

CDFI Banking Industry Peer Group Report

FIRST QUARTER 2016

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 for easier, targeted comparison between CDFI Banks. This 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 Profiles, reports on CDFI Bank social performance, and other NCIF publications.



PEER GROUP DATA: FIRST QUARTER 2016

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter 2016.

| | 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 (%) | NCO (%) | Loan Loss Reserves/Loans (%) |
| TOTAL | | | | 41,123,019 | 27,032,258 | 34,434,191 | 4,468,204 | 71,383 | | | | | | | | |
| MEDIAN | 55.55 | 80.91 | 31.00 | 245,545 | 150,270 | 202,902 | 25,330 | 431 | 3.87 | 0.81 | 6.87 | 72.29 | 10.53 | 1.42 | 0.03 | 1.45 |
| AVERAGE | 58.24 | 74.73 | 33.74 | 337,074 | 221,576 | 282,247 | 36,625 | 585 | 3.97 | 0.65 | 3.50 | 80.72 | 10.86 | 2.45 | 0.18 | 1.68 |
| MAXIMUM | 100.00 | 100.00 | 97.27 | 2,734,298 | 1,609,308 | 2,210,828 | 248,008 | 5,451 | 11.05 | 5.82 | 31.40 | 287.17 | 28.15 | 19.50 | 6.45 | 7.72 |
| MINIMUM | 14.32 | 0.00 | 0.00 | 20,451 | 2,119 | 15,424 | 1,155 | (8,260) | 1.54 | -5.23 | -106.17 | 38.16 | 2.01 | 0.00 | -3.43 | 0.43 |

Source: SNL.com | As of 03/31/16

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/Inform.

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 2016

| | 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 (%) |
| ABC Bank | IL | 32.86 | 80.00 | 37.55 | 3 | 329,202 | 234,048 | 260,417 | 38,785 | 722 | 4.05 | 0.88 | 7.50 | Yes | 70.29 | 11.80 | 2.37 | 0.02 | 2.20 |
| Albina Community Bank | OR | 90.92 | 60.00 | 12.87 | 1 | 171,538 | 108,983 | 152,402 | 17,225 | 75 | 3.48 | 0.18 | 1.75 | No | 93.74 | 10.22 | 0.01 | -0.02 | 1.90 |
| American Metro Bank | IL | 59.13 | 100.00 | 35.85 | 1 | 62,248 | 45,268 | 51,158 | 6,778 | 2 | 3.86 | 0.01 | 0.13 | No | 99.68 | 11.26 | 6.57 | -0.06 | 2.57 |
| American Plus Bank, NA | CA | 50.92 | 0.00 | 27.05 | 2 | 425,236 | 366,273 | 345,982 | 50,412 | 1,008 | 3.42 | 0.99 | 8.08 | No | 46.22 | 12.34 | 0.29 | 0.00 | 1.38 |
| Amory Federal Savings & Loan Assoc | MS | N/A | 0.00 | 97.27 | 2 or 4 | 89,794 | 66,323 | 79,269 | 10,383 | 53 | 3.00 | 0.23 | 2.05 | No | 76.07 | 11.49 | 1.82 | 0.76 | 0.79 |
| Bank 2 | OK | 29.12 | 100.00 | 35.47 | 3 | 125,598 | 77,292 | 106,505 | 15,994 | 386 | 3.76 | 1.23 | 9.76 | No | 75.44 | 11.53 | 1.34 | 0.02 | 1.02 |
| Bank of Anguilla | MS | N/A | 100.00 | 12.14 | 1 or 3 | 131,356 | 76,194 | 110,108 | 14,239 | 84 | 4.32 | 0.26 | 2.37 | No | 88.40 | 11.34 | 1.91 | 0.26 | 1.70 |
| Bank of Cherokee County | OK | N/A | 66.67 | 40.17 | 1 or 3 | 108,472 | 67,049 | 99,054 | 9,060 | 148 | 3.97 | 0.55 | 6.62 | No | 83.27 | 8.32 | 0.81 | 0.04 | 1.50 |
| Bank of Commerce | MS | N/A | 100.00 | 34.77 | 1 or 3 | 343,871 | 242,186 | 281,892 | 33,214 | 1,467 | 3.83 | 1.73 | 17.82 | No | 38.16 | 9.50 | 0.92 | 0.09 | 1.70 |
| Bank of Kilmichael | MS | N/A | 100.00 | 22.55 | 1 or 3 | 156,154 | 86,966 | 139,188 | 14,661 | 514 | 4.09 | 1.34 | 14.33 | Yes | 63.57 | 8.88 | 0.54 | -0.12 | 1.44 |
| Bank of Lake Village | AR | N/A | 100.00 | 7.83 | 1 or 3 | 63,457 | 27,219 | 56,209 | 7,073 | 208 | 3.41 | 1.49 | 11.93 | No | 62.85 | 12.53 | 3.60 | 0.40 | 2.16 |
| Bank of Montgomery | LA | 55.31 | 83.33 | 35.36 | 1 | 284,888 | 223,956 | 249,884 | 33,153 | 1,500 | 4.83 | 2.10 | 21.99 | Yes | 61.84 | 11.07 | 1.41 | 0.17 | 0.47 |
| Bank of Okolona | MS | N/A | 100.00 | 21.59 | 1 or 3 | 168,919 | 115,950 | 145,294 | 18,808 | 802 | 5.13 | 1.95 | 17.40 | Yes | 55.42 | 10.44 | 1.93 | 0.00 | 1.32 |
| Bank of Vernon | AL | N/A | 100.00 | 24.29 | 1 or 3 | 144,747 | 100,974 | 120,274 | 23,227 | 290 | 4.35 | 0.80 | 5.03 | No | 63.02 | 15.95 | 1.62 | 0.28 | 1.81 |
| Bank of Winona | MS | N/A | 100.00 | 43.23 | 1 or 3 | 116,369 | 45,944 | 100,002 | 12,829 | 375 | 3.85 | 1.29 | 12.06 | Yes | 60.80 | 9.68 | 2.95 | -0.03 | 1.57 |
| Bank of York | AL | N/A | 100.00 | 24.20 | 1 or 3 | 100,598 | 37,289 | 76,270 | 11,079 | 437 | 2.82 | 1.68 | 16.28 | Yes | 61.76 | 9.80 | 0.20 | -0.03 | 0.88 |
| BankFirst Financial Services | MS | 55.55 | 70.00 | 28.39 | 1 | 914,562 | 707,847 | 820,945 | 83,302 | 1,867 | 3.70 | 0.82 | 9.06 | No | 66.11 | 8.75 | 1.87 | 0.01 | 1.04 |
| BankPlus | MS | 24.16 | 54.24 | 31.37 | 3 | 2,734,298 | 1,609,308 | 2,210,828 | 248,008 | 5,451 | 3.55 | 0.82 | 8.84 | No | 71.29 | 9.22 | 1.27 | 0.44 | 0.98 |
| Beneficial State Bank | CA | 69.09 | 50.00 | 34.58 | 1 | 487,411 | 370,356 | 368,788 | 52,912 | 226 | 3.50 | 0.19 | 1.72 | No | 73.54 | 10.44 | 1.05 | 0.00 | 1.70 |
| BNA Bank | MS | N/A | 80.00 | 39.33 | 1 or 3 | 462,753 | 238,779 | 394,841 | 57,053 | 1,518 | 3.31 | 1.35 | 10.82 | No | 52.73 | 12.43 | 0.89 | 0.29 | 2.28 |
| Broadway Federal Bank, F.S.B. | CA | 87.38 | 66.67 | 82.57 | 1 | 387,237 | 324,415 | 261,290 | 50,381 | 807 | 2.84 | 0.82 | 6.46 | No | 84.40 | 12.02 | 1.26 | -0.01 | 1.40 |
| Caldwell Bank & Trust Co. | LA | N/A | 100.00 | 35.37 | 1 or 3 | 182,760 | 146,233 | 155,689 | 17,082 | 381 | 4.93 | 0.86 | 9.02 | Yes | 55.36 | 9.63 | 3.95 | 0.10 | 1.53 |
| Carver Federal Savings Bank | NY | 48.10 | 88.89 | 40.63 | 1 | 743,317 | 590,651 | 614,997 | 66,451 | (997) | 3.55 | -0.55 | -5.98 | No | 109.64 | 9.23 | 2.73 | 0.13 | 0.90 |
| Carver State Bank | GA | N/A | 100.00 | 44.40 | 1 or 3 | 40,368 | 24,034 | 33,957 | 3,811 | (62) | 5.14 | -0.60 | -6.47 | No | 113.16 | 9.28 | 4.28 | 0.00 | 1.75 |
| CBW Bank | KS | N/A | 0.00 | 29.12 | 2 or 4 | 20,451 | 2,119 | 15,424 | 4,427 | 334 | 1.54 | 5.82 | 31.40 | No | 50.53 | 19.13 | 3.11 | 0.18 | 3.82 |
| Central Bank of Kansas City | MO | 26.61 | 100.00 | 10.87 | 3 | 143,039 | 110,175 | 114,641 | 27,361 | 1,001 | 4.04 | 2.93 | 14.91 | Yes | 61.93 | 18.55 | 2.34 | 0.37 | 2.11 |
| Citizens Bank (Byhalia) | MS | 78.43 | 100.00 | 44.36 | 1 | 73,355 | 34,000 | 64,583 | 8,441 | 32 | 3.50 | 0.17 | 1.53 | No | 85.12 | 11.14 | 0.68 | 0.25 | 0.86 |
| Citizens Bank (Columbia) | MS | 57.19 | 57.14 | 31.15 | 1 | 394,826 | 291,053 | 345,414 | 38,474 | 1,712 | 4.48 | 1.70 | 17.87 | Yes | 63.74 | 10.29 | 1.32 | 0.15 | 1.57 |
| Citizens National Bank of Meridian | MS | 37.60 | 70.37 | 35.44 | 3 | 1,220,099 | 816,062 | 1,055,329 | 140,302 | 4,002 | 3.49 | 1.34 | 11.61 | Yes | 67.17 | 10.78 | 1.09 | 0.01 | 1.32 |
| Citizens Progressive Bank | LA | N/A | 100.00 | 22.99 | 1 or 3 | 144,967 | 114,437 | 125,220 | 16,326 | 426 | 4.79 | 1.25 | 10.57 | Yes | 69.96 | 8.94 | 4.06 | 0.36 | 0.59 |
| Citizens Savings Bank & Trust Co | TN | 60.19 | 100.00 | 8.93 | 1 | 105,790 | 88,568 | 92,819 | 9,688 | 50 | 4.76 | 0.19 | 2.10 | No | 92.32 | 9.31 | 2.65 | 0.08 | 1.38 |

Source: SNL.com | As of 03/31/16

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2016

| | 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 (%) |
| Citizens Trust Bank | GA | 57.77 | 100.00 | 19.62 | 1 | 403,747 | 191,092 | 343,138 | 50,468 | 435 | 3.16 | 0.43 | 3.47 | No | 79.29 | 11.92 | 2.00 | 0.10 | 1.13 |
| City First Bank of D.C., NA | DC | 88.98 | 100.00 | 30.02 | 1 | 251,977 | 160,710 | 187,621 | 34,326 | 354 | 3.84 | 0.58 | 4.17 | No | 76.04 | 14.04 | 6.67 | 0.68 | 2.68 |
| City National Bank of New Jersey | NJ | 38.14 | 71.43 | 18.02 | 3 | 262,304 | 130,117 | 236,996 | 13,939 | (1,573) | 2.58 | -2.44 | -43.21 | No | 155.92 | 6.15 | 14.47 | -0.15 | 6.71 |
| Colfax Banking Company | LA | 65.25 | 80.00 | 56.74 | 1 | 102,542 | 47,149 | 92,221 | 10,089 | 277 | 3.78 | 1.09 | 11.23 | Yes | 72.12 | 9.23 | 0.20 | 0.00 | 0.47 |
| Commercial Bank | MS | N/A | 60.00 | 27.54 | 1 or 3 | 138,636 | 74,950 | 123,548 | 13,595 | 244 | 4.40 | 0.74 | 7.15 | No | 74.93 | 9.88 | 0.27 | -0.01 | 1.15 |
| Commercial Capital Bank | LA | N/A | 100.00 | 19.47 | 1 or 3 | 85,501 | 62,607 | 75,397 | 9,971 | 112 | 4.93 | 0.54 | 4.52 | Yes | 60.75 | 12.08 | 3.55 | 3.49 | 1.03 |
| Commonwealth National Bank | AL | 69.44 | 100.00 | 20.32 | 1 | 57,869 | 25,957 | 53,424 | 4,338 | (69) | 3.62 | -0.48 | -6.42 | No | 111.85 | 6.80 | 7.87 | 0.70 | 2.45 |
| Community Bank of the Bay | CA | 53.73 | 50.00 | 10.29 | 1 | 247,663 | 194,593 | 223,044 | 23,554 | 613 | 4.15 | 1.00 | 10.63 | No | 65.83 | 9.46 | 1.43 | 0.37 | 1.70 |
| Community Capital Bank of Virginia | VA | 28.86 | 100.00 | 27.34 | 3 | 109,050 | 84,814 | 88,694 | 16,869 | 318 | 3.29 | 1.18 | 8.64 | No | 48.81 | 12.67 | 0.91 | 0.00 | 1.40 |
| Community Commerce Bank | CA | 100.00 | 0.00 | 21.57 | 2 | 185,284 | 128,815 | 97,633 | 51,471 | 608 | 5.30 | 1.34 | 4.75 | No | 70.28 | 28.15 | 3.22 | -0.01 | 2.67 |
| Concordia Bank and Trust Co. | LA | N/A | 100.00 | 34.53 | 1 or 3 | 518,495 | 213,507 | 435,563 | 62,440 | 1,799 | 3.03 | 1.38 | 11.63 | Yes | 61.35 | 11.58 | 1.00 | 0.01 | 0.43 |
| Cottonport Bank | LA | 55.31 | 83.33 | 34.08 | 1 | 342,560 | 215,843 | 299,370 | 38,595 | 635 | 3.88 | 0.75 | 6.64 | No | 72.70 | 11.01 | 1.93 | 0.38 | 0.57 |
| Cross Keys Bank | LA | 60.05 | 71.43 | 28.70 | 1 | 324,735 | 190,408 | 246,996 | 42,400 | 1,091 | 3.93 | 1.36 | 10.53 | Yes | 69.70 | 12.18 | 0.14 | 0.04 | 0.61 |
| Delta Bank | LA | N/A | 100.00 | 25.26 | 1 or 3 | 260,743 | 175,945 | 237,307 | 21,646 | 854 | 4.22 | 1.31 | 15.83 | Yes | 68.04 | 8.03 | 0.21 | -0.01 | 1.01 |
| Farmers & Merchants Bank | MS | N/A | 57.14 | 24.51 | 1 or 3 | 304,747 | 160,025 | 258,889 | 41,356 | 1,284 | 4.51 | 1.69 | 12.64 | No | 61.75 | 12.90 | 1.62 | 0.16 | 2.19 |
| First American International Bank | NY | 59.45 | 88.89 | 73.03 | 1 | 694,545 | 546,112 | 502,346 | 74,714 | 714 | 3.56 | 0.42 | 3.85 | No | 79.87 | 10.90 | 0.58 | -0.10 | 1.69 |
| First American National Bank | MS | N/A | 77.78 | 54.89 | 1 or 3 | 261,371 | 126,497 | 228,782 | 28,260 | 22 | 3.48 | 0.03 | 0.31 | Yes | 85.43 | 10.60 | 1.24 | 0.35 | 1.48 |
| First Bank of Linden | AL | N/A | 100.00 | 15.11 | 1 or 3 | 79,176 | 36,895 | 67,370 | 11,190 | 193 | 4.16 | 0.97 | 6.99 | No | 62.53 | 13.05 | 0.00 | 0.01 | 1.20 |
| First Choice Bank | CA | 14.32 | 50.00 | 18.44 | 3 | 811,059 | 669,806 | 693,739 | 94,351 | 1,556 | 3.81 | 0.77 | 6.66 | No | 59.37 | 11.67 | 0.58 | 0.00 | 1.84 |
| First Community Bank | AL | 42.12 | 60.00 | 30.02 | 1 | 356,952 | 251,914 | 307,988 | 36,571 | 705 | 3.87 | 0.81 | 7.79 | Yes | 75.00 | 10.21 | 2.33 | 0.08 | 1.22 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | 347,143 | 377,667 | 65,983 | 3,099 | 4.10 | 2.60 | 18.20 | Yes | 38.35 | 13.11 | 0.15 | -0.01 | 1.96 |
| First Independence Bank | MI | 41.26 | 100.00 | 40.92 | 1 | 256,503 | 138,526 | 208,153 | 19,175 | 124 | 4.23 | 0.23 | 2.60 | No | 93.54 | 10.23 | 1.01 | -0.01 | 1.20 |
| First National Bank of Picayune | MS | 31.64 | 83.33 | 46.00 | 3 | 206,986 | 126,943 | 178,453 | 28,222 | 1,198 | 4.22 | 2.33 | 17.00 | Yes | 50.84 | 13.30 | 4.77 | -0.02 | 1.49 |
| First Security Bank | MS | 52.20 | 76.47 | 37.08 | 1 | 561,310 | 290,906 | 484,559 | 63,473 | 1,278 | 3.85 | 0.94 | 8.11 | No | 65.01 | 10.77 | 0.68 | 0.05 | 0.95 |
| First Southwest Bank | CO | N/A | 57.14 | 21.42 | 1 or 3 | 263,176 | 186,931 | 230,946 | 28,088 | 117 | 4.09 | 0.18 | 1.67 | No | 92.00 | 9.00 | 0.50 | 0.04 | 1.34 |
| First State Bank | VA | N/A | 100.00 | 26.75 | 1 or 3 | 34,545 | 22,758 | 33,280 | 1,155 | (84) | 3.99 | -0.94 | -28.84 | No | 123.46 | 3.24 | 3.27 | 0.00 | 1.71 |
| First, A National Banking Association | MS | 23.98 | 26.09 | 32.71 | 4 | 1,241,393 | 803,859 | 1,035,529 | 116,868 | 2,849 | 3.60 | 0.95 | 9.92 | No | 63.12 | 8.34 | 0.81 | -0.02 | 0.87 |
| Florida Parishes Bank | LA | 38.64 | 75.00 | 37.26 | 3 | 243,426 | 146,051 | 206,417 | 26,521 | 836 | 5.00 | 1.40 | 12.89 | No | 65.56 | 10.89 | 1.25 | -0.15 | 2.27 |
| FNB of Central Alabama | AL | 78.18 | 80.00 | 32.44 | 1 | 258,168 | 161,819 | 229,595 | 27,109 | 124 | 3.19 | 0.19 | 1.84 | No | 96.57 | 10.45 | 1.34 | -0.02 | 1.46 |
| FNB Oxford Bank | MS | N/A | 33.33 | 45.00 | 2 or 4 | 272,645 | 148,712 | 230,904 | 34,296 | 644 | 3.39 | 0.97 | 7.58 | No | 64.13 | 12.37 | 0.51 | 0.00 | 1.38 |
| FNBC Bank | AR | N/A | 100.00 | 30.85 | 1 or 3 | 375,588 | 236,813 | 267,245 | 32,731 | 714 | 3.81 | 0.77 | 8.59 | Yes | 79.08 | 10.37 | 1.08 | 0.18 | 1.71 |

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2016

| | 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 (%) |
| Fordyce Bank & Trust Company | AR | 66.07 | 80.00 | 45.98 | 1 | 150,565 | 82,936 | 119,610 | 16,003 | 662 | 4.10 | 1.77 | 16.79 | Yes | 64.75 | 10.87 | 0.54 | 0.36 | 1.17 |
| Gateway Bank Federal Savings Bank | CA | 30.41 | 100.00 | 84.40 | 3 | 133,642 | 92,425 | 122,883 | 8,305 | (1,463) | 3.35 | -4.32 | -66.57 | No | 230.51 | 5.84 | 3.58 | 0.00 | 2.13 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 | 492,309 | 518,968 | 91,477 | 1,619 | 3.84 | 1.03 | 7.15 | No | 54.94 | 14.45 | 1.34 | 0.00 | 1.24 |
| Guaranty Bank & Trust Company | MS | 82.82 | 92.31 | 25.16 | 1 | 659,647 | 447,849 | 577,460 | 75,251 | 2,310 | 4.06 | 1.44 | 12.47 | Yes | 66.92 | 11.72 | 1.65 | -0.04 | 1.44 |
| Guaranty Bank and Trust Company | LA | 42.39 | 50.00 | 45.14 | 1 | 202,519 | 134,026 | 180,499 | 21,138 | 549 | 4.06 | 1.09 | 10.57 | No | 61.54 | 10.30 | 0.57 | 0.00 | 0.98 |
| Harbor Bank of Maryland | MD | 52.38 | 85.71 | 41.39 | 1 | 266,014 | 187,906 | 233,448 | 25,210 | (199) | 3.43 | -0.30 | -3.17 | No | 114.45 | 7.91 | 1.89 | 0.09 | 1.34 |
| Holmes County Bank and Trust Co | MS | N/A | 100.00 | 19.62 | 1 or 3 | 114,366 | 48,763 | 98,222 | 14,043 | (4) | 2.77 | -0.01 | -0.12 | Yes | 105.56 | 12.12 | 7.26 | 0.67 | 1.99 |
| Homeland Federal Savings Bank | LA | N/A | 50.00 | 34.02 | 1 or 3 | 189,479 | 146,342 | 149,027 | 19,327 | 862 | 5.64 | 1.90 | 17.80 | Yes | 63.01 | 10.66 | 1.47 | 0.13 | 1.97 |
| Illinois-Service Federal Savings & Loan Assoc | IL | 100.00 | 50.00 | 75.97 | 1 | 101,004 | 44,550 | 95,606 | 2,137 | (615) | 2.76 | -2.41 | -106.17 | No | 189.88 | 2.01 | 13.44 | 0.52 | 5.11 |
| Industrial Bank | DC | 68.62 | 100.00 | 44.90 | 1 | 386,688 | 284,620 | 310,738 | 39,222 | 334 | 4.43 | 0.34 | 3.43 | No | 86.79 | 9.45 | 3.72 | -0.26 | 1.52 |
| International Bank of Chicago | IL | 54.09 | 57.14 | 25.33 | 1 | 502,978 | 293,411 | 429,567 | 70,436 | 2,683 | 3.85 | 2.10 | 15.68 | Yes | 43.39 | 13.09 | 2.49 | 0.12 | 3.54 |
| Liberty Bank & Trust Company | LA | 56.13 | 94.12 | 50.84 | 1 | 613,660 | 290,476 | 542,938 | 51,797 | 933 | 3.87 | 0.61 | 7.44 | No | 77.63 | 8.25 | 2.62 | 0.23 | 2.75 |
| Magnolia State Bank | MS | 45.09 | 50.00 | 35.49 | 1 | 316,281 | 232,246 | 284,260 | 30,879 | 508 | 3.99 | 0.65 | 6.64 | Yes | 76.47 | 9.71 | 1.02 | 0.01 | 0.78 |
| Mechanics & Farmers Bank | NC | 94.20 | 87.50 | 14.07 | 1 | 304,346 | 160,692 | 263,051 | 35,627 | (36) | 3.23 | -0.05 | -0.40 | No | 100.06 | 12.04 | 2.89 | 0.00 | 2.14 |
| Mechanics Bank | MS | N/A | 83.33 | 45.08 | 1 or 3 | 220,214 | 138,002 | 195,995 | 22,702 | 309 | 3.82 | 0.57 | 5.51 | No | 72.90 | 10.23 | 7.65 | 0.11 | 2.21 |
| Merchants & Farmers Bank of Greene Co | AL | N/A | 100.00 | 29.07 | 1 or 3 | 68,214 | 30,623 | 59,671 | 6,334 | 24 | 3.87 | 0.15 | 1.53 | Yes | 84.57 | 8.69 | 1.09 | 0.98 | 0.74 |
| Merchants & Marine Bank | MS | 39.15 | 75.00 | 30.68 | 3 | 613,910 | 261,037 | 505,645 | 66,432 | 1,322 | 2.88 | 0.86 | 8.08 | No | 63.71 | 11.03 | 0.89 | 0.20 | 1.18 |
| Merchants & Planters Bank | TN | N/A | 25.00 | 27.41 | 2 or 4 | 86,065 | 53,462 | 71,433 | 10,952 | 422 | 4.18 | 1.93 | 15.12 | No | 78.42 | 11.97 | 0.17 | -3.43 | 1.31 |
| Merchants & Planters Bank | MS | 39.89 | 0.00 | 27.68 | 4 | 91,677 | 28,196 | 83,466 | 8,051 | 102 | 2.65 | 0.45 | 5.15 | No | 85.37 | 8.17 | 0.59 | 0.28 | 1.44 |
| Metro Bank | KY | N/A | 100.00 | 13.51 | 1 or 3 | 31,479 | 14,382 | 25,803 | 5,447 | (48) | 2.51 | -0.62 | -3.52 | No | 115.58 | 17.55 | 3.31 | -0.11 | 1.38 |
| Mission National Bank | CA | N/A | 100.00 | 44.22 | 1 or 3 | 242,871 | 199,713 | 178,877 | 24,542 | 350 | 4.05 | 0.63 | 5.74 | No | 74.39 | 11.12 | 1.16 | -0.04 | 1.55 |
| Mission Valley Bank | CA | 44.89 | 33.33 | 11.98 | 2 | 300,964 | 210,263 | 257,860 | 39,892 | 667 | 4.03 | 0.90 | 6.75 | No | 69.95 | 13.48 | 0.49 | 0.00 | 1.71 |
| Mitchell Bank | WI | 74.00 | 66.67 | 45.83 | 1 | 50,956 | 20,840 | 42,667 | 8,166 | 190 | 3.13 | 1.53 | 9.42 | No | 74.32 | 15.99 | 6.13 | 1.60 | 2.15 |
| Native American Bank, NA | CO | N/A | 100.00 | 2.16 | 1 or 3 | 83,328 | 70,166 | 74,921 | 8,030 | 114 | 4.38 | 0.57 | 5.76 | No | 89.41 | 9.97 | 1.89 | 0.02 | 1.51 |
| Neighborhood National Bank | CA | 88.20 | 66.67 | 27.13 | 1 | 57,551 | 29,698 | 52,455 | 4,230 | (345) | 3.84 | -2.24 | -31.58 | No | 131.89 | 6.87 | 1.53 | -0.25 | 7.72 |
| Noah Bank | PA | 81.17 | 25.00 | 0.00 | 2 | 298,533 | 222,166 | 245,695 | 39,940 | 126 | 4.11 | 0.17 | 1.26 | No | 91.99 | 12.64 | 1.73 | 0.63 | 1.86 |
| Northern Hancock Bank and Trust | WV | N/A | 100.00 | 60.82 | 1 or 3 | 26,115 | 19,611 | 22,136 | 3,425 | 36 | 7.84 | 0.55 | 4.18 | Yes | 93.02 | 12.91 | 3.03 | 0.46 | 1.30 |
| OneUnited Bank | MA | 85.07 | 66.67 | 96.48 | 1 | 621,978 | 440,200 | 362,208 | 47,207 | 251 | 2.84 | 0.16 | 2.15 | No | 91.75 | 6.35 | 2.28 | 0.08 | 0.62 |
| Oxford University Bank | MS | N/A | 66.67 | 43.98 | 1 or 3 | 123,384 | 91,692 | 107,821 | 12,418 | 221 | 3.84 | 0.72 | 7.37 | No | 72.17 | 10.03 | 0.79 | 0.00 | 0.98 |
| Pacific Global Bank | IL | 77.00 | 100.00 | 86.76 | 1 | 165,484 | 127,539 | 145,087 | 19,172 | 146 | 4.04 | 0.35 | 3.02 | No | 69.91 | 11.26 | 0.59 | -0.04 | 2.75 |
| Pan American Bank | IL | 40.85 | 50.00 | 57.46 | 1 | 303,658 | 220,526 | 277,038 | 26,052 | 309 | 3.89 | 0.42 | 4.82 | Yes | 85.47 | 8.59 | 2.14 | -0.02 | 1.22 |

Source: SNL.com | As of 03/31/16

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2016

| | 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 (%) |
| Pan American Bank | CA | N/A | 100.00 | 10.38 | 1 or 3 | 159,517 | 114,284 | 122,459 | 35,675 | (231) | 11.05 | -0.57 | -2.58 | No | 72.40 | 21.95 | 2.43 | 6.45 | 3.20 |
| Peoples Bank | MS | 63.32 | 80.00 | 24.38 | 1 | 271,143 | 222,949 | 237,517 | 24,737 | 1,346 | 5.55 | 2.03 | 22.04 | Yes | 64.85 | 9.11 | 2.31 | 0.13 | 1.27 |
| Pike National Bank | MS | N/A | 40.00 | 32.46 | 2 or 4 | 228,835 | 132,873 | 178,260 | 30,040 | 436 | 4.11 | 0.79 | 5.87 | No | 71.08 | 13.45 | 2.14 | 0.09 | 1.50 |
| Planters Bank and Trust Company | MS | N/A | 100.00 | 35.21 | 1 or 3 | 1,054,084 | 550,618 | 941,173 | 99,749 | 2,603 | 3.32 | 1.06 | 12.32 | No | 59.55 | 9.30 | 2.20 | 0.16 | 0.99 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 | 442,397 | 502,523 | 63,549 | 2,372 | 3.97 | 1.57 | 14.72 | Yes | 66.95 | 10.30 | 1.12 | 0.03 | 1.63 |
| ProAmerica Bank | CA | N/A | 100.00 | 6.87 | 1 or 3 | 185,196 | 139,564 | 158,565 | 25,450 | 202 | 3.67 | 0.43 | 2.98 | No | 81.41 | 13.07 | 0.37 | -0.06 | 1.60 |
| Quontic Bank | NY | 42.02 | 100.00 | 88.74 | 1 | 188,488 | 166,047 | 165,621 | 21,672 | 339 | 4.73 | 0.76 | 6.31 | Yes | 103.26 | 11.16 | 0.06 | -1.33 | 0.68 |
| Richland State Bank | LA | 52.85 | 87.50 | 23.00 | 1 | 294,415 | 189,474 | 256,588 | 30,547 | 551 | 4.38 | 0.76 | 7.16 | Yes | 66.21 | 10.28 | 0.92 | -0.06 | 1.25 |
| Richton Bank and Trust Company | MS | 56.30 | 33.33 | 37.40 | 2 | 60,169 | 24,211 | 50,682 | 9,189 | 43 | 3.53 | 0.29 | 1.83 | Yes | 91.98 | 13.77 | 0.32 | 0.00 | 2.03 |
| RiverHills Bank | MS | N/A | 50.00 | 31.45 | 1 or 3 | 316,005 | 188,178 | 256,402 | 28,104 | 965 | 3.01 | 1.27 | 13.91 | Yes | 57.50 | 9.27 | 1.55 | 0.24 | 2.14 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 | 1,247,130 | 1,246,821 | 191,586 | 2,683 | 4.18 | 0.88 | 6.30 | No | 57.56 | 13.54 | 0.39 | 0.09 | 0.87 |
| Savoy Bank | NY | 68.12 | 0.00 | 37.79 | 2 | 214,738 | 161,270 | 190,394 | 23,030 | 1,120 | 4.97 | 2.28 | 19.94 | No | 47.80 | 9.87 | 2.57 | 0.00 | 1.54 |
| Seaway Bank and Trust Company | IL | 52.43 | 81.82 | 40.60 | 1 | 372,982 | 233,979 | 298,992 | 24,800 | (4,240) | 3.12 | -4.72 | -63.09 | No | 287.17 | 3.73 | 19.47 | 1.98 | 2.10 |
| Security Federal Bank | SC | 41.96 | 61.54 | 39.93 | 1 | 810,730 | 340,153 | 671,638 | 94,424 | 1,815 | 3.25 | 0.91 | 7.74 | No | 71.16 | 11.03 | 2.26 | 0.00 | 2.43 |
| Security State Bank of Wewoka, OK | OK | 82.21 | 100.00 | 21.60 | 1 | 195,641 | 151,828 | 175,312 | 16,985 | 769 | 4.50 | 1.59 | 18.62 | No | 52.73 | 8.16 | 1.02 | 0.44 | 1.65 |
| South Carolina Community Bank | SC | 74.79 | 100.00 | 26.63 | 1 | 53,066 | 35,141 | 48,061 | 4,780 | (106) | 3.77 | -0.80 | -9.31 | No | 114.23 | 8.94 | 19.50 | -0.05 | 3.16 |
| Southern Bancorp Bank | AR | 75.34 | 87.18 | 33.04 | 1 | 1,144,623 | 767,725 | 925,301 | 144,568 | 2,425 | 4.19 | 0.85 | 6.75 | No | 70.20 | 9.62 | 1.69 | 0.20 | 1.11 |
| Spring Bank | NY | 100.00 | 100.00 | 31.49 | 1 | 139,932 | 116,005 | 121,947 | 17,316 | 592 | 4.66 | 1.66 | 13.95 | No | 51.23 | 11.87 | 1.79 | 0.01 | 0.81 |
| Start Community Bank | CT | 36.73 | 100.00 | 50.34 | 3 | 110,669 | 88,750 | 79,399 | 12,096 | 26 | 2.94 | 0.10 | 0.86 | No | 96.97 | 11.21 | 0.01 | 0.00 | 1.31 |
| State Bank & Trust Company | MS | 45.78 | 66.67 | 29.91 | 1 | 1,001,112 | 780,651 | 836,427 | 112,747 | 1,494 | 3.96 | 0.60 | 5.35 | No | 73.66 | 8.77 | 0.79 | -0.35 | 1.23 |
| Sunrise Banks, NA | MN | 66.27 | 62.50 | 25.39 | 1 | 807,113 | 545,389 | 706,144 | 81,743 | 2,148 | 3.47 | 1.01 | 10.77 | Yes | 82.64 | 9.70 | 0.41 | -0.02 | 1.19 |
| Sycamore Bank | MS | 64.25 | 80.00 | 41.11 | 1 | 221,136 | 135,487 | 199,387 | 20,183 | 435 | 4.03 | 0.84 | 8.74 | No | 70.95 | 9.55 | 0.48 | 0.01 | 0.77 |
| The Jefferson Bank | MS | N/A | 100.00 | 1.30 | 1 or 3 | 100,957 | 61,284 | 82,467 | 17,845 | 624 | 5.43 | 2.54 | 14.25 | No | 40.07 | 17.93 | 0.22 | 0.03 | 2.45 |
| Tri-State Bank of Memphis | TN | 100.00 | 66.67 | 16.25 | 1 | 105,233 | 76,135 | 89,934 | 14,412 | (300) | 4.31 | -1.14 | -8.25 | No | 117.12 | 12.25 | 10.73 | 0.25 | 1.76 |
| United Bank | AL | 53.79 | 55.56 | 26.29 | 1 | 550,821 | 293,182 | 494,468 | 53,299 | 723 | 3.41 | 0.53 | 5.49 | No | 79.70 | 9.52 | 0.43 | 0.32 | 1.25 |
| United Bank of Philadelphia | PA | 100.00 | 25.00 | 25.01 | 2 | 54,501 | 37,040 | 51,583 | 2,543 | (217) | 4.28 | -1.61 | -33.13 | No | 128.13 | 4.52 | 6.46 | -0.01 | 1.04 |
| United Mississippi Bank | MS | N/A | 100.00 | 27.25 | 1 or 3 | 351,945 | 252,421 | 313,193 | 35,564 | 958 | 4.20 | 1.09 | 10.88 | Yes | 76.84 | 9.71 | 1.05 | 0.08 | 0.55 |
| Urban Partnership Bank | IL | 91.75 | 90.00 | 44.99 | 1 | 653,250 | 421,413 | 598,248 | 36,670 | (8,260) | 5.47 | -5.23 | -81.12 | No | 198.59 | 5.77 | 9.07 | 0.16 | 4.32 |
| West Alabama Bank & Trust | AL | 60.91 | 85.71 | 23.53 | 1 | 576,925 | 311,845 | 468,143 | 76,354 | 1,839 | 3.42 | 1.29 | 9.82 | No | 54.74 | 12.24 | 0.33 | 0.04 | 1.30 |

Source: SNL.com | As of 03/31/16

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 | 24.16 | 54.24 | 31.37 | 3 | 2,734,298 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 |
| First, A National Banking Association | MS | 23.98 | 26.09 | 32.71 | 4 | 1,241,393 |
| Citizens National Bank of Meridian | MS | 37.60 | 70.37 | 35.44 | 3 | 1,220,099 |
| Southern Bancorp Bank | AR | 75.34 | 87.18 | 33.04 | 1 | 1,144,623 |
| Planters Bank and Trust Company | MS | N/A | 100.00 | 35.21 | 1 or 3 | 1,054,084 |
| State Bank & Trust Company | MS | 45.78 | 66.67 | 29.91 | 1 | 1,001,112 |
| BankFirst Financial Services | MS | 55.55 | 70.00 | 28.39 | 1 | 914,562 |
| First Choice Bank | CA | 14.32 | 50.00 | 18.44 | 3 | 811,059 |
| Security Federal Bank | SC | 41.96 | 61.54 | 39.93 | 1 | 810,730 |
| Sunrise Banks, NA | MN | 66.27 | 62.50 | 25.39 | 1 | 807,113 |
| Carver Federal Savings Bank | NY | 48.10 | 88.89 | 40.63 | 1 | 743,317 |
| First American International Bank | NY | 59.45 | 88.89 | 73.03 | 1 | 694,545 |
| Guaranty Bank & Trust Company | MS | 82.82 | 92.31 | 25.16 | 1 | 659,647 |
| Urban Partnership Bank | IL | 91.75 | 90.00 | 44.99 | 1 | 653,250 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 |
| OneUnited Bank | MA | 85.07 | 66.67 | 96.48 | 1 | 621,978 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 |
| Merchants & Marine Bank | MS | 39.15 | 75.00 | 30.68 | 3 | 613,910 |
| Liberty Bank & Trust Company | LA | 56.13 | 94.12 | 50.84 | 1 | 613,660 |

Source: SNL.com | As of 3/31/16

| Total Loans | Social Performance Metrics | | | | | Balance Sheet/Income Statement | |
|---------------------------------------|----------------------------|--------------|---------|-------------------|----------|--------------------------------|---------------------|
| | ST | DLI-HMDA (%) | DDI (%) | Housing Focus (%) | Quadrant | Total Assets (\$000) | Total Loans (\$000) |
| BankPlus | MS | 24.16 | 54.24 | 31.37 | 3 | 2,734,298 | 1,609,308 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 | 1,247,130 |
| Citizens National Bank of Meridian | MS | 37.60 | 70.37 | 35.44 | 3 | 1,220,099 | 816,062 |
| First, A National Banking Association | MS | 23.98 | 26.09 | 32.71 | 4 | 1,241,393 | 803,859 |
| State Bank & Trust Company | MS | 45.78 | 66.67 | 29.91 | 1 | 1,001,112 | 780,651 |
| Southern Bancorp Bank | AR | 75.34 | 87.18 | 33.04 | 1 | 1,144,623 | 767,725 |
| BankFirst Financial Services | MS | 55.55 | 70.00 | 28.39 | 1 | 914,562 | 707,847 |
| First Choice Bank | CA | 14.32 | 50.00 | 18.44 | 3 | 811,059 | 669,806 |
| Carver Federal Savings Bank | NY | 48.10 | 88.89 | 40.63 | 1 | 743,317 | 590,651 |
| Planters Bank and Trust Company | MS | N/A | 100.00 | 35.21 | 1 or 3 | 1,054,084 | 550,618 |
| First American International Bank | NY | 59.45 | 88.89 | 73.03 | 1 | 694,545 | 546,112 |
| Sunrise Banks, NA | MN | 66.27 | 62.50 | 25.39 | 1 | 807,113 | 545,389 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 | 492,309 |
| Guaranty Bank & Trust Company | MS | 82.82 | 92.31 | 25.16 | 1 | 659,647 | 447,849 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 | 442,397 |
| OneUnited Bank | MA | 85.07 | 66.67 | 96.48 | 1 | 621,978 | 440,200 |
| Urban Partnership Bank | IL | 91.75 | 90.00 | 44.99 | 1 | 653,250 | 421,413 |
| Beneficial State Bank | CA | 69.09 | 50.00 | 34.58 | 1 | 487,411 | 370,356 |
| American Plus Bank, NA | CA | 50.92 | 0.00 | 27.05 | 2 | 425,236 | 366,273 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | 347,143 |

Source: SNL.com | As of 3/31/16

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 | N/A | 0.00 | 29.12 | 2 or 4 | 20,451 | No | 5.82 |
| Central Bank of Kansas City | MO | 26.61 | 100.00 | 10.87 | 3 | 143,039 | Yes | 2.93 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | Yes | 2.60 |
| The Jefferson Bank | MS | N/A | 100.00 | 1.30 | 1 or 3 | 100,957 | No | 2.54 |
| First National Bank of Picaid | MS | 31.64 | 83.33 | 46.00 | 3 | 206,986 | Yes | 2.33 |
| Savoy Bank | NY | 68.12 | 0.00 | 37.79 | 2 | 214,738 | No | 2.28 |
| International Bank of Chicago | IL | 54.09 | 57.14 | 25.33 | 1 | 502,978 | Yes | 2.10 |
| Bank of Montgomery | LA | 55.31 | 83.33 | 35.36 | 1 | 284,888 | Yes | 2.10 |
| Peoples Bank | MS | 63.32 | 80.00 | 24.38 | 1 | 271,143 | Yes | 2.03 |
| Bank of Okolona | MS | N/A | 100.00 | 21.59 | 1 or 3 | 168,919 | Yes | 1.95 |
| Merchants & Planters Bank | TN | N/A | 25.00 | 27.41 | 2 or 4 | 86,065 | No | 1.93 |
| Homeland Federal Savings Bank | LA | N/A | 50.00 | 34.02 | 1 or 3 | 189,479 | Yes | 1.90 |
| Fordyce Bank & Trust Company | AR | 66.07 | 80.00 | 45.98 | 1 | 150,565 | Yes | 1.77 |
| Bank of Commerce | MS | N/A | 100.00 | 34.77 | 1 or 3 | 343,871 | No | 1.73 |
| Citizens Bank (Columbia) | MS | 57.19 | 57.14 | 31.15 | 1 | 394,826 | Yes | 1.70 |
| Farmers & Merchants Bank | MS | N/A | 57.14 | 24.51 | 1 or 3 | 304,747 | No | 1.69 |
| Bank of York | AL | N/A | 100.00 | 24.20 | 1 or 3 | 100,598 | Yes | 1.68 |
| Spring Bank | NY | 100.00 | 100.00 | 31.49 | 1 | 139,932 | No | 1.66 |
| Security State Bank of Wewoka, OK | OK | 82.21 | 100.00 | 21.60 | 1 | 195,641 | No | 1.59 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 | Yes | 1.57 |

Source: SNL.com | As of 3/31/16

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 | N/A | 0.00 | 29.12 | 2 or 4 | 20,451 | No | 31.40 |
| Peoples Bank | MS | 63.32 | 80.00 | 24.38 | 1 | 271,143 | Yes | 22.04 |
| Bank of Montgomery | LA | 55.31 | 83.33 | 35.36 | 1 | 284,888 | Yes | 21.99 |
| Savoy Bank | NY | 68.12 | 0.00 | 37.79 | 2 | 214,738 | No | 19.94 |
| Security State Bank of Wewoka, OK | OK | 82.21 | 100.00 | 21.60 | 1 | 195,641 | No | 18.62 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | Yes | 18.20 |
| Citizens Bank (Columbia) | MS | 57.19 | 57.14 | 31.15 | 1 | 394,826 | Yes | 17.87 |
| Bank of Commerce | MS | N/A | 100.00 | 34.77 | 1 or 3 | 343,871 | No | 17.82 |
| Homeland Federal Savings Bank | LA | N/A | 50.00 | 34.02 | 1 or 3 | 189,479 | Yes | 17.80 |
| Bank of Okolona | MS | N/A | 100.00 | 21.59 | 1 or 3 | 168,919 | Yes | 17.40 |
| First National Bank of Picaid | MS | 31.64 | 83.33 | 46.00 | 3 | 206,986 | Yes | 17.00 |
| Fordyce Bank & Trust Company | AR | 66.07 | 80.00 | 45.98 | 1 | 150,565 | Yes | 16.79 |
| Bank of York | AL | N/A | 100.00 | 24.20 | 1 or 3 | 100,598 | Yes | 16.28 |
| Delta Bank | LA | N/A | 100.00 | 25.26 | 1 or 3 | 260,743 | Yes | 15.83 |
| International Bank of Chicago | IL | 54.09 | 57.14 | 25.33 | 1 | 502,978 | Yes | 15.68 |
| Merchants & Planters Bank | TN | N/A | 25.00 | 27.41 | 2 or 4 | 86,065 | No | 15.12 |
| Central Bank of Kansas City | MO | 26.61 | 100.00 | 10.87 | 3 | 143,039 | Yes | 14.91 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 | Yes | 14.72 |
| Bank of Kilmichael | MS | N/A | 100.00 | 22.55 | 1 or 3 | 156,154 | Yes | 14.33 |
| The Jefferson Bank | MS | N/A | 100.00 | 1.30 | 1 or 3 | 100,957 | No | 14.25 |

Source: SNL.com | As of 3/31/16

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 (%) |
| Community Commerce Bank | CA | 100.00 | 0.00 | 21.57 | 2 | 185,284 | 28.15 |
| Pan American Bank | CA | N/A | 100.00 | 10.38 | 1 or 3 | 159,517 | 21.95 |
| CBW Bank | KS | N/A | 0.00 | 29.12 | 2 or 4 | 20,451 | 19.13 |
| Central Bank of Kansas City | MO | 26.61 | 100.00 | 10.87 | 3 | 143,039 | 18.55 |
| The Jefferson Bank | MS | N/A | 100.00 | 1.30 | 1 or 3 | 100,957 | 17.93 |
| Metro Bank | KY | N/A | 100.00 | 13.51 | 1 or 3 | 31,479 | 17.55 |
| Mitchell Bank | WI | 74.00 | 66.67 | 45.83 | 1 | 50,956 | 15.99 |
| Bank of Vernon | AL | N/A | 100.00 | 24.29 | 1 or 3 | 144,747 | 15.95 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 | 14.45 |
| City First Bank of D.C., NA | DC | 88.98 | 100.00 | 30.02 | 1 | 251,977 | 14.04 |
| Richton Bank and Trust Company | MS | 56.30 | 33.33 | 37.40 | 2 | 60,169 | 13.77 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 | 13.54 |
| Mission Valley Bank | CA | 44.89 | 33.33 | 11.98 | 2 | 300,964 | 13.48 |
| Pike National Bank | MS | N/A | 40.00 | 32.46 | 2 or 4 | 228,835 | 13.45 |
| First National Bank of Picayune | MS | 31.64 | 83.33 | 46.00 | 3 | 206,986 | 13.30 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | 13.11 |
| International Bank of Chicago | IL | 54.09 | 57.14 | 25.33 | 1 | 502,978 | 13.09 |
| ProAmerica Bank | CA | N/A | 100.00 | 6.87 | 1 or 3 | 185,196 | 13.07 |
| First Bank of Linden | AL | N/A | 100.00 | 15.11 | 1 or 3 | 79,176 | 13.05 |
| Northern Hancock Bank and Trust | WV | N/A | 100.00 | 60.82 | 1 or 3 | 26,115 | 12.91 |

Source: SNL.com | As of 3/31/16

Efficiency Ratio (ER)

| | Social Performance Metrics | | | | | Balance Sheet/ Income Statement | |
|------------------------------------|----------------------------|---------------------|------------|-------------------------|----------|------------------------------------|-----------|
| | ST | DLI- HMDA (%) | DDI (%) | Housing Focus (%) | Quadrant | Total Assets (\$000) | ER (%) |
| Bank of Commerce | MS | N/A | 100.00 | 34.77 | 1 or 3 | 343,871 | 38.16 |
| First Eagle Bank | IL | 34.35 | 50.00 | 43.53 | 3 | 476,422 | 38.35 |
| The Jefferson Bank | MS | N/A | 100.00 | 1.30 | 1 or 3 | 100,957 | 40.07 |
| International Bank of Chicago | IL | 54.09 | 57.14 | 25.33 | 1 | 502,978 | 43.39 |
| American Plus Bank, NA | CA | 50.92 | 0.00 | 27.05 | 2 | 425,236 | 46.22 |
| Savoy Bank | NY | 68.12 | 0.00 | 37.79 | 2 | 214,738 | 47.80 |
| Community Capital Bank of Virginia | VA | 28.86 | 100.00 | 27.34 | 3 | 109,050 | 48.81 |
| CBW Bank | KS | N/A | 0.00 | 29.12 | 2 or 4 | 20,451 | 50.53 |
| First National Bank of Picayune | MS | 31.64 | 83.33 | 46.00 | 3 | 206,986 | 50.84 |
| Spring Bank | NY | 100.00 | 100.00 | 31.49 | 1 | 139,932 | 51.23 |
| BNA Bank | MS | N/A | 80.00 | 39.33 | 1 or 3 | 462,753 | 52.73 |
| Security State Bank of Wewoka, OK | OK | 82.21 | 100.00 | 21.60 | 1 | 195,641 | 52.73 |
| West Alabama Bank & Trust | AL | 60.91 | 85.71 | 23.53 | 1 | 576,925 | 54.74 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 | 54.94 |
| Caldwell Bank & Trust Co. | LA | N/A | 100.00 | 35.37 | 1 or 3 | 182,760 | 55.36 |
| Bank of Okolona | MS | N/A | 100.00 | 21.59 | 1 or 3 | 168,919 | 55.42 |
| RiverHills Bank | MS | N/A | 50.00 | 31.45 | 1 or 3 | 316,005 | 57.50 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 | 57.56 |
| First Choice Bank | CA | 14.32 | 50.00 | 18.44 | 3 | 811,059 | 59.37 |
| Planters Bank and Trust Company | MS | N/A | 100.00 | 35.21 | 1 or 3 | 1,054,084 | 59.55 |

Source: SNL.com | As of 3/31/16

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 (\$000) |
| BankPlus | MS | 24.16 | 54.24 | 31.37 | 3 | 2,734,298 | 2,210,828 |
| Royal Business Bank | CA | 28.27 | 60.00 | 30.84 | 3 | 1,445,129 | 1,246,821 |
| Citizens National Bank of Meridian | MS | 37.60 | 70.37 | 35.44 | 3 | 1,220,099 | 1,055,329 |
| First, A National Banking Association | MS | 23.98 | 26.09 | 32.71 | 4 | 1,241,393 | 1,035,529 |
| Planters Bank and Trust Company | MS | N/A | 100.00 | 35.21 | 1 or 3 | 1,054,084 | 941,173 |
| Southern Bancorp Bank | AR | 75.34 | 87.18 | 33.04 | 1 | 1,144,623 | 925,301 |
| State Bank & Trust Company | MS | 45.78 | 66.67 | 29.91 | 1 | 1,001,112 | 836,427 |
| BankFirst Financial Services | MS | 55.55 | 70.00 | 28.39 | 1 | 914,562 | 820,945 |
| Sunrise Banks, NA | MN | 66.27 | 62.50 | 25.39 | 1 | 807,113 | 706,144 |
| First Choice Bank | CA | 14.32 | 50.00 | 18.44 | 3 | 811,059 | 693,739 |
| Security Federal Bank | SC | 41.96 | 61.54 | 39.93 | 1 | 810,730 | 671,638 |
| Carver Federal Savings Bank | NY | 48.10 | 88.89 | 40.63 | 1 | 743,317 | 614,997 |
| Urban Partnership Bank | IL | 91.75 | 90.00 | 44.99 | 1 | 653,250 | 598,248 |
| Guaranty Bank & Trust Company | MS | 82.82 | 92.31 | 25.16 | 1 | 659,647 | 577,460 |
| Liberty Bank & Trust Company | LA | 56.13 | 94.12 | 50.84 | 1 | 613,660 | 542,938 |
| Golden Bank, NA | TX | 45.59 | 40.00 | 15.32 | 2 | 644,980 | 518,968 |
| Merchants & Marine Bank | MS | 39.15 | 75.00 | 30.68 | 3 | 613,910 | 505,645 |
| PriorityOne Bank | MS | 39.26 | 50.00 | 29.96 | 3 | 615,316 | 502,523 |
| First American International Bank | NY | 59.45 | 88.89 | 73.03 | 1 | 694,545 | 502,346 |
| United Bank | AL | 53.79 | 55.56 | 26.29 | 1 | 550,821 | 494,468 |

Source: SNL.com | As of 3/31/16

GLOSSARY

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

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

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.

Subchapter S Election: Corporations that elect to pass corporate income, losses, deductions, and credits through to their shareholders for federal tax purposes.

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

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.

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

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