CDFI Banking Industry Peer Group Report

FIRST QUARTER 2021

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

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

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

NCIF[SM] National Community Investment Fund

BankIMPACT an NCIF resource | Catalyzing Investments in Underserved Communities

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PEER GROUP DATA: FIRST QUARTER 2021

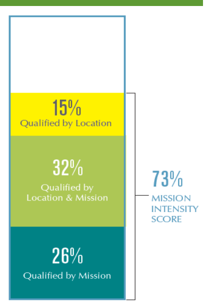
The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter of 2021. As of March 31, 2021, there were 176 CDFI Banks.

	Social Performance Metrics			Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality		
	DLI- HMDA (%)	DDI (%)	Housing Focus (%) *	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
TOTAL				$87,652,597	$56,473,680	$73,875,090	$9,096,304	$270,666								
MEDIAN	45.52	66.67	31.78	$323,525	$186,881	$268,942	$30,394	$748	3.50	1.11	10.13	66.39	9.77	0.69	0.01	1.28
AVERAGE	47.42	66.18	33.37	$509,608	$328,335	$429,506	$52,885	$1,574	3.57	1.09	10.38	70.13	10.42	1.12	0.08	1.35
MAXIMUM	99.78	100.00	98.53	$5,436,548	$3,425,285	$4,675,933	$729,203	$18,660	6.40	5.09	38.69	241.30	28.28	9.45	5.83	4.47
MINIMUM	5.40	0.00	1.56	$22,081	$6,176	$18,054	$1,873	($2,777)	1.79	(2.30)	(26.52)	27.47	5.85	0.00	(0.67)	0.12

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.**

Mission Intensity:



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.

NEWLY CERTIFIED CDFI BANKS: YEAR TO DATE

Since the 2020 year-end, there have been 28 newly certified CDFI Banks, of which 25 are located in southern states. The following table provides summary information on the social and financial performance of these CDFI Banks.

NEWLY CERTIFIED **CDFI BANKS - SOCIAL AND FINANCIAL PERFORMANCE:** FIRST QUARTER 2021

		Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
1. Bank of Camilla	GA	NA	100.00	28.87	5	128,794	59,523	107,797	17,817	220	3.35	0.69	4.85	No	74.48	13.37	1.75	-0.05	1.68
2. Bank of Holly Springs	MS	77.85	80.00	34.42	1	369,881	237,242	316,068	40,096	829	4.01	0.92	8.32	Yes	72.08	9.91	1.31	0.03	0.73
3. Bank3	TN	NA	50.00	8.25	5	348,213	281,839	314,128	32,317	527	2.64	0.60	6.63	No	76.21	9.18	0.00	0.00	1.10
4. Carroll Bank and Trust	TN	NA	75.00	39.73	5	367,868	240,458	332,984	33,167	939	4.37	1.04	11.39	No	68.08	8.94	0.52	0.04	0.98
5. Centennial Bank	TN	45.52	66.67	26.73	1	656,796	425,992	570,237	71,552	1,175	3.96	0.73	6.56	No	61.8	9.84	1.07	0.24	1.45
6. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	790,373	400,825	678,354	65,734	1,517	3.12	0.80	9.18	No	69.4	8.51	0.29	0.26	1.52
7. Commerce Bank	MS	NA	100.00	48.13	5	151,315	87,983	128,743	16,159	336	3.94	0.90	8.29	Yes	72.54	10.69	0.73	0.07	2.04
8. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,993	135,656	225,130	22,620	752	3.34	1.25	13.32	Yes	61.91	9.41	0.46	0.29	0.76
9. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,028,764	513,665	921,512	99,717	3,961	3.13	1.58	15.88	Yes	61.1	9.16	0.74	0.03	1.45
10. Community Bank	TN	31.53	33.33	42.24	4	188,913	152,184	164,918	17,910	1,105	3.95	2.44	25.43	No	48.68	9.76	0.08	0.02	1.36
11. Decatur County Bank	TN	68.51	100.00	21.41	1	188,124	135,203	164,314	16,133	687	4.90	1.51	17.10	Yes	61.35	9.43	0.26	0.08	1.03
12. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	316,514	214,690	285,748	29,792	1,375	3.32	1.73	18.56	Yes	51.68	9.26	0.90	-0.01	1.99
13. Fidelity Bank	AR	41.5	25.00	17.20	2	500,264	207,172	444,633	53,955	1,551	2.64	1.25	11.04	Yes	55.84	10.48	0.01	-0.01	1.45
14. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	323,287	254,978	219,760	30,132	188	2.69	0.23	2.51	No	88.02	9.12	0.46	0.03	0.42
15. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	208,515	149,620	189,405	18,792	575	3.17	1.11	12.43	Yes	66.3	9.00	0.31	0.01	1.77
16. First Southern Bank	MS	46.75	50.00	32.24	1	240,720	135,084	215,922	24,257	689	3.54	1.18	11.32	Yes	72.77	10.21	0.09	0.04	1.26
17. First State Bank of Warren	AR	NA	75.00	15.30	5	119,983	51,495	106,855	12,833	172	2.65	0.57	5.31	Yes	75.07	10.44	0.23	0.30	1.20
18. Gibsland Bank & Trust Company	LA	55.68	75.00	22.79	1	469,384	284,243	403,444	49,462	784	4.44	0.69	6.36	No	51.99	11.00	3.45	0.54	1.17
19. Landmark Bank	LA	51.13	66.67	40.58	1	161,189	102,366	133,490	15,146	627	4.85	1.60	16.63	Yes	65.6	9.43	1.68	0.00	1.03
20. McGehee Bank	AR	NA	50.00	3.85	5	144,947	86,306	126,053	18,309	744	3.31	2.08	16.57	Yes	50.16	12.73	0.00	0.00	2.38
21. Mountain Valley Bank	TN	41.46	33.33	54.75	2	128,932	78,617	118,128	10,354	100	3.74	0.33	3.85	No	86.25	8.42	0.36	0.07	1.15
22. Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	397,653	486,377	104,749	5,199	5.42	3.60	20.26	Yes	33.84	17.32	0.47	-0.07	1.31
23. Piggott State Bank	AR	NA	100.00	35.52	5	115,234	47,128	105,160	9,674	339	2.80	1.20	13.86	Yes	65.86	8.04	0.09	0.03	2.13
24. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	142,376	95,842	123,985	17,341	332	3.46	0.96	7.69	No	71	12.63	0.66	0.04	1.27
25. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	186,290	81,974	165,420	19,870	212	3.09	0.46	4.27	No	78.42	10.54	1.36	0.23	0.98
26. River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693	1,225,661	1,836,686	199,664	7,109	3.68	1.47	14.75	No	46.59	8.70	0.39	-0.01	1.47
27. United Community Bank	LA	19.63	10.00	18.22	4	623,941	457,444	529,846	83,739	3,241	3.95	2.11	15.35	Yes	54.11	13.65	1.65	0.19	2.86
28. Wayne County Bank	TN	NA	83.33	25.78	5	363,950	232,374	306,898	50,670	825	4.28	0.93	6.55	No	67.35	14.04	2.88	0.02	1.52

TOP 20 CDFI BANKS *by Selected Indicators*

Total Assets

		ST	Social Performance Metrics: DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Balance Sheet/Income Statement: Total Assets ($000)
1.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,436,548
2.	BankPlus	MS	23.63	54.39	31.29	3	4,940,100
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156
4.	First Choice Bank	CA	5.40	0.00	21.22	4	2,505,732
5.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693
6.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,780,098
7.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,760,967
8.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,679,675
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,630,566
10.	Quontic Bank	NY	41.63	0.00	90.07	2	1,424,657
11.	Ponce Bank	NY	71.86	64.29	71.38	1	1,420,297
12.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,378,518
13.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,351,710
14.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,348,414
15.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692
16.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,178,801
17.	First General Bank	CA	NA	20.00	22.99	6	1,124,350
18.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,028,764
19.	United Bank	AL	46.37	63.16	23.49	1	929,024
20.	First State Bank	MS	NA	92.86	43.53	5	894,209

Total Loans

		ST	Social Performance Metrics: DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Balance Sheet/ Income Statement: Total Assets ($000)	Total Loans ($000)
1.	BankPlus	MS	23.63	54.39	31.29	3	4,940,100	3,425,285
2.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,436,548	3,070,212
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156	2,808,885
4.	First Choice Bank	CA	5.40	0.00	21.22	4	2,505,732	2,041,269
5.	Quontic Bank	NY	41.63	0.00	90.07	2	1,424,657	1,269,666
6.	Ponce Bank	NY	71.86	64.29	71.38	1	1,420,297	1,245,925
7.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693	1,225,661
8.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,760,967	1,173,151
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,630,566	1,159,419
10.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,780,098	1,135,122
11.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,378,518	1,048,714
12.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,679,675	1,040,437
13.	First General Bank	CA	NA	20.00	22.99	6	1,124,350	1,036,211
14.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,351,710	951,245
15.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	947,657
16.	PriorityOne Bank	MS	43.10	53.33	28.64	1	841,006	617,366
17.	International Bank of Chicago	IL	23.52	50.00	32.69	3	837,618	615,008
18.	Savoy Bank	NY	69.66	0.00	43.66	2	691,582	600,649
19.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,348,414	582,903
20.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	777,096	581,864

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	5,436,548	4,675,933
2.	BankPlus	MS	23.63	54.39	31.29	3	4,940,100	4,459,549
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156	2,941,400
4.	First Choice Bank	CA	5.40	0.00	21.22	4	2,505,732	1,893,632
5.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693	1,836,686
6.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,780,098	1,570,439
7.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,679,675	1,438,747
8.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,760,967	1,423,715
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,630,566	1,284,637
10.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,351,710	1,218,509
11.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,348,414	1,213,444
12.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,378,518	1,187,791
13.	Ponce Bank	NY	71.86	64.29	71.38	1	1,420,297	1,154,177
14.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	1,052,199
15.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,178,801	992,824
16.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,028,764	921,512
17.	First General Bank	CA	NA	20.00	22.99	6	1,124,350	882,613
18.	United Bank	AL	46.37	63.16	23.49	1	929,024	836,337
19.	First State Bank	MS	NA	92.86	43.53	5	894,209	779,769
20.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	865,742	746,945

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	92,161	28.28
2.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	236,705	22.04
3.	First Eagle Bank	IL	23.31	50.00	45.67	3	596,906	17.43
4.	Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	17.32
5.	Bank of Benoit	MS	NA	100.00	6.32	5	22,081	16.85
6.	Mission National Bank	CA	NA	66.67	45.12	5	220,457	16.64
7.	Community Commerce Bank	CA	NA	0.00	18.48	6	325,294	16.61
8.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	586,061	15.43
9.	First General Bank	CA	NA	20.00	22.99	6	1,124,350	14.68
10.	First Bank of Linden	AL	NA	100.00	14.97	5	86,866	14.50
11.	Jefferson Bank	MS	NA	100.00	2.19	5	142,675	14.42
12.	Wayne County Bank	TN	NA	83.33	25.78	5	363,950	14.04
13.	United Community Bank	LA	19.63	10.00	18.22	4	623,941	13.65
14.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	58,226	13.58
15.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156	13.44
16.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	78,807	13.38
17.	Bank of Camilla	GA	NA	100.00	28.87	5	128,794	13.37
18.	First National Bank of Picayune	MS	NA	66.67	42.96	5	252,642	13.35
19.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	436,159	13.15
20.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	12.99

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.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	325,569	Yes	5.09
2.	Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	Yes	3.60
3.	Peoples Bank	MS	36.00	100.00	25.20	3	417,454	Yes	3.31
4.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	287,748	No	2.96
5.	CBW Bank	KS	NA	100.00	33.32	5	92,161	No	2.93
6.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	204,340	Yes	2.76
7.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	436,159	No	2.56
8.	Texas National Bank	TX	81.16	66.67	35.06	1	469,318	No	2.50
9.	First Eagle Bank	IL	23.31	50.00	45.67	3	596,906	Yes	2.47
10.	International Bank of Chicago	IL	23.52	50.00	32.69	3	837,618	Yes	2.46
11.	Community Bank	TN	31.53	33.33	42.24	4	188,913	No	2.44
12.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	777,096	Yes	2.28
13.	Cross Keys Bank	LA	54.36	62.50	25.17	1	455,625	Yes	2.24
14.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	290,322	No	2.19
15.	First National Bank of Picayune	MS	NA	66.67	42.96	5	252,642	Yes	2.18
16.	United Community Bank	LA	19.63	10.00	18.22	4	623,941	Yes	2.11
17.	First General Bank	CA	NA	20.00	22.99	6	1,124,350	No	2.09
18.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	330,912	Yes	2.09
19.	McGehee Bank	AR	NA	50.00	3.85	5	144,947	Yes	2.08
20.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	No	2.07

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.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	325,569	Yes	38.69
2.	Quontic Bank	NY	41.63	0.00	90.07	2	1,424,657	No	37.57
3.	Peoples Bank	MS	36.00	100.00	25.20	3	417,454	Yes	34.55
4.	Texas National Bank	TX	81.16	66.67	35.06	1	469,318	No	32.70
5.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	287,748	No	26.74
6.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	204,340	Yes	25.64
7.	Savoy Bank	NY	69.66	0.00	43.66	2	691,582	No	25.57
8.	Community Bank	TN	31.53	33.33	42.24	4	188,913	No	25.43
9.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	330,912	Yes	25.27
10.	International Bank of Chicago	IL	23.52	50.00	32.69	3	837,618	Yes	22.92
11.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	777,096	Yes	22.79
12.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	203,033	Yes	22.77
13.	Industrial Bank	DC	50.33	71.43	40.02	1	575,939	No	21.57
14.	Delta Bank	LA	NA	80.00	27.90	5	427,965	Yes	21.09
15.	BOM Bank	LA	53.37	61.54	35.54	1	624,645	Yes	20.67
16.	Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	Yes	20.26
17.	FNBC Bank	AR	NA	75.00	26.94	5	601,205	Yes	20.07
18.	Friend Bank	AL	NA	60.00	36.21	5	173,495	Yes	19.78
19.	Bank of Kilmichael	MS	NA	75.00	20.70	5	221,601	Yes	19.27
20.	PriorityOne Bank	MS	43.10	53.33	28.64	1	841,006	Yes	19.21

Source: SNL.com | As of 3/31/2021

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	1,124,350	27.47
2.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	586,061	32.94
3.	Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	33.84
4.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	777,096	36.02
5.	First Eagle Bank	IL	23.31	50.00	45.67	3	596,906	37.67
6.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	39.16
7.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156	41.01
8.	Savoy Bank	NY	69.66	0.00	43.66	2	691,582	41.20
9.	Bank of Commerce	MS	NA	100.00	39.71	5	725,207	41.24
10.	BNA Bank	MS	NA	50.00	41.79	5	650,768	41.96
11.	First Choice Bank	CA	5.40	0.00	21.22	4	2,505,732	44.05
12.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	290,322	44.82
13.	RiverHills Bank	MS	46.89	75.00	29.43	1	395,537	45.74
14.	International Bank of Chicago	IL	23.52	50.00	32.69	3	837,618	46.05
15.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693	46.59
16.	Peoples Bank	MS	36.00	100.00	25.20	3	417,454	47.62
17.	Jefferson Bank	MS	NA	100.00	2.19	5	142,675	47.97
18.	Texas National Bank	TX	81.16	66.67	35.06	1	469,318	48.63
19.	Community Bank	TN	31.53	33.33	42.24	4	188,913	48.68
20.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,436,548	49.67

Source: SNL.com | As of 3/31/2021

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2021

			Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
1.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	586,061	501,404	484,620	90,638	2,602	3.72	1.77	11.56	No	32.94	15.43	0.00	0.00	1.57
2.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	78,807	45,374	68,140	10,514	(104)	2.20	-0.53	-3.94	No	103.05	13.38	0.64	0.71	1.02
3.	Asian Bank	PA	86.14	100.00	22.90	1	279,693	230,711	211,836	30,655	579	3.15	0.84	7.60	No	61.07	11.54	0.20	0.01	1.25
4.	Bank of Anguilla	MS	NA	100.00	12.17	5	170,814	77,848	149,467	14,164	120	2.70	0.28	3.31	No	89.12	9.34	2.13	0.38	1.70
5.	Bank of Benoit	MS	NA	100.00	6.32	5	22,081	6,176	18,054	3,937	(25)	2.66	-0.43	-2.53	No	96.28	16.85	2.01	0.00	1.70
6.	Bank of Brookhaven	MS	NA	100.00	29.55	5	220,297	110,483	190,072	21,186	559	2.90	1.05	10.49	No	61.90	9.56	0.04	0.01	1.02
7.	Bank of Camilla	GA	NA	100.00	28.87	5	128,794	59,523	107,797	17,817	220	3.35	0.69	4.85	No	74.48	13.37	1.75	-0.05	1.68
8.	Bank of Cherokee County	OK	NA	66.67	45.23	5	148,347	103,518	136,387	11,490	413	4.41	1.14	14.57	No	74.04	7.90	0.32	0.14	1.01
9.	Bank of Commerce	MS	NA	100.00	39.71	5	725,207	359,260	644,653	65,975	2,723	2.79	1.74	16.10	No	41.24	9.98	0.47	0.12	1.30
10.	Bank of Franklin	MS	NA	40.00	37.67	6	188,460	110,374	168,236	19,039	387	3.88	0.86	8.15	No	72.36	10.29	0.52	-0.15	1.36
11.	Bank of Holly Springs	MS	77.85	80.00	34.42	1	369,881	237,242	316,068	40,096	829	4.01	0.92	8.32	Yes	72.08	9.91	1.31	0.03	0.73
12.	Bank of Kilmichael	MS	NA	75.00	20.70	5	221,601	119,724	199,114	20,184	1,000	4.10	1.85	19.27	Yes	58.14	9.20	0.11	-0.01	1.94
13.	Bank of Lake Village	AR	NA	50.00	8.53	5	72,066	36,099	62,848	8,944	210	4.02	1.17	9.29	No	62.13	12.61	0.66	-0.01	2.61
14.	Bank of Moundville	AL	NA	0.00	14.89	6	104,817	35,260	95,331	9,164	114	2.29	0.45	4.82	No	79.05	8.99	0.19	0.03	1.23
15.	Bank of Okolona	MS	NA	75.00	22.51	5	236,386	126,647	208,223	22,981	541	3.75	0.94	9.27	Yes	71.67	9.44	1.65	0.02	1.53
16.	Bank of St Francisville	LA	52.03	0.00	35.51	2	197,100	149,746	175,832	17,775	492	4.22	1.09	11.08	Yes	67.05	9.62	0.49	0.00	1.39
17.	Bank of Vernon	AL	NA	66.67	24.31	5	216,844	132,910	188,480	27,126	396	3.00	0.74	5.81	No	64.13	12.67	0.14	0.19	1.22
18.	Bank of Winona	MS	NA	100.00	44.32	5	139,447	50,663	118,243	16,464	399	3.12	1.13	9.52	Yes	60.95	9.78	0.66	-0.06	0.99
19.	Bank of Zachary	LA	31.22	33.33	49.99	4	325,267	191,069	300,701	24,125	409	3.14	0.51	6.49	No	79.40	7.89	0.47	0.01	1.20
20.	Bank3	TN	NA	50.00	8.25	5	348,213	281,839	314,128	32,317	527	2.64	0.60	6.63	No	76.21	9.18	0.00	0.00	1.10
21.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,780,098	1,135,122	1,570,439	186,826	4,656	3.08	1.05	9.88	No	66.48	8.64	0.92	0.03	1.47
22.	BankPlus	MS	23.63	54.39	31.29	3	4,940,100	3,425,285	4,459,549	409,655	16,032	3.88	1.34	15.80	No	61.93	8.31	0.40	-0.02	1.17
23.	Bay Bank	WI	35.71	0.00	33.18	4	158,806	79,937	133,868	16,999	394	3.82	1.11	9.30	No	70.77	11.68	0.60	-0.01	1.97
24.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,378,518	1,048,714	1,187,791	118,368	2,791	3.67	0.86	9.41	No	72.94	9.29	0.96	0.01	1.66
25.	BNA Bank	MS	NA	50.00	41.79	5	650,768	346,960	573,751	71,663	2,708	2.91	1.70	15.21	No	41.96	11.01	0.83	0.06	1.84
26.	BOM Bank	LA	53.37	61.54	35.54	1	624,645	541,897	562,154	60,158	3,078	4.16	1.91	20.67	Yes	61.75	9.37	0.75	-0.04	0.69
27.	Broadway Federal Bank, F.S.B.	CA	71.12	66.67	89.23	1	476,391	365,735	315,126	45,602	(2,777)	2.42	-2.30	-23.38	No	241.30	8.89	0.21	0.00	0.88
28.	Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	202,855	136,206	181,356	18,221	661	4.04	1.30	14.59	Yes	67.09	8.99	3.51	-0.02	0.84
29.	Carroll Bank and Trust	TN	NA	75.00	39.73	5	367,868	240,458	332,984	33,167	939	4.37	1.04	11.39	No	68.08	8.94	0.52	0.04	0.98
30.	Carver Federal Savings Bank	NY	NA	66.67	40.56	5	683,627	483,548	577,018	63,469	(494)	2.73	-0.28	-3.16	No	114.28	10.01	2.99	0.00	1.06
31.	Carver State Bank	GA	NA	100.00	37.23	5	67,252	35,890	55,497	7,105	169	3.99	1.23	10.78	No	72.07	12.91	2.70	-0.42	0.87
32.	CBW Bank	KS	NA	100.00	33.32	5	92,161	56,366	48,707	15,492	618	5.92	2.93	16.27	No	63.28	28.28	2.08	0.00	0.35
33.	Centennial Bank	TN	45.52	66.67	26.73	1	656,796	425,992	570,237	71,552	1,175	3.96	0.73	6.56	No	61.80	9.84	1.07	0.24	1.45
34.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	325,569	223,299	282,359	41,311	3,927	3.84	5.09	38.69	Yes	53.90	12.70	0.00	-0.02	1.50
35.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	222,441	167,548	198,077	18,563	765	4.13	1.45	16.51	No	58.79	8.52	0.09	-0.08	1.80
36.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	287,748	202,988	245,193	33,211	2,181	5.06	2.96	26.74	No	63.58	10.71	0.01	-0.04	1.13
37.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	790,373	400,825	678,354	65,734	1,517	3.12	0.80	9.18	No	69.40	8.51	0.29	0.26	1.52

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2021

			Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
38.	Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	141,802	57,992	119,473	8,909	(611)	1.91	-1.62	-26.52	Yes	132.42	5.89	6.73	5.83	2.33
39.	Citizens Bank (Byhalia)*	MS	34.41	0.00	40.71	4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
40.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	483,472	310,315	433,391	45,565	1,797	3.80	1.50	15.76	Yes	60.55	9.77	1.71	0.12	1.40
41.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,679,675	1,040,437	1,438,747	173,762	7,669	3.44	1.89	17.69	Yes	56.71	10.79	0.69	-0.01	1.41
42.	Citizens Progressive Bank	LA	NA	100.00	23.88	5	201,135	146,209	179,446	20,794	921	4.80	1.87	17.95	Yes	60.34	8.45	2.19	0.02	0.79
43.	Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	122,180	87,176	109,000	9,613	61	4.49	0.21	2.94	No	92.62	8.18	0.24	0.00	1.30
44.	Citizens Trust Bank	GA	99.78	100.00	30.34	1	601,255	295,940	541,801	50,662	834	2.59	0.58	6.61	No	76.13	8.50	0.76	0.18	1.04
45.	City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	470,754	228,160	356,838	32,796	(657)	2.23	-0.59	-7.72	No	134.65	7.56	0.44	0.00	0.95
46.	CLB The Community Bank	LA	20.87	50.00	15.72	3	240,752	133,003	218,680	21,602	389	3.29	0.67	7.18	Yes	75.23	9.15	2.53	0.03	0.92
47.	Cleveland State Bank	MS	NA	80.00	37.05	5	302,804	130,897	272,439	23,967	997	4.14	1.39	15.79	No	58.43	9.82	0.29	0.01	1.28
48.	Colfax Banking Company	LA	27.43	20.00	49.55	4	145,425	61,499	132,313	12,803	390	3.07	1.11	11.86	Yes	73.47	8.64	0.43	0.00	0.40
49.	Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	25,147	16,612	23,200	1,873	(57)	4.39	-0.91	-11.99	No	126.76	7.10	4.30	0.00	0.85
50.	Commerce Bank	MS	NA	100.00	48.13	5	151,315	87,983	128,743	16,159	336	3.94	0.90	8.29	Yes	72.54	10.69	0.73	0.07	2.04
51.	Commercial Bank	MS	NA	40.00	27.31	6	203,117	102,871	177,923	18,999	425	3.56	0.88	8.80	No	68.99	9.74	0.44	0.04	2.07
52.	Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,993	135,656	225,130	22,620	752	3.34	1.25	13.32	Yes	61.91	9.41	0.46	0.29	0.76
53.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,028,764	513,665	921,512	99,717	3,961	3.13	1.58	15.88	Yes	61.10	9.16	0.74	0.03	1.45
54.	Commercial Capital Bank	LA	NA	66.67	25.83	5	234,599	143,807	207,285	26,318	864	3.83	1.49	13.35	Yes	61.95	11.34	2.53	0.74	1.06
55.	Commonwealth National Bank	AL	NA	100.00	20.33	5	57,759	19,584	50,413	6,919	(126)	3.42	-0.88	-8.55	No	132.36	11.88	1.05	0.00	2.56
56.	Community Bank	TN	31.53	33.33	42.24	4	188,913	152,184	164,918	17,910	1,105	3.95	2.44	25.43	No	48.68	9.76	0.08	0.02	1.36
57.	Community Bank of the Bay	CA	NA	33.33	16.27	6	762,107	541,589	661,635	63,256	1,770	3.95	1.03	11.32	No	56.59	9.19	0.02	0.23	1.05
58.	Community Commerce Bank	CA	NA	0.00	18.48	6	325,294	240,121	223,884	54,636	962	4.09	1.17	7.09	No	61.93	16.61	0.18	0.00	1.24
59.	Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	616,789	305,802	528,945	68,298	2,149	3.39	1.42	12.52	Yes	63.43	10.50	1.15	0.00	0.54
60.	Copiah Bank	MS	37.82	55.56	32.61	3	274,447	171,441	230,743	25,128	506	3.51	0.74	8.06	No	75.75	9.14	0.88	0.04	1.37
61.	Cottonport Bank	LA	65.16	83.33	33.99	1	458,355	254,640	406,571	50,969	876	3.22	0.81	6.91	No	71.81	11.73	1.44	-0.05	1.39
62.	Covington County Bank	MS	NA	100.00	16.98	5	85,179	42,335	77,439	7,559	80	2.59	0.35	4.15	No	78.64	8.33	2.34	-0.06	0.42
63.	Cross Keys Bank	LA	54.36	62.50	25.17	1	455,625	270,855	372,518	52,292	2,481	4.35	2.24	19.16	Yes	58.03	11.19	1.09	0.01	0.93
64.	Decatur County Bank	TN	68.51	100.00	21.41	1	188,124	135,203	164,314	16,133	687	4.90	1.51	17.10	Yes	61.35	9.43	0.26	0.08	1.03
65.	Delta Bank	LA	NA	80.00	27.90	5	427,965	269,098	393,171	32,053	1,710	3.62	1.66	21.09	Yes	59.54	7.57	0.15	0.00	1.04
66.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	184,191	67,605	166,604	17,224	588	2.94	1.28	13.42	Yes	55.85	8.58	2.63	-0.02	1.43
67.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	436,159	224,759	372,781	58,914	2,736	3.80	2.56	18.78	No	50.66	13.15	1.01	0.05	1.68
68.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	316,514	214,690	285,748	29,792	1,375	3.32	1.73	18.56	Yes	51.68	9.26	0.90	-0.01	1.99
69.	Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	387,526	240,260	335,084	46,166	1,173	3.88	1.27	10.16	Yes	66.65	12.39	2.12	0.30	1.39
70.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	204,340	99,919	164,022	21,229	1,380	4.09	2.76	25.64	Yes	53.77	10.84	3.65	0.01	1.43
71.	Fidelity Bank	AR	41.50	25.00	17.20	2	500,264	207,172	444,633	53,955	1,551	2.64	1.25	11.04	Yes	55.84	10.48	0.01	-0.01	1.45
72.	First American National Bank	MS	NA	55.56	57.61	5	361,532	185,532	322,764	35,438	995	4.19	1.16	11.14	Yes	73.17	9.91	1.23	0.10	1.10
73.	First Bank	MS	33.88	78.57	32.57	3	637,450	355,927	566,075	58,646	279	2.63	0.18	1.89	Yes	88.28	9.63	3.21	0.02	1.51
74.	First Bank of Linden	AL	NA	100.00	14.97	5	86,866	20,955	74,613	12,142	86	2.56	0.39	2.77	No	79.73	14.50	2.34	0.02	1.45
75.	First Choice Bank	CA	5.40	0.00	21.22	4	2,505,732	2,041,269	1,893,632	286,525	10,110	4.15	1.67	14.23	No	44.05	9.75	0.21	-0.02	0.94

Citizens Bank (Byhalia) was acquired by Holly Springs Bancshares (Merger Date: December 1, 2020).

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2021

		Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
76. First Eagle Bank	IL	23.31	50.00	45.67	3	596,906	384,161	447,870	107,710	3,578	3.79	2.47	13.24	Yes	37.67	17.43	0.45	-0.09	1.68
77. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	323,287	254,978	219,760	30,132	188	2.69	0.23	2.51	No	88.02	9.12	0.46	0.03	0.42
78. First General Bank	CA	NA	20.00	22.99	6	1,124,350	1,036,211	882,613	162,798	5,788	3.80	2.09	14.48	No	27.47	14.68	0.12	0.00	0.96
79. First Independence Bank	MI	22.29	66.67	42.35	3	323,762	162,664	231,830	26,831	522	3.58	0.68	8.33	No	85.78	9.61	0.33	-0.02	1.29
80. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	208,515	149,620	189,405	18,792	575	3.17	1.11	12.43	Yes	66.30	9.00	0.31	0.01	1.77
81. First National Bank and Trust	AL	NA	100.00	33.98	5	194,527	114,928	174,715	19,455	766	3.31	1.62	15.42	Yes	64.21	10.40	1.75	0.00	1.74
82. First National Bank of Picayune	MS	NA	66.67	42.96	5	252,642	138,101	218,597	33,195	1,332	4.32	2.18	15.84	Yes	51.77	13.35	2.31	0.01	1.37
83. First NaturalState Bank	AR	NA	100.00	24.91	5	81,129	50,659	73,393	7,510	165	3.25	0.84	8.85	No	67.90	9.39	2.52	0.00	1.07
84. First Security Bank	MS	40.59	38.89	34.22	2	758,278	394,484	683,088	70,070	1,829	3.46	1.01	10.51	No	66.26	8.97	1.34	-0.06	1.27
85. First Southern Bank	MS	46.75	50.00	32.24	1	240,720	135,084	215,922	24,257	689	3.54	1.18	11.32	Yes	72.77	10.21	0.09	0.04	1.26
86. First Southwest Bank	CO	NA	66.67	20.93	5	411,524	246,684	356,356	34,296	567	4.35	0.57	6.54	No	79.95	7.80	0.09	0.03	1.23
87. First State Bank	MS	NA	92.86	43.53	5	894,209	469,014	779,769	109,956	1,353	3.25	0.60	4.90	No	67.75	11.08	1.38	0.07	1.31
88. First State Bank of Warren	AR	NA	75.00	15.30	5	119,983	51,495	106,855	12,833	172	2.65	0.57	5.31	Yes	75.07	10.44	0.23	0.30	1.20
89. FNB Oxford Bank	MS	NA	100.00	42.81	5	456,602	229,871	375,225	47,875	1,125	3.07	1.00	9.30	No	57.48	9.63	0.02	0.00	1.37
90. FNBC Bank	AR	NA	75.00	26.94	5	601,205	398,077	505,024	58,958	2,904	4.15	2.00	20.07	Yes	60.14	10.19	1.35	-0.04	2.23
91. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	203,033	105,962	185,167	17,217	958	4.25	1.93	22.77	Yes	57.35	8.65	0.16	0.03	1.10
92. Freedom Bank	TX	NA	0.00	14.06	6	75,172	47,255	65,860	8,777	220	5.86	1.27	10.10	No	66.17	9.79	0.37	0.00	0.87
93. Friend Bank	AL	NA	60.00	36.21	5	173,495	98,036	158,234	14,788	724	3.95	1.73	19.78	Yes	58.37	8.62	0.28	0.09	1.89
94. Gibsland Bank & Trust Company	LA	55.68	75.00	22.79	1	469,384	284,243	403,444	49,462	784	4.44	0.69	6.36	No	51.99	11.00	3.45	0.54	1.17
95. GN Bank	IL	NA	100.00	77.17	5	100,686	50,664	86,490	9,979	4	2.71	0.02	0.16	No	117.44	9.84	4.20	0.66	1.31
96. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,263,692	947,657	1,052,199	157,941	6,204	4.13	2.07	16.00	No	39.16	12.99	0.14	0.00	1.22
97. Great Southern Bank	MS	41.44	75.00	33.34	1	347,079	125,685	316,553	29,405	630	3.47	0.75	8.38	No	78.13	8.57	0.27	0.06	0.98
98. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	330,912	220,786	288,715	27,174	1,666	4.10	2.09	25.27	Yes	57.99	8.53	0.98	0.06	0.93
99. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,351,710	951,245	1,218,509	121,056	4,704	4.05	1.46	15.77	Yes	62.64	8.68	0.37	-0.02	1.38
100. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	338,082	214,589	273,885	20,634	112	3.24	0.14	2.16	No	94.22	7.17	1.83	0.00	1.16
101. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	139,978	40,365	121,431	16,351	8	2.74	0.02	0.19	Yes	99.32	11.99	3.89	0.02	1.86
102. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	406,485	332,646	359,379	36,447	1,287	4.45	1.31	14.08	Yes	66.99	9.31	1.14	-0.03	1.28
103. Industrial Bank	DC	50.33	71.43	40.02	1	575,939	339,983	514,699	48,935	2,608	3.53	1.82	21.57	No	62.20	8.28	2.85	-0.05	1.63
104. Insouth Bank	TN	57.51	66.67	33.73	1	403,028	313,606	363,687	36,736	1,486	4.75	1.51	16.27	No	65.60	9.23	0.68	-0.67	1.14
105. International Bank of Chicago	IL	23.52	50.00	32.69	3	837,618	615,008	730,428	89,248	5,024	3.48	2.46	22.92	Yes	46.05	10.43	3.58	-0.16	1.79
106. Jefferson Bank	MS	NA	100.00	2.19	5	142,439	90,447	119,480	22,665	701	4.15	1.79	12.42	No	47.97	14.29	1.26	-0.10	4.47
107. Landmark Bank	LA	51.13	66.67	40.58	1	161,189	102,366	133,490	15,146	627	4.85	1.60	16.63	Yes	65.60	9.43	1.68	0.00	1.03
108. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	638,343	491,916	550,775	62,424	1,903	3.85	1.30	13.24	No	54.73	10.08	0.02	0.01	1.36
109. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	865,742	430,648	746,945	84,664	1,471	3.26	0.73	7.24	No	78.53	10.18	0.82	0.15	1.30
110. LimeBank	MO	54.47	60.00	37.12	1	73,919	50,548	65,986	7,684	60	5.46	0.34	3.13	No	84.27	8.88	0.84	0.00	1.00
111. Magnolia State Bank	MS	39.35	75.00	36.14	3	416,356	275,085	380,018	35,275	757	2.98	0.75	8.61	Yes	73.59	8.55	0.30	0.01	0.76
112. McGehee Bank	AR	NA	50.00	3.85	5	144,947	86,306	126,053	18,309	744	3.31	2.08	16.57	Yes	50.16	12.73	0.00	0.00	2.38
113. Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	343,416	185,759	298,706	39,675	556	3.27	0.69	7.06	No	81.22	12.77	0.46	0.03	1.39

Source: SNL.com | As of 3/31/2021

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2021

		Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
114. Mechanics Bank	MS	NA	100.00	44.77	5	273,866	175,299	242,519	27,342	807	3.75	1.23	11.91	No	63.39	10.13	1.34	0.01	1.26
115. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	124,547	48,916	109,728	11,251	57	3.21	0.19	1.92	Yes	98.77	9.73	0.89	0.04	0.91
116. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	92,309	46,717	84,135	7,826	57	3.08	0.25	2.88	Yes	93.02	8.41	1.82	-0.07	1.18
117. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	742,758	355,890	650,415	78,261	572	3.32	0.34	2.90	No	89.15	11.58	2.64	0.23	1.11
118. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	117,268	57,884	105,809	11,128	226	3.05	0.80	8.14	No	76.82	9.32	0.00	-0.11	2.01
119. Metro Bank*	KY	NA	100.00	11.59	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
120. Mission National Bank	CA	NA	66.67	45.12	5	220,457	146,658	176,088	37,304	(258)	3.34	-0.46	-2.76	No	117.56	16.64	0.00	0.00	2.06
121. Mission Valley Bank	CA	NA	0.00	11.41	6	440,910	325,328	381,931	45,416	971	4.07	0.86	8.60	No	73.19	10.41	0.05	-0.13	1.42
122. Mitchell Bank*	WI	NA	66.67	38.51	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
123. Mountain Valley Bank	TN	41.46	33.33	54.75	2	128,932	78,617	118,128	10,354	100	3.74	0.33	3.85	No	86.25	8.42	0.36	0.07	1.15
124. Native American Bank, National Association	CO	NA	100.00	1.59	5	200,755	156,126	141,302	16,782	309	3.41	0.61	7.54	No	79.97	8.59	0.68	-0.01	0.75
125. Neighborhood National Bank	CA	NA	50.00	19.23	5	129,348	78,195	88,567	10,885	439	2.55	1.50	16.47	No	67.94	10.54	3.48	0.04	1.61
126. New Haven Bank	CT	40.41	100.00	44.46	1	166,459	137,582	131,343	18,313	214	3.18	0.52	4.69	No	77.09	9.59	0.04	0.00	1.29
127. Noah Bank	PA	NA	20.00	1.56	6	360,379	291,484	321,635	26,590	(77)	3.04	-0.09	-1.16	No	94.77	7.68	3.63	0.15	3.03
128. OneUnited Bank	MA	74.38	80.00	97.95	1	652,946	389,309	436,827	41,581	(841)	1.79	-0.53	-7.85	No	92.15	5.85	0.05	-0.02	0.46
129. Optus Bank	SC	NA	100.00	21.09	5	196,323	91,604	153,379	17,688	244	2.62	0.53	5.53	No	75.82	10.57	2.22	0.07	0.58
130. Oxford University Bank	MS	NA	66.67	44.93	5	197,645	140,855	175,056	19,498	525	3.97	1.11	10.74	No	58.51	10.07	0.68	0.00	1.22
131. Pan American Bank & Trust	IL	48.35	33.33	54.67	2	381,703	288,931	341,716	34,281	406	3.40	0.44	4.72	Yes	80.99	9.06	0.00	0.02	1.36
132. Partners Bank	AR	NA	83.33	11.72	5	340,604	248,295	311,231	28,891	516	3.11	0.62	7.15	No	82.95	8.67	0.01	0.02	1.36
133. Peoples Bank	MS	36.00	100.00	25.20	3	417,454	328,993	375,210	38,976	3,366	5.98	3.31	34.55	Yes	47.62	9.33	3.74	0.04	2.13
134. Peoples Community Bank	MO	65.55	86.67	47.49	1	593,569	397,653	486,377	104,749	5,199	5.42	3.60	20.26	Yes	33.84	17.32	0.47	-0.07	1.31
135. Piggott State Bank	AR	NA	100.00	35.52	5	115,234	47,128	105,160	9,674	339	2.80	1.20	13.86	Yes	65.86	8.04	0.09	0.03	2.13
136. Pike National Bank	MS	NA	80.00	35.21	5	307,788	168,433	265,444	37,299	587	3.65	0.79	6.28	No	68.34	12.49	0.93	0.10	1.56
137. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	142,376	95,842	123,985	17,341	332	3.46	0.96	7.69	No	71.00	12.63	0.66	0.04	1.27
138. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,348,414	582,903	1,213,444	121,621	2,436	2.56	0.74	7.90	No	68.75	8.75	1.72	0.47	0.82
139. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	186,290	81,974	165,420	19,870	212	3.09	0.46	4.27	No	78.42	10.54	1.36	0.23	0.98
140. Ponce Bank	NY	71.86	64.29	71.38	1	1,420,297	1,245,925	1,154,177	144,864	2,852	4.01	0.85	7.95	No	67.95	10.78	1.09	0.02	1.24
141. PriorityOne Bank	MS	43.10	53.33	28.64	1	841,006	617,366	724,793	83,454	3,919	4.40	1.95	19.21	Yes	61.35	10.29	0.83	0.03	1.26
142. PROGRESSIVE NATIONAL BANK	LA	NA	60.00	46.30	5	98,787	51,120	91,005	7,560	212	3.23	0.89	11.36	Yes	76.53	7.88	0.20	0.00	0.63
143. Pulaski Savings Bank	IL	NA	100.00	96.08	5	51,344	38,971	42,616	3,709	9	3.25	0.07	0.97	No	97.50	7.51	0.97	0.00	0.32
144. Quontic Bank	NY	41.63	0.00	90.07	2	1,424,657	1,269,666	511,003	62,728	5,630	2.20	1.61	37.57	No	58.82	10.60	0.19	0.00	0.12
145. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	58,226	19,208	49,280	8,338	27	3.65	0.19	1.29	Yes	89.15	13.58	0.00	0.00	2.09
146. River Bank & Trust	AL	41.14	60.00	32.01	1	2,058,693	1,225,661	1,836,686	199,664	7,109	3.68	1.47	14.75	No	46.59	8.70	0.39	-0.01	1.47
147. RiverHills Bank	MS	46.89	75.00	29.43	1	395,537	180,645	333,665	42,140	1,884	3.66	2.02	18.09	Yes	45.74	10.54	0.85	0.29	2.66
148. Robertson Banking Company	AL	57.10	85.71	43.40	1	392,708	276,004	354,547	35,853	1,382	3.47	1.45	15.53	Yes	58.96	9.36	0.15	0.02	1.41
149. Royal Business Bank	CA	29.96	46.15	37.95	4	3,663,156	2,808,885	2,941,400	520,906	13,999	3.90	1.63	10.63	No	41.01	13.44	0.65	0.01	1.10
150. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	104,822	46,273	91,501	12,807	341	3.18	1.33	10.68	Yes	60.40	11.96	0.00	-0.04	1.23
151. Savoy Bank	NY	69.66	0.00	43.66	2	691,582	600,649	365,285	49,063	3,040	3.64	1.88	25.57	No	41.20	11.23	1.01	-0.03	1.40

** Metro Bank was acquired by Liberty Bank and Trust Company (Merger Date: April 23, 2020); Mitchell Bank was acquired by First Federal Bank of Wisconsin (Merger Date: January 1, 2021).*

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2021

		Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)	Total Deposits ($000)	Total Equity ($000)	Net Income ($000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
152. Security Bank and Trust Company	TN	NA	90.00	30.22	5	777,096	581,864	665,304	75,359	4,277	2.99	2.28	22.79	Yes	36.02	9.72	0.04	0.00	0.31
153. Security Federal Bank	SC	34.47	56.25	33.72	3	1,178,801	520,735	992,824	121,861	3,513	3.21	1.21	11.44	No	67.78	9.80	0.71	0.02	2.29
154. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	290,322	207,689	251,873	36,798	1,556	4.20	2.19	17.19	No	44.82	12.62	2.17	0.06	2.34
155. South Georgia Banking Company	GA	NA	100.00	23.15	5	557,316	283,216	488,357	67,348	1,590	3.24	1.16	9.42	No	63.09	10.62	0.20	0.00	1.43
156. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,760,967	1,173,151	1,423,715	186,288	4,124	3.67	0.97	8.83	No	66.27	8.89	0.64	0.08	1.45
157. Southern Independent Bank	AL	NA	100.00	37.67	5	301,394	138,523	249,176	30,760	684	2.74	0.92	8.70	No	52.81	10.19	0.25	-0.01	1.28
158. Spring Bank	NY	NA	100.00	32.10	5	336,220	263,411	230,738	28,069	629	3.15	0.75	9.03	No	64.58	10.92	1.23	0.01	0.71
159. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	236,705	145,948	176,669	50,427	151	3.12	0.26	1.20	No	90.40	22.04	1.16	0.16	2.07
160. State Bank & Trust Company*	MS	57.32	65.71	28.41	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
161. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,630,566	1,159,419	1,284,637	112,112	5,189	3.68	1.30	18.45	Yes	76.38	8.12	0.25	0.06	1.07
162. Sycamore Bank	MS	58.64	60.00	38.39	1	300,995	166,557	273,736	24,209	454	3.40	0.64	7.40	No	77.63	8.68	0.84	-0.04	1.26
163. Tensas State Bank	LA	NA	80.00	19.31	5	164,616	85,917	136,436	22,208	563	3.62	1.33	10.03	Yes	62.44	12.57	3.61	0.08	1.26
164. Texas National Bank	TX	81.16	66.67	35.06	1	469,318	340,718	381,017	38,124	3,023	6.40	2.50	32.70	No	48.63	9.28	0.35	0.02	1.28
165. The First, A National Banking Association	MS	32.61	43.10	29.78	4	5,436,548	3,070,212	4,675,933	729,203	18,660	3.46	1.41	10.30	No	49.67	10.41	1.01	0.46	1.06
166. The Peoples Bank	MS	NA	66.67	36.00	5	515,100	186,426	458,071	50,413	1,514	2.76	1.22	11.94	No	55.94	9.53	0.00	-0.22	1.14
167. Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	105,271	50,092	94,745	9,979	(209)	2.99	-0.81	-8.26	No	109.64	7.45	1.68	-0.08	3.49
168. Union Bank & Trust Company	AR	NA	100.00	25.50	5	260,279	187,335	223,998	24,828	937	3.46	1.47	15.05	Yes	59.70	9.72	0.12	0.01	1.36
169. United Bank	AL	46.37	63.16	23.49	1	929,024	556,118	836,337	81,859	2,525	3.58	1.12	12.28	No	59.80	9.14	0.53	-0.14	1.55
170. United Bank of Philadelphia	PA	NA	50.00	16.14	5	60,861	38,881	54,170	5,410	(31)	3.87	-0.22	-2.28	No	103.52	9.11	9.45	-0.02	0.86
171. United Community Bank	LA	19.63	10.00	18.22	4	623,941	457,444	529,846	83,739	3,241	3.95	2.11	15.35	Yes	54.11	13.65	1.65	0.19	2.86
172. United Mississippi Bank	MS	NA	60.00	25.88	5	410,350	292,204	363,086	41,232	1,470	3.56	1.46	14.37	Yes	71.04	9.79	1.19	0.13	0.67
173. VCC Bank	VA	NA	50.00	33.95	5	221,787	173,479	173,089	25,946	390	3.20	0.71	6.04	No	66.80	12.01	1.77	0.00	1.23
174. Wayne County Bank	TN	NA	83.33	25.78	5	363,950	232,374	306,898	50,670	825	4.28	0.93	6.55	No	67.35	14.04	2.88	0.02	1.52
175. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	758,038	386,044	642,371	92,921	1,452	2.85	0.79	6.17	No	64.40	11.79	0.47	0.54	1.19
176. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	266,181	182,296	223,584	24,844	931	4.35	1.43	15.04	Yes	66.02	9.35	1.23	0.01	0.97

** State Bank & Trust Company was acquired by BankPlus (Merger Date: April 1, 2020).*