
9.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	205,231	144,270	177,670	18,964	416	3.64	0.83	8.79	Yes	72.77	9.26	6.11	1.05	1.85
10.	Bank of Rio Vista*	CA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11.	Bank of St. Francisville	LA	52.03	0.00	35.51	2	135,412	101,496	117,264	14,333	552	4.49	1.67	15.57	Yes	67.91	10.96	0.53	0.34	1.34
12.	Bank of Vernon	AL	NA	66.67	24.31	1 or 3	155,061	113,554	128,880	25,379	476	4.10	1.26	7.55	No	60.90	16.78	0.00	-0.02	1.55
13.	Bank of Winona	MS	NA	100.00	44.32	1 or 3	124,836	50,266	107,015	13,474	252	3.57	0.82	7.76	Yes	71.85	10.60	2.87	0.00	1.06
14.	Bank of York	AL	NA	100.00	31.60	1 or 3	105,275	46,136	87,187	10,373	136	3.07	0.52	5.42	Yes	77.85	10.33	0.33	0.05	0.99
15.	Bank 2	OK	34.42	100.00	39.09	3	182,286	135,501	160,553	19,512	293	4.83	0.63	6.08	No	87.48	8.96	0.13	0.00	1.07
16.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,048,423	758,821	925,652	90,114	2,647	3.43	1.05	10.72	No	64.07	8.53	1.22	-0.31	1.23
17.	BankPlus	MS	23.63	55.36	31.29	3	2,938,419	2,105,809	2,600,883	270,352	10,398	3.97	1.45	15.53	No	66.85	9.30	0.70	0.11	1.15
18.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,015,116	760,663	816,862	115,998	597	4.32	0.23	2.07	No	90.77	10.55	0.67	0.50	2.15
19.	BNA Bank	MS	NA	50.00	41.79	1 or 3	525,111	311,801	451,721	61,885	1,870	3.32	1.45	12.38	No	53.76	11.99	0.98	0.01	1.64
20.	BOM Bank	LA	53.38	58.33	35.54	1	428,699	363,027	385,010	42,036	2,427	4.87	2.26	23.44	Yes	60.61	9.39	0.64	0.18	0.58
21.	Broadway Federal Bank	CA	71.12	66.67	89.23	1	418,878	373,098	289,174	51,702	409	2.81	0.39	3.18	No	89.96	11.99	0.21	-0.20	0.79
22.	Business First Bank	LA	31.77	37.50	18.27	4	2,101,822	1,586,935	1,759,869	276,846	6,437	4.12	1.23	9.46	No	59.88	10.83	0.84	0.01	0.74
23.	Caldwell Bank & Trust Co.	LA	NA	100.00	41.15	1 or 3	157,442	121,788	131,648	17,999	476	5.15	1.22	10.73	Yes	70.25	11.45	3.09	0.88	0.60
24.	Carver Federal Savings Bank	NY	NA	66.67	40.56	1 or 3	565,873	428,828	487,684	61,936	(1,271)	3.18	-0.87	-8.18	No	121.83	10.77	2.49	0.16	1.08
25.	Carver State Bank	GA	NA	100.00	37.23	1 or 3	42,699	24,577	34,661	4,394	104	5.49	1.01	9.81	No	72.06	10.46	3.09	0.03	1.67
26.	Catahoula LaSalle Bank	LA	20.88	42.86	15.72	4	182,472	95,580	162,281	19,770	470	3.65	1.04	9.68	Yes	70.64	10.87	5.49	0.09	0.98
27.	CBW Bank	KS	NA	100.00	33.32	1 or 3	56,831	3,621	43,106	12,665	1,416	3.98	9.33	47.44	No	45.49	20.88	0.50	0.00	1.35
28.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	164,541	145,676	133,072	30,157	1,508	4.88	3.56	20.51	Yes	63.27	16.58	0.00	-0.48	1.30
29.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	181,309	149,288	159,659	17,889	1,286	5.00	2.89	29.85	No	51.84	9.80	0.17	0.02	1.78
30.	Citizens Bank (Byhalia)	MS	34.41	0.00	40.71	4	76,830	40,368	67,087	9,300	244	4.36	1.31	10.73	No	78.21	12.28	1.69	0.03	0.75
31.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	430,109	324,595	376,223	38,816	1,788	4.09	1.69	18.56	Yes	63.69	10.15	1.33	0.25	1.41
32.	Citizens Bank & Trust Company	MS	66.98	66.67	21.80	1	143,021	93,591	118,684	13,692	421	3.94	1.23	12.49	Yes	70.11	10.02	8.08	0.53	1.01
33.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,454,020	993,993	1,271,626	156,576	7,272	3.63	2.08	19.15	Yes	56.45	10.66	0.44	0.02	1.24
34.	Citizens Progressive Bank	LA	NA	100.00	23.88	1 or 3	164,047	122,706	143,021	20,041	397	4.35	0.98	8.01	Yes	74.22	9.80	2.57	0.82	0.74
35.	Citizens Savings Bank & Trust Company	TN	NA	66.67	7.92	1 or 3	103,459	81,537	92,808	6,461	136	4.44	0.53	8.57	No	92.56	6.35	1.31	0.48	1.68
36.	Citizens Trust Bank	GA	99.79	100.00	30.34	1	403,920	263,290	353,801	43,377	1,051	3.99	1.04	9.67	No	72.62	10.85	0.75	0.05	0.61
37.	City First Bank of D.C., N.A.	DC	NA	0.00	31.39	2 or 4	396,080	134,151	312,591	32,125	406	2.85	0.42	5.15	No	83.67	8.51	0.09	0.00	1.55
38.	City National Bank of New Jersey	NJ	NA	100.00	28.50	1 or 3	155,922	83,377	147,427	5,391	1,098	3.73	2.73	95.13	No	142.01	3.83	3.47	0.52	4.44

*Bank of Rio Vista was acquired by Farmers & Merchants Bancorp on October 10, 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2019

		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 (%)
39.	Cleveland State Bank	MS	NA	80.00	37.05	1 or 3	240,393	126,393	211,873	22,762	722	3.92	1.26	13.09	No	64.01	11.17	0.39	0.03	1.35
40.	Colfax Banking Company	LA	27.43	20.00	49.55	4	114,307	61,609	102,406	10,591	325	3.83	1.14	12.90	Yes	72.98	9.53	0.30	0.00	0.39
41.	Columbia Savings and Loan Association	WI	NA	100.00	64.35	1 or 3	22,832	17,937	20,676	2,116	(30)	4.63	-0.52	-5.63	No	113.45	8.82	5.41	0.82	0.67
42.	Commercial Bank	MS	NA	40.00	27.31	2 or 4	158,677	92,303	136,935	16,145	335	4.07	0.87	8.30	No	71.19	10.40	0.22	0.17	1.50
43.	Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	152,581	116,685	127,888	20,141	628	4.85	1.71	12.61	Yes	63.71	13.72	3.66	0.88	1.13
44.	Commonwealth National Bank	AL	NA	100.00	20.33	1 or 3	48,583	17,103	44,580	3,850	13	4.33	0.11	1.37	No	95.12	8.43	3.13	-0.33	2.75
45.	Community Bank of the Bay	CA	NA	50.00	16.27	1 or 3	423,856	330,529	356,466	50,867	782	4.26	0.76	6.35	No	69.48	12.36	0.21	-0.10	1.10
46.	Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	266,794	194,890	172,947	52,676	328	3.22	0.50	2.49	No	77.47	19.88	0.39	0.01	1.12
47.	Concordia Bank & Trust Co.	LA	NA	85.71	29.14	1 or 3	507,527	262,608	421,602	64,166	1,391	3.38	1.09	8.87	Yes	71.61	12.44	1.02	0.01	0.42
48.	Cottonport Bank	LA	65.17	83.33	33.99	1	334,219	223,191	289,184	43,865	1,191	4.41	1.45	11.00	No	65.47	13.18	2.68	0.13	1.26
49.	Cross Keys Bank	LA	54.37	62.50	25.17	1	373,484	232,308	291,880	45,704	1,201	3.72	1.29	10.78	Yes	69.58	11.94	0.78	0.32	0.62
50.	Delta Bank	LA	NA	80.00	27.90	1 or 3	309,845	213,682	281,064	24,898	1,077	4.25	1.42	17.23	Yes	67.58	8.15	1.90	0.00	1.09
51.	Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	347,610	196,830	288,904	49,031	2,160	4.70	2.51	18.20	No	50.88	14.03	0.97	0.12	1.62
52.	First American International Bank*	NY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
53.	First American National Bank	MS	NA	55.56	57.61	1 or 3	274,665	140,756	241,013	30,128	332	3.98	0.50	4.51	Yes	85.71	11.56	1.01	0.25	1.15
54.	First Bank of Linden	AL	NA	100.00	14.97	1 or 3	77,332	30,721	65,201	11,871	166	3.63	0.86	5.71	No	68.50	15.13	1.65	-0.08	1.10
55.	First Choice Bank	CA	5.41	0.00	21.22	4	1,651,443	1,291,724	1,215,541	261,828	7,257	5.47	1.90	11.20	No	49.03	12.73	0.15	-0.01	0.88
56.	First Eagle Bank	IL	23.32	50.00	45.67	3	506,277	382,772	405,422	86,727	3,317	3.98	2.62	15.66	Yes	38.88	16.80	0.03	0.01	1.96
57.	First General Bank	CA	NA	25.00	22.99	2 or 4	954,328	880,669	810,030	127,765	5,630	4.66	2.36	18.04	No	28.22	13.33	0.17	0.00	0.90
58.	First Independence Bank	MI	22.29	66.67	42.35	3	271,989	180,067	202,086	22,405	901	4.50	1.36	16.42	No	81.53	9.98	0.60	-0.02	0.81
59.	First National Bank and Trust	AL	NA	100.00	33.98	1 or 3	153,903	93,186	136,654	16,916	319	3.62	0.85	7.79	Yes	72.56	11.53	2.66	0.13	1.51
60.	First Security Bank	MS	40.60	35.29	34.22	2	599,393	361,792	528,072	63,925	2,255	4.25	1.58	14.28	No	60.54	10.59	0.48	0.00	1.02
61.	First Southwest Bank	CO	NA	71.43	20.93	1 or 3	303,155	214,644	263,204	31,422	548	4.30	0.73	7.00	No	77.37	9.22	0.67	0.09	1.35
62.	First State Bank	MS	NA	92.86	43.53	1 or 3	820,443	543,956	678,452	106,051	1,903	3.23	0.93	7.27	No	63.32	11.95	0.85	0.24	0.81
63.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,528,272	2,341,586	2,921,458	525,200	9,581	4.00	1.21	7.99	No	57.30	12.55	1.17	-0.01	0.48
64.	FNB Oxford Bank	MS	NA	83.33	42.81	1 or 3	331,156	200,379	272,374	38,836	943	3.33	1.19	9.92	No	61.59	12.10	0.40	0.01	1.11
65.	FNBC Bank	AR	NA	75.00	26.94	1 or 3	468,714	345,923	353,517	45,375	1,354	3.90	1.16	12.37	Yes	64.46	9.81	2.65	0.51	1.75
66.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,649	107,008	146,596	16,147	908	4.52	2.17	23.08	Yes	59.45	9.65	1.12	0.06	0.98
67.	GN Bank	IL	NA	100.00	77.17	1 or 3	140,288	52,486	126,910	13,336	(11)	2.95	-0.03	-0.35	No	100.91	9.52	2.88	-0.04	0.96
68.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	915,200	703,880	775,216	123,134	3,671	4.13	1.62	12.13	No	47.26	13.67	0.45	0.00	1.26
69.	Winnsboro State Bank & Trust Company	LA	41.44	75.00	33.34	1	301,955	117,184	274,693	26,690	605	4.32	0.82	9.23	No	77.82	9.56	0.63	0.37	1.12
70.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	256,412	183,812	210,728	22,375	1,465	4.78	2.29	27.19	Yes	57.71	8.80	0.13	0.07	0.69
71.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	854,876	607,158	758,805	88,204	3,598	4.08	1.72	16.73	Yes	63.74	10.50	0.59	-0.20	1.26
72.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	290,202	211,872	256,485	20,982	(49)	3.82	-0.07	-0.95	No	97.07	7.46	1.83	0.28	0.98
73.	Helena National Bank	AR	NA	83.33	11.72	1 or 3	175,640	69,170	150,103	25,472	259	3.40	0.61	4.06	No	84.04	15.21	0.55	0.07	2.62
74.	Holmes County Bank and Trust Company	MS	NA	100.00	19.40	1 or 3	125,801	42,734	108,474	15,062	443	3.15	1.47	12.18	Yes	64.74	12.52	5.52	0.08	1.76
75.	Homeland Federal Savings Bank	LA	37.95	66.67	37.81	3	304,246	252,525	252,216	30,834	986	4.52	1.32	12.75	Yes	70.52	10.34	0.53	0.31	1.26
76.	Industrial Bank	DC	50.33	62.50	40.02	1	432,560	310,340	356,407	36,204	208	4.16	0.20	2.33	No	95.55	8.63	3.34	-0.06	1.35

*First American International Bank was acquired by RBB Bancorp on October 15, 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2019

		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 (%)	NCLoans (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
77.	INSOUTH Bank	TN	57.51	66.67	33.73	1	320,287	250,843	277,883	32,354	1,068	4.67	1.33	13.38	No	67.20	10.09	0.72	0.16	1.00
78.	International Bank of Chicago	IL	23.53	57.14	32.69	3	621,955	447,671	541,212	77,941	2,008	3.73	1.28	10.54	Yes	53.08	12.30	1.89	0.28	1.57
79.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	126,542	84,739	104,351	21,880	1,472	6.33	4.97	28.12	No	28.44	18.41	0.01	0.00	5.19
80.	Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	261,456	223,031	220,902	29,343	1,503	4.45	2.34	21.20	No	45.87	10.09	0.24	0.06	1.41
81.	Liberty Bank & Trust Company	LA	49.11	78.95	46.26	1	601,406	332,080	516,046	54,128	1,231	3.97	0.83	9.42	No	80.41	9.25	1.63	0.10	1.51
82.	Magnolia State Bank	MS	39.35	75.00	36.14	3	357,025	263,582	322,424	33,367	1,034	3.93	1.19	12.59	Yes	70.40	9.56	0.46	0.03	0.81
83.	Mechanics & Farmers Bank	NC	NA	100.00	7.26	1 or 3	267,837	175,569	242,322	20,232	205	3.48	0.30	4.13	No	92.27	7.73	0.70	0.01	1.16
84.	Mechanics Bank	MS	NA	100.00	44.77	1 or 3	227,890	157,751	199,713	24,516	682	3.65	1.22	11.33	No	67.55	10.94	1.92	0.05	1.26
85.	Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	105,345	45,514	90,852	11,150	359	3.50	1.39	13.65	Yes	70.43	11.10	4.47	0.21	1.55
86.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	1 or 3	63,589	43,868	56,213	7,144	126	5.00	0.79	7.18	Yes	85.47	11.00	3.15	-0.54	1.09
87.	Merchants & Marine Bank	MS	40.30	58.33	30.12	1	592,677	317,868	505,838	71,030	361	3.02	0.24	2.06	No	87.35	12.32	2.00	0.04	1.00
88.	Merchants & Planters Bank	MS	23.87	25.00	30.96	4	91,706	53,952	82,287	9,144	553	4.05	2.45	25.19	No	56.71	9.17	0.00	-0.07	1.15
89.	Metro Bank	KY	NA	100.00	11.59	1 or 3	26,609	13,767	21,220	5,119	(173)	2.68	-2.62	-13.36	No	196.11	19.54	1.54	-0.12	1.05
90.	Mission National Bank	CA	NA	66.67	45.12	1 or 3	253,759	204,763	216,562	31,094	958	3.74	1.54	12.51	No	68.51	12.49	1.03	0.00	1.43
91.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	358,505	250,966	291,799	46,337	872	4.73	1.02	7.45	No	71.34	13.56	0.51	-0.02	1.53
92.	Mitchell Bank	WI	NA	66.67	38.51	1 or 3	48,000	16,293	39,457	8,498	70	3.64	0.59	3.27	No	81.43	17.34	0.34	0.05	1.23
93.	Native American Bank, N.A.	CO	NA	100.00	1.59	1 or 3	119,954	96,212	99,580	13,825	165	4.15	0.54	4.99	No	88.69	9.69	1.48	0.48	0.85
94.	Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	61,985	45,967	45,863	10,661	(594)	4.65	-3.72	-21.69	No	144.97	16.65	0.15	-0.05	2.61
95.	Noah Bank	PA	NA	20.00	1.56	2 or 4	418,176	342,357	358,511	46,262	163	3.43	0.16	1.42	No	102.79	10.58	3.13	-0.03	1.24
96.	OneUnited Bank	MA	74.38	80.00	97.95	1	670,225	491,368	388,007	43,921	309	1.83	0.19	2.86	No	125.72	5.85	0.80	0.00	0.33
97.	Oxford University Bank	MS	NA	66.67	44.93	1 or 3	161,337	127,131	139,944	16,235	467	3.58	1.18	11.62	No	61.75	10.26	0.29	0.00	1.03
98.	Pacific Global Bank	IL	61.09	100.00	88.26	1	216,454	166,671	190,937	23,511	648	3.94	1.23	11.15	No	58.50	11.15	0.72	-0.30	1.51
99.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	370,765	275,523	327,084	32,741	533	3.59	0.59	6.64	Yes	79.48	9.03	0.00	0.90	0.68
100.	Peoples Bank	MS	36.01	100.00	25.20	3	311,250	246,118	277,722	30,447	1,846	5.29	2.40	25.50	Yes	59.49	9.75	2.29	0.81	1.24
101.	Pike National Bank	MS	NA	80.00	35.21	1 or 3	260,647	150,272	224,566	34,011	813	4.29	1.29	9.80	No	67.61	13.55	1.22	0.03	1.33
102.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,099,987	585,032	969,295	109,492	2,952	3.36	1.09	11.05	No	63.70	9.62	1.43	0.15	0.88
103.	Ponce Bank	NY	71.87	64.29	71.38	1	1,032,056	937,548	845,000	132,267	1,242	3.77	0.48	3.78	No	82.09	13.56	0.85	0.15	1.33
104.	PriorityOne Bank	MS	43.10	57.14	28.64	1	668,322	514,832	547,115	74,129	2,298	4.13	1.39	12.45	Yes	69.43	11.16	1.04	0.16	1.07
105.	Progressive National Bank	LA	NA	33.33	46.30	2 or 4	69,026	36,043	63,373	5,451	257	4.02	1.56	19.87	Yes	70.59	8.37	0.22	0.18	0.72
106.	Pulaski Savings Bank	IL	NA	100.00	96.08	1 or 3	45,757	29,917	37,643	3,439	69	2.66	0.61	8.19	No	79.65	7.83	0.00	0.00	0.41
107.	Quontic Bank	NY	41.64	0.00	90.07	2	364,048	288,330	310,798	37,609	656	3.53	0.71	7.23	Yes	87.42	9.70	0.38	0.00	0.62
108.	Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	56,127	22,808	45,755	8,876	106	3.91	0.76	4.78	Yes	83.64	15.30	0.24	0.74	1.76
109.	RiverHills Bank	MS	46.89	75.00	29.43	1	336,560	187,896	273,555	33,926	1,366	3.31	1.71	16.62	Yes	53.66	10.64	1.17	-0.35	2.33
110.	Robertson Banking Company	AL	57.10	83.33	43.40	1	318,811	247,488	274,162	32,623	1,374	4.33	1.76	17.19	Yes	58.83	10.40	0.01	0.00	1.23
111.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,977,247	2,494,827	2,234,986	445,818	11,872	3.57	1.63	10.81	No	46.31	13.43	0.01	-0.01	0.73
112.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	79,954	34,056	69,146	10,687	292	3.75	1.48	11.14	Yes	60.81	13.81	0.57	0.04	1.40
113.	Savoy Bank	NY	69.66	0.00	43.66	2	371,781	310,935	322,034	36,798	1,245	4.73	1.39	13.79	No	53.22	10.09	1.84	1.17	1.49
114.	Security Federal Bank	SC	34.47	53.33	33.72	3	937,049	438,112	793,662	93,822	2,245	3.43	0.98	9.75	No	71.56	9.78	1.22	0.44	2.01

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2019

		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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
115.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	253,170	206,828	225,112	26,664	1,430	4.63	2.30	22.15	No	44.10	10.48	1.82	-0.01	1.64
116.	South Carolina Community Bank	SC	NA	100.00	21.09	1 or 3	64,033	44,097	56,713	6,616	40	3.97	0.25	2.44	No	94.30	10.57	3.60	-0.16	1.17
117.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,360,589	981,783	1,113,656	157,581	3,359	3.77	0.99	8.67	No	64.96	9.08	1.33	0.23	1.18
118.	Spring Bank	NY	NA	100.00	32.10	1 or 3	187,010	145,631	162,109	24,050	1,249	4.78	2.74	21.46	No	62.18	13.29	2.66	-1.84	0.98
119.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	1 or 3	225,795	164,158	149,761	49,761	232	3.35	0.41	1.87	No	83.27	22.30	3.13	0.08	1.27
120.	Start Community Bank	CT	40.41	100.00	44.46	1	138,769	120,707	105,910	14,209	169	2.83	0.48	4.80	No	85.01	10.15	0.15	0.01	1.24
121.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,163,237	868,501	1,002,685	125,682	2,348	3.59	0.80	7.54	No	69.86	8.66	0.37	0.11	1.00
122.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,128,725	830,965	1,029,748	96,580	2,255	4.47	0.79	9.57	Yes	75.49	8.77	0.61	0.01	1.56
123.	Sycamore Bank	MS	58.64	60.00	38.39	1	234,069	151,506	210,036	22,108	662	4.15	1.18	12.19	No	69.13	9.93	0.14	-0.01	0.83
124.	Tensas State Bank	LA	NA	80.00	19.31	1 or 3	146,733	83,250	119,767	19,593	278	3.58	0.74	5.77	Yes	64.77	13.03	2.13	1.09	1.11
125.	Texas National Bank	TX	81.16	60.00	35.06	1	284,581	186,557	249,741	27,676	1,114	5.15	1.52	16.75	No	66.64	9.48	0.33	0.01	1.50
126.	Tri-State Bank of Memphis	TN	NA	100.00	17.10	1 or 3	94,531	51,462	81,480	12,756	62	4.25	0.28	1.96	No	91.95	12.11	2.68	-0.12	2.53
127.	Union Bank & Trust Company	AR	NA	100.00	25.50	1 or 3	207,537	153,764	179,523	21,333	663	3.79	1.28	12.60	Yes	67.77	10.53	0.21	0.00	0.99
128.	United Bank	AL	46.37	61.11	23.49	1	670,702	412,663	608,187	59,277	1,983	3.94	1.21	13.55	No	62.36	9.21	0.90	-0.01	1.13
129.	United Bank of Philadelphia	PA	NA	50.00	16.14	1 or 3	49,592	33,534	47,608	1,789	(372)	4.54	-2.95	-76.27	No	137.39	3.01	13.14	2.28	0.36
130.	United Mississippi Bank	MS	NA	54.55	25.88	1 or 3	370,659	258,992	331,130	37,350	899	4.29	0.98	9.80	Yes	79.09	9.97	0.80	0.01	0.75
131.	Urban Partnership Bank	IL	84.74	87.50	57.22	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
132.	VCC Bank	VA	NA	50.00	33.95	1 or 3	206,780	147,019	163,234	21,468	(66)	2.42	-0.13	-1.23	No	71.71	10.45	2.20	1.07	0.75
133.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	631,931	394,807	517,737	86,412	1,972	3.46	1.28	9.34	No	57.37	13.32	0.28	0.12	1.06
134.	Winnsboro State Bank & Trust Co.	LA	NA	100.00	22.83	1 or 3	201,066	150,629	161,447	17,051	357	4.08	0.73	8.48	Yes	79.10	9.44	2.35	0.76	0.64

Source: SNL.com | As of 3/31/2019

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