

CDFI Banking Industry Peer Group Report

THIRD QUARTER 2023

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

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

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



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PEER GROUP DATA: THIRD QUARTER 2023

The following table provides summary information on the social and financial performance of all certified CDFI Banks for the third quarter of 2023. As of September 30, 2023, there were 197 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				\$119,943,870	\$79,832,284	\$100,729,970	\$12,452,118	\$551,638								
MEDIAN	46.64	66.67	31.67	\$356,539	\$222,179	\$286,652	\$33,681	\$2,308	3.62	1.72	17.28	56.40	11.61	0.48	0.03	1.32
AVERAGE	48.61	67.43	33.51	\$608,852	\$405,240	\$511,320	\$63,209	\$2,800	3.73	3.04	32.13	55.92	12.62	0.86	0.16	1.38
MAXIMUM	99.78	100.00	98.53	\$7,875,159	\$6,139,829	\$6,494,825	\$1,002,612	\$22,055	7.56	24.85	195.86	167.08	31.08	11.73	10.69	4.46
MINIMUM	11.93	0.00	0.00	\$27,798	\$17,258	\$25,530	\$33	(\$1,875)	1.56	(4.89)	(36.44)	11.24	7.72	0.00	(0.68)	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](https://www.ncif.org/inform).

Quadrants:

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

Development Lending Intensity (DLI-HMDA):

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

Development Deposit Intensity (DDI):

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

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

TOP 20 CDFI BANKS by Selected Indicators

	Total Assets	Social Performance Metrics				Balance Sheet/Income Statement
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant
1. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,875,159
2. BankPlus	MS	23.63	54.39	31.29	3	7,584,571
3. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,617,032
4. Royal Business Bank	CA	29.96	46.15	37.95	4	4,066,628
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,177,734
6. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,711,242
7. Ponce Bank	NY	71.86	64.29	71.38	1	2,610,701
8. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,529,545
9. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,243,775
10. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,097,306
11. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,014,058
12. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,788,729
13. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,661,768
14. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,651,835
15. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,632,937
16. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,484,411
17. Security Federal Bank	SC	34.47	56.25	33.72	3	1,414,727
18. City First Bank, National Association	DC	NA	0.00	31.39	6	1,241,035
19. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,165,624
20. United Bank	AL	46.37	63.16	23.49	1	1,163,548

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	23.63	54.39	31.29	3	7,584,571	6,139,829
2. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,875,159	5,095,760
3. Royal Business Bank	CA	29.96	46.15	37.95	4	4,066,628	3,121,014
4. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,617,032	2,775,798
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,177,734	2,129,368
6. Ponce Bank	NY	71.86	64.29	71.38	1	2,610,701	1,829,124
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,711,242	1,783,089
8. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,529,545	1,574,592
9. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,651,835	1,414,410
10. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,243,775	1,406,602
11. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,632,937	1,372,993
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,097,306	1,351,610
13. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,014,058	1,241,777
14. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,788,729	1,232,733
15. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,661,768	1,096,002
16. First General Bank	CA	NA	20.00	22.99	6	1,162,607	926,900
17. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,484,411	925,583
18. City First Bank, National Association	DC	NA	0.00	31.39	6	1,241,035	842,251
19. PriorityOne Bank	MS	43.10	53.33	28.64	1	1,058,371	819,850
20. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,165,624	771,210

TOP 20 CDFI BANKS by Selected Indicators

	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	32.61	43.10	29.78	4	7,875,159	6,494,825
2. BankPlus	MS	23.63	54.39	31.29	3	7,584,571	6,234,555
3. Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,617,032	4,263,466
4. Royal Business Bank	CA	29.96	46.15	37.95	4	4,066,628	3,228,349
5. River Bank & Trust	AL	41.14	60.00	32.01	1	3,177,734	2,779,583
6. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,711,242	2,357,898
7. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,243,775	2,049,546
8. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,529,545	1,978,520
9. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,097,306	1,693,140
10. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,014,058	1,632,149
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,788,729	1,559,791
12. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,661,768	1,456,223
13. Ponce Bank	NY	71.86	64.29	71.38	1	2,610,701	1,428,837
14. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,632,937	1,405,736
15. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,651,835	1,369,599
16. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,484,411	1,346,512
17. Security Federal Bank	SC	34.47	56.25	33.72	3	1,414,727	1,213,674
18. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,165,624	1,024,232
19. United Bank	AL	46.37	63.16	23.49	1	1,163,548	1,010,215
20. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,017,805	947,629

	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1. Catalyst Bank	LA	NA	100.00	73.80	5	247,080	31.08
2. Asian Bank	PA	86.14	100.00	22.90	1	481,913	24.79
3. Bank of Camilla	GA	NA	100.00	28.87	5	158,562	24.31
4. Locus Bank	VA	NA	50.00	33.95	5	294,754	23.86
5. LimeBank	MO	54.47	60.00	37.12	1	90,310	22.88
6. First General Bank	CA	NA	20.00	22.99	6	1,162,607	21.38
7. Genesis Bank	MS	NA	100.00	6.32	5	50,563	21.29
8. Mission National Bank	CA	NA	66.67	45.12	5	189,240	21.27
9. Jefferson Bank	MS	NA	100.00	2.19	5	152,624	20.51
10. First Southwest Bank	CO	NA	66.67	20.93	5	511,511	19.95
11. First Eagle Bank	IL	23.31	50.00	45.67	3	563,535	19.65
12. Bank of Vernon	AL	NA	66.67	24.31	5	318,143	19.47
13. Community Bank of the Bay	CA	NA	33.33	16.27	6	1,065,505	18.61
14. Freedom Bank	TX	NA	0.00	14.06	6	184,726	18.44
15. Connect Bank	AR	71.52	80.00	27.50	1	115,266	18.32
16. McGehee Bank	AR	NA	50.00	3.85	5	158,148	18.15
17. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	670,432	18.08
18. Carver State Bank	GA	NA	100.00	37.23	5	82,673	17.85
19. Peoples Community Bank	MO	65.55	86.67	47.49	1	651,525	17.52
20. Ponce Bank	NY	71.86	64.29	71.38	1	2,610,701	17.51

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. United Bank of Philadelphia	PA	NA	50.00	16.14	5	57,198	No	24.85	
2. First NaturalState Bank	AR	NA	100.00	24.91	5	93,295	No	22.09	
3. Covington County Bank	MS	NA	100.00	16.98	5	98,648	No	20.70	
4. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,316	Yes	14.19	
5. Connect Bank	AR	71.52	80.00	27.50	1	115,266	Yes	13.98	
6. Freedom Bank	TX	NA	0.00	14.06	6	184,726	No	12.35	
7. LimeBank	MO	54.47	60.00	37.12	1	90,310	No	11.80	
8. Citizens Progressive Bank	LA	NA	100.00	23.88	5	265,846	Yes	10.46	
9. Jefferson Bank	MS	NA	100.00	2.19	5	152,624	No	10.44	
10. Bank of Camilla	GA	NA	100.00	28.87	5	158,562	No	9.91	
11. Commonwealth National Bank	AL	NA	100.00	20.33	5	67,069	No	9.45	
12. Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	147,351	Yes	9.35	
13. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	191,812	Yes	9.25	
14. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	214,362	Yes	8.99	
15. Peoples Bank	MS	36.00	100.00	25.20	1	444,990	Yes	8.83	
16. Landmark Bank	LA	51.13	66.67	40.58	1	193,014	Yes	8.60	
17. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	107,985	Yes	8.10	
18. McGehee Bank	AR	NA	50.00	3.85	5	158,148	Yes	8.03	
19. Bank of Vernon	AL	NA	66.67	24.31	5	318,143	No	7.92	
20. Commercial Capital Bank	LA	NA	66.67	25.83	5	285,646	Yes	7.90	

	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. Covington County Bank	MS	NA	100.00	16.98	5	98,648	No	195.86	
2. United Bank of Philadelphia	PA	NA	50.00	16.14	5	57,198	No	190.16	
3. Piggott State Bank	AR	NA	100.00	35.52	5	123,638	Yes	182.82	
4. First NaturalState Bank	AR	NA	100.00	24.91	5	93,295	No	178.20	
5. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	191,812	Yes	141.02	
6. Commercial Bank	MS	NA	40.00	27.31	6	228,531	No	137.73	
7. Connect Bank	AR	71.52	80.00	27.50	1	115,266	Yes	118.34	
8. Fidelity Bank	AR	41.50	25.00	17.20	2	542,119	Yes	116.48	
9. Commonwealth National Bank	AL	NA	100.00	20.33	5	67,069	No	114.35	
10. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,800	Yes	108.37	
11. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	107,985	Yes	104.23	
12. Bank of Kilmichael	MS	NA	75.00	20.70	5	295,388	Yes	102.09	
13. Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	359,207	No	100.36	
14. Landmark Bank	LA	51.13	66.67	40.58	1	193,014	Yes	99.19	
15. Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	147,351	Yes	96.53	
16. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,316	Yes	96.45	
17. BankOkolona	MS	NA	75.00	22.51	5	314,743	Yes	96.31	
18. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	146,648	Yes	93.81	
19. Union Bank & Trust Company	AR	NA	100.00	25.50	5	294,139	Yes	93.66	
20. Peoples Bank of Greensboro	AL	65.99	100.00	26.85	1	107,106	Yes	90.91	

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. Freedom Bank	TX	NA	0.00	14.06	6	184,726	11.24
2. First NaturalState Bank	AR	NA	100.00	24.91	5	93,295	12.80
3. Covington County Bank	MS	NA	100.00	16.98	5	98,648	17.46
4. First General Bank	CA	NA	20.00	22.99	6	1,162,607	17.88
5. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	191,812	19.02
6. Jefferson Bank	MS	NA	100.00	2.19	5	152,624	19.59
7. Bank of Camilla	GA	NA	100.00	28.87	5	158,562	21.69
8. United Bank of Philadelphia	PA	NA	50.00	16.14	5	57,198	21.85
9. Bank of Vernon	AL	NA	66.67	24.31	5	318,143	22.72
10. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	253,544	23.43
11. Connect Bank	AR	71.52	80.00	27.50	1	115,266	23.97
12. McGehee Bank	AR	NA	50.00	3.85	5	158,148	24.00
13. Commercial Bank	MS	NA	40.00	27.31	6	228,531	24.01
14. Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	147,351	24.06
15. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	214,362	24.08
16. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,316	25.10
17. Citizens Progressive Bank	LA	NA	100.00	23.88	5	265,846	25.76
18. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	381,211	26.75
19. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	202,294	27.81
20. LimeBank	MO	54.47	60.00	37.12	1	90,310	28.27

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement				Earnings				Capitalization	Asset Quality				
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
1. American Bank & Trust Company	LA	45.11	75.00	41.60	1	229,747	157,283	200,028	16,952	801	3.72	1.34	18.13	Yes	64.88	11.10	0.44	-0.03	0.94
2. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	670,432	576,800	538,583	118,467	3,372	3.82	2.04	11.56	No	32.42	18.08	0.00	0.00	1.43
3. Anstaff Bank	AR	35.72	58.33	25.83	3	1,003,020	721,956	908,595	72,458	2,753	3.04	1.09	14.94	Yes	67.18	9.22	0.07	0.06	1.23
4. Asian Bank	PA	86.14	100.00	22.90	1	481,913	355,167	320,410	110,266	1,344	3.02	1.14	5.02	No	54.09	24.79	0.03	-0.01	1.37
5. Bank of Anguilla	MS	NA	100.00	12.17	5	198,557	80,468	174,710	18,091	885	4.86	1.80	19.79	No	57.27	12.39	1.17	-0.06	2.43
6. Bank of Brookhaven	MS	NA	100.00	29.55	5	229,374	112,410	202,964	21,580	3,014	3.21	5.31	58.21	No	29.10	11.98	0.00	0.00	0.86
7. Bank of Camilla	GA	NA	100.00	28.87	5	158,562	98,879	117,002	35,744	3,871	4.34	9.91	45.43	No	21.69	24.31	0.07	0.00	1.05
8. Bank of Commerce	MS	NA	100.00	39.71	5	822,004	456,584	743,101	71,203	3,750	2.77	1.84	20.66	No	38.57	13.46	0.58	0.42	1.18
9. Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	359,207	89,236	315,345	11,344	2,753	1.56	2.79	100.36	No	37.07	11.33	0.14	-0.26	0.77
10. Bank of Forest	MS	90.42	66.67	22.19	1	244,872	140,247	216,864	16,491	487	3.14	0.78	11.24	Yes	74.87	12.13	0.70	-0.01	1.24
11. Bank of Franklin	MS	NA	40.00	37.67	6	225,473	152,248	203,028	20,588	2,425	4.05	4.60	49.42	No	35.51	11.83	0.12	0.05	1.38
12. Bank of Holly Springs	MS	77.85	80.00	34.42	1	514,860	428,253	416,027	73,489	4,673	3.83	3.70	26.13	Yes	40.62	14.02	1.62	0.18	0.85
13. Bank of Kilmichael	MS	NA	75.00	20.70	5	295,388	143,540	268,183	12,333	2,971	3.06	4.06	102.09	Yes	37.14	9.42	1.96	0.03	1.82
14. Bank of Lake Village	AR	NA	50.00	8.53	5	96,461	64,575	76,212	9,670	500	4.66	2.09	20.73	No	38.47	12.59	0.74	0.00	2.87
15. Bank of Mingo	WV	NA	80.00	52.09	5	139,613	113,331	116,402	17,753	479	4.49	1.38	10.91	No	66.77	13.03	1.10	0.08	1.46
16. Bank of Moundville	AL	NA	0.00	14.89	6	119,765	46,357	108,415	10,816	(529)	1.99	-1.65	-18.32	No	96.33	15.75	0.38	0.03	1.06
17. Bank of Oak Ridge	LA	NA	100.00	0.00	5	102,316	75,599	84,223	15,559	3,351	3.23	14.19	96.45	Yes	25.10	16.84	0.49	0.00	0.94
18. Bank of St Francisville	LA	52.03	0.00	35.51	2	301,788	229,901	257,608	26,178	1,037	3.54	1.55	16.46	Yes	63.74	10.77	0.25	0.03	1.37
19. Bank of Sunset & Trust Company	LA	53.62	50.00	29.46	1	180,262	140,547	156,795	14,945	507	4.19	1.14	13.53	No	65.84	10.49	0.02	0.01	1.05
20. Bank of Vernon	AL	NA	66.67	24.31	5	318,143	205,666	263,069	53,169	6,085	3.82	7.92	48.06	No	22.72	19.47	0.00	1.99	1.07
21. Bank of Winona	MS	NA	100.00	44.32	5	146,626	50,986	129,045	11,953	445	3.45	1.15	13.71	Yes	63.09	12.31	0.20	0.00	1.33
22. Bank of Zachary	LA	31.22	33.33	49.99	4	399,736	222,179	361,305	26,521	278	2.75	0.26	3.98	No	87.30	11.04	0.42	0.03	1.16
23. Bank3	TN	NA	50.00	8.25	5	451,754	358,095	400,646	48,428	1,481	2.45	1.30	13.30	No	51.80	11.30	0.00	-0.03	1.20
24. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,711,242	1,783,089	2,357,898	327,344	8,969	3.66	1.34	11.07	No	57.08	10.36	0.72	0.09	1.33
25. BankOkolona	MS	NA	75.00	22.51	5	314,743	205,629	284,283	21,769	4,863	3.80	7.38	96.31	Yes	34.55	11.26	0.43	0.13	1.29
26. BankPlus	MS	23.63	54.39	31.29	3	7,584,571	6,139,829	6,234,555	696,607	14,556	3.32	0.77	8.39	No	74.17	9.20	0.20	0.02	1.05
27. Basile State Bank	LA	NA	100.00	55.42	5	64,715	50,092	56,975	7,444	384	6.43	2.38	20.86	Yes	62.26	11.52	1.70	0.00	1.40
28. Bay Bank	WI	35.71	0.00	33.18	4	236,920	91,814	214,513	14,353	437	3.47	0.79	11.56	No	71.69	10.50	0.45	0.28	1.64
29. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,788,729	1,232,733	1,559,791	154,108	4,032	3.62	0.85	10.32	No	74.24	12.04	1.67	1.09	2.42
30. BNA Bank	MS	NA	50.00	41.79	5	780,115	445,144	679,438	68,532	2,308	2.64	1.20	13.31	No	51.93	11.20	0.52	0.02	1.53
31. BOM Bank	LA	53.37	61.54	35.54	1	966,207	748,080	855,246	102,487	7,165	4.42	2.98	27.92	No	40.31	11.19	0.49	0.09	0.87
32. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	243,262	180,273	217,394	21,020	531	4.05	0.92	10.17	Yes	79.37	9.17	2.91	-0.01	1.01
33. Calhoun County Bank, Inc.	WV	42.27	100.00	64.34	1	182,948	129,111	164,840	16,836	304	3.89	0.67	7.24	No	78.97	10.63	0.69	0.13	1.58
34. Carroll Bank and Trust	TN	NA	75.00	39.73	5	484,447	362,675	413,987	35,051	3,465	3.53	2.91	40.58	No	44.88	9.06	0.31	0.05	0.85
35. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	744,429	611,102	642,215	56,570	(849)	3.24	-0.47	-5.84	No	109.56	9.90	2.59	0.01	0.98
36. Carver State Bank	GA	NA	100.00	37.23	5	82,673	41,319	67,613	14,041	247	6.14	1.22	7.91	No	53.78	17.85	1.16	1.48	2.38
37. Catalyst Bank	LA	NA	100.00	73.80	5	247,080	135,672	166,612	69,993	182	3.23	0.29	1.03	No	90.28	31.08	1.54	-0.05	1.50

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

		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.	Centennial Bank	TN	45.52	66.67	26.73	1	694,293	549,256	596,293	77,466	6,501	4.66	3.81	34.38	No	36.33	11.61	0.32	0.06	1.75
39.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	366,020	244,910	310,403	48,257	3,475	4.22	3.83	28.81	Yes	35.20	13.30	0.00	0.00	1.36
40.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	253,544	206,081	224,496	24,137	4,632	5.09	7.21	77.18	No	23.43	9.27	0.03	0.30	1.67
41.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	485,626	355,494	445,026	35,622	(1,875)	2.88	-1.65	-20.34	No	167.08	8.08	0.09	0.21	1.19
42.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	1,038,166	559,946	873,267	44,204	2,726	2.07	1.05	23.48	No	66.22	9.39	0.29	-0.01	1.41
43.	Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	106,506	62,822	84,138	12,937	1,425	4.61	5.50	46.63	No	53.23	12.58	3.81	-0.04	2.87
44.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	442,223	298,500	387,154	44,756	2,998	4.60	2.74	26.85	Yes	57.13	12.42	1.00	0.16	1.35
45.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,661,768	1,096,002	1,456,223	149,392	8,375	3.00	1.96	22.43	Yes	58.70	11.37	0.48	0.05	1.34
46.	Citizens Progressive Bank	LA	NA	100.00	23.88	5	265,846	199,871	229,525	34,128	6,863	4.15	10.46	89.29	Yes	25.76	11.50	1.28	0.05	0.71
47.	Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	173,440	147,333	151,184	18,395	223	4.63	0.56	4.87	No	84.70	11.95	0.40	-0.08	0.54
48.	Citizens Trust Bank	GA	99.78	100.00	30.34	1	697,442	370,922	617,416	68,114	4,102	4.78	2.25	24.51	No	45.84	11.25	0.46	0.07	1.16
49.	City First Bank, National Association	DC	NA	0.00	31.39	6	1,241,035	842,251	752,426	192,203	239	2.29	0.08	0.50	No	93.57	15.13	0.00	0.00	0.82
50.	CLB The Community Bank	LA	20.87	50.00	15.72	3	288,570	208,783	250,053	27,640	3,895	4.85	5.65	59.51	Yes	34.64	11.76	1.19	-0.01	0.90
51.	Cleveland State Bank	MS	NA	80.00	37.05	5	306,428	154,449	285,480	15,177	2,690	3.06	3.53	72.92	No	42.04	11.50	0.06	0.01	1.34
52.	Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	27,798	19,020	25,530	2,173	38	4.76	0.56	7.06	No	88.26	7.72	2.24	-0.04	0.84
53.	Commerce Bank	MS	NA	100.00	48.13	5	156,472	100,038	140,129	11,453	710	4.22	1.81	23.58	Yes	60.32	12.50	0.68	0.04	1.51
54.	Commercial Bank	MS	NA	40.00	27.31	6	228,531	90,940	215,402	10,708	3,550	3.49	5.71	137.73	No	24.01	11.54	0.33	0.53	2.08
55.	Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	247,800	154,344	230,526	9,248	2,483	2.54	4.02	108.37	Yes	30.90	10.71	0.99	0.55	1.27
56.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,017,805	537,459	947,629	61,730	3,276	3.11	1.27	20.09	Yes	71.94	11.70	0.04	0.03	1.38
57.	Commercial Bank of Ozark, The	AL	NA	50.00	39.39	5	108,354	58,321	105,164	33	(40)	2.86	-0.14	-13.05	Yes	95.90	8.12	1.24	0.20	0.82
58.	Commercial Capital Bank	LA	NA	66.67	25.83	5	285,646	216,756	239,256	34,691	5,404	5.47	7.90	67.08	Yes	32.74	12.13	1.34	0.09	0.93
59.	Commonwealth National Bank	AL	NA	100.00	20.33	5	67,069	23,663	60,726	6,186	1,600	3.63	9.45	114.35	No	28.29	14.24	0.00	0.00	2.59
60.	Community Bank	TN	31.53	33.33	42.24	4	289,725	253,014	259,050	24,957	2,160	4.03	3.03	35.97	No	45.74	8.80	0.02	0.24	1.11
61.	Community Bank of Mississippi	MS	19.66	43.18	31.68	4	4,617,032	2,775,798	4,263,466	313,031	6,505	2.79	0.55	8.36	No	78.46	8.30	0.33	0.03	1.05
62.	Community Bank of the Bay	CA	NA	33.33	16.27	6	1,065,505	682,210	721,882	189,253	3,205	3.16	1.21	6.81	No	54.86	18.61	1.06	0.34	0.93
63.	Community Commerce Bank	CA	NA	0.00	18.48	6	375,466	275,560	277,890	59,020	802	3.12	0.87	5.46	No	68.68	16.05	0.04	0.00	1.23
64.	Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	665,114	364,197	565,017	51,472	4,426	2.78	2.56	34.24	Yes	48.17	10.46	2.28	0.02	0.90
65.	Connect Bank	AR	71.52	80.00	27.50	1	115,266	75,783	99,200	14,779	3,872	4.46	13.98	118.34	Yes	23.97	18.32	0.16	0.87	1.70
66.	Copiah Bank	MS	37.82	55.56	32.61	3	302,974	190,924	269,732	30,825	3,535	3.48	4.80	48.20	No	36.85	11.21	0.13	0.00	1.45
67.	Cottonport Bank	LA	65.16	83.33	33.99	1	473,757	306,779	414,019	57,287	4,434	3.96	3.85	31.88	No	39.85	14.55	1.35	0.16	1.70
68.	Covington County Bank	MS	NA	100.00	16.98	5	98,648	60,405	85,312	11,913	4,777	3.60	20.70	195.86	No	17.46	15.63	1.06	0.01	0.99
69.	Cross Keys Bank	LA	54.36	62.50	25.17	1	571,720	325,622	480,389	50,929	3,346	3.15	2.31	26.43	Yes	49.16	11.22	1.08	0.02	0.82
70.	Decatur County Bank	TN	68.51	100.00	21.41	1	268,828	214,660	242,862	16,332	421	3.61	0.62	10.08	Yes	80.98	8.01	0.11	0.15	0.83
71.	Delta Bank	LA	NA	80.00	27.90	5	572,188	367,002	511,994	58,064	6,186	3.32	4.37	45.70	Yes	39.56	10.15	0.39	0.01	0.75
72.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	191,812	85,289	157,022	14,289	4,386	3.34	9.25	141.02	Yes	19.02	12.24	1.07	0.01	1.12
73.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	502,138	289,639	407,540	55,064	2,416	3.54	1.90	17.44	No	55.50	13.07	1.16	0.04	2.41
74.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	381,211	315,926	343,243	35,633	5,134	4.07	5.65	60.74	Yes	26.75	10.24	0.34	0.56	1.77
75.	Farmers State Bank & Trust Co.	LA	53.09	80.00	17.42	1	159,977	80,081	147,865	11,069	772	4.25	1.93	27.78	Yes	58.11	9.53	0.00	0.00	1.93

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
76. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	447,661	254,492	339,405	41,420	6,997	4.19	6.08	68.92	Yes	29.99	12.06	1.32	0.03	1.46
77. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	245,491	130,314	214,898	11,218	805	3.61	1.29	27.49	Yes	68.11	10.13	0.51	0.09	1.38
78. Feliciano Bank and Trust Company	LA	67.89	100.00	38.17	1	147,351	108,946	124,836	15,005	3,373	3.92	9.35	96.53	Yes	24.06	13.64	0.36	0.02	1.43
79. Fidelity Bank	AR	41.50	25.00	17.20	2	542,119	272,144	488,999	13,214	5,251	2.47	3.58	116.48	Yes	38.09	11.17	0.08	0.05	1.10
80. First American National Bank	MS	NA	55.56	57.61	5	378,164	235,827	356,910	16,237	(838)	3.49	-0.88	-18.01	Yes	102.67	9.69	1.16	0.11	1.44
81. First Bank	MS	33.88	78.57	32.57	3	572,703	343,572	496,887	71,499	6,540	3.80	4.57	37.97	Yes	40.29	12.54	0.20	0.22	1.48
82. First Community Bank	TX	86.42	66.67	25.33	1	707,234	419,689	628,963	38,365	2,635	3.85	1.48	26.27	No	57.28	9.31	0.00	0.05	1.23
83. First Eagle Bank	IL	23.31	50.00	45.67	3	563,535	367,891	435,040	99,229	2,933	3.71	2.01	11.47	Yes	42.17	19.65	0.00	0.00	1.42
84. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	356,539	291,362	225,660	33,008	343	2.73	0.38	4.17	No	82.67	9.68	0.26	-0.02	0.51
85. First General Bank	CA	NA	20.00	22.99	6	1,162,607	926,900	853,322	246,877	11,776	7.26	4.07	19.54	No	17.88	21.38	0.32	-0.02	1.22
86. First Independence Bank	MI	22.29	66.67	42.35	3	601,775	377,090	478,884	42,313	967	2.89	0.64	9.12	No	85.81	9.57	0.33	0.29	1.05
87. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	214,362	187,279	191,222	22,341	4,666	4.66	8.99	85.94	Yes	24.08	10.89	1.05	0.00	1.87
88. First Missouri State Bank	MO	NA	0.00	41.15	6	245,743	202,625	213,560	20,702	836	3.41	1.39	16.49	Yes	59.55	8.59	0.51	-0.11	1.28
89. First National Bank and Trust	AL	NA	100.00	33.98	5	218,025	135,091	200,342	11,360	509	3.28	0.95	16.45	Yes	76.86	12.23	1.26	0.00	1.66
90. First National Bank of Clarksdale	MS	NA	60.00	18.56	5	389,307	242,214	327,002	33,132	961	3.23	1.00	11.27	No	62.53	12.85	0.95	0.00	1.19
91. First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	461,177	337,922	388,076	40,289	4,604	4.20	4.06	47.69	Yes	42.28	9.98	0.22	0.06	1.79
92. First National Bank of Lawrence County	AR	54.72	60.00	27.19	1	262,151	125,299	246,058	14,176	575	3.04	0.83	15.13	Yes	73.53	10.34	0.15	-0.12	1.04
93. First National Bank of Oneida, The	TN	81.05	80.00	49.67	1	309,537	184,354	285,742	20,570	1,128	3.55	1.46	21.10	Yes	61.10	10.74	0.11	0.07	2.82
94. First National Bank USA	LA	56.06	100.00	44.72	1	202,107	95,569	176,920	23,779	944	4.84	1.89	15.97	No	50.94	12.17	0.05	0.04	1.50
95. First NaturalState Bank	AR	NA	100.00	24.91	5	93,295	68,075	79,145	12,502	4,615	3.70	22.09	178.20	No	12.80	16.94	0.26	0.01	1.66
96. First Security Bank	MS	40.59	38.89	34.22	2	843,914	471,001	777,797	61,788	2,160	3.63	1.00	13.86	No	66.01	9.14	0.38	0.01	1.38
97. First Southern Bank	MS	46.75	50.00	32.24	1	251,298	137,504	230,641	20,024	907	4.38	1.41	17.65	Yes	70.20	10.75	0.43	0.03	1.58
98. First Southwest Bank	CO	NA	66.67	20.93	5	511,511	268,342	356,349	81,461	1,478	3.44	1.15	7.18	No	61.50	19.95	0.00	0.05	1.32
99. First State Bank	MS	NA	92.86	43.53	5	855,776	420,188	778,396	72,544	480	2.06	0.23	2.55	No	92.07	12.22	1.23	0.08	1.69
100. First State Bank & Trust Company, Inc.	MO	NA	80.00	27.49	5	587,087	418,114	502,669	50,407	2,430	3.78	1.66	18.49	Yes	56.40	12.18	1.62	0.09	1.18
101. First State Bank of Warren	AR	NA	75.00	15.30	5	117,192	55,525	109,228	4,187	81	2.44	0.28	6.98	Yes	88.42	11.45	0.14	0.00	2.06
102. First State Bank-AR	AR	NA	80.00	27.08	5	507,887	360,558	444,651	48,330	1,345	3.22	1.07	11.20	No	57.05	11.29	0.02	0.00	1.24
103. First, A National Banking Association	MS	32.61	43.10	29.78	4	7,875,159	5,095,760	6,494,825	1,002,612	22,055	3.49	1.11	8.81	No	57.45	10.70	0.34	0.00	1.05
104. FNB Bank, Incorporated	WV	58.99	75.00	46.32	1	262,473	202,242	218,424	20,302	312	2.90	0.47	6.07	No	80.54	9.83	1.35	0.04	1.22
105. FNB Oxford Bank	MS	NA	100.00	42.81	5	652,335	321,974	539,095	58,428	1,245	2.73	0.76	8.40	No	61.84	11.50	0.00	0.02	1.09
106. FNB Picayune Bank	MS	NA	66.67	42.96	5	263,676	148,310	233,435	29,198	4,254	4.59	6.43	59.76	Yes	29.66	14.84	1.70	-0.01	1.47
107. FNBC Bank	AR	NA	75.00	26.94	5	763,961	497,069	552,286	39,767	839	3.31	0.43	7.98	Yes	76.74	9.08	1.67	-0.03	2.02
108. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	209,275	115,453	182,527	25,206	1,052	4.64	2.02	17.20	Yes	58.25	12.66	0.69	0.19	1.60
109. Freedom Bank	TX	NA	0.00	14.06	6	184,726	120,200	150,782	32,564	5,459	3.93	12.35	72.87	No	11.24	18.44	0.00	0.03	0.93
110. Friend Bank	AL	NA	60.00	36.21	5	180,021	122,099	156,784	20,231	861	4.82	1.92	17.23	Yes	58.05	12.18	0.18	0.00	1.88
111. Genesis Bank	MS	NA	100.00	6.32	5	50,563	30,538	39,883	9,749	56	6.62	0.49	2.35	No	90.47	21.29	2.98	0.00	1.36
112. Gibsland Bank & Trust Company	LA	55.68	75.00	22.79	1	478,045	310,452	420,931	53,681	2,149	4.39	1.82	16.16	No	61.95	12.92	1.71	1.19	1.22
113. GN Bank	IL	NA	100.00	77.17	5	65,794	45,474	56,821	8,619	(824)	7.30	-4.89	-36.44	No	65.11	13.23	4.18	10.69	1.76

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement				Earnings				Capitalization	Asset Quality					
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
114.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,651,835	1,414,410	1,369,599	214,681	7,092	4.30	1.73	13.39	No	44.68	13.39	0.50	0.04	1.22
115.	Great Southern Bank	MS	41.44	75.00	33.34	1	358,058	145,365	318,159	17,425	3,457	3.29	3.69	82.66	Yes	49.63	9.27	0.50	0.12	0.79
116.	Guaranty Bank & Trust	LA	47.73	66.67	44.81	1	288,201	226,791	243,187	33,681	821	4.35	1.12	9.76	No	66.22	12.99	1.51	0.03	1.00
117.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	386,628	295,490	323,027	33,053	1,651	4.28	1.72	20.15	Yes	60.89	8.96	1.23	0.05	0.58
118.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	2,097,306	1,351,610	1,693,140	188,173	5,475	3.02	1.07	11.67	No	59.83	10.28	0.43	0.03	1.59
119.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	371,949	213,413	328,627	38,290	1,527	4.39	1.64	16.32	No	64.86	11.06	2.53	0.22	1.21
120.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	146,648	64,541	132,603	11,357	2,532	2.45	6.78	93.81	Yes	28.65	13.90	0.89	0.04	1.69
121.	Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	543,437	461,873	479,016	49,871	3,840	3.70	2.94	31.49	Yes	43.84	9.62	1.00	0.35	1.72
122.	Industrial Bank	DC	50.33	71.43	40.02	1	737,952	377,270	636,382	92,285	208	3.85	0.11	0.88	No	92.48	15.92	4.51	-0.03	2.24
123.	INSOUTH Bank	TN	57.51	66.67	33.73	1	491,074	383,764	447,151	37,936	507	4.30	0.41	5.23	No	71.59	9.39	1.24	0.07	1.35
124.	International Bank of Chicago	IL	23.52	50.00	32.69	3	1,002,353	760,619	844,066	88,725	5,121	2.41	2.08	23.29	Yes	44.85	10.74	1.87	0.07	1.84
125.	Jefferson Bank	MS	NA	100.00	2.19	5	152,624	112,395	122,948	27,874	3,971	4.54	10.44	60.70	No	19.59	20.51	0.09	-0.03	4.46
126.	Landmark Bank	LA	51.13	66.67	40.58	1	193,014	137,996	165,885	17,831	4,079	4.08	8.60	99.19	Yes	33.65	11.58	2.57	1.03	1.30
127.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,632,937	1,372,993	1,405,736	176,313	4,337	2.87	1.11	9.96	No	49.89	11.10	0.03	0.03	1.11
128.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,034,805	566,088	906,854	97,919	3,689	3.72	1.40	15.01	No	62.31	11.36	0.96	0.28	1.23
129.	LimeBank	MO	54.47	60.00	37.12	1	90,310	75,300	64,907	20,050	2,510	5.23	11.80	53.35	No	28.27	22.88	0.21	0.00	1.10
130.	Local Bank	OK	NA	66.67	45.23	5	327,794	206,157	270,207	44,528	343	3.13	0.43	3.06	No	83.28	15.23	0.06	0.01	0.95
131.	Locus Bank	VA	NA	50.00	33.95	5	294,754	241,170	184,105	65,654	851	3.30	1.19	5.21	No	59.56	23.86	1.25	0.00	0.87
132.	Magnolia State Bank	MS	39.35	75.00	36.14	3	436,229	325,976	390,177	42,921	3,003	3.62	2.70	28.23	Yes	46.13	11.37	0.21	-0.06	1.03
133.	McGehee Bank	AR	NA	50.00	3.85	5	158,148	112,390	119,787	28,622	3,176	4.12	8.03	46.65	Yes	24.00	18.15	0.10	-0.01	1.76
134.	Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	421,595	256,321	358,299	55,081	1,243	4.65	1.20	8.96	No	67.91	16.20	0.32	0.02	1.21
135.	Mer Rouge State Bank	LA	NA	100.00	10.12	5	50,684	21,789	46,681	3,718	93	4.62	0.77	9.73	No	75.30	11.63	0.11	-0.02	0.60
136.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	107,985	70,039	96,419	8,931	2,132	3.61	8.10	104.23	Yes	29.79	12.05	1.58	0.26	1.00
137.	Merchants & Marine Bank	MS	40.29	58.33	30.12	1	645,549	419,675	547,377	85,428	3,373	5.16	2.08	15.72	No	65.95	15.32	0.71	0.04	1.98
138.	Merchants and Planters Bank	MS	23.86	25.00	30.96	4	202,294	95,871	170,179	30,786	3,231	4.00	6.33	43.25	No	27.81	16.88	0.03	-0.42	1.50
139.	Merchants and Planters Bank - AR	AR	NA	100.00	10.40	5	45,573	17,258	43,495	1,953	82	3.08	0.72	14.44	No	76.28	12.48	0.09	0.85	0.75
140.	Mission National Bank	CA	NA	66.67	45.12	5	189,240	141,398	140,362	38,748	1,517	3.40	3.33	15.97	No	49.00	21.27	0.00	0.00	1.59
141.	Mission Valley Bank	CA	NA	0.00	11.41	6	586,667	479,270	485,872	59,386	5,036	4.58	3.45	35.22	No	39.91	11.11	0.39	0.08	1.39
142.	Mountain Valley Bank	TN	41.46	33.33	54.75	2	218,113	174,278	158,361	20,577	1,069	3.51	1.99	21.26	No	66.22	10.43	0.41	0.14	1.26
143.	Native American Bank, National Association	CO	NA	100.00	1.59	5	232,915	134,232	197,489	32,705	1,121	4.65	1.95	13.88	No	70.75	15.28	1.93	-0.03	1.00
144.	Neighborhood National Bank	CA	NA	50.00	19.23	5	129,819	99,110	105,424	16,962	221	3.51	0.72	5.76	No	85.87	13.94	1.76	0.00	1.93
145.	New Haven Bank	CT	40.41	100.00	44.46	1	185,719	157,003	138,630	19,916	(156)	2.62	-0.34	-3.11	No	118.24	10.12	0.03	0.04	1.23
146.	OneUnited Bank	MA	74.38	80.00	97.95	1	593,616	448,109	511,739	52,091	2,501	2.86	1.66	19.13	No	72.40	10.58	0.22	0.02	0.38
147.	Optus Bank	SC	NA	100.00	21.09	5	472,970	267,581	401,544	67,408	1,788	3.72	1.58	10.69	No	44.00	15.45	1.46	0.22	0.54
148.	Oxford University Bank	MS	NA	66.67	44.93	5	227,076	173,028	175,670	24,327	267	3.21	0.47	4.37	No	78.89	12.17	0.05	0.00	1.34
149.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	487,837	394,543	436,416	36,852	1,337	3.81	1.13	14.55	Yes	66.33	8.67	0.80	0.74	1.85
150.	Partners Bank	AR	NA	83.33	11.72	5	440,557	387,913	338,043	44,332	5,089	3.60	4.74	48.29	No	31.25	11.08	0.02	0.00	1.37
151.	Peoples Bank	MS	36.00	100.00	25.20	3	444,990	343,834	387,330	52,672	9,722	7.56	8.83	74.42	Yes	39.46	12.94	4.03	0.33	1.69

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

		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.	Peoples Bank of Greensboro	AL	65.99	100.00	26.85	1	107,106	46,950	104,250	1,627	320	2.93	1.20	90.91	Yes	64.23	9.40	0.92	0.11	0.99
153.	Peoples Community Bank	MO	65.55	86.67	47.49	1	651,525	459,437	538,649	101,656	3,929	3.99	2.35	15.25	Yes	44.77	17.52	1.33	0.18	1.16
154.	Piggott State Bank	AR	NA	100.00	35.52	5	123,638	70,507	103,557	4,527	1,958	3.00	6.29	182.82	Yes	35.10	10.30	0.21	0.16	1.84
155.	Pike National Bank	MS	NA	80.00	35.21	5	363,934	171,744	326,230	33,772	3,967	2.87	4.49	48.37	No	37.36	13.15	0.54	0.02	1.28
156.	Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	162,653	117,473	142,533	19,591	2,223	3.93	5.52	47.65	No	38.37	14.41	0.49	0.00	1.09
157.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	2,014,058	1,241,777	1,632,149	169,432	6,923	2.38	1.36	16.41	No	52.17	9.97	0.54	0.01	0.80
158.	Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	194,900	86,666	172,349	20,928	1,811	3.56	3.75	35.93	No	36.94	12.37	0.04	0.00	1.56
159.	Ponce Bank	NY	71.86	64.29	71.38	1	2,610,701	1,829,124	1,428,837	443,274	3,331	2.56	0.50	3.01	No	72.36	17.51	0.88	0.34	1.50
160.	Priority Bank	AR	27.44	33.33	87.80	4	98,076	78,000	72,789	11,576	863	4.79	3.52	30.81	Yes	61.62	11.96	2.92	0.00	1.83
161.	PriorityOne Bank	MS	43.10	53.33	28.64	1	1,058,371	819,850	893,655	103,804	3,449	3.87	1.32	13.80	Yes	67.98	10.60	0.35	0.01	1.33
162.	Progressive National Bank	LA	NA	60.00	46.30	5	114,611	80,856	101,659	12,407	364	3.65	1.27	11.95	Yes	72.52	11.12	0.05	0.01	1.01
163.	Pulaski Savings Bank	IL	NA	100.00	96.08	5	49,956	43,093	42,412	5,308	(3)	2.28	-0.02	-0.23	No	101.08	10.61	0.00	0.00	0.29
164.	Quontic Bank	NY	41.63	0.00	90.07	2	561,080	413,787	458,682	81,066	(1,080)	4.06	-0.77	-5.29	No	116.29	12.79	4.78	0.01	0.12
165.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	52,567	23,534	45,726	6,143	61	3.62	0.46	3.91	Yes	87.03	15.70	0.00	-0.02	3.66
166.	River Bank & Trust	AL	41.14	60.00	32.01	1	3,177,734	2,129,368	2,779,583	209,338	6,425	2.74	0.82	12.64	No	59.67	8.60	0.22	0.07	1.31
167.	RiverHills Bank	MS	46.89	75.00	29.43	1	388,278	154,517	346,904	38,112	1,296	2.67	1.32	13.80	Yes	52.54	11.88	3.18	0.08	3.20
168.	Robertson Banking Company	AL	57.10	85.71	43.40	1	452,906	315,132	402,728	37,684	1,958	3.84	1.72	21.01	Yes	50.35	9.91	0.59	0.00	1.41
169.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,066,628	3,121,014	3,228,349	609,669	10,741	3.14	1.05	7.09	No	48.99	13.99	1.29	0.28	1.36
170.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,534	39,769	99,264	11,336	626	3.13	2.22	21.91	Yes	55.41	13.89	0.13	-0.01	1.48
171.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,165,624	771,210	1,024,232	114,169	4,059	2.98	1.40	14.59	No	44.13	10.62	0.65	0.08	0.43
172.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,414,727	610,378	1,213,674	102,378	1,968	2.72	0.54	7.57	No	77.87	10.11	1.04	-0.01	2.02
173.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	359,765	207,584	299,874	45,308	1,907	4.35	2.18	16.77	No	36.91	14.91	4.73	0.13	2.02
174.	Simmesport State Bank	LA	NA	100.00	47.33	5	210,565	173,136	173,519	20,269	1,076	4.05	2.06	21.81	No	39.91	9.82	2.37	0.25	1.11
175.	South Georgia Banking Company	GA	NA	100.00	23.15	5	583,995	329,005	515,170	65,535	4,562	4.56	3.10	27.98	No	41.06	12.31	0.10	0.00	1.40
176.	South Lafourche Bank & Trust Company	LA	13.79	0.00	54.78	4	168,392	132,746	134,270	15,136	366	3.91	0.87	9.62	Yes	79.52	11.35	0.87	-0.68	2.66
177.	Southeast First National Bank	GA	44.51	66.67	55.59	1	62,820	17,753	55,105	7,425	(21)	2.53	-0.14	-1.13	No	104.30	12.45	0.33	0.00	1.63
178.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,529,545	1,574,592	1,978,520	326,869	5,282	3.33	0.84	6.43	No	69.76	12.70	0.58	0.06	1.31
179.	Southern Heritage Bank	LA	33.36	30.00	40.15	4	360,025	253,781	328,338	28,459	1,022	3.72	1.11	14.08	Yes	70.90	10.51	0.77	0.04	0.69
180.	Southern Independent Bank	AL	NA	100.00	37.67	5	336,145	147,188	292,693	30,874	3,156	2.97	3.75	41.32	No	31.82	14.25	0.14	-0.02	1.18
181.	Spring Bank	NY	NA	100.00	32.10	5	404,342	247,262	326,709	48,175	1,648	4.51	1.64	13.60	No	47.99	13.84	2.31	0.06	1.02
182.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,243,775	1,406,602	2,049,546	187,330	3,122	4.56	0.55	6.46	No	82.95	10.84	0.37	0.37	1.43
183.	Tensas State Bank	LA	NA	80.00	19.31	5	182,275	104,307	157,807	18,228	2,257	3.26	4.94	49.51	Yes	34.06	13.99	1.54	0.31	1.01
184.	Texas National Bank	TX	81.16	66.67	35.06	1	787,468	462,412	634,007	71,573	6,729	4.07	3.44	38.73	No	40.65	11.13	0.37	0.03	1.43
185.	The Peoples Bank	MS	NA	66.67	36.00	5	495,453	195,552	452,783	34,202	1,061	2.42	0.87	11.91	No	60.69	10.90	0.22	0.00	1.63
186.	Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,484,411	925,583	1,346,512	124,273	3,567	3.17	0.94	11.32	No	61.81	10.50	0.41	0.11	1.37
187.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	294,139	226,330	254,143	23,227	5,152	3.57	6.92	93.66	Yes	31.60	11.15	0.68	0.03	1.70
188.	United Bank	AL	46.37	63.16	23.49	1	1,163,548	746,521	1,010,215	108,705	5,679	4.54	1.90	20.87	No	47.68	12.33	0.90	0.01	1.50

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2023

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality				
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
189.	United Bank of Philadelphia	PA	NA	50.00	16.14	5	57,198	31,524	47,966	8,914	3,441	6.70	24.85	190.16	No	21.85	16.41	11.73	-0.52	0.38
190.	United Community Bank	LA	19.63	10.00	18.22	4	663,975	496,022	559,187	97,168	8,617	5.80	5.21	36.66	Yes	38.30	15.40	0.22	-0.03	3.41
191.	United Mississippi Bank	MS	NA	60.00	25.88	5	452,266	296,762	352,849	50,208	5,257	3.43	4.79	43.42	Yes	45.03	13.55	0.12	0.03	1.04
192.	Unity Bank of Mississippi	MS	70.81	75.00	25.06	1	270,090	127,669	251,269	12,108	572	2.95	0.83	17.28	No	70.54	10.85	1.10	0.40	1.74
193.	Washington State Bank	LA	47.97	57.14	23.59	1	293,485	225,825	252,608	27,292	3,330	3.76	4.52	51.05	Yes	38.32	10.66	0.88	0.10	1.26
194.	Wayne County Bank	TN	NA	83.33	25.78	5	455,668	322,420	395,138	55,974	4,060	4.01	3.57	29.64	No	34.56	13.60	1.21	-0.01	1.36
195.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	881,130	522,514	742,735	62,090	2,030	2.81	0.88	12.58	No	61.74	10.81	0.24	0.13	1.02
196.	Whitesville State Bank	WV	34.47	25.00	49.46	4	128,628	70,226	124,007	4,027	154	3.29	0.48	12.80	No	86.41	8.99	0.57	0.30	1.08
197.	Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	338,632	253,542	286,652	32,836	5,614	3.99	6.81	72.72	Yes	32.15	11.08	0.89	0.11	1.01