

CDFI Banking Industry Peer Group Report

SECOND 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 2 CDFI Banking Industry Quarterly Report for 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: SECOND 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					34,148,558	22,354,275	28,412,324	3,699,266	128,996								
MEDIAN	53.94	80.00	30.57	1.00	207,664	139,124	185,330	22,143	801	3.95	0.79	7.14	73.75	10.56	1.44	0.10	1.59
AVERAGE	55.22	72.76	33.00	1.79	310,441	203,221	258,294	33,630	1,173	4.04	0.61	3.28	81.42	10.77	2.95	0.35	1.91
MAXIMUM	100.00	100.00	97.19	2.00	2,564,782	1,452,315	2,048,929	241,723	10,650	13.26	4.93	31.99	253.27	27.62	31.29	5.94	7.26
MINIMUM	0.00	0.00	0.00	1.00	16,774	2,544	12,499	1,667	-11,158	1.96	-8.69	-196.43	43.38	1.57	0.00	-1.45	0.39

Source: SNL.com | As of 6/30/2015

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.

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: SECOND 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	153,802	92,770	135,162	16,531	1,913	3.71	2.56	24.86	No	63.07	10.89	0.07	-1.45	2.86
American Metro Bank	IL	50.67	100.00	35.83	1	63,083	49,075	52,805	5,866	-141	3.65	-0.45	-4.85	No	111.91	9.40	10.19	-0.38	3.42
American Plus Bank, NA	CA	37.93	0.00	35.20	4	327,835	281,588	253,082	47,116	1,921	3.87	1.20	8.32	No	45.06	14.60	0.00	0.00	1.62
Amory Federal Savings & Loan Assoc	MS	NA	0.00	97.19	2 or 4	93,416	67,110	83,158	10,168	166	3.21	0.35	3.30	No	73.44	10.88	1.38	0.79	0.77
Austin Bank of Chicago	IL	45.62	80.00	39.65	1	343,292	240,912	271,950	37,312	1,494	4.12	0.88	8.01	Yes	67.42	11.13	4.01	1.23	2.03
Bank 2	OK	24.43	100.00	33.53	3	119,704	71,534	101,626	15,178	536	3.81	0.93	7.17	No	82.25	11.79	1.07	0.00	1.64
Bank of Anguilla	MS	NA	100.00	11.24	1 or 3	129,371	72,384	102,107	14,149	641	4.18	0.98	9.18	No	71.79	11.33	0.95	0.21	1.76
Bank of Cherokee County	OK	NA	66.67	38.84	1 or 3	104,398	66,099	95,854	8,182	295	4.01	0.56	7.19	No	79.68	7.94	1.23	0.28	1.58
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	337,693	246,002	270,500	30,935	2,066	3.74	1.22	13.42	No	43.68	8.78	0.65	0.06	1.47
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	141,748	82,728	126,485	13,004	997	4.00	1.42	15.10	Yes	62.56	8.85	0.20	0.04	1.33
Bank of Lake Village	AR	NA	100.00	6.11	1 or 3	60,601	34,957	53,844	6,715	123	3.51	0.40	3.68	No	78.33	10.91	0.68	0.03	1.59
Bank of Montgomery	LA	40.73	80.00	38.89	1	223,245	180,556	196,558	21,738	2,439	4.51	2.26	22.89	Yes	58.39	9.46	0.29	0.53	0.55
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	156,379	110,221	136,305	17,256	1,447	5.08	1.88	16.61	Yes	54.29	10.54	1.65	0.31	1.18
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	144,196	98,870	120,818	22,206	543	4.24	0.75	4.94	No	62.86	15.26	1.29	0.98	2.26
Bank of Winona	MS	NA	100.00	43.47	1 or 3	113,408	39,170	98,279	11,707	523	3.25	0.90	8.46	Yes	69.80	9.07	2.54	0.07	1.74
Bank of York	AL	NA	100.00	26.65	1 or 3	103,762	37,593	73,245	10,645	339	2.67	0.65	6.31	Yes	76.30	9.54	0.30	0.25	0.85
BankFirst Financial Services	MS	59.05	69.23	23.74	1	734,403	600,518	647,086	72,732	2,919	3.72	0.79	8.16	No	69.98	9.82	2.55	0.19	1.52
BankPlus	MS	20.05	54.24	32.04	3	2,564,782	1,452,315	2,048,929	241,723	10,650	3.40	0.84	8.87	No	74.84	9.28	1.26	0.28	1.16
Beneficial State Bank	CA	NA	50.00	26.60	1 or 3	403,980	305,907	320,967	42,804	1,119	3.86	0.58	5.30	No	77.83	10.33	1.71	0.05	1.60
BNA Bank	MS	NA	80.00	37.15	1 or 3	434,075	224,524	366,851	55,922	2,606	3.48	1.20	9.48	No	53.68	12.72	1.48	0.20	2.44
Broadway Federal Bank, FSB	CA	74.76	75.00	76.26	1	359,084	284,062	236,309	42,682	2,799	3.55	1.58	13.52	No	81.49	11.89	2.37	0.03	2.44
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	169,919	142,895	141,810	16,011	1,277	5.36	1.60	16.69	Yes	63.30	9.69	2.06	0.20	0.88
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	672,040	494,687	553,322	65,732	536	3.30	0.17	1.62	No	97.39	10.41	2.24	0.71	0.83
Carver State Bank	GA	91.48	100.00	46.92	1	40,079	24,208	33,205	4,305	40	4.82	0.20	1.89	No	94.08	10.56	6.37	0.79	1.09
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,774	2,544	12,499	3,249	477	1.96	4.93	31.99	No	48.81	15.97	2.75	0.00	3.22
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	153,269	107,771	128,668	23,944	1,340	4.30	1.94	11.16	Yes	71.77	15.21	1.21	-0.02	2.09
Citizens Bank (Byhalia)	MS	74.80	100.00	45.24	1	73,277	31,268	64,725	8,252	190	3.45	0.53	4.62	No	78.25	11.21	0.27	0.39	0.97
Citizens Bank (Columbia)	MS	60.91	57.14	32.73	1	394,039	288,910	341,205	37,043	3,039	4.51	1.55	16.27	Yes	68.41	10.05	1.78	0.18	1.58
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,156,020	767,074	981,328	136,057	8,122	3.52	1.43	12.09	Yes	67.55	11.31	1.00	0.02	1.39
Citizens Progressive Bank	LA	NA	100.00	24.09	1 or 3	113,260	92,496	97,498	15,300	861	5.01	1.55	12.06	Yes	74.51	9.85	3.47	0.08	0.78
Citizens Savings Bank & Trust Co	TN	61.93	100.00	7.88	1	104,095	84,335	92,799	8,002	155	5.06	0.30	3.82	No	88.95	8.17	2.12	-0.10	1.41
Citizens Trust Bank	GA	80.18	100.00	22.92	1	390,481	196,829	337,373	48,918	951	3.24	0.48	3.84	No	81.92	11.82	2.91	0.11	1.18
City First Bank of D.C., NA	DC	97.04	100.00	31.36	1	237,897	169,928	195,932	32,984	127	3.96	0.11	0.77	No	81.64	13.62	8.41	0.71	2.57
City National Bank of New Jersey	NJ	0.00	71.43	20.07	3	255,831	143,774	242,531	1,683	-3,247	2.80	-2.51	-196.43	No	166.03	1.57	15.49	0.15	6.15
Commercial Bank	MS	NA	60.00	29.54	1 or 3	126,249	75,595	108,700	13,353	350	4.19	0.53	5.23	No	79.50	9.67	0.73	-0.03	1.23
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	73,695	59,771	63,739	9,740	643	4.88	1.78	13.71	Yes	64.82	13.21	0.48	0.01	1.15
Community Bank of the Bay	CA	87.46	50.00	11.96	1	253,242	179,008	226,786	21,896	799	4.15	0.68	7.43	No	70.69	9.03	1.31	0.15	1.68

Source: SNL.com | As of 6/30/2015

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2015

	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	92,453	64,136	76,623	12,546	201	3.14	0.46	3.23	No	75.35	12.48	1.39	0.00	1.05
Community Commerce Bank	CA	100.00	0.00	24.92	2	183,002	121,051	97,773	50,249	1,363	5.37	1.46	5.45	No	72.93	27.31	4.19	0.00	3.79
Concordia Bank and Trust Co.	LA	NA	100.00	34.47	1 or 3	522,775	231,120	441,583	60,991	2,597	2.88	0.97	8.52	Yes	67.54	11.07	1.57	0.01	0.39
Cottonport Bank	LA	56.56	83.33	33.38	1	333,262	221,621	290,590	38,063	1,215	3.87	0.73	6.47	No	71.96	11.06	2.46	1.88	0.80
Cross Keys Bank	LA	70.48	85.71	25.32	1	320,435	168,111	245,418	39,205	1,956	3.74	1.21	9.77	Yes	70.36	11.53	0.28	-0.01	0.71
Delta Bank	LA	NA	100.00	23.80	1 or 3	255,874	190,139	223,695	20,412	1,618	4.00	1.25	15.89	Yes	67.03	7.83	0.37	0.15	0.88
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	290,938	165,302	245,820	37,616	1,969	5.52	1.35	10.53	No	61.76	12.52	1.55	0.07	1.99
Finance and Thrift Company	CA	NA	66.67	0.55	1 or 3	117,999	92,414	83,395	32,952	-112	13.26	-0.19	-0.68	No	70.88	27.62	1.03	4.51	4.45
First American International Bank	NY	57.48	88.89	70.89	1	591,543	433,820	445,538	73,711	586	3.81	0.20	1.59	No	89.87	12.60	0.70	-0.15	1.91
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	77,634	33,826	66,670	10,574	465	4.08	1.17	8.72	No	62.07	12.70	0.00	0.21	0.99
First Choice Bank	CA	18.65	25.00	22.26	4	717,671	604,540	614,646	86,816	2,108	3.69	0.63	6.51	No	64.85	12.33	0.08	0.07	1.59
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	318,441	399,004	66,996	4,635	3.86	2.05	13.90	Yes	43.38	13.98	0.43	-0.01	1.99
First Independence Bank	MI	34.10	100.00	36.15	3	200,293	128,265	157,030	17,121	403	3.85	0.36	4.79	No	90.09	9.38	1.30	0.04	1.24
First Security Bank	MS	53.24	76.47	37.52	1	514,401	278,526	435,064	63,682	2,098	3.69	0.80	6.65	No	70.61	11.37	0.86	0.12	0.95
First Southwest Bank	CO	NA	57.14	18.66	1 or 3	259,684	173,559	226,991	27,728	356	4.08	0.28	2.59	No	88.24	8.93	2.41	0.12	1.43
First State Bank	VA	NA	100.00	25.57	1 or 3	38,898	28,685	37,079	1,667	-32	4.76	-0.16	-3.66	No	100.00	4.25	3.83	0.60	1.32
First, A National Banking Association	MS	31.47	29.17	35.30	4	1,116,567	732,901	956,811	107,774	4,632	3.60	0.83	8.62	No	66.98	8.45	0.90	-0.05	0.88
Florida Parishes Bank	LA	NA	75.00	37.92	1 or 3	231,851	142,929	190,422	23,743	1,518	5.05	1.32	12.69	No	64.02	10.21	0.50	-0.03	2.16
FNB Oxford Bank	MS	NA	33.33	39.11	2 or 4	258,058	138,766	217,072	33,104	1,031	3.42	0.82	6.20	No	66.70	12.67	0.73	-0.04	1.47
Fordyce Bank & Trust Company	AR	69.33	80.00	48.14	1	136,743	80,016	110,844	14,068	803	4.21	1.19	10.96	Yes	74.06	11.62	0.60	0.14	1.40
Gateway Bank Federal Savings Bank	CA	21.33	66.67	81.08	3	163,190	105,436	152,966	8,837	-818	2.95	-0.96	-17.62	No	146.06	4.23	3.45	0.38	2.30
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265	413,029	493,135	85,913	3,789	3.98	1.34	8.99	No	53.51	14.98	1.61	-0.07	1.38
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	632,482	427,935	525,010	70,683	4,386	3.84	1.39	12.27	Yes	63.77	11.28	2.12	0.02	1.69
Harbor Bank of Maryland	MD	45.02	85.71	26.26	1	238,471	166,534	205,512	25,503	7	3.93	0.01	0.05	No	92.47	9.13	2.29	0.58	1.63
Holmes County Bank and Trust Co	MS	NA	100.00	22.50	1 or 3	111,475	48,669	96,431	13,312	78	2.75	0.14	1.17	Yes	99.94	11.65	6.38	-0.02	2.57
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	167,282	134,077	138,803	18,662	1,760	5.68	2.16	19.14	Yes	61.74	11.46	1.85	0.10	1.90
Illinois-Service Federal Savings & Loan Assoc	IL	74.58	50.00	75.12	1	109,122	49,410	101,387	4,352	-1,223	3.16	-2.24	-45.39	No	161.70	3.20	23.03	1.17	5.67
Industrial Bank	DC	68.39	100.00	46.80	1	365,317	271,212	312,322	38,184	767	4.51	0.43	4.00	No	89.90	10.14	4.63	0.65	1.49
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	316,390	454,089	63,467	4,280	4.06	1.64	13.82	Yes	43.89	11.74	3.46	0.43	3.19
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	608,939	309,131	520,492	48,866	2,182	4.12	0.72	8.71	No	76.75	8.27	2.74	0.82	2.46
Magnolia State Bank	MS	32.94	50.00	37.26	3	307,111	247,304	275,506	30,413	2,071	4.18	1.30	13.82	Yes	70.07	9.43	0.62	0.02	0.80
Mechanics & Farmers Bank	NC	19.91	87.50	15.50	3	295,364	176,179	254,146	35,422	263	3.47	0.17	1.48	No	93.50	12.39	3.84	0.00	1.95
Mechanics Bank	MS	NA	83.33	44.77	1 or 3	215,035	131,651	191,458	22,079	655	3.76	0.60	5.93	No	71.62	10.17	5.09	0.66	2.09
Merchants & Planters Bank	MS	2.48	0.00	31.52	4	95,191	26,529	87,310	7,560	-103	2.44	-0.24	-2.67	No	108.52	8.13	1.29	-0.02	2.01
Metro Bank	KY	NA	100.00	13.84	1 or 3	31,789	13,374	26,289	5,256	-175	2.30	-1.06	-6.55	No	124.07	16.12	3.83	-0.17	2.00
Mission National Bank	CA	100.00	100.00	17.93	1	182,137	139,481	154,481	23,796	833	4.75	0.93	7.10	No	69.82	13.26	2.24	-0.01	2.40
Mission Valley Bank	CA	94.42	33.33	17.02	2	269,789	182,497	229,832	37,142	1,327	4.48	0.96	7.25	No	70.46	13.27	0.66	0.02	2.25

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Mitchell Bank	WI	94.40	66.67	38.36	1	51,829	23,573	43,684	7,932	47	3.56	0.18	1.19	No	95.68	14.33	7.65	0.81	2.29
Native American Bank, NA	CO	NA	100.00	3.68	1 or 3	68,021	56,406	61,057	6,544	-155	4.27	-0.48	-4.67	No	109.22	10.12	1.13	-0.46	1.87
Neighborhood National Bank	CA	0.00	66.67	34.88	3	61,783	30,111	56,208	4,698	296	3.76	0.91	12.76	No	100.22	7.56	1.94	-1.20	7.26
Noah Bank	PA	7.14	20.00	0.00	4	310,895	254,502	258,454	38,366	1,405	4.53	0.93	8.01	No	75.85	12.00	1.48	0.66	2.04
North Milwaukee State Bank	WI	35.19	100.00	21.48	3	71,438	46,281	64,713	4,526	-1,097	3.06	-2.89	-41.38	No	142.35	3.42	17.75	5.94	6.12
Northern Hancock Bank and Trust	WV	NA	100.00	58.17	1 or 3	26,239	19,620	22,319	3,396	68	7.70	0.51	3.99	Yes	88.83	12.80	4.56	0.95	1.33
OneUnited Bank	MA	87.03	66.67	94.52	1	634,894	433,349	355,889	45,353	-322	2.18	-0.10	-1.35	No	112.61	6.21	2.72	0.00	0.67
Oxford University Bank	MS	NA	66.67	47.61	1 or 3	118,839	84,793	104,702	11,141	404	3.68	0.68	7.35	No	72.55	9.29	0.26	0.00	0.93
Pacific Global Bank	IL	75.11	100.00	83.59	1	168,239	121,016	147,815	18,823	588	3.84	0.73	6.34	No	70.83	11.33	1.09	-0.21	3.53
Pan American Bank	IL	49.40	50.00	57.28	1	302,736	214,585	275,980	21,138	741	3.71	0.51	6.96	Yes	80.37	7.30	1.69	0.08	1.06
Pan American Bank,	CA	NA	100.00	50.10	1 or 3	37,230	30,871	32,693	3,980	-1,618	4.49	-8.69	-66.72	No	253.27	10.77	3.99	1.17	2.06
Peoples Bank	MS	71.61	80.00	21.79	1	244,570	196,205	204,985	23,751	2,232	5.54	1.82	18.51	Yes	63.01	9.36	3.16	0.32	1.40
Priority One Bank	MS	39.35	45.45	29.77	4	591,263	432,016	488,118	63,829	4,516	4.02	1.55	14.24	Yes	66.74	10.56	1.19	0.17	1.67
ProAmerica Bank	CA	NA	100.00	5.76	1 or 3	189,108	136,972	159,682	28,242	128	4.22	0.16	0.91	No	93.76	16.64	0.47	-0.05	1.57
Quontic Bank	NY	43.15	33.33	83.30	2	155,493	136,211	136,030	18,087	1,071	5.18	1.45	12.01	Yes	82.30	10.75	0.08	-0.01	0.79
Richland State Bank	LA	48.24	88.89	25.32	1	302,187	183,398	245,617	29,165	1,674	4.01	1.15	11.52	Yes	70.35	9.66	0.18	0.04	0.89
Richton Bank and Trust Company	MS	48.00	33.33	41.40	2	62,818	26,076	53,171	9,336	309	3.99	0.96	6.66	Yes	77.32	13.63	0.69	-0.15	1.83
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	298,689	181,946	242,956	27,246	1,892	2.86	1.26	14.13	Yes	55.34	8.96	1.39	0.10	2.28
Savoy Bank	NY	NA	0.00	31.56	2 or 4	154,040	121,070	137,256	16,117	812	4.49	1.17	11.99	No	72.51	10.97	1.58	0.00	1.89
Seaway Bank and Trust Company	IL	50.62	75.00	43.65	1	393,687	247,726	304,437	40,182	-1,176	4.61	-0.58	-5.60	No	92.83	8.64	21.06	1.55	6.57
Security Federal Bank	SC	33.56	61.54	42.16	3	802,730	324,343	666,496	91,793	3,222	3.04	0.79	6.89	No	77.40	10.72	2.44	0.39	2.40
Security State Bank of Wewoka, OK	OK	NA	100.00	21.76	1 or 3	197,163	136,283	180,238	14,961	102	3.98	0.10	1.34	No	59.21	7.17	1.20	2.27	1.65
South Carolina Community Bank	SC	91.59	100.00	25.27	1	57,282	38,628	53,827	3,241	-317	3.50	-1.10	-20.93	No	115.23	5.67	31.29	2.91	3.53
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,152,642	802,054	929,844	138,778	5,916	4.23	1.03	8.57	No	65.51	9.33	1.17	0.15	1.09
Spring Bank	NY	NA	100.00	28.08	1 or 3	119,821	96,176	103,921	15,403	1,074	4.71	1.84	14.32	No	65.69	12.78	3.33	0.00	1.08
Start Community Bank	CT	NA	100.00	54.60	1 or 3	83,350	71,550	59,544	12,377	-490	2.87	-1.24	-8.81	No	130.79	15.37	0.49	0.38	1.30
State Bank & Trust Company	MS	67.97	65.79	28.49	1	983,545	762,811	781,234	109,985	3,100	3.99	0.63	5.68	No	70.92	8.66	0.96	0.05	1.23
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237	474,461	735,994	79,420	7,211	3.06	1.45	18.47	Yes	89.82	9.18	0.55	-0.02	1.32
Sycamore Bank	MS	69.89	80.00	39.08	1	199,305	127,992	178,573	19,453	699	3.77	0.68	7.19	No	74.87	9.25	0.37	0.75	0.86
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	117,336	70,913	86,844	17,218	855	4.82	1.60	10.08	No	49.06	15.45	0.03	0.01	2.12
Tri State Bank of Memphis	TN	65.97	66.67	15.24	1	125,484	76,365	112,102	12,416	81	4.10	0.13	1.30	No	95.63	8.90	9.40	1.07	2.33
United Bank	AL	45.85	55.56	25.24	1	516,965	282,732	462,998	51,001	1,263	3.40	0.49	4.97	No	80.51	9.65	1.09	0.08	1.31
United Bank of Philadelphia	PA	77.39	50.00	21.76	1	58,377	41,100	55,005	3,056	-103	4.57	-0.34	-6.47	No	110.41	5.12	6.14	0.17	1.45
United Mississippi Bank	MS	NA	81.82	26.94	1 or 3	354,161	248,751	313,816	34,026	1,964	4.17	1.12	11.47	Yes	78.40	9.23	0.63	0.11	0.57
Urban Partnership Bank	IL	98.04	80.00	52.85	1	713,869	519,595	647,942	54,972	-11,158	5.36	-2.97	-36.17	No	166.51	7.51	8.43	1.12	5.29
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	563,671	296,800	452,903	69,809	3,218	3.33	1.14	9.13	No	57.12	11.64	0.57	0.18	1.42

Source: SNL.com | As of 6/30/2015

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	2,564,782
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,156,020
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,152,642
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,116,567
State Bank & Trust Company	MS	67.97	65.79	28.49	1	983,545
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237
Security Federal Bank	SC	33.56	61.54	42.16	3	802,730
BankFirst Financial Services	MS	59.05	69.23	23.74	1	734,403
First Choice Bank	CA	18.65	25.00	22.26	4	717,671
Urban Partnership Bank	IL	98.04	80.00	52.85	1	713,869
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	672,040
OneUnited Bank	MA	87.03	66.67	94.52	1	634,894
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	632,482
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	608,939
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265
First American International Bank	NY	57.48	88.89	70.89	1	591,543
Priority One Bank	MS	39.35	45.45	29.77	4	591,263
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	563,671
Concordia Bank and Trust Co.	LA	NA	100.00	34.47	1 or 3	522,775
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608

Source: SNL.com | As of 6/30/2015

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	2,564,782	1,452,315
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,152,642	802,054
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,156,020	767,074
State Bank & Trust Company	MS	67.97	65.79	28.49	1	983,545	762,811
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,116,567	732,901
First Choice Bank	CA	18.65	25.00	22.26	4	717,671	604,540
BankFirst Financial Services	MS	59.05	69.23	23.74	1	734,403	600,518
Urban Partnership Bank	IL	98.04	80.00	52.85	1	713,869	519,595
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	672,040	494,687
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237	474,461
First American International Bank	NY	57.48	88.89	70.89	1	591,543	433,820
OneUnited Bank	MA	87.03	66.67	94.52	1	634,894	433,349
Priority One Bank	MS	39.35	45.45	29.77	4	591,263	432,016
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	632,482	427,935
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265	413,029
Security Federal Bank	SC	33.56	61.54	42.16	3	802,730	324,343
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	318,441
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	316,390
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	608,939	309,131
Beneficial State Bank	CA	NA	50.00	26.60	1 or 3	403,980	305,907

Source: SNL.com | As of 6/30/2015

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	16,774	No	4.93
Albina Community Bank	OR	100.00	60.00	14.74	1	153,802	No	2.56
Bank of Montgomery	LA	40.73	80.00	38.89	1	223,245	Yes	2.26
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	167,282	Yes	2.16
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	Yes	2.05
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	153,269	Yes	1.94
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	156,379	Yes	1.88
Spring Bank	NY	NA	100.00	28.08	1 or 3	119,821	No	1.84
Peoples Bank	MS	71.61	80.00	21.79	1	244,570	Yes	1.82
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	73,695	Yes	1.78
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	Yes	1.64
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	169,919	Yes	1.60
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	117,336	No	1.60
Broadway Federal Bank, FSB	CA	74.76	75.00	76.26	1	359,084	No	1.58
Citizens Bank (Columbia)	MS	60.91	57.14	32.73	1	394,039	Yes	1.55
Citizens Progressive Bank	LA	NA	100.00	24.09	1 or 3	113,260	Yes	1.55
Priority One Bank	MS	39.35	45.45	29.77	4	591,263	Yes	1.55
Community Commerce Bank	CA	100.00	0.00	24.92	2	183,002	No	1.46
Quontic Bank	NY	43.15	33.33	83.30	2	155,493	Yes	1.45
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237	Yes	1.45

Source: SNL.com | As of 6/30/2015

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	16,774	No	31.99
Albina Community Bank	OR	100.00	60.00	14.74	1	153,802	No	24.86
Bank of Montgomery	LA	40.73	80.00	38.89	1	223,245	Yes	22.89
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	167,282	Yes	19.14
Peoples Bank	MS	71.61	80.00	21.79	1	244,570	Yes	18.51
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237	Yes	18.47
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	169,919	Yes	16.69
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	156,379	Yes	16.61
Citizens Bank (Columbia)	MS	60.91	57.14	32.73	1	394,039	Yes	16.27
Delta Bank	LA	NA	100.00	23.80	1 or 3	255,874	Yes	15.89
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	141,748	Yes	15.10
Spring Bank	NY	NA	100.00	28.08	1 or 3	119,821	No	14.32
Priority One Bank	MS	39.35	45.45	29.77	4	591,263	Yes	14.24
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	298,689	Yes	14.13
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	Yes	13.90
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	Yes	13.82
Magnolia State Bank	MS	32.94	50.00	37.26	3	307,111	Yes	13.82
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	73,695	Yes	13.71
Broadway Federal Bank, FSB	CA	74.76	75.00	76.26	1	359,084	No	13.52
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	337,693	No	13.42

Source: SNL.com | As of 6/30/2015

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	117,999	27.62
Community Commerce Bank	CA	100.00	0.00	24.92	2	183,002	27.31
ProAmerica Bank	CA	NA	100.00	5.76	1 or 3	189,108	16.64
Metro Bank	KY	NA	100.00	13.84	1 or 3	31,789	16.12
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,774	15.97
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	117,336	15.45
Start Community Bank	CT	NA	100.00	54.60	1 or 3	83,350	15.37
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	144,196	15.26
Central Bank of Kansas City	MO	38.45	75.00	10.18	3	153,269	15.21
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265	14.98
American Plus Bank, NA	CA	37.93	0.00	35.20	4	327,835	14.60
Mitchell Bank	WI	94.40	66.67	38.36	1	51,829	14.33
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	13.98
Richton Bank and Trust Company	MS	48.00	33.33	41.40	2	62,818	13.63
City First Bank of D.C., NA	DC	97.04	100.00	31.36	1	237,897	13.62
Mission Valley Bank	CA	94.42	33.33	17.02	2	269,789	13.27
Mission National Bank	CA	100.00	100.00	17.93	1	182,137	13.26
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	73,695	13.21
Northern Hancock Bank and Trust	WV	NA	100.00	58.17	1 or 3	26,239	12.80
Spring Bank	NY	NA	100.00	28.08	1 or 3	119,821	12.78

Source: SNL.com | As of 6/30/2015

Efficiency Ratio (ER)

	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
First Eagle Bank	IL	41.41	0.00	37.83	2	497,550	43.38
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	337,693	43.68
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	43.89
American Plus Bank, NA	CA	37.93	0.00	35.20	4	327,835	45.06
CBW Bank	KS	NA	0.00	21.43	2 or 4	16,774	48.81
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	117,336	49.06
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265	53.51
BNA Bank	MS	NA	80.00	37.15	1 or 3	434,075	53.68
Bank of Okolona	MS	NA	66.67	23.61	1 or 3	156,379	54.29
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	298,689	55.34
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	563,671	57.12
Bank of Montgomery	LA	40.73	80.00	38.89	1	223,245	58.39
Security State Bank of Wewoka, OK	OK	NA	100.00	21.76	1 or 3	197,163	59.21
Homeland Federal Savings Bank	LA	NA	50.00	37.99	1 or 3	167,282	61.74
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	290,938	61.76
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	77,634	62.07
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	141,748	62.56
Bank of Vernon	AL	NA	100.00	21.85	1 or 3	144,196	62.86
Peoples Bank	MS	71.61	80.00	21.79	1	244,570	63.01
Albina Community Bank	OR	100.00	60.00	14.74	1	153,802	63.07

Source: SNL.com | As of 6/30/2015

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	2,564,782	2,048,929
Citizens National Bank of Meridian	MS	34.75	70.37	36.10	3	1,156,020	981,328
First, A National Banking Assoc	MS	31.47	29.17	35.30	4	1,116,567	956,811
Southern Bancorp Bank	AR	69.45	87.18	32.40	1	1,152,642	929,844
State Bank & Trust Company	MS	67.97	65.79	28.49	1	983,545	781,234
Sunrise Banks, NA	MN	54.63	66.67	25.66	1	838,237	735,994
Security Federal Bank	SC	33.56	61.54	42.16	3	802,730	666,496
Urban Partnership Bank	IL	98.04	80.00	52.85	1	713,869	647,942
BankFirst Financial Services	MS	59.05	69.23	23.74	1	734,403	647,086
First Choice Bank	CA	18.65	25.00	22.26	4	717,671	614,646
Carver Federal Savings Bank	NY	16.43	80.00	44.03	3	672,040	553,322
Guaranty Bank & Trust Company	MS	80.72	92.31	25.62	1	632,482	525,010
Liberty Bank & Trust Company	LA	51.18	94.12	49.97	1	608,939	520,492
Golden Bank, NA	TX	13.61	33.33	13.04	4	606,265	493,135
Priority One Bank	MS	39.35	45.45	29.77	4	591,263	488,118
United Bank	AL	45.85	55.56	25.24	1	516,965	462,998
International Bank of Chicago	IL	28.25	57.14	28.22	3	521,608	454,089
West Alabama Bank & Trust	AL	71.63	78.57	22.55	1	563,671	452,903
First American International Bank	NY	57.48	88.89	70.89	1	591,543	445,538
Concordia Bank and Trust	LA	NA	100.00	34.47	1 or 3	522,775	441,583

Source: SNL.com | As of 6/30/2015

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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