

# CDFI Banking Industry Peer Group Report

FIRST QUARTER 2015

**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 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 NCIF CDFI Banking Industry Peer Group Report supplements our Quarter 1 CDFI Banking Industry Quarterly Report with easier, targeted comparison between CDFI Banks. This report provides summary information for the industry and generally 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 Profiles, reports on CDFI Bank social performance, and other NCIF publications.



## PEER GROUP DATA: FIRST QUARTER 2015

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter 2015.

	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 (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
TOTAL					34,021,593	21,452,995	28,517,411	3,642,340	64,143								
MEDIAN	53.94	80.00	30.57	1	224,464	133,811	196,067	22,140	340	3.91	0.73	6.56	74.93	10.47	1.56	0.03	1.64
AVERAGE	54.73	72.87	32.67	2	315,015	198,639	264,050	33,725	594	4.04	0.64	3.98	83.30	10.71	3.02	0.30	1.96
MAXIMUM	100.00	100.00	97.19	4	2,601,973	1,379,018	2,100,853	240,709	5,379	12.91	6.41	41.69	258.62	27.18	33.72	9.54	6.24
MINIMUM	0.00	0.00	0.00	1	16,437	2,226	12,587	1,764	-4,393	1.88	-7.35	-180.35	32.13	2.11	0.00	-1.87	0.41

Source: SNL.com | As of 3/31/2015

### Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics to help quantify and compare banks' social impacts 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](http://NCIF.org).

Social Performance Metrics used in this report include:

#### 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 Depository Intensity (DDI):

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

#### Housing Focus:

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.

#### 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 Quadrant 1, signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2015

	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 (%)	NCO (%)	Loan Loss Reserves/Loans (%)	
Albina Community Bank	OR	100.00	60.00	14.74	1	149,322	91,354	132,130	15,131	201	4.03	0.55	5.38	No	88.73	10.23	0.45	-1.87	2.64	
American Metro Bank	IL	50.67	100.00	35.83	1	62,347	48,694	52,679	5,765	-117	3.60	-0.76	-8.04	No	120.17	9.31	10.65	-0.49	3.37	
American Plus Bank, N.A.	CA	37.93	0.00	35.20	4	321,664	277,256	247,302	46,155	945	3.81	1.20	8.28	No	44.92	14.59	0.00	0.00	1.61	
Amory Federal Savings and Loan Assoc	MS	NA	0.00	97.19	2 or 4	94,848	67,945	84,694	10,022	20	3.40	0.08	0.80	No	83.09	10.57	1.60	1.07	0.83	
Austin Bank of Chicago	IL	45.62	80.00	39.65	1	334,653	238,957	266,893	37,635	732	4.27	0.85	7.88	Yes	68.26	10.85	4.64	0.62	2.29	
Bank 2	OK	24.43	100.00	33.53	3	115,301	67,602	96,408	14,879	134	3.73	0.48	3.60	No	87.96	12.31	0.70	0.00	1.74	
Bank of Anguilla	MS	NA	100.00	11.24	1 or 3	133,832	66,016	115,705	14,074	301	3.95	0.91	8.72	No	72.27	10.86	1.64	0.05	1.96	
Bank of Cherokee County	OK	NA	66.67	38.84	1 or 3	105,146	66,143	96,505	8,284	136	4.00	0.52	6.65	No	80.45	7.89	0.28	0.61	1.50	
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	352,680	235,616	290,930	30,723	1,031	3.70	1.22	13.41	No	43.46	8.32	0.55	0.09	1.45	
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	138,949	79,064	123,866	13,371	491	3.96	1.41	14.85	Yes	63.64	8.94	0.22	0.05	1.36	
Bank of Lake Village	AR	NA	100.00	6.11	1 or 3	63,282	28,570	56,476	6,698	33	3.21	0.21	1.98	No	84.31	10.64	1.40	0.00	1.89	
Bank of Montgomery	LA	40.73	80.00	38.89	1	219,630	177,895	197,139	21,377	1,058	4.72	2.02	20.09	Yes	59.97	9.73	0.60	0.58	0.56	
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	154,697	103,242	134,581	17,479	710	5.10	1.86	16.56	Yes	54.06	10.67	2.25	0.05	1.29	
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	145,365	99,568	121,763	22,038	298	4.22	0.83	5.46	No	60.15	15.12	1.39	0.81	2.39	
Bank of Winona	MS	NA	100.00	43.47	1 or 3	116,331	39,467	100,178	12,812	267	3.16	0.92	8.56	Yes	69.41	9.66	1.44	0.03	1.71	
Bank of York	AL	NA	100.00	26.65	1 or 3	105,382	35,518	73,965	10,976	163	2.68	0.62	6.10	Yes	76.37	9.29	0.47	-0.03	0.99	
BankFirst Financial Services	MS	59.05	69.23	23.74	1	740,700	582,016	658,521	71,665	1,509	3.69	0.82	8.52	No	69.13	9.61	2.70	0.13	1.63	
BankPlus	MS	20.05	54.24	32.04	3	2,601,973	1,379,018	2,100,853	240,709	5,379	3.41	0.87	9.00	No	74.26	9.56	1.10	0.24	1.27	
BNA Bank	MS	NA	80.00	37.15	1 or 3	438,119	225,847	371,335	55,101	1,077	3.53	1.00	7.91	No	55.87	12.43	1.61	0.17	2.39	
Broadway Federal Bank, F. S. B.	CA	74.76	75.00	76.26	1	353,983	299,997	225,570	41,471	1,470	3.51	1.67	14.44	No	79.88	11.73	2.57	0.06	2.56	
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	164,513	130,677	142,032	15,601	674	5.21	1.71	18.22	Yes	61.72	9.69	1.55	0.11	0.89	
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	682,683	486,497	536,050	67,092	378	3.38	0.24	2.28	No	103.60	10.88	2.34	0.33	1.02	
Carver State Bank	GA	91.48	100.00	46.92	1	41,640	24,221	33,696	4,340	75	5.00	0.73	7.24	No	88.00	10.57	4.90	-0.02	1.37	
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,437	2,226	12,587	2,997	296	1.88	6.41	41.69	No	32.13	16.02	3.14	0.00	3.68	
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	144,413	101,777	120,206	23,666	1,046	4.34	3.14	17.26	Yes	62.21	16.21	1.37	-0.02	2.20	
Citizens Bank	MS	74.80	100.00	45.24	1	72,311	32,248	63,725	8,261	60	3.45	0.34	2.93	No	79.94	11.17	0.35	0.37	0.91	
Citizens Bank	MS	60.91	57.14	32.73	1	398,033	284,441	345,218	37,538	1,460	4.58	1.51	15.60	Yes	69.66	10.30	1.66	0.13	1.64	
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,143,710	753,077	987,297	135,368	3,797	3.55	1.35	11.41	Yes	68.70	11.47	1.18	0.01	1.40	
Citizens Progressive Bank	LA	NA	100.00	24.09	1 or 3	111,322	83,074	96,929	14,053	301	5.65	1.11	8.67	Yes	74.12	8.85	1.64	0.09	0.81	
Citizens Savings Bank & Trust Company	TN	61.93	100.00	7.88	1	103,322	81,644	93,572	8,215	89	5.11	0.35	4.38	No	87.36	8.11	3.27	-0.22	1.42	
Citizens Trust Bank	GA	80.18	100.00	22.92	1	398,165	193,751	343,285	49,998	473	3.28	0.47	3.82	No	82.63	11.93	3.34	0.31	1.15	
City First Bank of D.C., National Assoc	DC	97.04	100.00	31.36	1	235,686	173,071	196,970	33,086	96	4.00	0.16	1.16	No	83.08	13.69	4.67	0.62	2.44	
City National Bank of New Jersey	NJ	0.00	71.43	20.07	3	256,755	149,884	241,616	3,521	-1,808	2.52	-2.78	-180.35	No	183.25	2.11	14.99	0.26	5.91	
Commercial Bank	MS	NA	60.00	29.54	1 or 3	131,769	74,241	114,357	13,279	168	4.17	0.50	4.99	No	81.25	9.28	0.12	-0.05	1.25	
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	71,602	46,520	62,143	9,326	229	4.58	1.29	9.93	Yes	72.56	13.12	1.19	0.00	1.41	
Community Bank of the Bay	CA	87.46	50.00	11.96	1	239,151	176,741	212,884	21,543	459	4.21	0.81	8.62	No	67.59	9.34	1.21	0.33	1.61	

Source: SNL.com | As of 3/31/2015

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	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 (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Community Capital Bank of Virginia	VA	97.60	100.00	26.07	1	82,999	64,999	67,174	12,444	85	3.14	0.41	2.74	No	75.58	13.56	0.34	0.00	1.00
Community Commerce Bank	CA	100.00	0.00	24.92	2	186,723	122,731	101,325	50,001	713	5.48	1.50	5.72	No	73.52	26.11	4.17	0.00	4.04
Concordia Bank and Trust	LA	NA	100.00	34.47	1 or 3	535,789	222,881	454,928	61,211	1,241	2.79	0.92	8.16	Yes	67.71	10.87	1.24	0.01	0.41
Cottonport Bank	LA	56.56	83.33	33.38	1	329,497	208,038	287,492	37,646	602	3.82	0.73	6.47	No	74.26	10.92	2.04	0.37	1.56
Cross Keys Bank	LA	70.48	85.71	25.32	1	320,848	157,987	244,133	41,015	1,062	3.80	1.32	10.62	Yes	69.38	11.53	0.28	-0.02	0.76
Delta Bank	LA	NA	100.00	23.80	1 or 3	262,292	163,772	240,074	20,375	609	3.77	0.93	11.98	Yes	69.80	7.49	0.72	0.30	1.02
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	294,698	151,435	252,571	37,874	1,420	6.68	1.94	15.33	No	57.14	12.37	1.45	-0.01	2.21
Finance and Thrift Company	CA	NA	66.67	0.55	1 or 3	120,245	92,568	85,602	33,301	135	12.91	0.44	1.67	No	68.46	27.18	0.95	5.37	3.99
First American International Bank	NY	57.48	88.89	70.89	1	576,804	416,715	432,837	73,686	325	3.84	0.23	1.77	No	92.28	12.60	1.38	-0.30	1.99
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	79,048	31,836	67,689	10,821	203	3.98	1.02	7.64	No	67.21	12.37	0.00	-0.05	1.17
First Choice Bank	CA	18.65	25.00	22.26	4	680,253	561,920	587,380	57,999	1,001	3.64	0.63	7.01	No	65.47	9.19	0.05	0.00	1.62
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	308,392	349,290	66,891	2,200	3.78	1.96	13.25	Yes	45.16	13.96	0.06	-0.01	2.01
First Independence Bank	MI	34.10	100.00	36.15	3	271,494	128,911	229,110	16,745	16	4.05	0.03	0.38	No	95.39	9.54	1.30	-0.11	1.24
First National Bank of Oxford	MS	NA	33.33	39.11	2 or 4	255,274	136,944	214,453	33,402	503	3.45	0.81	6.06	No	67.57	12.76	0.76	-0.08	1.47
First Security Bank	MS	53.24	76.47	37.52	1	531,547	267,589	452,648	63,319	1,072	3.60	0.81	6.85	No	75.04	11.10	0.82	-0.02	0.95
First Southwest Bank	CO	NA	57.14	18.66	1 or 3	257,067	171,882	224,020	27,555	174	4.17	0.27	2.54	No	87.00	9.09	1.05	0.08	1.48
First State Bank	VA	NA	100.00	25.57	1 or 3	39,465	28,455	37,496	1,764	-32	4.68	-0.32	-7.19	No	107.13	4.46	2.35	0.18	1.48
First, A National Banking Association	MS	31.47	29.17	35.30	4	1,145,293	718,016	980,450	108,210	2,223	3.57	0.79	8.31	No	67.00	8.52	0.89	0.18	0.83
Florida Parishes Bank	LA	NA	75.00	37.92	1 or 3	229,297	142,224	190,905	24,309	759	5.03	1.32	12.75	No	64.69	10.36	0.87	-0.04	2.10
Fordyce Bank & Trust Company	AR	69.33	80.00	48.14	1	136,722	77,965	107,483	14,940	352	4.10	1.04	9.51	Yes	75.97	11.28	0.68	0.06	1.50
Gateway Bank Federal Savings Bank	CA	21.33	66.67	81.08	3	165,890	114,110	155,329	9,180	-484	2.84	-1.11	-20.24	No	191.68	4.20	3.58	0.66	2.14
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834	396,079	479,674	84,466	1,818	4.06	1.30	8.71	No	52.16	14.95	1.91	-0.07	1.53
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	643,872	391,985	562,156	72,311	1,952	3.71	1.22	10.93	Yes	65.32	11.16	2.79	0.11	1.74
Harbor Bank of Maryland	MD	45.02	85.71	26.26	1	231,210	152,834	197,962	25,856	140	4.02	0.24	2.18	No	91.35	8.66	2.94	-0.52	1.96
Holmes County Bank and Trust Company	MS	NA	100.00	22.50	1 or 3	117,077	46,371	101,562	13,431	-48	2.63	-0.17	-1.45	Yes	105.47	11.58	6.92	-0.17	2.72
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	164,352	125,720	141,173	18,272	859	5.56	2.11	18.77	Yes	64.53	11.18	1.29	-0.46	2.05
Illinois-Service Federal Savings and Loan Association	IL	74.58	50.00	75.12	1	110,142	49,936	101,258	5,569	-324	3.43	-1.19	-22.28	No	143.32	4.03	21.58	2.30	5.62
Industrial Bank	DC	68.39	100.00	46.80	1	355,688	264,132	309,366	38,550	474	4.53	0.53	4.94	No	90.67	10.26	4.54	-0.13	1.85
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	304,825	459,417	62,687	2,048	3.73	1.57	13.47	Yes	48.22	11.32	3.83	0.45	3.04
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	623,952	309,692	544,348	51,317	1,338	4.11	0.89	10.69	No	74.29	8.36	2.76	1.06	2.48
Magnolia State Bank	MS	32.94	50.00	37.26	3	322,398	247,386	286,203	30,213	1,093	4.35	1.36	14.75	Yes	68.44	9.10	0.53	0.03	0.80
Mechanics & Farmers Bank	NC	19.91	87.50	15.50	3	297,548	172,697	256,194	35,503	-131	3.39	-0.17	-1.48	No	106.24	12.08	5.21	-0.01	2.00
Mechanics Bank	MS	NA	83.33	44.77	1 or 3	219,045	128,441	195,164	22,241	304	3.72	0.56	5.52	No	72.29	9.97	5.90	0.24	2.28
Merchants & Planters Bank	MS	2.48	0.00	31.52	4	93,052	26,284	84,946	7,808	-77	2.35	-0.36	-3.97	No	113.44	8.29	1.60	0.05	2.01
Metro Bank	KY	NA	100.00	13.84	1 or 3	32,952	13,228	27,389	5,358	-85	2.23	-1.02	-6.31	No	127.07	16.14	4.24	-0.39	2.04
Mission Valley Bank	CA	94.42	33.33	17.02	2	275,476	193,474	235,700	36,465	573	4.71	0.85	6.30	No	74.81	13.50	0.85	-0.11	2.16

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Mitchell Bank	WI	94.40	66.67	38.36	1	53,591	24,521	45,476	7,899	14	3.56	0.11	0.71	No	97.75	14.31	8.58	0.00	2.59
Native American Bank, National Assoc	CO	NA	100.00	3.68	1 or 3	62,725	48,323	55,705	6,656	-106	4.24	-0.66	-6.34	No	112.88	10.19	1.33	-0.05	1.96
Neighborhood National Bank	CA	0.00	66.67	34.88	3	66,244	33,147	60,685	4,713	282	3.57	1.68	24.67	No	101.65	7.06	2.04	-0.90	6.24
Noah Bank	PA	7.14	20.00	0.00	4	302,785	254,568	247,886	34,738	893	4.59	1.20	10.60	No	72.66	11.04	2.50	0.88	2.13
North Milwaukee State Bank	WI	35.19	100.00	21.48	3	78,570	49,833	70,846	5,520	-182	3.52	-0.95	-13.04	No	116.47	5.41	14.65	9.54	4.04
Northern Hancock Bank and Trust	WV	NA	100.00	58.17	1 or 3	26,811	19,958	22,886	3,400	32	7.74	0.48	3.75	Yes	86.89	12.59	2.27	1.62	1.32
One PacificCoast Bank, FSB	CA	NA	50.00	26.60	1 or 3	384,097	291,829	297,542	42,259	426	3.99	0.46	4.07	No	83.04	10.74	2.07	0.03	1.59
OneUnited Bank	MA	87.03	66.67	94.52	1	642,449	430,581	360,329	48,676	-65	2.33	-0.04	-0.54	No	113.29	6.42	2.48	0.01	0.68
Oxford University Bank	MS	NA	66.67	47.61	1 or 3	119,279	82,408	105,511	11,039	201	3.63	0.69	7.37	No	72.09	9.36	1.56	0.00	0.96
Pacific Global Bank	IL	75.11	100.00	83.59	1	159,740	119,518	140,254	18,558	265	3.80	0.66	5.76	No	72.74	11.46	1.34	-0.14	3.50
Pan American Bank	IL	49.40	50.00	57.28	1	295,680	204,434	273,349	21,652	339	3.61	0.48	6.40	Yes	83.51	7.65	1.59	0.01	1.09
Pan American Bank,	CA	NA	100.00	50.10	1 or 3	36,175	30,081	31,090	4,909	-690	4.33	-7.35	-52.53	No	258.62	13.07	5.74	0.08	2.70
Peoples Bank	MS	71.61	80.00	21.79	1	250,371	200,137	208,373	24,361	1,182	5.53	1.93	19.55	Yes	59.17	9.59	2.49	0.33	1.33
Priority One Bank	MS	39.35	45.45	29.77	4	585,565	414,063	493,555	63,451	2,053	3.92	1.42	12.99	Yes	67.76	10.61	1.14	0.05	1.76
Promerica Bank	CA	NA	100.00	5.76	1 or 3	160,376	126,107	131,046	28,041	-79	3.97	-0.20	-1.13	No	108.41	16.70	0.28	-0.09	1.70
Richland State Bank	LA	48.24	88.89	25.32	1	288,385	163,310	255,145	28,991	730	3.92	1.01	10.05	Yes	72.06	9.73	0.51	-0.04	1.00
Richton Bank and Trust Company	MS	48.00	33.33	41.40	2	64,799	25,688	55,326	9,202	97	3.73	0.60	4.18	Yes	84.44	13.58	0.30	0.03	1.78
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	308,577	176,830	253,707	26,828	859	2.79	1.15	12.95	Yes	57.11	8.92	1.57	0.19	2.29
Savoy Bank	NY	NA	0.00	31.56	2 or 4	141,374	110,525	127,987	12,743	167	4.66	0.51	5.28	No	81.42	9.70	2.94	0.00	2.05
Seaway Bank and Trust Company	IL	50.62	75.00	43.65	1	404,889	259,576	313,576	42,585	-200	5.44	-0.20	-1.88	No	109.35	9.36	20.74	2.88	4.99
Security Federal Bank	SC	33.56	61.54	42.16	3	822,835	339,977	678,593	94,238	1,600	2.99	0.79	6.80	No	85.41	10.76	2.64	0.63	2.33
Security State Bank of Wewoka, OK	OK	NA	100.00	21.76	1 or 3	203,535	127,834	185,866	15,462	246	3.94	0.52	6.43	No	64.96	7.40	1.94	-0.07	2.04
South Carolina Community Bank	SC	91.59	100.00	25.27	1	58,075	40,947	54,655	3,216	-75	3.56	-0.51	-9.33	No	105.10	5.42	33.72	-0.06	4.56
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,166,122	766,971	964,759	138,845	2,856	4.21	0.99	8.31	No	66.07	9.09	0.98	0.15	1.13
Spring Bank	NY	NA	100.00	28.08	1 or 3	118,155	89,772	102,568	15,071	612	4.98	2.14	16.59	No	62.72	12.87	3.56	0.00	1.16
Start Community Bank	CT	NA	100.00	54.60	1 or 3	78,060	65,877	56,061	10,623	-248	2.84	-1.28	-9.24	No	132.86	13.68	0.53	0.78	1.34
State Bank & Trust Company	MS	67.97	65.79	28.49	1	984,815	750,633	793,751	109,664	1,490	3.98	0.61	5.50	No	70.60	8.65	0.96	0.10	1.20
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751	454,374	888,969	79,830	4,057	2.84	1.50	21.19	Yes	88.76	7.47	0.75	-0.04	1.38
Sycamore Bank	MS	69.89	80.00	39.08	1	206,407	122,932	185,379	19,591	341	3.89	0.68	7.05	No	75.23	9.52	0.45	0.03	1.28
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	102,433	55,465	83,113	17,054	415	4.87	1.61	9.88	No	48.45	16.40	0.04	0.01	2.72
Tri State Bank of Memphis	TN	65.97	66.67	15.24	1	123,327	76,063	109,817	12,597	118	4.10	0.37	3.78	No	85.74	8.77	9.59	0.68	2.57
United Bank	AL	45.85	55.56	25.24	1	506,941	266,217	453,264	51,134	610	3.37	0.48	4.82	No	80.84	9.80	0.74	-0.02	1.40
United Bank of Philadelphia	PA	77.39	50.00	21.76	1	58,872	43,398	55,261	3,252	15	4.81	0.10	1.87	No	104.37	5.22	5.89	-0.04	1.57
United Mississippi Bank	MS	NA	81.82	26.94	1 or 3	359,930	250,025	323,284	34,478	968	4.19	1.13	11.31	Yes	78.92	9.49	1.04	0.11	0.59
Urban Partnership Bank	IL	98.04	80.00	52.85	1	738,906	522,708	666,044	62,468	-4,393	5.35	-2.28	-27.17	No	186.30	8.04	12.18	1.76	5.30
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	575,210	298,036	470,792	71,612	1,569	3.30	1.11	8.93	No	59.29	11.62	0.37	0.08	1.39

Source: SNL.com | As of 3/31/2015

# TOP TWENTY CDFI BANKS *by Selected Indicators*

Total Assets	Social Performance Metrics					Balance Sheet/Income Statement
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
BankPlus	MS	20.05	54.24	32.04	3	2,601,973
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,166,122
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,145,293
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,143,710
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751
State Bank & Trust Company	MS	67.97	65.79	28.49	1	984,815
Security Federal Bank	SC	33.56	61.54	42.16	3	822,835
BankFirst Financial Services	MS	59.05	69.23	23.74	1	740,700
Urban Partnership Bank	IL	98.04	80.00	52.85	1	738,906
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	682,683
First Choice Bank	CA	18.65	25.00	22.26	4	680,253
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	643,872
OneUnited Bank	MA	87.03	66.67	94.52	1	642,449
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	623,952
Priority One Bank	MS	39.35	45.45	29.77	4	585,565
First American International Bank	NY	57.48	88.89	70.89	1	576,804
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	575,210
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834
Concordia Bank and Trust	LA	NA	100.00	34.47	1 or 3	535,789
First Security Bank	MS	53.24	76.47	37.52	1	531,547

Source: SNL.com | As of 3/31/2015

Total Loans	Social Performance Metrics					Balance Sheet/Income Statement	
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
BankPlus	MS	20.05	54.24	32.04	3	2,601,973	1,379,018
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,166,122	766,971
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,143,710	753,077
State Bank & Trust Company	MS	67.97	65.79	28.49	1	984,815	750,633
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,145,293	718,016
BankFirst Financial Services	MS	59.05	69.23	23.74	1	740,700	582,016
First Choice Bank	CA	18.65	25.00	22.26	4	680,253	561,920
Urban Partnership Bank	IL	98.04	80.00	52.85	1	738,906	522,708
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	682,683	486,497
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751	454,374
OneUnited Bank	MA	87.03	66.67	94.52	1	642,449	430,581
First American International Bank	NY	57.48	88.89	70.89	1	576,804	416,715
Priority One Bank	MS	39.35	45.45	29.77	4	585,565	414,063
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834	396,079
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	643,872	391,985
Security Federal Bank	SC	33.56	61.54	42.16	3	822,835	339,977
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	623,952	309,692
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	308,392
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	304,825
Broadway Federal Bank, F. S. B.	CA	74.76	75.00	76.26	1	353,983	299,997

Source: SNL.com | As of 3/31/2015

# TOP TWENTY 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 (%)
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,437	No	6.41
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	144,413	Yes	3.14
Spring Bank	NY	NA	100.00	28.08	1 or 3	118,155	No	2.14
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	164,352	Yes	2.11
Bank of Montgomery	LA	40.73	80.00	38.89	1	219,630	Yes	2.02
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	Yes	1.96
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	294,698	No	1.94
Peoples Bank	MS	71.61	80.00	21.79	1	250,371	Yes	1.93
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	154,697	Yes	1.86
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	164,513	Yes	1.71
Neighborhood National Bank	CA	0.00	66.67	34.88	3	66,244	No	1.68
Broadway Federal Bank, F. S. B.	CA	74.76	75.00	76.26	1	353,983	No	1.67
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	102,433	No	1.61
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	Yes	1.57
Citizens Bank	MS	60.91	57.14	32.73	1	398,033	Yes	1.51
Community Commerce Bank	CA	100.00	0.00	24.92	2	186,723	No	1.50
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751	Yes	1.50
Priority One Bank	MS	39.35	45.45	29.77	4	585,565	Yes	1.42
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	138,949	Yes	1.41
Magnolia State Bank	MS	32.94	50.00	37.26	3	322,398	Yes	1.36

Source: SNL.com | As of 3/31/2015

## 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 (%)
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,437	No	41.69
Neighborhood National Bank	CA	0.00	66.67	34.88	3	66,244	No	24.67
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751	Yes	21.19
Bank of Montgomery	LA	40.73	80.00	38.89	1	219,630	Yes	20.09
Peoples Bank	MS	71.61	80.00	21.79	1	250,371	Yes	19.55
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	164,352	Yes	18.77
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	164,513	Yes	18.22
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	144,413	Yes	17.26
Spring Bank	NY	NA	100.00	28.08	1 or 3	118,155	No	16.59
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	154,697	Yes	16.56
Citizens Bank	MS	60.91	57.14	32.73	1	398,033	Yes	15.60
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	294,698	No	15.33
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	138,949	Yes	14.85
Magnolia State Bank	MS	32.94	50.00	37.26	3	322,398	Yes	14.75
Broadway Federal Bank, F. S. B.	CA	74.76	75.00	76.26	1	353,983	No	14.44
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	Yes	13.47
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	352,680	No	13.41
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	Yes	13.25
Priority One Bank	MS	39.35	45.45	29.77	4	585,565	Yes	12.99
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	308,577	Yes	12.95

Source: SNL.com | As of 3/31/2015

# TOP TWENTY CDFI BANKS *by Selected Indicators*

Leverage Ratio	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
Finance and Thrift Company	CA	NA	66.67	0.55	1 or 3	120,245	27.18
Community Commerce Bank	CA	100.00	0.00	24.92	2	186,723	26.11
Promerica Bank	CA	NA	100.00	5.76	1 or 3	160,376	16.70
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	102,433	16.4
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	144,413	16.21
Metro Bank	KY	NA	100.00	13.84	1 or 3	32,952	16.14
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,437	16.02
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	145,365	15.12
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834	14.95
American Plus Bank, N.A.	CA	37.93	0.00	35.20	4	321,664	14.59
Mitchell Bank	WI	94.40	66.67	38.36	1	53,591	14.31
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	13.96
City First Bank of D.C., National Assoc	DC	97.04	100.00	31.36	1	235,686	13.69
Start Community Bank	CT	NA	100.00	54.60	1 or 3	78,060	13.68
Richton Bank and Trust Company	MS	48.00	33.33	41.40	2	64,799	13.58
Community Capital Bank of Virginia	VA	97.60	100.00	26.07	1	82,999	13.56
Mission Valley Bank	CA	94.42	33.33	17.02	2	275,476	13.50
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	71,602	13.12
Pan American Bank	CA	NA	100.00	50.10	1 or 3	36,175	13.07
Spring Bank	NY	NA	100.00	28.08	1 or 3	118,155	12.87

Source: SNL.com | As of 3/31/2015

Efficiency Ratio (ER)	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,437	32.13
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	352,680	43.46
American Plus Bank, N.A.	CA	37.93	0.00	35.20	4	321,664	44.92
First Eagle Bank	IL	41.41	0.00	37.83	2	452,590	45.16
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	48.22
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	102,433	48.45
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834	52.16
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	154,697	54.06
BNA Bank	MS	NA	80.00	37.15	1 or 3	438,119	55.87
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	308,577	57.11
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	294,698	57.14
Peoples Bank	MS	71.61	80.00	21.79	1	250,371	59.17
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	575,210	59.29
Bank of Montgomery	LA	40.73	80.00	38.89	1	219,630	59.97
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	145,365	60.15
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	164,513	61.72
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	144,413	62.21
Spring Bank	NY	NA	100.00	28.08	1 or 3	118,155	62.72
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	138,949	63.64
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	164,352	64.53

Source: SNL.com | As of 3/31/2015



## TOP TWENTY 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 (%)
BankPlus	MS	20.05	54.24	32.04	3	2,601,973	2,100,853
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,143,710	987,297
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,145,293	980,450
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,166,122	964,759
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	991,751	888,969
State Bank & Trust Company	MS	67.97	65.79	28.49	1	984,815	793,751
Security Federal Bank	SC	33.56	61.54	42.16	3	822,835	678,593
Urban Partnership Bank	IL	98.04	80.00	52.85	1	738,906	666,044
BankFirst Financial Services	MS	59.05	69.23	23.74	1	740,700	658,521
First Choice Bank	CA	18.65	25.00	22.26	4	680,253	587,380
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	643,872	562,156
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	623,952	544,348
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	682,683	536,050
Priority One Bank	MS	39.35	45.45	29.77	4	585,565	493,555
Golden Bank, NA	TX	13.61	33.33	13.04	4	567,834	479,674
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	575,210	470,792
International Bank of Chicago	IL	28.25	57.14	28.22	3	525,588	459,417
Concordia Bank and Trust	LA	NA	100.00	34.47	1 or 3	535,789	454,928
United Bank	AL	45.85	55.56	25.24	1	506,941	453,264
First Security Bank	MS	57.48	88.89	70.89	1	576,804	432,837

Source: SNL.com | As of 3/31/2015

## GLOSSARY

**Total Assets:** The sum of all assets owned by the bank, including cash, loans, securities, bank premises, and other assets

**Total Loans (Total Loans and Leases):** The total of loans and lease financing receivables, net of unearned income

**Return on Average Assets:** Net income after taxes and extraordinary items (annualized) as a percentage of average total assets.

**Return on Average Equity:** Annualized net income as a percentage of average equity on a consolidated basis.

**Leverage Ratio (Tier 1 Leverage Ratio):** Tier 1 (core) capital as a percentage of average total assets minus ineligible intangibles.

**Efficiency Ratio:** Noninterest expense of intangible assets as a percentage of (net interest income + noninterest income). Lower means more efficient.

**Total Deposits:** All unpaid balances of money or its equivalent received or held by a bank in the usual course of business and for which it has given or is obligated to give credit.

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