

DEVELOPMENT IMPACT DASHBOARDS

NCIF SOCIAL PERFORMANCE METRICSSM

Telling the Story



LEVERAGING CAPITAL FOR CHANGESM

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ACKNOWLEDGEMENTS

The National Community Investment Fund (NCIF) is proud to present this publication of Development Impact Dashboards. The intent of this publication is to “Tell the Story” of the community development banking sector with the objective of increasing collaboration between CDFI banks, investors and supporters.

NCIF is grateful to the leaders of the banks that have participated in this effort. We thank them for their time in providing guidance and information.

Ross Hill, Chief Executive Officer, Bank 2

Paul Hudson, Chief Executive Officer, Broadway Federal Savings Bank

Deborah Wright, Chief Executive Officer, Carver Federal Savings Bank

Floyd Weekes, Chief Operating Officer, Citizens Savings Bank & Trust Company

Kimberly Levine, Acting Chief Executive Officer, City First Bank of DC, NA

Preston Pinkett, Chief Executive Officer, City National Bank of New Jersey

Jane Henderson, Chief Executive Officer, Community Capital Bank of Virginia

Guillermo Diaz-Rousselot, Chief Executive Officer, Continental National Bank of Miami

Al Lau, Chief Executive Officer, First American International Bank

B. Doyle Mitchell, Chief Executive Officer, Industrial Bank

Alden McDonald, Chief Executive Officer, Liberty Bank & Trust Company

Anita Robinson, Chief Executive Officer, Mission Community Bank

David Reiling, Chief Executive Officer, Sunrise Community Banks

Evelyn Smalls, Chief Executive Officer, United Bank of Philadelphia

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INTRODUCTION

As CDFI Banks work to attract greater levels of investment and other support, the industry must do a better job of "Telling the Story" of the impact that is being generated by the sector. To facilitate this, NCIF created the **Development Impact Dashboard** format that is included throughout this publication. This Dashboard is the type of transparent, easily communicated impact report that will be most valuable to the widest set of investors and stakeholders, and NCIF will continue to enhance the format of the report by adding impact data points, anecdotes, and other criteria, so that it provides the greatest amount of value to the CDFI Banking community and its stakeholders.

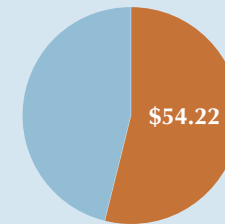
NCIF is able to provide detailed information on all CDFI Banks:

- (a) As of a point in time;
- (b) Over a period of time;
- (c) Relative to standardized and customized peer groups.

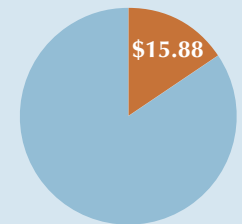
IN NUMBERS

CDFI Banks have...

3x higher percentage of Home Mortgage Disclosure Act (HMDA) reported lending in economically disadvantaged communities than the median percentage for All Banks in the country.



CDFI Banks

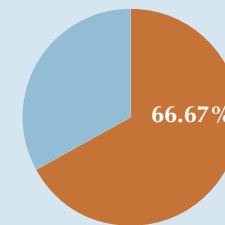


All Banks

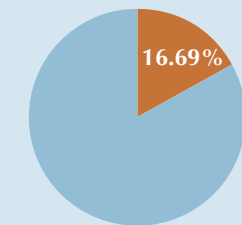
Out of every \$100 dollars of HMDA lending, the median CDFI bank lends **\$54.22** to borrowers in economically disadvantaged communities. For All Banks, only **\$15.88** goes to such communities.

CDFI Banks have...

4x higher percentage of their branch locations in economically disadvantaged communities than the median percentage for All Banks in the country.



CDFI Banks



All Banks

METHODOLOGY AND PROCESS

The current Development Impact Dashboard was created using the following logic.

FIRST **Begin with Public Data:** The success of the below Social Performance Metrics relies, in part, on the fact that the measures are transparent, easily understood and cover a wide set of banks. As an evaluative tool, the metrics are a compelling and persuasive measure of a bank's focus on lower income communities.

Core Social Performance Metrics

Development Lending Intensity – HMDA: the % of HMDA-reported loan originations and purchases that are directed towards low- and moderate- income communities.

Development Deposit Intensity: the % of branch locations that are located in low- and moderate- income communities. This gives an indication of non-financial services provided by the banks in these communities; services that are responsibly priced and are critical to ward off irresponsible providers.

Quadrant: Quadrant 1 Banks have DLI-HMDA and DDI scores that are at or above both 'high-performing' threshold values (40% and 50% respectively). Quadrant 2 & 3 Banks have DLI-HMDA and DDI scores that are at or above one threshold value (2 for DLI-HMDA, 3 for DDI). Quadrant 4 Banks do not meet either threshold value. NCIF makes positive remarks about Quadrants 1, 2 and 3 but does not have sufficient information on banks in Quadrant 4, and is therefore currently unable to provide guidance on them.

In addition to the core metrics, NCIF created other metrics including measures that analyze a bank's activity in highly distressed census tracts and that analyze the percentage of each bank's total equity that is loaned into lower income communities in a given year. For more information on the full suite of Social Performance Metrics, please visit the NCIF website (www.ncif.org).

SECOND **Extend Metrics to Incorporate Self-Reported Lending Data:** The metrics based on publicly available data are a strong tool, but need to be augmented through the addition of additional lending data across all loan categories to get a complete picture of a bank's operations. To accomplish this, banks must report on all lending originated during a calendar year. In doing so, the Development Lending Intensity (DLI) metric is created for Commercial Real Estate, Small Business, Commercial and Industrial, Personal and Agricultural loans.

THIRD **Include Qualitative Data:** NCIF has used its Model CDBI Framework to capture information on the products and services that go beyond simple lending and branch location data. The NCIF Model CDBI Framework examines an institution's market need, credit products and services, non-credit financial products and services, non-financial products, and partnerships to ascertain whether or not the bank is providing the types of products and services an economically distressed community needs. This final level of analysis communicates the innovative nature of CDFI banks, and shows investors the tangible products and services that are being provided to the community.

IN NUMBERS

68.3%

The percentage of the 63 HMDA reporting CDFI banks that are located in the High-Performing Quadrant 1.

85.7%

The percentage of the 14 HMDA reporting Dashboard Institutions that are located in the High-Performing Quadrant 1.

\$749.8 MM

The total amount of HMDA reported lending to borrowers in low- and moderate- income communities made by CDFI Banks.

\$440.2 MM

The total amount of all lending (Commercial Real Estate, Housing, Small Business, Consumer, and Agricultural) to borrowers in low- and moderate- income communities made by Dashboard reporting institutions.

THE WAY FORWARD

The enclosed Dashboards represent a move forward in the effort to “Tell the Story” of the community development banking sector. However, to improve the visibility and effectiveness of this initiative, it is necessary for more collaboration to take place.

Collaboration with Investors: The time is now to support the banking institutions that are serving the country's most economically vulnerable communities. By using the NCIF Dashboard and Social Performance Metrics to invest money, there will be increased incentive for CDFI banks to collect and report on the impacts they generate. NCIF calls this the Virtuous Cycle of High Impact Investing.

Call to Action Can investors route their equity, debt and deposits to institutions that are rated high on these metrics?

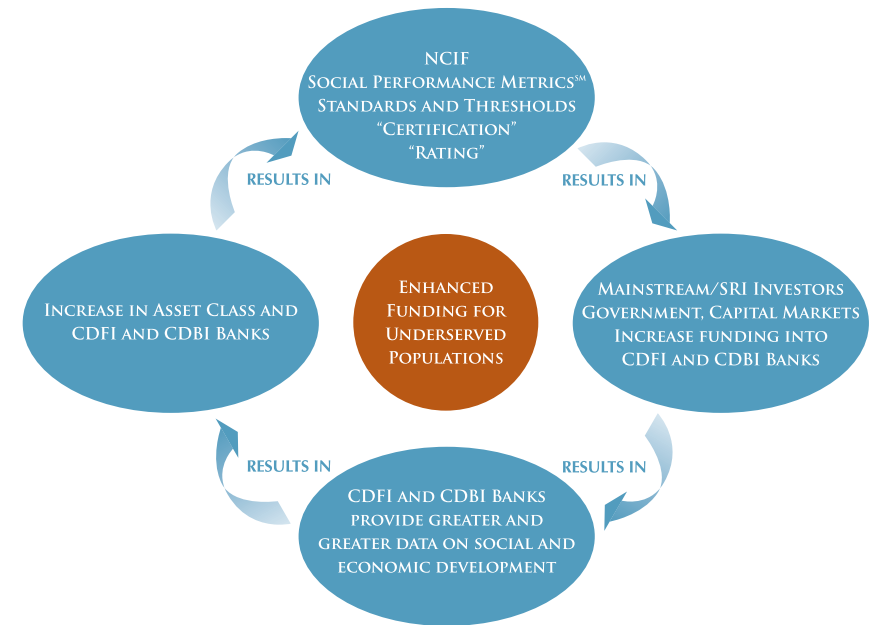
Collaboration among CDFI Banks: The time is now to report to NCIF and participate in the Dashboard initiative. Only through strength of numbers can the CDFI bank community increase its relevance and importance by highlighting the tremendous impact our banks have in low- and moderate- income communities. By doing so, the story and value of CDFI banking will be made clear to all investors, stakeholders and regulators.

Call to Action Can all CDFI Banks commit to providing data on all lending (Commercial Real Estate, Housing, Small Business, Consumer, and Agricultural) including geographic information, in a consistent form that can be converted to these metrics? This will include data and methodology on jobs, housing units created, education-related lending, environmental focus, etc. As more data is received, the metrics and benchmarks will get strengthened.

Collaboration at NCIF: NCIF understands the unique value and impact of CDFI Banks, and is therefore working with both investors and CDFI Banks to increase investment into the sector. NCIF has convened a Social Performance Leadership Group composed of CDFI Bank leaders that is tasked with improving data collection and communication. NCIF will be working with this group, and will seek out other feedback to enhance impact measurement and communication. NCIF is also working with software providers to make the data collection process simpler and cost effective.

Call to Action Can CDFI Banks commit to participating in the Social Performance Metrics Leadership Group? NCIF is volunteering time and money to support the development of a platform for the collection of data; CDFI Banks need to participate in this development process, with a commitment of time and money.

The Virtuous Cycle of High Impact Investing



UNDERSTANDING THE DEVELOPMENT IMPACT DASHBOARD

NCIF is thankful for the sixteen institutions that have participated in this initial Dashboard publication. It is important to note that fifteen of these institutions are certified as CDFI banks and therefore have a demonstrated mission of community development. To highlight this fact, the median CDFI bank score for DLI-HMDA is 50.1% and for DDI, the median score is 71.4%. Not only are these values squarely in Quadrant 1, but they are also each in the 87th percentile for all banks in the country on these measures. Clearly, the CDFI banking universe contains the highest performers in these measures, and by using the Dashboard, it is easy to differentiate between a mission-oriented institution and a non-mission oriented one.

NCIF has structured the Dashboard in the following fashion.

Page 1 Contains primarily quantitative impact data, specifically each institution's scores on the core Social Performance Metrics and the institution's location on the Quadrant chart relative to three peer groups (CDFI Banks, All Banks, and the ten largest banks in the country). Included in this presentation is the institution's percentile rank on each measure as compared to all domestic banks. Also included on Page 1 is NCIF analysis on the bank's entire lending portfolio. For some institutions we have multiple years of data; for others, just one. NCIF is highlighting the overall Development Lending Intensity (not just for HMDA-related loans) as well as the dollar amount of lending that the institution is directing towards low- and moderate- income areas since the time the institution started reporting the information to NCIF.

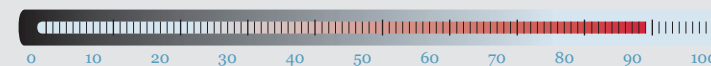
Page 2 Contains summary financial information for the past five calendar years along with comparative data on the CDFI Bank median for each datapoint. In addition, Page 2 contains narrative information on the background of the institution and responses to the Model CDBI Framework questionnaire. While the Social Performance Metrics and Development Lending analysis tell a quantitative story, the Model CDBI Framework allows the bank to tell the qualitative impact story. Included here are responses as to the bank's products and services, and on how the bank serves the specific needs of its economically disadvantaged service area.

NOTE: All self-reported private lending data is, by definition, "self-reported" and has not been verified on its accuracy by NCIF. Similarly, the qualitative information is also self-reported and not verified by NCIF. However, given our unique knowledge of the sector, we are able to identify any major discrepancies and are able to work with the institutions to resolve them iteratively.

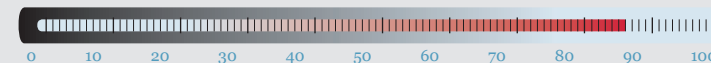
IN NUMBERS

CDFI Percentiles

The Median CDFI Bank's DLI-HMDA score is in the 89th Percentile for All Banks.



The DDI score is in the 86th Percentile.

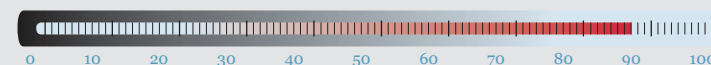


Dashboard Percentiles

The Median Dashboard Participant Bank's DLI-HMDA score is in the 87th Percentile for All Banks.



The DDI score is in the 87th Percentile.



ENHANCING THE DEVELOPMENT IMPACT DASHBOARD

There is a growing community of impact investors that are actively supporting institutions and organizations that provide social impact as well as financial returns. The Development Impact Dashboard is an effort to “Tell the Story” of CDFI Banking to all stakeholders. In order to enhance the CDFI Bank Industry’s efforts to Tell the Story, the sector must expand the data it is collecting. In doing so, the industry will be better positioned to access the growing funding that is available for impact investments.

NCIF has been in discussions with both CDFI bank leaders and other stakeholders to determine which additional datapoints need to be collected to continue to build upon the Development Impact Dashboard. To the right is a partial list of Quantitative and Qualitative impact-related terms and metrics that are being increasingly utilized within the impact investing community.

Call to Action Please suggest new datapoints that:

- A) Are being required by investors prior to providing funding;
- B) Are being used by CDFI Banks in telling their story to the CDFI Fund, public sector, and other stakeholders;
- C) Can enhance the presentation of the Development Impact Dashboard.

Additional Datapoints to Consider

Quantitative Data

- All Lending Data (Commercial Real Estate, Housing, Small Business, Consumer, and Agricultural)
- Number of Jobs Created and Retained
- Diversity of Board Membership
- Number of Housing Units Financed
- Number of Small Businesses Financed
- Value of Community Facilities Financed
- Individuals and Organizations Receiving Financial Training or Assistance
- Environmental Performance

Qualitative Analysis

- Impact Stories and Anecdotes
- Community Service Contributions

INSTITUTION DASHBOARDS

IMPACT INDICATORS:

Quadrant:	4
Certified CDFI:	Yes
Certified MDI:	Yes
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

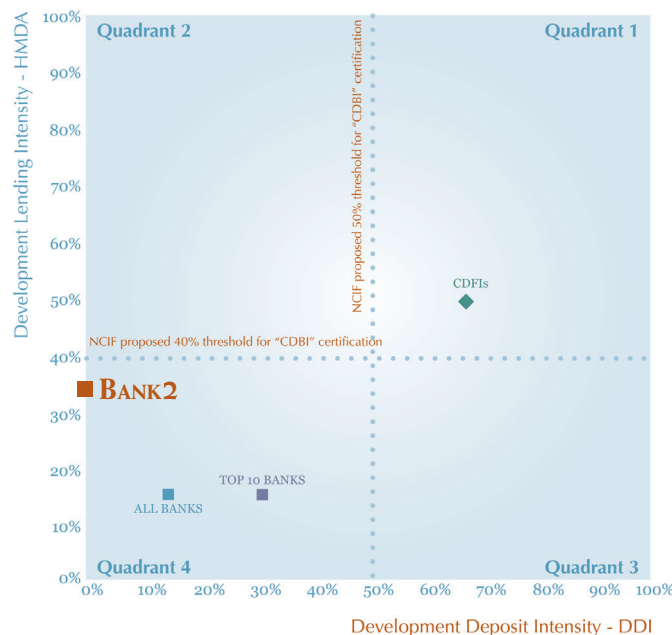
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

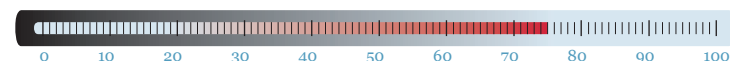
Based On Publicly Reported Data



	Bank2	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	34.43%	54.22%	15.88%	14.97%
DDI	0.00%	66.67%	16.67%	31.20%

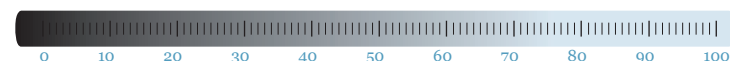
DLI-HMDA score was 34.43%:

Ranks in the 75th percentile within the "All Banks" peer.



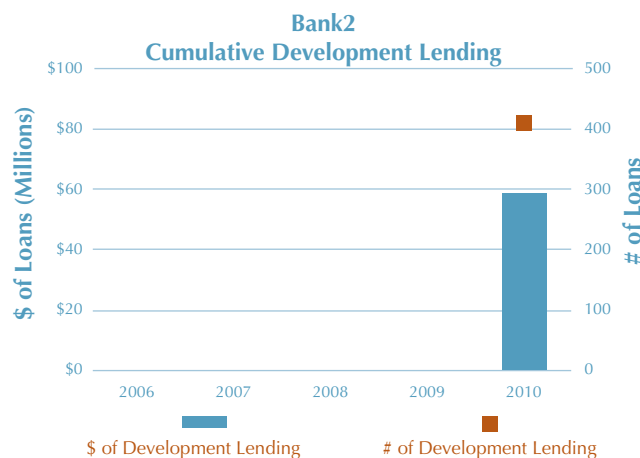
DDI score was 0.00%:

Ranks in the 0th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Bank2	DLI
DLI-All Loans	36.01%
DLI-CRE	47.73%
DLI-Housing	35.44%
DLI-Small Business	47.49%
DLI-Consumer	23.96%
DLI-Agricultural	NA

- For every \$100 of total lending, \$36.01 was lent to borrowers in low- and moderate- income communities.
- During 2010, Bank2 originated \$59.4 million in 401 loans to low- and moderate- income communities.



Bank2 opened in 2002 after more than a year of planning, consideration, and action by the Chickasaw Nation and founding President and CEO, Ross Hill. The bank's headquarters are in Oklahoma City. The bank has grown from \$7.5 million in assets in January 2002 to over \$85 million.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$82,847	\$86,550	\$82,981	\$89,620	\$86,911	\$180,329
Equity (\$000)	\$8,294	\$8,812	\$8,272	\$10,246	\$11,022	\$16,298
Total Loans & Leases (\$000)	\$57,050	\$54,903	\$63,306	\$70,222	\$62,619	\$114,770
Deposits (\$000)	\$72,804	\$77,084	\$69,401	\$74,976	\$72,173	\$155,104
Net Income (\$000)	\$210	\$316	\$(655)	\$914	\$1,024	\$333
Leverage Ratio (%)	10.79	10.43	9.07	11.88	13.96	8.54
NIM (%)	3.71	3.70	4.05	4.70	4.86	3.72
Efficiency Ratio (%)	90.55	85.56	89.33	68.88	73.58	78.81
ROAA (%)	0.26	0.39	-0.77	1.04	1.14	0.31
ROAE (%)	2.59	3.73	-7.48	10.02	9.68	2.51
NCLs/Total Loans (%)	0.44	0.72	0.25	0.22	0.28	4.42
NCOs/Average Loans (%)	0.05	0.03	2.72	0.06	0.25	0.82
Reserves/Loans (%)	0.90	0.93	0.80	0.96	1.35	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

The Native people in Bank2's target market are underserved by mainstream financial providers and are in need of affordable deposit accounts and home lending products. A major need in the area is having the down payment for either a business or to purchase a home. Bank2 can offer solutions to some of these issues now through its free deposit accounts and also with its HUD 184 Native American Home Lending program. The bank plans to offer a down payment assistance program such as an IDA savings program in the future.

CREDIT PRODUCTS & SERVICES

Bank2 offers affordable housing for Native Americans and works with local tribes that offer down payment assistance. Bank2 also works with native Hawaiian populations by partnering with Hawaiian lenders and intermediaries. Native Hawaiians have had a lack of affordable housing in Hawaii with the nature of real estate and costs being driven up by people buying vacation homes. Bank2 understands this problem and works to service this community.

NON-CREDIT FINANCIAL PRODUCTS

Bank2 offers several deposit account programs such as the Great Rate Checking and Savings programs that offer very competitive rates. They are also totally free accounts with ATM refunds possible. Bank2 has other deposit accounts available to meet a variety of individual needs.

NON-FINANCIAL PRODUCTS

Bank2 has developed a host of inexpensive resources to help applicants, such as white papers on its website and one-on-one counselling on how to improve credit to specifically qualify for HUD programs. Other materials provided as part of the program include resources on budgeting, savings, and money management. The IDA program will also address the issue of credit as well as the disadvantages of using payday lenders.

PARTNERSHIPS

Bank2 just signed an agreement to work with the Federal Home Loan Bank to offer down payment assistance for lower income families. The bank also partners with local tribes to determine ways to serve the financial needs of Native American communities. The bank has relationships with non-profit organizations such as "Native American Housing Services". The bank's employees also choose to give back in our community by donations, serving at the area mission, and working with Habitat for Humanity.

DISCLAIMER: This report sets forth information regarding a number of community development financial institutions, their social missions and various metrics by which to measure their success in satisfying their social missions. Readers of this report are cautioned that this report has not been prepared with any particular reader in mind and each reader should review this report carefully and thereafter make its own decision as to whether an investment in debt or equity securities or deposits of community development financial institutions or any particular community development financial institution is appropriate for it. This report is not intended as an offer to sell, or a solicitation of an offer to buy, a security or deposit in any particular community development financial institution. A reader should not rely on information contained herein in making an investment decision whether to purchase securities or deposits in any particular community development financial institution. Readers should also be aware that the National Community Investment Fund may, from time to time, invest its own funds in one or more community development financial institutions, including those discussed in this report, and therefore may have its own interest in the success of these institutions.



4800 Wilshire Boulevard
Los Angeles, CA

Established 2/26/1947
www.broadwayfederalbank.com

Exchange/Ticker: NASDAQ/BYFC
Branches: 3

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

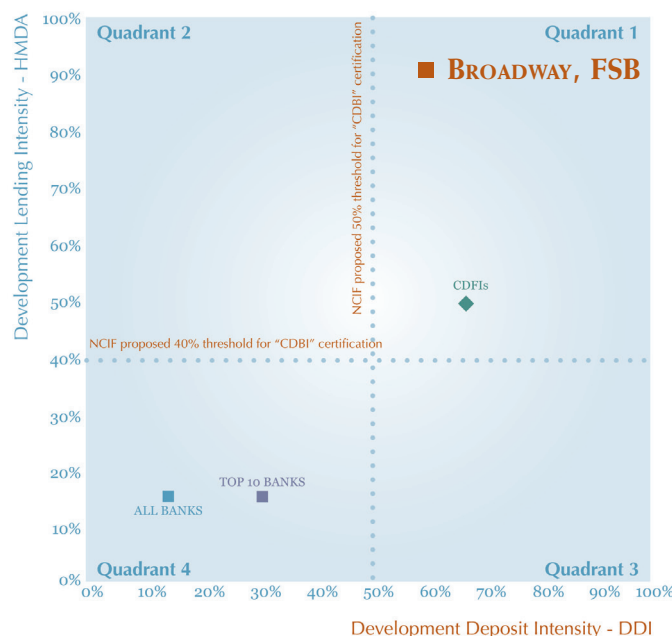
DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

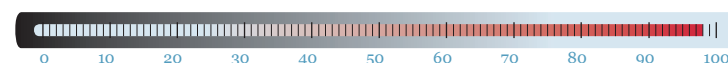
Based On Publicly Reported Data



	Broadway FSB	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	90.95%	54.22%	15.88%	14.97%
DDI	60.00%	66.67%	16.67%	31.20%

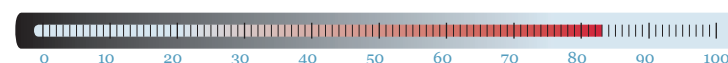
DLI-HMDA score was 90.95%:

Ranks in the 98th percentile within the "All Banks" peer.



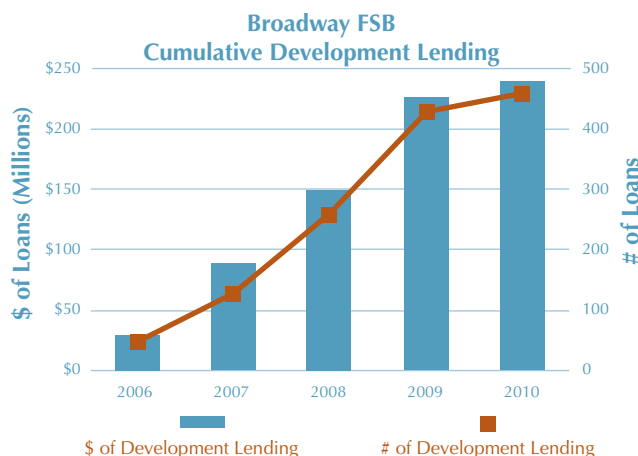
DDI score was 60.00%:

Ranks in the 83rd percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Broadway FSB	DLI
DLI-All Loans	88.46%
DLI-CRE	87.20%
DLI-Housing	88.69%
DLI-Small Business	NA
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$88.46 was lent to borrowers in low- and moderate- income communities.
- Since 2006, Broadway originated \$235.5 million in 454 loans to low- and moderate- income communities.



Broadway Federal Savings and Loan Association was founded in 1946 by a group of civic-minded men and women who had identified the need for conventional loans to minority consumers who were ignored by all of the existing financial institutions. This holds consistent with its current mission, which is to serve the real estate, business and financial needs of customers in underserved urban communities with a commitment to excellent service, profitability and sustained growth.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$300,999	\$356,885	\$405,342	\$522,128	\$484,316	\$180,329
Equity (\$000)	\$23,930	\$26,043	\$33,468	\$38,590	\$43,429	\$16,298
Total Loans & Leases (\$000)	\$249,358	\$305,598	\$361,031	\$469,066	\$427,655	\$114,770
Deposits (\$000)	\$224,627	\$231,526	\$294,067	\$389,879	\$350,053	\$155,104
Net Income (\$000)	\$2,105	\$2,040	\$2,868	\$(3,134)	\$(2,046)	\$333
Leverage Ratio (%)	7.95	7.30	8.25	7.29	8.82	8.54
NIM (%)	3.56	3.61	3.79	3.98	4.01	3.72
Efficiency Ratio (%)	66.71	73.42	64.10	54.56	60.47	78.81
ROAA (%)	0.73	0.63	0.74	-0.66	-0.39	0.31
ROAE (%)	9.27	8.18	9.76	-8.54	-4.84	2.51
NCLs/Total Loans (%)	0.00	0.01	0.77	6.27	9.20	4.42
NCOs/Average Loans (%)	0.00	0.00	-0.04	0.00	0.00	0.82
Reserves/Loans (%)	0.68	0.66	0.82	2.23	3.65	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Many customers in the bank's target market of Latino and African-American communities in Los Angeles County rely on high-cost financial alternatives to banks, such as payday lenders and check cashers, to perform basic banking functions. Los Angeles has the nation's largest "unbanked" population, where Latinos account for 75% and African-Americans 21% of this population. In Southeast Los Angeles, where African-American and Latino households make up the majority numbers, the number of check cashers, pawnshops and payday lenders is five times larger than the number of banks and credit unions. The three bank branches are in census tracts with poverty rates of 46%, 20% and 16%. Each branch is located in an Investment Area, as defined by the CDFI Fund.

CREDIT PRODUCTS & SERVICES

The bank offers a host of loans, such as single-family residence, multifamily, and commercial. It also offers loans to churches and non-profit organizations as well as small-business owner-operators.

NON-CREDIT FINANCIAL PRODUCTS

The bank serves a variety of depository holders in its market with products such as Fresh Start Checking Accounts, Passbook Savings Accounts, Checking Accounts for Faith-based organizations, and specialized Senior Citizen Checking Accounts.

NON-FINANCIAL PRODUCTS

Over 60% of bank customers require some form of education or counseling prior to opening a first-time deposit account or obtaining a loan. The majority of the bank's development services are in the form of (1) pre-loan counseling to prospective borrowers to explain the types of products and loan process; (2) post-loan counseling to borrowers to explain positive credit habits, financial management, loan modifications and other loan alternatives; and (3) financial literacy education provided through workshops, seminars and presentations to adults and children in the Los Angeles community.

PARTNERSHIPS

The bank serves specific niches such as churches, charter schools, small minority-owned businesses, and relies on partnerships with affinity groups and organizations that exist for these niches. This outreach includes staff membership in community organizations, religious organizations, civic organizations, local chambers of commerce, and professional organizations. The bank also participates in several public-private partnerships as part of its delivery and outreach strategy. The City of Los Angeles' Bank on LA Program and Banking District Development (BDD) Program, and the City of Los Angeles Mayor's Office of Economic and Business Policy Small Business Advisory Council are examples.

DISCLAIMER: This report sets forth information regarding a number of community development financial institutions, their social missions and various metrics by which to measure their success in satisfying their social missions. Readers of this report are cautioned that this report has not been prepared with any particular reader in mind and each reader should review this report carefully and thereafter make its own decision as to whether an investment in debt or equity securities or deposits of community development financial institutions or any particular community development financial institution is appropriate for it. This report is not intended as an offer to sell, or a solicitation of an offer to buy, a security or deposit in any particular community development financial institution. A reader should not rely on information contained herein in making an investment decision whether to purchase securities or deposits in any particular community development financial institution. Readers should also be aware that the National Community Investment Fund may, from time to time, invest its own funds in one or more community development financial institutions, including those discussed in this report, and therefore may have its own interest in the success of these institutions.



75 West 125th Street
New York, NY 10027

Established 01/01/1948
www.carverbank.com

Exchange/Ticker: NADAQ/CARV
Branches: 9

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. Source: FFIEC, As of 2010.

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. Source: FDIC, As of June 30, 2010.

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

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2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

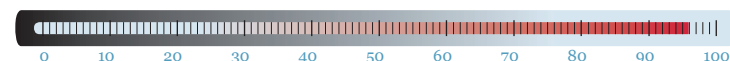
Based On Publicly Reported Data



	Carver Federal Savings Bank	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	76.50%	54.22%	15.88%	14.97%
DDI	66.67%	66.67%	16.67%	31.20%

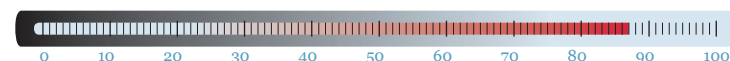
DLI-HMDA score was 76.50%:

Ranks in the 96th percentile within the "All Banks" peer.



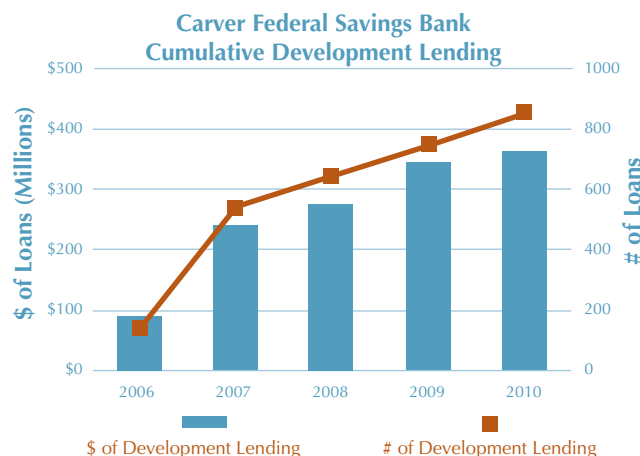
DDI score was 66.67%:

Ranks in the 87th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Carver Federal Savings Bank	DLI
DLI-All Loans	72.06%
DLI-CRE	69.88%
DLI-Housing	81.57%
DLI-Small Business	69.35%
DLI-Consumer	100.00%
DLI-Agricultural	NA

- For every \$100 of total lending, \$72.06 was lent to borrowers in low- and moderate- income communities.
- Since 2006, Carver originated \$364.4 million in 823 loans to low- and moderate- income communities.



Carver Federal Savings Bank, a certified CDFI, was originally founded in 1948 as a minority thrift to address the financial credit needs of an underserved African-American and Caribbean-American community, particularly in low- and moderate- income areas. It is currently the largest African-American and Caribbean-American managed bank in the United States.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$765,672	\$803,387	\$790,750	\$811,369	\$743,604	\$180,329
Equity (\$000)	\$63,771	\$67,744	\$61,749	\$78,027	\$42,122	\$16,298
Total Loans & Leases (\$000)	\$613,484	\$661,334	\$658,208	\$688,203	\$599,296	\$114,770
Deposits (\$000)	\$634,391	\$648,314	\$622,566	\$589,112	\$592,207	\$155,104
Net Income (\$000)	\$4,106	\$6,606	\$(2,785)	\$3,002	\$(32,287)	\$333
Leverage Ratio (%)	7.63	7.60	7.71	8.47	6.36	8.54
NIM (%)	3.43	3.69	3.37	3.68	3.58	3.72
Efficiency Ratio (%)	81.40	82.14	94.94	85.69	84.80	78.81
ROAA (%)	0.59	0.87	-0.35	0.37	-4.11	0.31
ROAE (%)	6.60	10.03	-4.06	3.98	-50.52	2.51
NCLs/Total Loans (%)	0.61	0.64	2.08	4.82	15.04	4.42
NCOs/Average Loans (%)	0.01	0.02	0.13	0.26	1.95	0.82
Reserves/Loans (%)	0.86	0.84	0.84	1.30	2.77	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Carver operates nine full-service branches and nineteen 24-hour ATM centers throughout New York City's underserved neighborhoods. Bank branches are located in Harlem, Brooklyn and Queens. Carver's target market is a mix of multi-cultural low- and moderate- income communities comprised of African-American, Caribbean and Hispanic segments. Based on recent quantitative research conducted specifically in Carver markets, 71% of the population in the target market areas are foreign born (highest in Queens and Brooklyn); and 33% are undocumented immigrants (no SSN) with a high portion of renters at 87%. Employment is dominated by service, construction and retail, consistent with the low- and moderate- income profile of Carver's catchment areas.

CREDIT PRODUCTS & SERVICES

Carver offers a variety of home loan products, including products with special features such as flexible underwriting criteria to accommodate the needs of low- and moderate-income customers. Carver also offers the use of non-traditional credit lines such as current rent payments, utilities, etc., as alternative credit to evaluate credit-worthiness. The use of alternative credit allows these individuals to apply for residential mortgages regardless of their lack of a traditional credit score.

NON-CREDIT FINANCIAL PRODUCTS

Carver currently serves over 40,000 depository account holders in its target market. The base consists of primarily low- and moderate- income individuals, small businesses, and non-profit organizations. As a full-service community bank, Carver offers an array of financial products and services that accommodate the needs of low- and moderate- income customers. Carver recently expanded its offerings to include a suite of new products and services that fulfills the needs of its community, whether a customer possesses a bank account or not. Via Carver Community Cash, a customer can: cash checks, pay bills and send or receive Western Union money transfers, purchase discounted money orders and prepaid VISA debit cards. To utilize these services, no bank account or credit check is required, and funds are available immediately.

NON-FINANCIAL PRODUCTS

Carver established a formal Financial Empowerment Workshop Series and since 2006, over 10,000 attendees have benefited from over 450 Carver-sponsored seminars and events. Additionally, over 4,200 individuals have completed Carver-supported one-on-one counseling services. Attendees were comprised of Carver customers and non-customers who increasingly demonstrated need for greater access to more affordable financial products and services.

PARTNERSHIPS

Carver has recently partnered with the Food Bank of Greater New York and the City of New York Office of Financial Empowerment (NYC OFE) to provide both free tax preparation services and match-funded savings accounts to qualified low-income filers. In addition to receiving free tax preparation from trained professionals, participants will be eligible to receive up to \$500 in matching funds from NYC OFE when they commit to save a portion of their tax refund in a new Carver Bank savings account.

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1917 Heiman Street
Nashville, TN 37208
Established 01/04/1904
www.bankcbsn.com
Exchange/Ticker: NA
Branches: 4

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

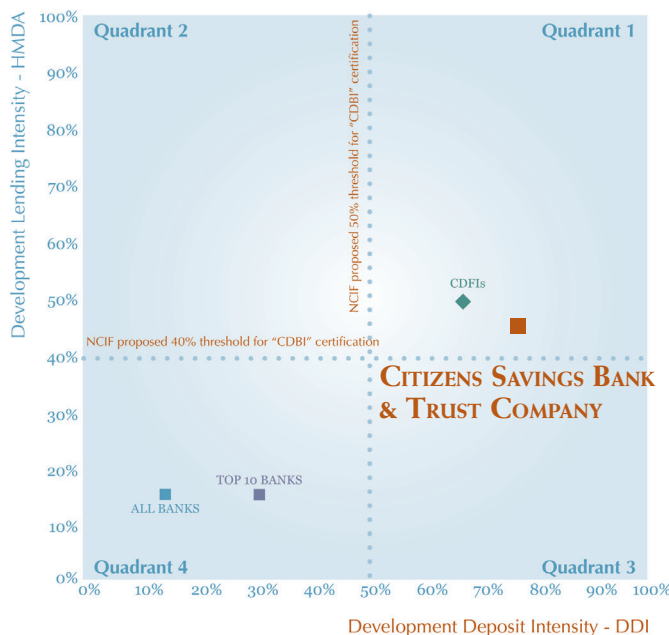
DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

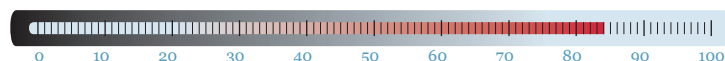
Based On Publicly Reported Data



	Citizens Savings Bank & Trust Company	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	46.28%	54.22%	15.88%	14.97%
DDI	75.00%	66.67%	16.67%	31.20%

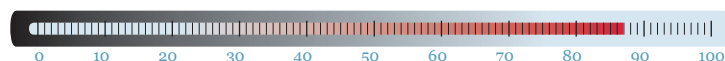
DLI-HMDA score was 46.28%:

Ranks in the 84th percentile within the "All Banks" peer.



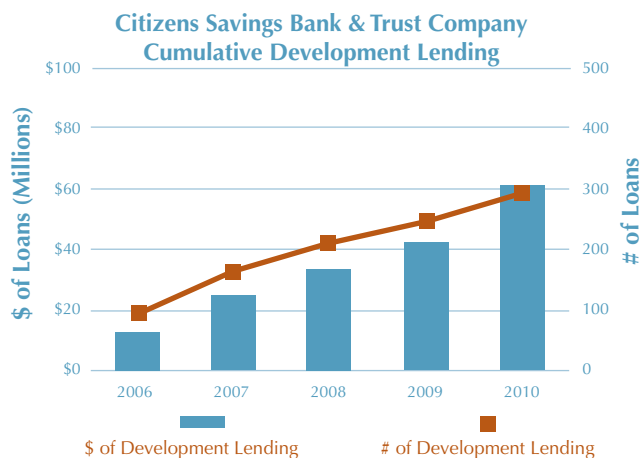
DDI score was 75.00%:

Ranks in the 87th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Citizens Savings Bank & Trust Company	DLI
DLI-All Loans	77.92%
DLI-CRE	79.26%
DLI-Housing	72.19%
DLI-Small Business	70.85%
DLI-Consumer	33.37%
DLI-Agricultural	NA

- For every \$100 of total lending, \$77.92 was lent to borrowers in low- and moderate- income communities.
- Since 2006, Citizens Savings Bank & Trust originated \$63.0 million in 292 loans to low- and moderate- income communities.



Citizens Savings Bank & Trust Co. (Citizens Bank), the oldest continuously operating minority-owned bank in the nation and the first minority-owned bank in Tennessee, began operations in 1904 through the vision of three prominent Nashvillians, R. H. Boyd, Preston Taylor and J.C. Napier.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$71,870	\$78,192	\$68,990	\$80,864	\$87,277	\$180,329
Equity (\$000)	\$6,922	\$7,434	\$7,501	\$7,742	\$7,974	\$16,298
Total Loans & Leases (\$000)	\$51,624	\$58,836	\$60,008	\$61,997	\$62,750	\$114,770
Deposits (\$000)	\$61,377	\$65,525	\$59,165	\$71,030	\$75,560	\$155,104
Net Income (\$000)	\$255	\$361	\$202	\$243	\$401	\$333
Leverage Ratio (%)	10.29	9.47	10.55	10.10	9.58	8.54
NIM (%)	4.07	3.88	4.24	4.48	4.58	3.72
Efficiency Ratio (%)	84.58	81.44	82.01	82.64	75.69	78.81
ROAA (%)	0.40	0.48	0.28	0.32	0.48	0.31
ROAE (%)	3.90	5.05	2.67	3.18	5.03	2.51
NCLs/Total Loans (%)	2.32	1.12	2.75	1.94	3.18	4.42
NCOs/Average Loans (%)	0.26	0.22	0.56	0.24	0.19	0.82
Reserves/Loans (%)	1.33	1.04	1.10	1.29	1.48	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Citizens Bank's primary service area is Nashville, Davidson County. Its secondary area is considered to be all other counties of the Nashville Metropolitan Statistical Area (MSA), Cheatham, Dickson, Robertson, Rutherford, Sumner, Williamson, Wilson, and to include Montgomery and Maury, and West Tennessee. Three out of the bank's four branch locations are in census tracts that qualify as CDFI Fund Investment Areas.

CREDIT PRODUCTS & SERVICES

Citizens Bank offers an array of loan products and services for both loans and deposits. An important mission of Citizens Bank is to promote the economic well-being of the community in which it is located. The bank will endeavor to help meet the needs of the community it serves by extending to all creditworthy applicants, the following types of credit: Residential construction loans for one to four family dwelling units; residential construction loans of five dwelling units and over; home improvement loans; home equity loans; equity lines; small business loans; letters of credit; revolving credits (through credit cards); automobile loans; commercial loans; miscellaneous consumer credit; citizens bank is an SBA Preferred Lender as well.

NON-CREDIT FINANCIAL PRODUCTS

The bank will endeavor to help meet the needs of the community it serves by extending the following deposit services which offer low minimum opening deposits and are designed for the different volumes of checking activity. Some of these consumer products include: Renaissance Checking; Budget Checking; Silver Checking, Electronic Transfer Accounts, IDA's. The bank is also participating in the bank on Nashville Project Initiative. This is an innovative project that seeks to bring the City's unbanked households into the financial mainstream as a first step to financial independence, security, asset building, and wealth generation.

NON-FINANCIAL PRODUCTS

Citizens Bank offers a variety of educational programs pertaining to financial literacy, mortgage and credit education services.

PARTNERSHIPS

In order to enhance the overall health of minority banking, Citizens Bank has historically participated in loans with other minority banks. The bank will continue to enter into participation loan arrangements with minority banks with which it has a relationship, and with which they are familiar with the bank's management and underwriting skills.

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IMPACT INDICATORS:

Quadrant:	1
Certified CDFI:	Yes
Certified MDI:	No
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

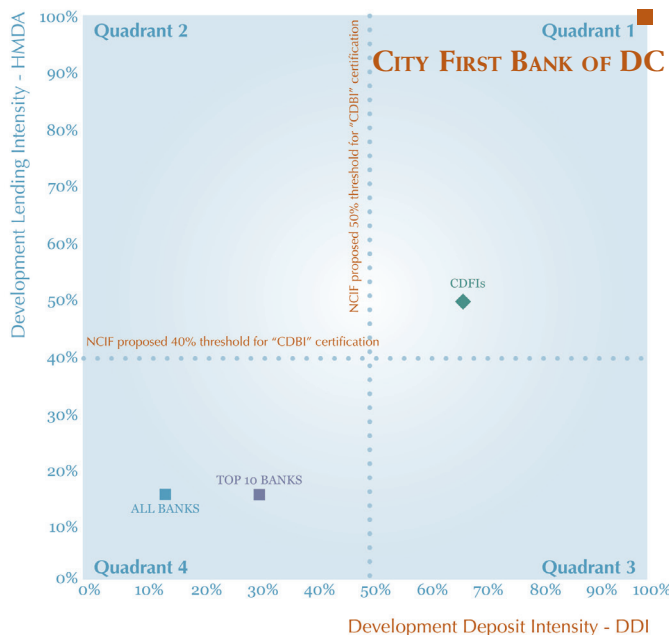
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

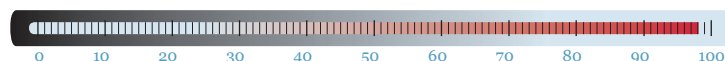
Based On Publicly Reported Data



	City First Bank of DC	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	100.00%	54.22%	15.88%	14.97%
DDI	100.00%	66.67%	16.67%	31.20%

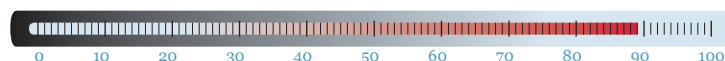
DLI-HMDA score was 100.00%:

Ranks in the 98th percentile within the "All Banks" peer.



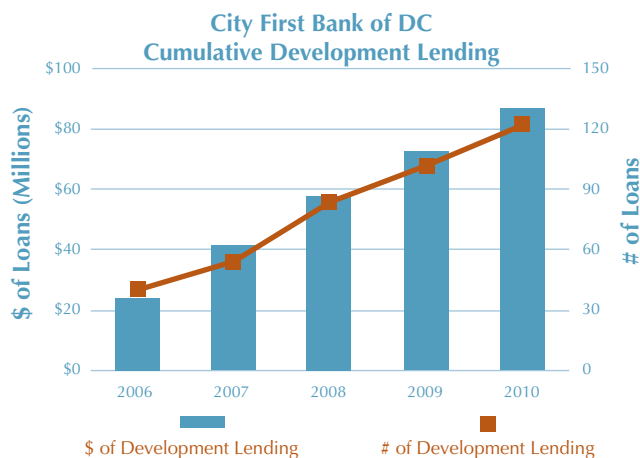
DDI score was 100.00%:

Ranks in the 89th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



City First Bank of DC	DLI
DLI-All Loans	66.62%
DLI-CRE	49.48%
DLI-Housing	88.41%
DLI-Small Business	38.19%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$66.62 was lent to borrowers in low- and moderate- income communities.
- Since 2006, City First Bank of DC originated \$88.8 million in 121 loans to low- and moderate- income communities.



Opened in 1998 with support from the Federal government, the District of Columbia and mission-oriented investors, City First Bank is dedicated to alleviating poverty and enhancing the health of distressed neighborhoods in DC and surrounding areas by increasing the availability of credit and capital. From 2005-2010 \$192 million in loans for small companies and non-profit organizations have been originated with financing for affordable housing development, charter schools, small businesses, and working capital for non-profit organizations. \$240 million in New Markets Tax Credit financing has been raised and deployed for projects that transform low-income communities. City First financing has helped to create or retain 2,559 jobs, build or preserve 4,368 units of affordable housing and developed over 621,407 square feet of space in community facilities.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$111,405	\$150,069	\$141,602	\$156,900	\$157,692	\$180,329
Equity (\$000)	\$16,685	\$18,237	\$18,829	\$20,073	\$26,595	\$16,298
Total Loans & Leases (\$000)	\$71,415	\$84,991	\$98,294	\$104,594	\$105,312	\$114,770
Deposits (\$000)	\$84,900	\$113,110	\$105,331	\$126,136	\$126,513	\$155,104
Net Income (\$000)	\$(343)	\$398	\$421	\$1,344	\$1,106	\$333
Leverage Ratio (%)	14.06	12.20	12.71	13.14	15.93	8.54
NIM (%)	4.30	3.76	3.89	4.27	4.05	3.72
Efficiency Ratio (%)	95.11	90.60	90.53	69.82	76.28	78.81
ROAA (%)	-0.29	0.31	0.29	0.97	0.71	0.31
ROAE (%)	-2.50	2.36	2.28	7.10	4.90	2.51
NCLs/Total Loans (%)	0.12	2.18	1.79	3.70	2.93	4.42
NCOs/Average Loans (%)	0.72	-0.06	0.15	0.89	0.30	0.82
Reserves/Loans (%)	3.86	3.30	2.78	2.84	2.81	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

City First Bank is focused on building the economic health of underserved communities in the Washington, DC area. The bank has one branch, which is located in the U Street Corridor. The census tract in which the branch is located qualifies as a CDFI Fund Investment Area and a Housing Hot Zone. The tract has a 19.8% poverty rate.

CREDIT PRODUCTS & SERVICES

City First Bank has a commitment to provide loans to borrowers involved in the community development arena. The bank has a wide range of loan structures to enable mission-oriented borrowers to engage in the development of affordable housing, health clinics and services, charter schools and other education providers. Leading the effort to promote community development are non-profit organizations, faith-based organizations and individuals providing services and property for community development activities. In addition City First Bank provides a variety of structures for financing real estate transactions as well as commercial business needs, including government contract financing and SBA loans.

NON-CREDIT FINANCIAL PRODUCTS

City First Bank offers a full suite of checking and savings accounts for both businesses and consumers. In addition, City First provides Mission Checking, the bank's way of recognizing and supporting mission-oriented non-profit organizations. City First offers these products at reduced fees, lower minimum balances or higher earnings credits. City First also offers deposits under the CDARS® program, which provides an attractive product, allowing socially responsible investors to participate the bank's community development efforts.

NON-FINANCIAL PRODUCTS

City First Bank of DC refers businesses within its service area to local organizations providing financial counseling and education services, as needed.

PARTNERSHIPS

Through a partnership with the Cooperative Assistance Fund (CAF), City First established a cash collateral program with a \$200,000 deposit. Using the cash to support small business loans to start up or emerging companies with limited financial strength, in 2007 alone, the deposit was leveraged at a ratio of 6:1, supporting \$970,000 in new loans. In addition, City First entered into a partnership with the DC Department of Housing and Community Development to create a Site Acquisition Funding Initiative (SAFI). This program targets a pre-screened group of non-profit borrowers for eligible projects, and provides \$5 million of available credit enhancements for the acquisition and pre-development of affordable housing.

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900 Broad Street
Newark, NJ 07102
Established 06/11/1973
www.citynatbank.com
Exchange/Ticker: NA
Branches: 7

IMPACT INDICATORS:

Quadrant: 3
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

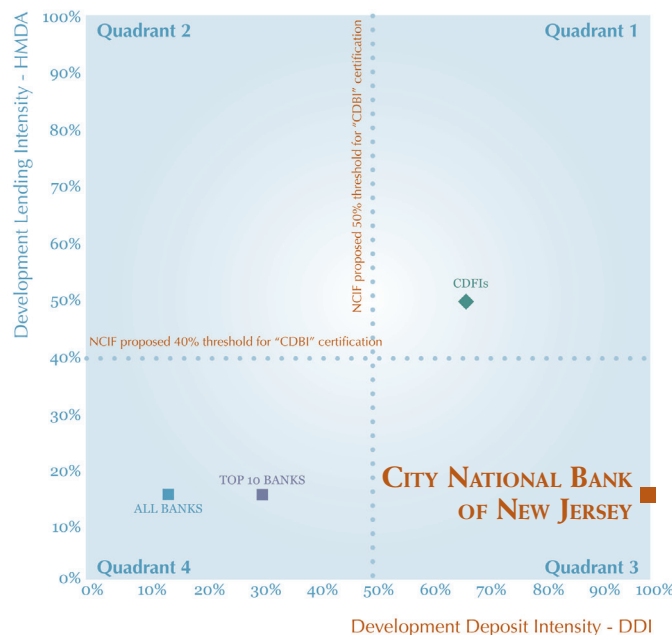
DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

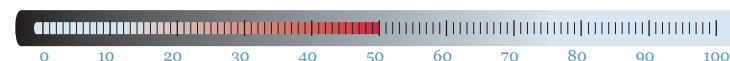
Based On Publicly Reported Data



	City National Bank of New Jersey	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	15.96%	54.22%	15.88%	14.97%
DDI	100.00%	66.67%	16.67%	31.20%

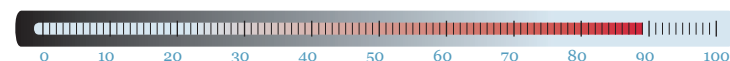
DLI-HMDA score was 15.96%:

Ranks in the 50th percentile within the "All Banks" peer.



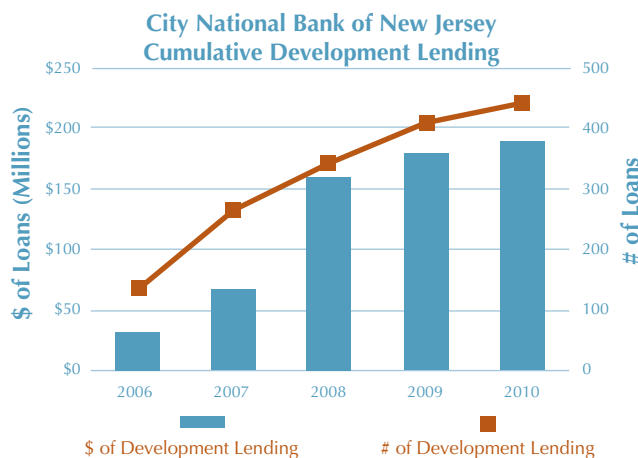
DDI score was 100.00%:

Ranks in the 89th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



City National Bank of New Jersey	DLI
DLI-All Loans	61.29%
DLI-CRE	64.73%
DLI-Housing	4.47%
DLI-Small Business	76.28%
DLI-Consumer	81.80%
DLI-Agricultural	NA

- For every \$100 of total lending, \$61.29 was lent to borrowers in low- and moderate- income communities.
- Since 2006, City National Bank of New Jersey originated \$185.4 million in 439 loans to low- and moderate- income communities.



In 1971 a group of civic leaders recognized an economic void in the City of Newark, New Jersey's largest city. These individuals believed Newark needed a financial institution that would serve all people and help strengthen local neighborhoods. These civic leaders were determined to establish a bank that would be sensitive to the needs of Black, Hispanic and other minorities whose access to credit and banking services were historically limited. Ranked among the top ten largest African-American owned and operated financial institution in the United States by *Black Enterprise* magazine.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$395,000	\$449,475	\$494,349	\$466,102	\$386,911	\$180,329
Equity (\$000)	\$25,228	\$29,155	\$32,373	\$35,539	\$31,798	\$16,298
Total Loans & Leases (\$000)	\$199,892	\$233,050	\$272,173	\$276,432	\$244,955	\$114,770
Deposits (\$000)	\$342,666	\$394,860	\$407,149	\$380,275	\$338,584	\$155,104
Net Income (\$000)	\$2,216	\$1,799	\$990	\$(7,811)	\$(8,083)	\$333
Leverage Ratio (%)	6.64	6.41	6.61	7.08	7.45	8.54
NIM (%)	2.74	2.71	3.13	2.89	2.85	3.72
Efficiency Ratio (%)	71.20	73.87	65.87	70.53	97.61	78.81
ROAA (%)	0.58	0.42	0.21	-1.53	-1.78	0.31
ROAE (%)	10.27	6.64	3.39	-21.15	-23.22	2.51
NCLs/Total Loans (%)	3.00	3.42	3.16	6.47	15.61	4.42
NCOs/Average Loans (%)	0.02	0.08	0.31	1.17	2.87	0.82
Reserves/Loans (%)	1.20	1.29	1.40	3.13	4.34	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

While serving both personal and commercial customers, City National Bank has continued to expand its commitment to foster economic stability as well as financial equity within its targeted communities. Today, with seven branches, City National Bank's headquarters is based where it was founded, in the City of Newark. CNB has three locations in Newark and a branch located in Paterson, New Jersey. New York locations include Harlem, Brooklyn, and Long Island. All seven branches are located in census tracts that qualify as CDFI Fund Investment Areas.

CREDIT PRODUCTS & SERVICES

City National has developed a full line of lending products geared to provide local businesses with the financing they need to grow and expand. This includes Small Business Administration loans, commercial mortgages and lines of credit. In addition, City National Bank has historically been a leader in Church Loan financing for new construction, structural expansions and sanctuary revitalization. For consumers, City National Bank offers a full line of personal loan products, including automobile loans and home improvement financing.

NON-CREDIT FINANCIAL PRODUCTS

City National offers a full array of checking and savings accounts, as well as other services for business customers such as commercial online banking and merchant card services. In addition, the City National Urban Fund (CNUF) was created to provide customers with an investment option that will support economically challenged urban areas in New Jersey and New York. CD accounts designated as part of the CNUF will be used to support affordable housing development, home ownership and maintenance, start-up capital for small businesses, non-profit organizations initiatives, and community outreach services

NON-FINANCIAL PRODUCTS

City National Bank offers financial education seminars, entrepreneurship training, and youth internships. The bank participates in programs which are designed to assist the Newark community, especially unbanked individuals, including "Bank on Newark", Newark's Financial Help-line, and Go-Direct.

PARTNERSHIPS

CNB partners with various Newark based non-profit and youth-oriented organizations working to improve the quality of life and promote community goodwill, including: Newark NOW, the Boys & Girls Club, Urban League of Essex County Internship, La Casa de Don Pedro, the Bergen Street Festival, the Newark Symphony, NJPAC, Hall's Summer Arts, South & Central Wards Little League, and Newark's Pre-School Read Across America. In addition, to recognize the bank's commitment to the economically challenged neighborhoods of East New York, CNB has received \$35 million in New York Banking Development District deposits—more than three times the typical amount.

DISCLAIMER: This report sets forth information regarding a number of community development financial institutions, their social missions and various metrics by which to measure their success in satisfying their social missions. Readers of this report are cautioned that this report has not been prepared with any particular reader in mind and each reader should review this report carefully and thereafter make its own decision as to whether an investment in debt or equity securities or deposits of community development financial institutions or any particular community development financial institution is appropriate for it. This report is not intended as an offer to sell, or a solicitation of an offer to buy, a security or deposit in any particular community development financial institution. A reader should not rely on information contained herein in making an investment decision whether to purchase securities or deposits in any particular community development financial institution. Readers should also be aware that the National Community Investment Fund may, from time to time, invest its own funds in one or more community development financial institutions, including those discussed in this report, and therefore may have its own interest in the success of these institutions.

IMPACT INDICATORS:

Quadrant:	NA
Certified CDFI:	Yes
Certified MDI:	No
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

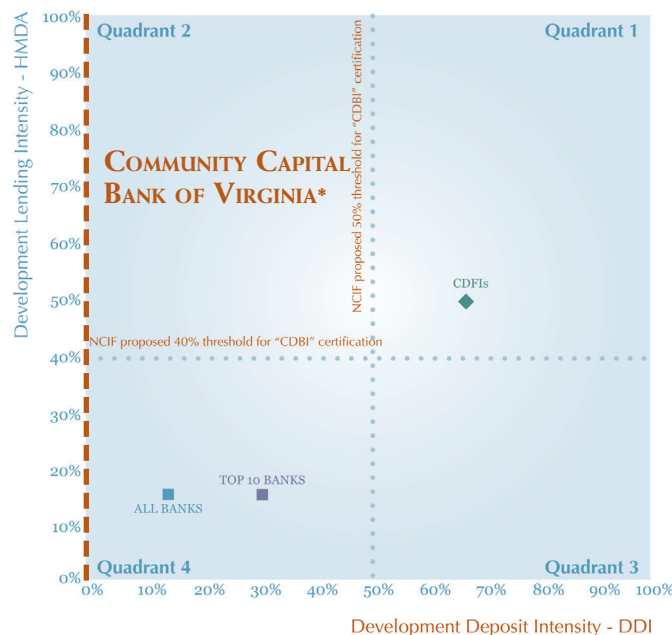
DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

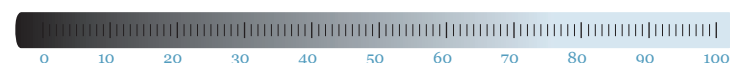
Based On Publicly Reported Data



	Community Capital Bank of Virginia	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	NA	54.22%	15.88%	14.97%
DDI	0.00%	66.67%	16.67%	31.20%

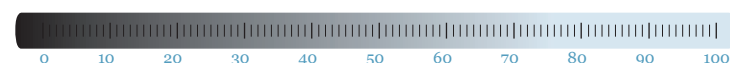
DLI-HMDA:

DLI-HMDA - The bank did not report HMDA data this year.



DDI score was 0.00%:

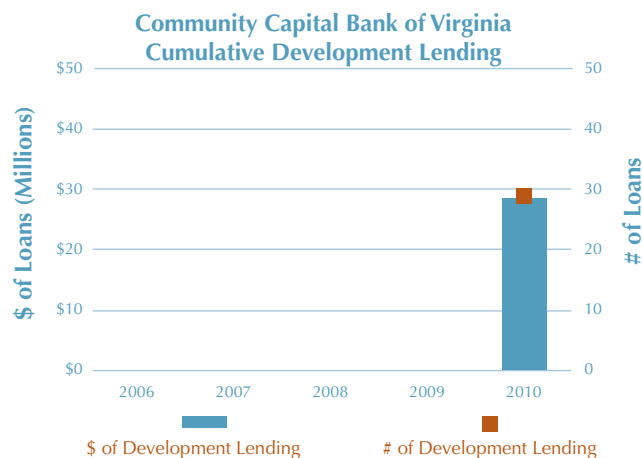
Ranks in the 0 percentile within the "All Banks" peer.



**This bank was not required to submit a HMDA report for 2010.*

2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Community Capital Bank of Virginia	DLI
DLI-All Loans	74.57%
DLI-CRE	63.18%
DLI-Housing	100.00%
DLI-Small Business	81.67%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$74.57 was lent to borrowers in low- and moderate- income communities.
- During 2010, Community Capital Bank of Virginia originated \$27.8 million in 29 loans to low- and moderate- income communities.



Community Capital Bank of Virginia (CCB) is a certified community development bank and a wholly owned subsidiary of Virginia Community Capital, a statewide, non-profit Community Development Financial Institution with \$80 million in assets and over \$120 million in loan originations. The mission of CCB and its non-profit holding company is to support housing and community development ventures, increase jobs and build sustainable communities by offering flexible financial products and advisory services.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	NA	NA	\$13,172	\$24,990	\$50,264	\$180,329
Equity (\$000)	NA	NA	\$6,825	\$6,709	\$8,977	\$16,298
Total Loans & Leases (\$000)	NA	NA	\$2,859	\$8,432	\$27,269	\$114,770
Deposits (\$000)	NA	NA	\$6,288	\$18,155	\$39,721	\$155,104
Net Income (\$000)	NA	NA	\$(232)	\$(113)	\$333	\$333
Leverage Ratio (%)	NA	NA	73.51	28.94	19.36	8.54
NIM (%)	NA	NA	NA	2.29	2.87	3.72
Efficiency Ratio (%)	NA	NA	170.21	172.17	47.00	78.81
ROAA (%)	NA	NA	NA	-0.70	0.87	0.31
ROAE (%)	NA	NA	NA	-1.68	3.90	2.51
NCLs/Total Loans (%)	NA	NA	0.00	0.00	0.00	4.42
NCOs/Average Loans (%)	NA	NA	NA	0.00	0.00	0.82
Reserves/Loans (%)	NA	NA	1.50	1.26	1.68	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Community Capital Bank of Virginia works with housing, economic, and community development organizations, as well as developers, micro lenders, local governments, and small businesses to offer loan capital that is broader than traditional bank lending. CCB supports projects that have a positive community impact in low- and moderate- income communities or in underserved geographies and markets.

CREDIT PRODUCTS & SERVICES

Community Capital Bank of Virginia lends to projects that increase the stock of affordable housing, stimulate small business growth and job creation, provide access to critical community services such as healthcare, and revitalize economically distressed areas. Credit products include multifamily and mixed-use predevelopment, acquisition, construction and permanent debt; building development and expansion loans; federal and state guaranteed loans; New Markets Tax Credit real estate loans; non-profit and public agency lines of credit; and community facilities development loans.

NON-CREDIT FINANCIAL PRODUCTS

Community Capital Bank of Virginia provides deposit services targeted to institutional and socially conscious investors as well as community banks. Bank deposits support community development lending. CCB also offers savings products targeted to underbanked individuals with a focus on creating emergency savings funds. Deposit products include money market accounts, statement savings accounts, VA Savers Club accounts, and certificates of deposit.

NON-FINANCIAL PRODUCTS

Community Capital Bank of Virginia offers an array of financial education programs with a focus on promoting employer-based financial education and savings. CCB also offers extensive one-on-one assistance to non-profit organizations and communities that are planning revitalization projects or undertaking other community development ventures. Areas of assistance include project feasibility and real estate development planning, financial analysis and forecasting, tax credit strategies, packaging loan requests and rural community planning. Additionally, CCB works with a limited number of small businesses to understand and utilize their financial data in order to improve performance and accelerate growth and job creation.

PARTNERSHIPS

Community Capital Bank of Virginia is engaged in many partnerships to foster economic revitalization and build sustainable communities. For example, CCB partners with the Virginia Community Healthcare Association to support Community Healthcare Centers in utilizing the bank holding company's New Markets Tax Credits allocation. CCB also partners with USDA Rural Development and the U.S. Small Business Administration to offer guaranteed loan programs. Additionally, CCB is part of Virginia Saves, a statewide campaign of America Saves, a social marketing effort to encourage families to save and build wealth.

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CONTINENTAL NATIONAL BANK OF MIAMI

1801 South West First Street
Miami, FL 33135

Established 05/10/1974
www.continentalbank.com

Exchange/Ticker: NA
Branches: 7

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: No
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. Source: FFIEC, As of 2010.

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. Source: FDIC, As of June 30, 2010.

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

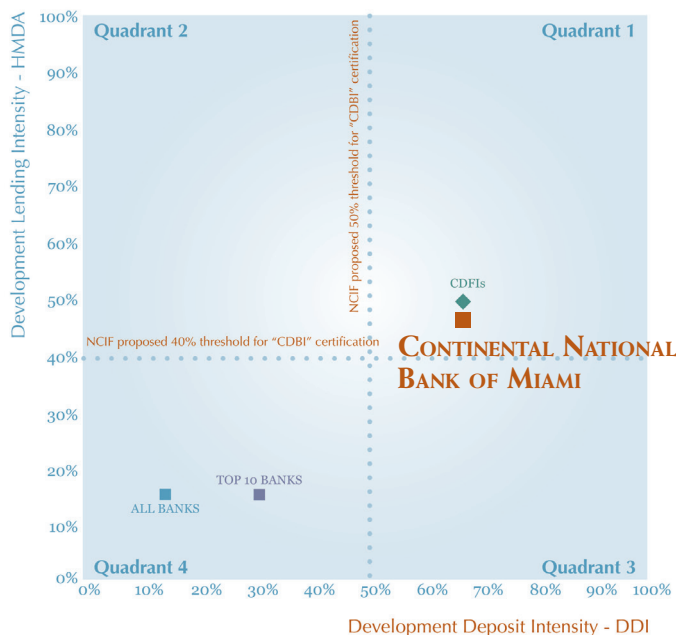
WWW.NCIF.ORG

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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

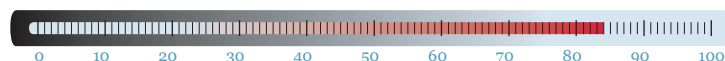
Based On Publicly Reported Data



	Continental National Bank of Miami	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	46.62%	54.22%	15.88%	14.97%
DDI	66.67%	66.67%	16.67%	31.20%

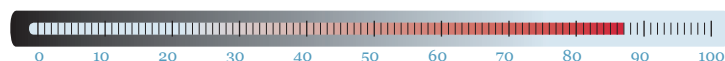
DLI-HMDA score was 46.62%:

Ranks in the 84th percentile within the "All Banks" peer.



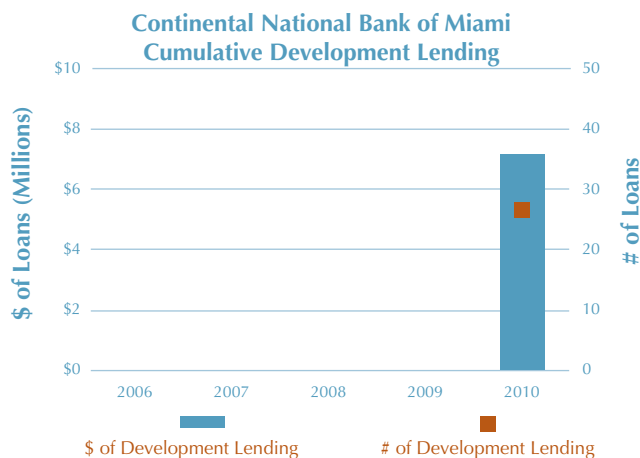
DDI score was 66.67%:

Ranks in the 87th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Continental National Bank of Miami	DLI
DLI-All Loans	31.02%
DLI-CRE	17.99%
DLI-Housing	53.16%
DLI-Small Business	61.85%
DLI-Consumer	6.51%
DLI-Agricultural	NA

- For every \$100 of total lending, \$31.02 was lent to borrowers in low- and moderate- income communities.
- During 2010, Continental National Bank of Miami originated \$7.2 million in 26 loans to low- and moderate- income communities.



CONTINENTAL NATIONAL BANK OF MIAMI

Established in 1974 as Miami's first Cuban-American owned national bank, Continental National Bank has grown in the past 37 years from a single branch location in Miami's Little Havana to seven branches conveniently located throughout Miami-Dade County, including Downtown Miami, Hialeah, Sweetwater, Bird Road and Hialeah Gardens. As a premier community banking institution, gaining customer loyalty and providing personal banking services remain the bank's highest priorities. Special services including quick turnaround on loan requests, providing account balances by telephone and extending lobby hours on Fridays and weekends, illustrate our commitment to satisfying our customers' banking needs while building relationships that last a lifetime.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$230,908	\$209,105	\$213,613	\$250,166	\$267,171	\$180,329
Equity (\$000)	\$19,323	\$19,927	\$24,174	\$22,742	\$23,832	\$16,298
Total Loans & Leases (\$000)	\$152,640	\$142,493	\$148,598	\$153,277	\$165,028	\$114,770
Deposits (\$000)	\$208,357	\$184,778	\$187,230	\$225,723	\$242,285	\$155,104
Net Income (\$000)	\$1,572	\$176	\$(367)	\$(1,319)	\$(299)	\$333
Leverage Ratio (%)	8.73	9.02	11.31	9.01	9.00	8.54
NIM (%)	4.84	4.61	4.19	3.44	3.50	3.72
Efficiency Ratio (%)	81.87	96.79	99.79	107.25	101.16	78.81
ROAA (%)	0.70	0.08	-0.17	-0.56	-0.11	0.31
ROAE (%)	8.55	0.89	-1.80	-5.54	-1.28	2.51
NCLs/Total Loans (%)	0.37	0.57	2.39	5.86	1.98	4.42
NCOs/Average Loans (%)	0.02	0.12	0.13	0.90	0.57	0.82
Reserves/Loans (%)	0.75	0.72	1.01	1.42	1.30	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Continental National Bank currently has seven branches, and four of them are located in census tracts that qualify as CDFI Fund Investment Areas.

CREDIT PRODUCTS & SERVICES

Continental National Bank of Miami is dedicated to helping businesses in the community meet their financial needs and offers an array of Small Business Administration (SBA) loans and governmental loan programs for small and medium sized businesses. Included in these offerings are the SBA 504 Loan Program, the SBA Low Doc Program and the SBA 7A loan product. In addition, Continental National Bank of Miami has been at the heart of the Small Builder community in Miami for years. The bank offers a complete array of Construction Financing Programs to the owner/developer/builder. With rapid turnaround, flexible terms and conditions and convenient processing at any of the bank's seven branches, Continental National Bank of Miami tailors the program to meet the specific needs of its customers.

NON-CREDIT FINANCIAL PRODUCTS

Continental National Bank offers a wide array of deposit products for both businesses and consumers. For businesses, the bank offers cash management services and merchant accounts along with money market accounts and electronic banking solutions. For consumers, the bank offers Individual Retirement Accounts and online banking.

NON-FINANCIAL PRODUCTS

Continental National Bank offers an overdraft outreach program. This program is designed to aid those consumers that may be depending on excessive overdrafts in their accounts to fund their purchases. By identifying and counseling these customers, the bank is endeavoring to reduce the risks that these identified customers will overdraw their accounts on a repetitive basis, thereby reducing the costs associated with their accounts (by reducing or eliminating, altogether, their overdraft fees). As part of the program, CNBM invites selected customers to attend a short "counseling" session wherein various topics are discussed, including account management and alternatives to overdrawing their accounts.

PARTNERSHIPS

Continental National Bank's officers and directors are all active participants in a variety of community charities and civic organizations including the United Way March of Dimes, Race for the Cure (Breast Cancer) and the Annual Christmas Toy Drive. In addition the bank's CEO is a board member of the American Bankers Association the Florida Bankers Association, and is the chairman of the Minority Bank Council of the Independent Community Bankers of America.

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IMPACT INDICATORS:

Quadrant:	1
Certified CDFI:	Yes
Certified MDI:	Yes
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

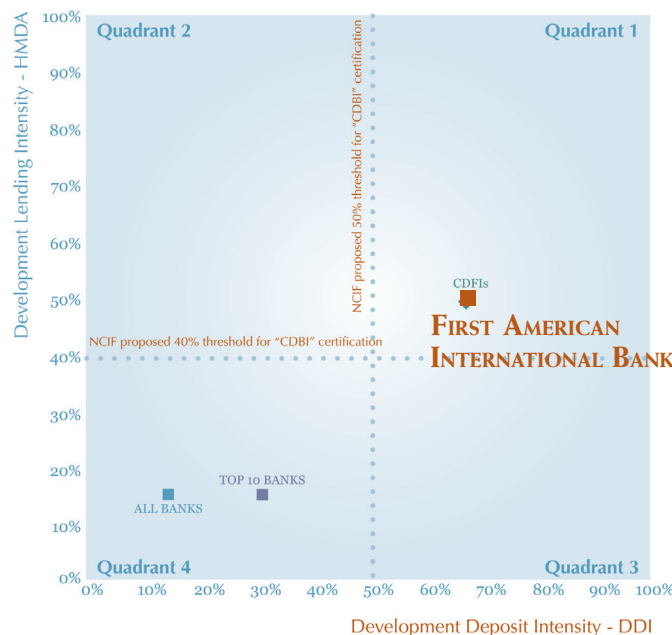
DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

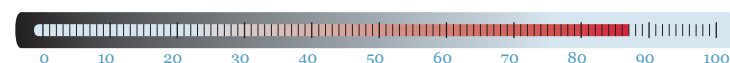
Based On Publicly Reported Data



	First American International Bank	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	50.09%	54.22%	15.88%	14.97%
DDI	66.67%	66.67%	16.67%	31.20%

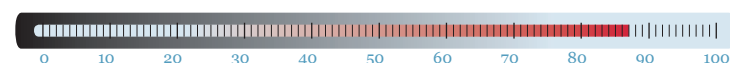
DLI-HMDA score was 50.09%:

Ranks in the 87th percentile within the "All Banks" peer.



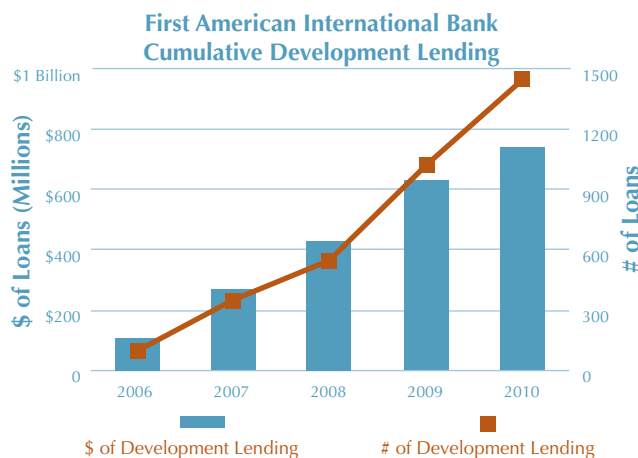
DDI score was 66.67%:

Ranks in the 87th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



First American International Bank	DLI
DLI-All Loans	44.95%
DLI-CRE	19.59%
DLI-Housing	45.17%
DLI-Small Business	100.00%
DLI-Consumer	100.00%
DLI-Agricultural	NA

- For every \$100 of total lending, \$44.95 was lent to borrowers in low- and moderate- income communities.
- Since 2006, First American International Bank originated \$739.9 million in 1,467 loans to low- and moderate- income communities.

**恆通
銀行** **FIRST AMERICAN
INTERNATIONAL BANK**

FAIB's primary mission is the development of the Asian communities in which it conduct business, and includes the active participation in developing the communities' basic economy, stimulating economic growth and promoting investment and job creation while serving the financial needs of its residents and businesses.

Headquartered in Sunset Park, Brooklyn, the CDBI is a leading commercial bank serving the Chinese-American community, covering the major Asian communities in Brooklyn, Manhattan and Queens.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$408,912	\$534,981	\$604,374	\$643,720	\$588,454	\$180,329
Equity (\$000)	\$36,865	\$46,229	\$47,144	\$65,025	\$59,030	\$16,298
Total Loans & Leases (\$000)	\$290,258	\$419,450	\$513,127	\$516,315	\$510,025	\$114,770
Deposits (\$000)	\$359,387	\$455,855	\$519,293	\$551,891	\$504,208	\$155,104
Net Income (\$000)	\$1,590	\$701	\$1,399	\$1,280	\$(6,825)	\$333
Leverage Ratio (%)	9.34	9.07	7.97	10.04	8.98	8.54
NIM (%)	3.97	3.85	3.70	4.27	4.39	3.72
Efficiency Ratio (%)	75.81	90.43	73.69	55.79	68.56	78.81
ROAA (%)	0.45	0.15	0.25	0.21	-1.10	0.31
ROAE (%)	4.40	1.71	3.00	2.03	-11.00	2.51
NCLs/Total Loans (%)	0.00	0.50	0.06	5.83	10.35	4.42
NCOs/Average Loans (%)	0.00	0.00	0.00	0.72	2.40	0.82
Reserves/Loans (%)	0.71	0.61	0.98	2.23	4.35	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

First American International Bank operates 9 branch locations throughout three primarily Chinese- American communities in Manhattan, Brooklyn and Queens. Six of these branches are located in CDFI Fund Investment Area census tracts.

**CREDIT PRODUCTS
& SERVICES**

Whether a customer is purchasing a new piece of commercial real estate or is interested in refinancing an existing property, the bank provides fast processing time, competitive rates, flexibility, and limited paperwork. For personal borrowers, the bank recognizes the importance of home ownership for new immigrants to build wealth. Therefore, FAIB offers fast service, low rates and fees, and in fact some loans may be approved within three (3) business days. In addition to home mortgage lending, FAIB provides home equity loans and personal loans.

**NON-CREDIT
FINANCIAL PRODUCTS**

First American International Bank offers a full array of deposit products for both consumers and business customers. For consumers, the bank offers checking, savings and money market accounts in addition to Individual Retirement Accounts. For businesses, the bank offers checking, savings and money market accounts along with additional merchant services. FAIB also offers a Secured Credit Card product, which allows recent immigrants, or other customers with little or no credit history, the opportunity to build a strong credit history and to graduate to unsecured credit cards and loan products. FAIB also provides insurance and investment services for customers.

**NON-FINANCIAL
PRODUCTS**

FAIB's Commercial Mortgage Specialists (CMS) and Family Mortgage Specialists (FMS) work with borrowers to answer questions including free estimates of down payment and monthly payment amounts for different terms and rates. In addition, the specialists assist the customer in completing the loan application and in preparing for a successful closing. Finally, post-closing counseling is provided to the borrower to aid them in planning and budgeting for repayment.

PARTNERSHIPS

FAIB works closely with Chinatown Partnership Local Development Corp. (CPLDC), a non-profit group that is representative of virtually all community segments across Chinatown that is dedicated to developing community-wide programs to promote business and economic development. The bank's Executive Director currently serves as its Co-chair, and has performed critical roles in the formation of a Business Improvement District (BID) serving as a chief spokesperson and providing leadership during a 4-year outreach campaign throughout the community as well as related NYC government agencies and legislative council. Another important partnership is with Chinatown Planning Council (CPC), the #1 social service organization in our community. The bank recently committed \$25,000 to a new senior center that CPC is building in Flushing.

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Franklin Bank
A Sunrise Community Bank

525 Washington Avenue, North
Minneapolis, MN 55401

Established 08/01/1961
www.franklinbankmpls.com

Exchange/Ticker: NA
Branches: 4

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: No
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. Source: FFIEC, As of 2010.

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. Source: FDIC, As of June 30, 2010.

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

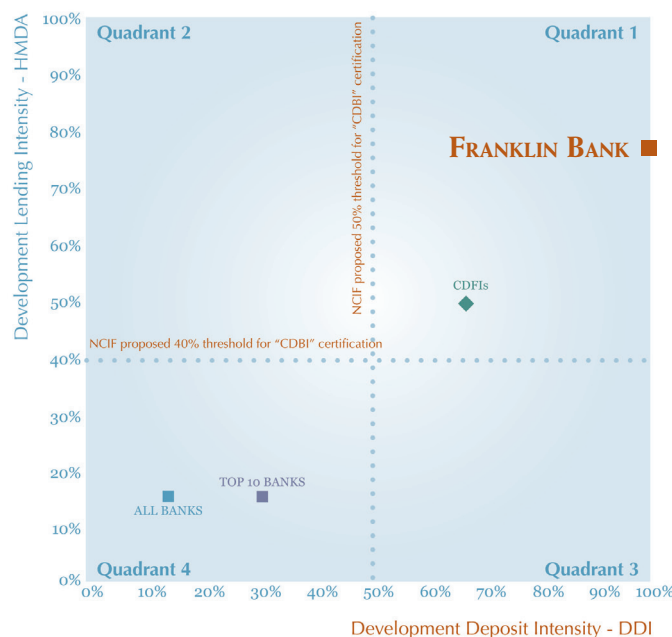
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

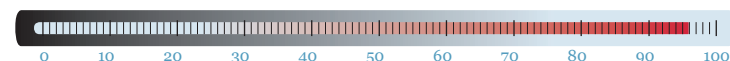
Based On Publicly Reported Data



	Franklin National Bank of Minneapolis	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	78.76%	54.22%	15.88%	14.97%
DDI	100.00%	66.67%	16.67%	31.20%

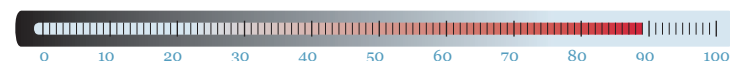
DLI-HMDA score was 78.76%:

Ranks in the 96th percentile within the "All Banks" peer.



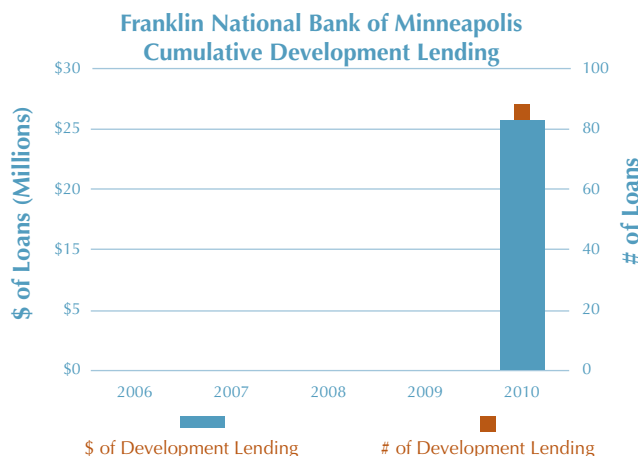
DDI score was 100.00%:

Ranks in the 89th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Franklin National Bank of Minneapolis	DLI
DLI-All Loans	80.45%
DLI-CRE	90.68%
DLI-Housing	88.33%
DLI-Small Business	67.13%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$80.45 was lent to borrowers in low- and moderate- income communities.
- During 2010, Franklin Bank originated \$25.9 million in 86 loans to low- and moderate- income communities.



Franklin Bank

A Sunrise Community Bank

Franklin Bank is one of the Sunrise Community Banks, a family-owned banking group comprised of three locally owned and managed banks headquartered in Minneapolis and Saint Paul. Franklin Bank's mission is to be "The Leader in Improving Our Urban Community".

Franklin Bank is committed to providing financial services to inner-city Minneapolis and Saint Paul neighborhoods. The bank supports small business, affordable housing development, and the creation of vital community facilities.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$117,807	\$117,428	\$117,357	\$129,450	\$130,348	\$180,329
Equity (\$000)	\$13,595	\$14,130	\$14,185	\$19,680	\$19,920	\$16,298
Total Loans & Leases (\$000)	\$83,108	\$84,642	\$84,411	\$100,503	\$104,289	\$114,770
Deposits (\$000)	\$101,877	\$102,768	\$90,679	\$103,467	\$104,241	\$155,104
Net Income (\$000)	\$2,515	\$2,521	\$172	\$951	\$500	\$333
Leverage Ratio (%)	11.14	12.19	11.98	14.64	14.22	8.54
NIM (%)	5.04	5.31	4.73	4.91	5.04	3.72
Efficiency Ratio (%)	59.65	64.40	97.39	78.26	79.17	78.81
ROAA (%)	2.04	2.16	0.15	0.78	0.37	0.31
ROAE (%)	19.09	18.25	1.22	5.56	2.51	2.51
NCLs/Total Loans (%)	3.16	0.67	1.07	6.29	2.29	4.42
NCOs/Average Loans (%)	0.45	0.22	0.51	0.40	0.87	0.82
Reserves/Loans (%)	1.83	1.66	1.18	1.16	1.28	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Franklin Bank is located in and serves predominantly low-income communities within Minneapolis/St. Paul. All four of the bank's branch locations are within census tracts that qualify as Investment Areas by the CDFI Fund. In addition, the bank's two newest branch locations are located in neighborhoods with large Somali immigrant populations, and the bank has a track record of reaching out to serve various new immigrant groups.

CREDIT PRODUCTS & SERVICES

In addition to a full suite of traditional loan products for both consumers and businesses, Franklin Bank is actively developing loan products that meet the needs of Somali immigrants, including a micro-lending product.

NON-CREDIT FINANCIAL PRODUCTS

Franklin Bank provides a comprehensive suite of retail products, including savings, checking, time deposits, remittance products, credit/debit cards, online bill pay, and the use of alternative IDs. Franklin Bank offers a Socially Responsible Deposit Fund (SRDF) that allows customers to actively engage in community investing by opening a bank account. Dollars deposited in the SRDF are used for community development purposes in low- and moderate- income census tracts.

NON-FINANCIAL PRODUCTS

The bank's loan officers provide one-on-one technical assistance and development services to customers and potential clients. The officers of Franklin Bank are required to volunteer one hour for every forty-hour week worked. This volunteer work lends financial expertise to numerous non-profit boards and financial education to students and families in the bank's community. Examples include Metropolitan Economic Development Association, YMCA, and Marnita's Table.

PARTNERSHIPS

Franklin Bank partners with city governments and non-profit intermediaries (i.e. Community Reinvestment Fund, Family Housing Fund) to generate increased community impact in the bank's target market. Franklin Bank is an active participant in the City of Minneapolis' 2% program, a program designed to provide lower interest loans to Minneapolis' small businesses.

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IMPACT INDICATORS:

Quadrant:	1
Certified CDFI:	Yes
Certified MDI:	Yes
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Satisfactory

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

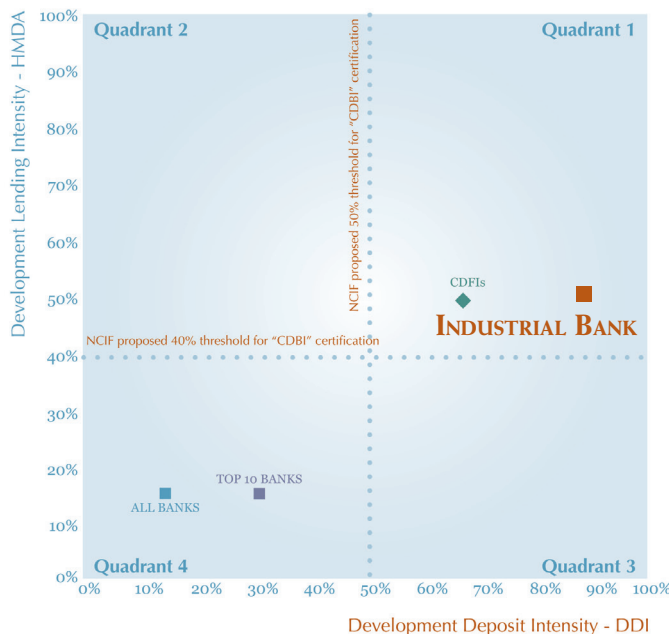
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

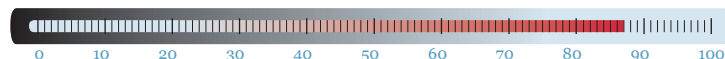
Based On Publicly Reported Data



	Industrial Bank	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	50.18%	54.22%	15.88%	14.97%
DDI	87.50%	66.67%	16.67%	31.20%

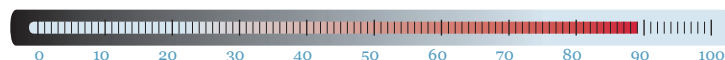
DLI-HMDA score was 50.18%:

Ranks in the 87th percentile within the "All Banks" peer.



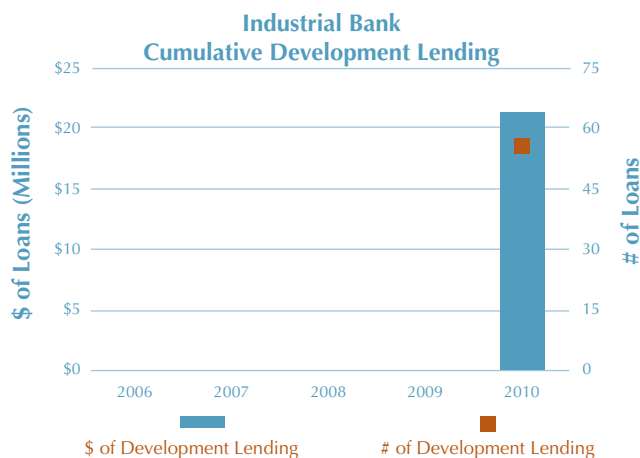
DDI score was 87.50%:

Ranks in the 89th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Industrial Bank	DLI
DLI-All Loans	56.38%
DLI-CRE	55.24%
DLI-Housing	95.76%
DLI-Small Business	48.43%
DLI-Consumer	0.00%
DLI-Agricultural	N/A

- For every \$100 of total lending, \$56.38 was lent to borrowers in low- and moderate- income communities.
- During 2010, Industrial Bank originated \$22.2 million in 52 loans to low- and moderate- income communities.



Industrial Bank is the oldest and largest African-American owned commercial bank in the national capital region. Since it was founded in 1934, the bank has delivered essential financial services that have contributed greatly to the growth and development of Washington, D.C. and surrounding areas, particularly in minority communities that were otherwise underserved by banks. The bank offers a full range of banking services from eight banking centers, including two in Prince George's County, Maryland.

In addition to providing those products and services, the bank works to create a vibrant local economy through public/private partnerships, financial education seminars, and sponsorships.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$322,595	\$333,750	\$363,881	\$360,664	\$382,063	\$180,329
Equity (\$000)	\$26,794	\$27,689	\$22,234	\$28,471	\$30,772	\$16,298
Total Loans & Leases (\$000)	\$170,449	\$189,053	\$209,493	\$216,974	\$237,691	\$114,770
Deposits (\$000)	\$266,376	\$245,720	\$260,823	\$294,743	\$296,808	\$155,104
Net Income (\$000)	\$1,336	\$1,588	\$1,695	\$77	\$304	\$333
Leverage Ratio (%)	8.01	8.34	7.53	8.94	8.54	8.54
NIM (%)	4.01	4.15	4.22	4.27	4.33	3.72
Efficiency Ratio (%)	85.86	87.29	85.76	85.19	87.20	78.81
ROAA (%)	0.40	0.49	0.49	0.02	0.08	0.31
ROAE (%)	5.20	5.88	6.69	0.31	0.99	2.51
NCLs/Total Loans (%)	1.57	2.57	4.29	4.17	5.66	4.42
NCOs/Average Loans (%)	-0.04	0.05	0.38	1.14	0.40	0.82
Reserves/Loans (%)	1.75	1.53	1.25	1.26	1.62	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

There are great disparities in wealth and income between residents of Washington's upper Northwest quadrant and the low- and moderate- income communities in the eastern part of the city where Industrial's banking centers are concentrated. And while it is the most affluent majority-black county in the U.S., Prince George's County has substantially less retail development than surrounding suburbs, and one of the nation's highest foreclosure rates. Many customers in the bank's target market continue to be largely ignored by major banks, but still desire the credit products, deposit services and financial education regularly provided by Industrial Bank.

CREDIT PRODUCTS & SERVICES

The bank provides commercial term loans, working capital lines of credit, and commercial real estate loans for acquisition and development. It also offers residential mortgages and home improvement loans in the Washington, DC area, as well as personal installment loans and credit cards. Industrial Bank is an SBA lender and participates in the U.S. Department of Transportation Short Term Lending Program, as well as the Maryland Department of Housing and Community Development Linked Deposit Program.

NON-CREDIT FINANCIAL PRODUCTS

Non-credit products include a variety of checking, savings, and investment accounts for retail and commercial customers; certificates of deposit and CDARS accounts, cash management services, corporate online banking, electronic banking services and debit cards. The bank is an active partner in Bank on DC, a concerted effort by local banks to extend their products and services to the unbanked in the District of Columbia.

NON-FINANCIAL PRODUCTS

In cooperation with Operation HOPE and other entities, Industrial Bank employees last year provided over 500 hours of service to community organizations, most of it centered on financial literacy. Financial seminars were conducted at local schools, churches and conventions in the DC area.

PARTNERSHIPS

Industrial is a charter bank member of the Collective Empowerment Group, a collaboration between banks and local black churches, designed to financially empower the churches and members of their congregations. Bank CEO B. Doyle Mitchell, Jr. currently serves as chairman of the National Banker's Association, an 83-year-old organization advocating for minority banks nationwide. The bank has expanded its reach through presentations on nationally syndicated programs such as the Warren Ballantine show and the "Money Matters" segment on Radio One, a broadcast targeting African-Americans in 22 urban areas. Industrial Bank also partners with the National Medical Association to market loans for electronic medical records systems to African-American physicians.

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6600 Plaza Drive, Suite 600
New Orleans, LA 70127

Established 11/16/1972
www.libertybank.net

Exchange/Ticker: NA
Branches: 21

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

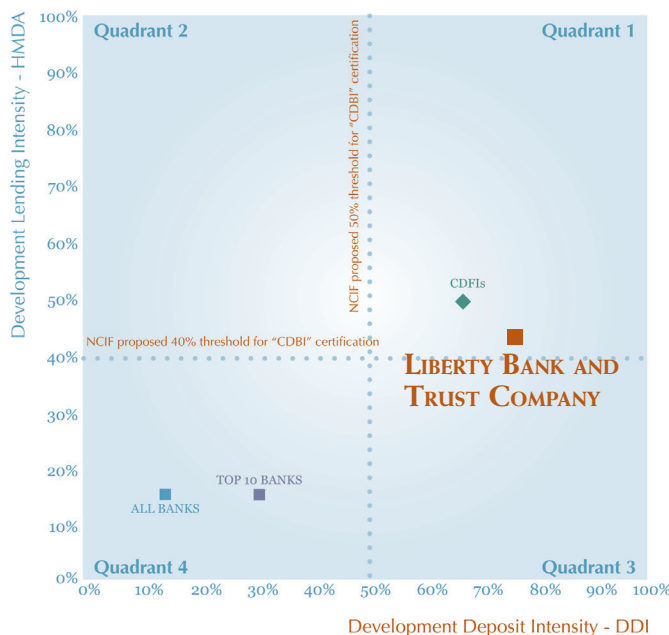
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

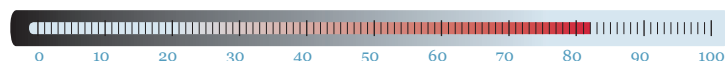
Based On Publicly Reported Data



	Liberty Bank and Trust Company	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	43.07%	54.22%	15.88%	14.97%
DDI	76.19%	66.67%	16.67%	31.20%

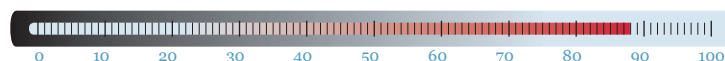
DLI-HMDA score was 43.07%:

Ranks in the 82nd percentile within the "All Banks" peer.



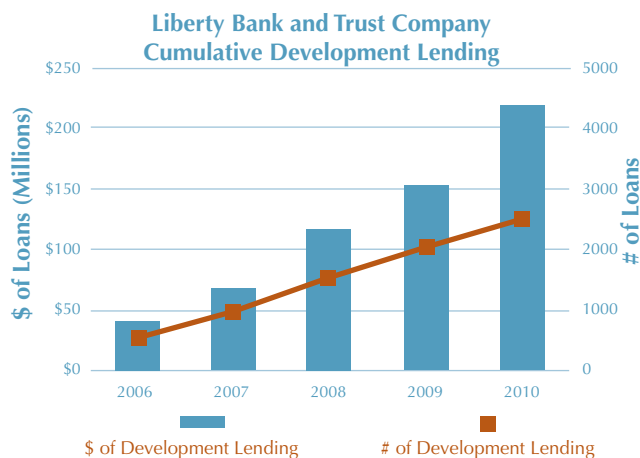
DDI score was 76.19%:

Ranks in the 88th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Liberty Bank and Trust Company	DLI
DLI-All Loans	61.17%
DLI-CRE	93.63%
DLI-Housing	48.87%
DLI-Small Business	75.35%
DLI-Consumer	56.65%
DLI-Agricultural	NA

- For every \$100 of total lending, \$61.17 was lent to borrowers in low- and moderate- income communities.
- Since 2006, Liberty Bank and Trust Company originated \$219.5 million in 2,598 loans to low- and moderate- income communities.



Founded in 1972, Liberty Bank's primary focus has been on bringing financial services to the traditionally underserved. By combining a vision of community uplift with a commitment to fundamental banking principles, Liberty Bank helped grow its customer base while growing its own resources and operations.

The mission of Liberty Bank and Trust is to provide cost-effective delivery of high-quality, innovative, customer-driven products and services to diverse markets with a focus on disadvantaged minority communities that traditionally have been underserved.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$289,672	\$328,904	\$374,923	\$423,239	\$463,959	\$180,329
Equity (\$000)	\$22,696	\$25,027	\$29,154	\$34,152	\$32,699	\$16,298
Total Loans & Leases (\$000)	\$130,156	\$143,417	\$175,406	\$195,975	\$195,985	\$114,770
Deposits (\$000)	\$246,943	\$291,466	\$337,160	\$381,318	\$422,841	\$155,104
Net Income (\$000)	\$3,518	\$4,119	\$4,286	\$2,228	\$2,192	\$333
Leverage Ratio (%)	7.69	7.66	7.80	7.64	7.41	8.54
NIM (%)	4.60	4.77	4.66	4.35	4.14	3.72
Efficiency Ratio (%)	51.39	67.24	72.44	82.07	88.04	78.81
ROAA (%)	1.11	1.28	1.16	0.54	0.51	0.31
ROAE (%)	17.99	17.52	16.18	6.79	6.29	2.51
NCLs/Total Loans (%)	3.02	1.98	3.47	3.22	3.06	4.42
NCOs/Average Loans (%)	2.95	0.30	0.85	0.44	0.53	0.82
Reserves/Loans (%)	2.35	2.70	1.85	1.91	2.09	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Liberty operates in six metropolitan areas; all of which have high poverty rates. Liberty has long been in the business of community economic development and family wealth-building, extending credit to its target market – the traditionally underserved and customers and low- and moderate- income communities and using traditional banking products to empower disadvantaged individuals for nearly four decades.

CREDIT PRODUCTS & SERVICES

Liberty offers flexible underwriting criteria, low down payment requirements, and ongoing personal financial counseling to ensure that borrowers maintain good standing with the bank and work towards paying off their debt. Liberty flexible underwriting or its community development and residential loans.

NON-CREDIT FINANCIAL PRODUCTS

As a full-service community bank, Liberty offers an array of financial products that accommodate the needs of its customer base. These include checking and savings accounts, insurance, debit cards, IRAs. It also offers a host of services, including telephone banking, direct deposit, fax reporting, night depository, wire transfer, and remote deposit capture. Liberty's main mission is to support underserved consumers and low- and moderate- income persons in the communities in which it operates to build assets.

NON-FINANCIAL PRODUCTS

The Liberty Foundation is a 501(c)3 non-profit corporation that was organized by Liberty Bank and Trust Company in 1993 to facilitate the bank's philanthropic housing and education initiatives including, but not limited to, assisting in the implementation and support of community-based endeavors that are designed to improve the quality of life, expand access to secondary and higher education, and to increase the availability of affordable housing in the New Orleans and Baton Rouge areas of Louisiana and in Jackson, Mississippi.

PARTNERSHIPS

Liberty is an active partner with Neighborhood Development Foundation (NDF), a national homeownership counseling and assistance organization and with HUD-certified instructors to deliver one-on-one home services to Liberty clients. In addition, Liberty Bank partners with several African-American colleges in its target areas (Southern University in New Orleans and Baton Rouge and Jackson State in Jackson, MS) to provide financial products, credit counseling and financial literacy assistance to students on campus. Liberty also partners with NEWCORP Business Assistance Center, a certified CDFI, the St. Bernard Project, and Rebuilding Together New Orleans.

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IMPACT INDICATORS:

Quadrant:	NA
Certified CDFI:	Yes
Certified MDI:	No
Explicit CD	
Mission Statement:	Yes
CRA Rating (2009):	Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. Source: FFIEC, As of 2010.

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. Source: FDIC, As of June 30, 2010.

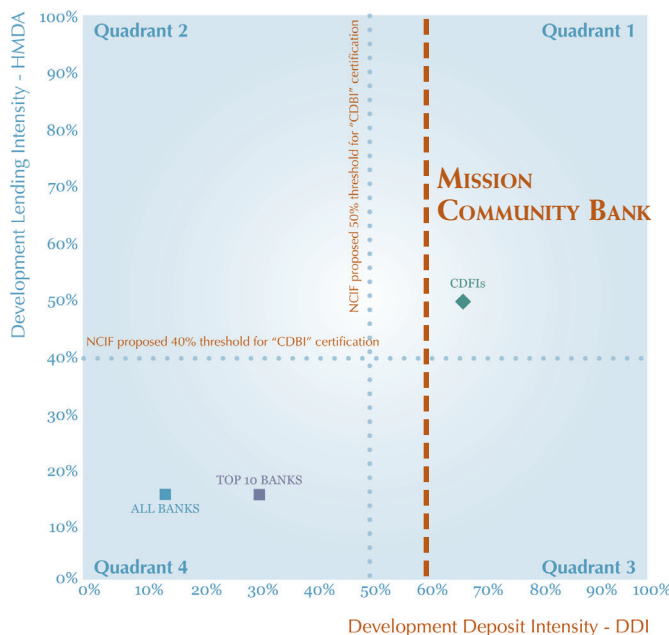
DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

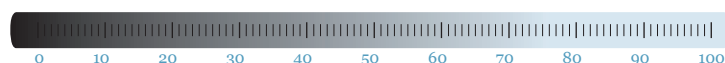
Based On Publicly Reported Data



	Mission Community Bank	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	NA	54.22%	15.88%	14.97%
DDI	60.00%	66.67%	16.67%	31.20%

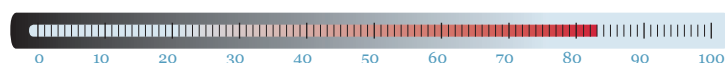
DLI-HMDA:

DLI-HMDA - The bank did not report HMDA data this year.



DDI score was 60.00%:

Ranks in the 83rd percentile within the "All Banks" peer.



*This bank was not required to submit a HMDA report for 2010.

2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Mission Community Bank	DLI
DLI-All Loans	44.85%
DLI-CRE	50.49%
DLI-Housing	57.39%
DLI-Small Business	43.34%
DLI-Consumer	NA
DLI-Agricultural	0.00%

76.01% of Mission's 2010 lending was targeted to low-income and underserved borrowers as reported by the bank.

- For every \$100 of total lending, \$44.85 was lent to borrowers in low- and moderate- income communities.
- Since 2006, Mission Community Bancorp originated \$149.5 million in 615 loans to low- and moderate- income communities.



Mission Community Bank began in May, 1996, when a handful of organizing board members started to develop the business strategy to create a successful financial institution, founded to serve the diverse needs of San Luis Obispo County. These board members gathered their friends and supporters to become the foundation upon which the bank would be built. In total, 73 individuals made substantial investment into the capital campaign of the bank. Another 430 investors later joined the effort to open the bank.

As of today, Mission Community Bank is the only Community Development Financial Institution (CDFI) bank serving the Central Coast of California.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$157,703	\$157,775	\$215,057	\$192,738	\$199,369	\$180,329
Equity (\$000)	\$14,270	\$15,252	\$21,532	\$20,571	\$19,533	\$16,298
Total Loans & Leases (\$000)	\$122,799	\$126,429	\$153,311	\$136,410	\$105,111	\$114,770
Deposits (\$000)	\$124,665	\$112,493	\$146,273	\$164,612	\$177,976	\$155,104
Net Income (\$000)	\$1,119	\$1,067	\$(3,460)	\$(6,275)	\$(5,550)	\$333
Leverage Ratio (%)	9.34	9.47	9.47	9.59	10.18	8.54
NIM (%)	4.78	4.39	3.37	3.02	3.51	3.72
Efficiency Ratio (%)	75.84	76.53	98.53	106.44	101.23	78.81
ROAA (%)	0.74	0.68	-1.81	-2.90	-2.86	0.31
ROAE (%)	8.15	7.26	-17.19	-25.57	-27.15	2.51
NCLs/Total Loans (%)	1.77	1.63	2.49	4.31	1.89	4.42
NCOs/Average Loans (%)	0.10	0.02	1.02	2.33	6.74	0.82
Reserves/Loans (%)	0.84	0.91	2.57	4.06	3.04	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Mission Community Bank targets small businesses, including start-up business financing and development lending, placing special attention on serving women and minority-owned business. The bank continues to deliver loan and deposit products to its target market and investment area while meeting the needs of the entire market.

CREDIT PRODUCTS & SERVICES

Mission Community Bank provides financing for its small business clients utilizing commercial loans and leases, SBA Guaranteed loan products, working capital lines of credit, equipment financing and asset-based financing. Further, the bank has extended its business plan into agribusiness lending in addition to the ongoing commercial real estate lending. While construction lending is currently at a low level, it continues to extend construction loans for the development of affordable housing and community and economic development projects. The bank's consumer lending functions are primarily centered around home equity lines of credit, unsecured consumer loans and some residential construction loans for primary residences.

NON-CREDIT FINANCIAL PRODUCTS

Mission Community Bank offers an array of financial products and services including checking and savings accounts, money market, NOW accounts and Certificates of Deposit. The bank is also a member of the CDARS network, offering up to \$50,000,000 in FDIC insurance coverage on deposits placed into the program. Mission continues to expand on its cash management, ACH and remote deposit capture opportunities and offers an in-person courier service to many of its business clients, together with "e-banking" services for both business and consumer customers. Mission Community Bank is a state-certified CDFI under the State of California COIN program and offers tax credits to depositors for eligible deposits as they are available.

NON-FINANCIAL PRODUCTS

Mission Community Bank is an affiliate of Mission Community Services Corporation (MCSC), a 501(c)3 established by the bank for the purpose of providing technical assistance and curriculum to small business owners and start-up entrepreneurs in San Luis Obispo, Kern and Southern Monterey Counties. MCSC is a designated Women's Business Center by the U.S. Small Business Administration and the only WBC for the Fresno District Office, which covers 15 counties in the state of California. The organization was recently recertified and extended its grant for an additional 3 years. Curriculum is in both English and Spanish languages. Additionally, Mission Community Bank personnel provide financial literacy courses to various organizations in an effort to provide continual outreach and education in areas of the underserved, youth education and financial elder abuse.

PARTNERSHIPS

Mission Community Bank engages in many collaborative efforts to achieve its goals. Some have been through seed funding and ongoing technical assistance of Mission Community Services Corporation, providing seed funding and EQ2 Investment into the local Housing Trust Fund to further the development of affordable housing. The bank's subsidiary, Mission Community Development Corporation, provides accounting and loan servicing for the Economic Vitality Corporation micro-loan pool, the SLO Housing Trust Fund and as needed for other organizations. Employees of Mission Community Bank provided 4,689 hours in volunteer and community service in 2010.

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2300 Como Avenue
Saint Paul, MN 55108

Established 05/08/1916
www.parkmidwaybank.com

Exchange/Ticker: NA
Branches: 2

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: No
Explicit CD
Mission Statement: Yes
CRA Rating (2010): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

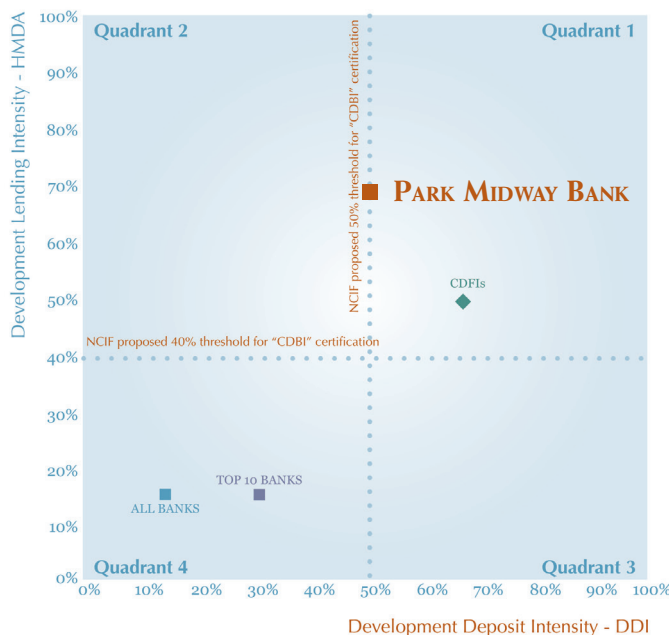
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

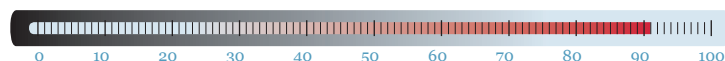
Based On Publicly Reported Data



	Park Midway Bank, NA	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	60.59%	54.22%	15.88%	14.97%
DDI	50.00%	66.67%	16.67%	31.20%

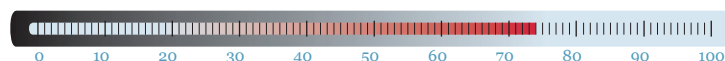
DLI-HMDA score was 60.59%:

Ranks in the 91st percentile within the "All Banks" peer.



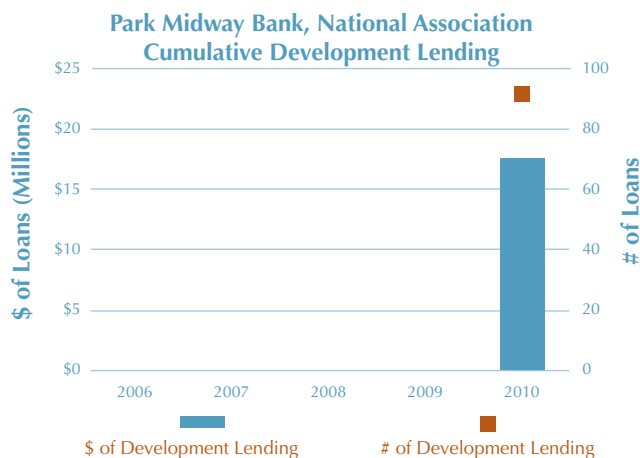
DDI score was 50.00%:

Ranks in the 74th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



Park Midway Bank, NA	DLI
DLI-All Loans	40.93%
DLI-CRE	55.46%
DLI-Housing	54.74%
DLI-Small Business	30.07%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$40.93 was lent to borrowers in low- and moderate- income communities.
- During 2010, Park Midway Bank originated \$18.8 million in 92 loans to low- and moderate- income communities.



Park Midway Bank

A Sunrise Community Bank

Park Midway Bank is one of the Sunrise Community Banks, a family-owned banking group comprised of three locally owned and managed banks headquartered in Minneapolis and Saint Paul.

Park Midway Bank is committed to providing financial services to inner-city Minneapolis and Saint Paul neighborhoods. The bank supports small business, affordable housing development, and the creation of vital community facilities.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$219,991	\$240,520	\$259,043	\$272,315	\$261,332	\$180,329
Equity (\$000)	\$21,645	\$22,666	\$22,954	\$26,271	\$26,987	\$16,298
Total Loans & Leases (\$000)	\$172,537	\$189,704	\$206,777	\$225,647	\$211,971	\$114,770
Deposits (\$000)	\$184,337	\$197,700	\$212,429	\$223,783	\$212,832	\$155,104
Net Income (\$000)	\$5,044	\$4,837	\$2,133	\$1,890	\$2,479	\$333
Leverage Ratio (%)	10.15	9.37	9.03	9.59	10.28	8.54
NIM (%)	5.28	4.83	4.09	4.10	4.25	3.72
Efficiency Ratio (%)	54.16	56.12	63.33	68.54	64.40	78.81
ROAA (%)	2.47	2.14	0.87	0.72	0.94	0.31
ROAE (%)	24.19	21.97	9.37	7.54	9.25	2.51
NCLs/Total Loans (%)	1.25	2.43	1.72	3.83	5.03	4.42
NCOs/Average Loans (%)	0.25	0.16	1.25	0.88	1.01	0.82
Reserves/Loans (%)	1.85	1.90	1.45	1.33	1.23	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

Park Midway Bank is located in and serves predominantly low-income communities within Minneapolis/St. Paul. The bank is one of the largest SBA lenders in the state of Minnesota.

CREDIT PRODUCTS & SERVICES

In addition to a full suite of traditional loan products for both consumers and businesses, Park Midway Bank, in partnership with Mid-Minnesota CDC, piloted an urban small projects fund using New Markets Tax Credits. The bank is now instrumental in implementing Sunrise Community Banks' 2011 \$25 million NMTC allocation.

NON-CREDIT FINANCIAL PRODUCTS

Park Midway Bank provides a comprehensive suite of retail products, including savings, checking, time deposits, remittance products, credit/debit cards, online bill pay, and the use of alternative IDs. Park Midway Bank offers a Socially Responsible Deposit Fund (SRDF) that allows customers to actively engage in community investing by opening a bank account. Dollars deposited in the SRDF are used for community development purposes in low- and moderate- income census tracts.

NON-FINANCIAL PRODUCTS

The bank's loan officers provide one-on-one technical assistance and development services to customers and potential clients. The officers of Sunrise Community Banks are required to volunteer one hour for every forty-hour week worked. This volunteer work lends financial expertise to numerous non-profit boards and financial education to students and families in our community. Examples include WomenVenture, Habitat for Humanity, and Eco Education.

PARTNERSHIPS

Park Midway Bank partners with city governments and non-profit intermediaries (i.e. Community Reinvestment Fund, Family Housing Fund) to generate increased community impact in the bank's target market. The bank works with numerous non-profit organizations, not only to provide financing, but to also support their efforts with volunteer hours and in-kind donations. Park Midway Bank is a leader in financing charter schools in Minneapolis and Saint Paul inner-city neighborhoods.

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30 South 15th Street Suite 1200
Philadelphia, PA 19102

Established 03/23/1992
www.ubphila.com

Exchange/Ticker: NA
Branches: 4

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: Yes
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. *Source: FFIEC, As of 2010.*

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. *Source: FDIC, As of June 30, 2010.*

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. *Source: Self Reported by Banks, As of 2010.*

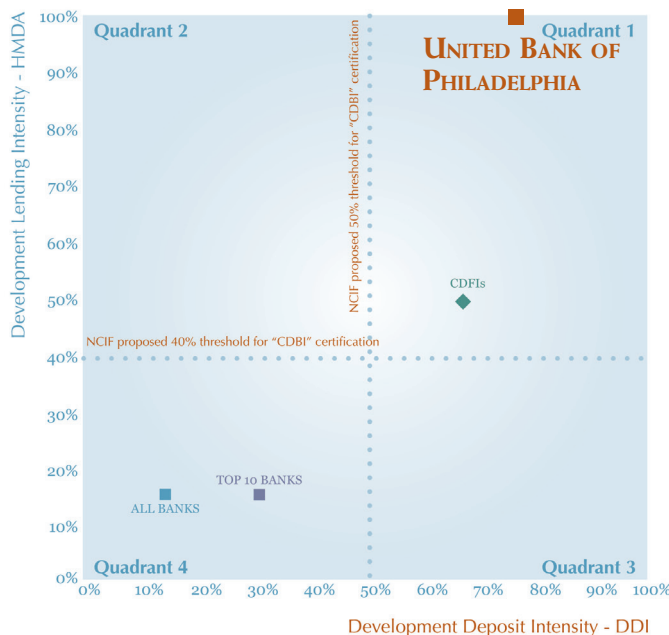
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

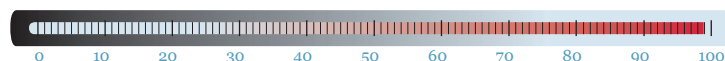
Based On Publicly Reported Data



	United Bank of Philadelphia	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	100.00%	54.22%	15.88%	14.97%
DDI	75.00%	66.67%	16.67%	31.20%

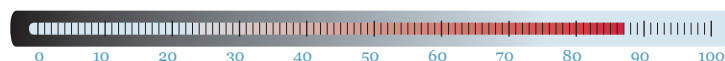
DLI-HMDA score was 100.00%:

Ranks in the 99th percentile within the "All Banks" peer.



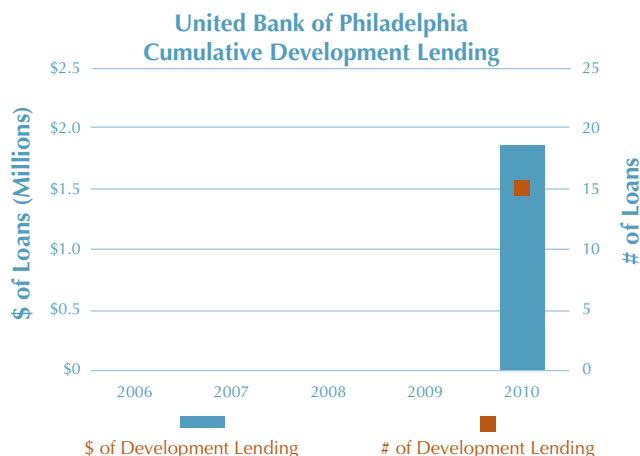
DDI score was 75.00%:

Ranks in the 87th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



United Bank of Philadelphia	DLI
DLI-All Loans	54.54%
DLI-CRE	69.29%
DLI-Housing	NA
DLI-Small Business	10.01%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$54.54 was lent to borrowers in low- and moderate- income communities.
- During 2010, United Bank of Philadelphia originated \$1.8 million in 15 loans to low- and moderate- income communities.



The chartering of United Bank in 1992 by the Commonwealth of Pennsylvania, Department of Banking, brought together the rich diversity of leadership that continues to have a tremendous stake in this region. They worked together with the founders to raise capital to launch this minority-owned and controlled bank with a mission of providing financial services to individuals and organizations that had been traditionally underserved by the financial sector. The bank's goal is to create new relationships that have a common objective of building and sustaining urban communities.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$73,935	\$75,239	\$69,435	\$68,317	\$73,966	\$180,329
Equity (\$000)	\$8,335	\$8,435	\$7,861	\$7,414	\$6,227	\$16,298
Total Loans & Leases (\$000)	\$42,517	\$45,184	\$48,663	\$47,587	\$45,612	\$114,770
Deposits (\$000)	\$65,212	\$66,337	\$61,093	\$60,424	\$67,280	\$155,104
Net Income (\$000)	\$118	\$75	\$(592)	\$(473)	\$(1,181)	\$333
Leverage Ratio (%)	9.93	9.99	10.13	9.91	7.53	8.54
NIM (%)	4.99	4.78	4.60	4.50	4.24	3.72
Efficiency Ratio (%)	91.40	92.42	101.02	101.35	105.62	78.81
ROAA (%)	0.16	0.10	-0.83	-0.68	-1.62	0.31
ROAE (%)	1.43	0.89	-7.20	-6.18	-17.21	2.51
NCLs/Total Loans (%)	1.87	4.01	4.69	9.58	6.55	4.42
NCOs/Average Loans (%)	0.10	0.21	0.77	0.19	1.17	0.82
Reserves/Loans (%)	1.32	1.30	1.21	1.53	2.03	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

United Bank of Philadelphia serves a market area that consists of all of Philadelphia County specifically; and the Greater Philadelphia Region in general. The bank's branch offices are located in three Philadelphia communities and have maintained core deposits that contribute to its low cost of funds. In addition, the bank has 25 24-hour ATM centers throughout the City. The Progress Plaza branch sits in the oldest African-American owned shopping center in the country. The University City branch is located in a new business corridor with small sized commercial spaces that are well suited for occupancy by small businesses. The Mt. Airy branch is located in one of the city's most diverse communities while the corporate office is in the center of Philadelphia's business district. Three out of the bank's four locations are in census tracts that qualify as CDFI Fund Investment Areas.

CREDIT PRODUCTS & SERVICES

The bank's commercial clients are as diverse as the City of Philadelphia. They represent a multitude of industries and range from large enterprises with complex financials and substantial payrolls to entrepreneurs just beginning their journey—and everything in between. The bank's products, services, and tools enable owners and professionals to manage cash flow, assets, legal requirements, and risk—as well as capitalize on their opportunities. In addition, churches, charities, non-profits, and similar groups and entities play a vital role in creating healthy, sustainable neighborhoods. The bank honors these indispensable institutions by offering specialized services and programs to meet their unique needs by offering tailored products that feature special rates, fees, terms, and schedules.

NON-CREDIT FINANCIAL PRODUCTS

United Bank of Philadelphia uses its presence as a catalyst for wealth creation and economic development in low- and moderate- income, underserved, and emerging markets. The bank offers a wide range of depository products, such as regular and senior checking as well as interest-bearing checking accounts, savings and money-market accounts, and Certificates of Deposits, to serve the specific needs of low- and moderate- income consumers, small businesses as well as non-profit and religious institutions. Through its Secured Visa Card Program, the bank helps individuals gain access to credit or to restore their creditworthiness.

NON-FINANCIAL PRODUCTS

The bank leverages its resources through organizations that equip entrepreneurs with the financial and management acumen to capably operate and grow their businesses. These alliances include Small Business Development Centers at The Wharton School, Temple University, Widener University, and Rutgers University.

PARTNERSHIPS

With continuing patterns of income and wealth disparity, increases in both entrepreneurship and small business ownership are essential for fostering economic growth and resolving long-standing issues of social welfare. The bank's understanding of urban communities, supported by its extensive network, positions the bank's management to play a unique role in eliminating these long-standing economic disparities in this region. The management team is involved in multi-sector collaborations that foster partnerships, including the Urban League of Philadelphia, various Chamber of Commerce organizations, and private and government partners in diverse ways to spur development, increase commercial activity and better connect the urban communities to the broader regional economy. Management volunteers its time by serving on several boards and agencies around the region.

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University Bank

A Sunrise Community Bank

200 University Avenue, West
Saint Paul, MN 55103

Established 07/18/1962
www.universitybank.com

Exchange/Ticker: NA
Branches: 1

IMPACT INDICATORS:

Quadrant: 1
Certified CDFI: Yes
Certified MDI: No
Explicit CD
Mission Statement: Yes
CRA Rating (2009): Outstanding

Definitions

DLI-HMDA: Development Lending Intensity – HMDA is the % of HMDA reported loans located in CDFI Investment Areas. Source: FFIEC, As of 2010.

DDI: Development Deposit Intensity is the % of branches located in CDFI Investment Areas. Source: FDIC, As of June 30, 2010.

DLI-All Loans: Development Lending Intensity – All Loans is the % of total annual lending located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

DLI – Loan Category: Development Lending Intensity – Loan Category is the % of lending in each loan category (CRE, Housing, Small Business, Consumer) located in CDFI Investment Areas. Source: Self Reported by Banks, As of 2010.

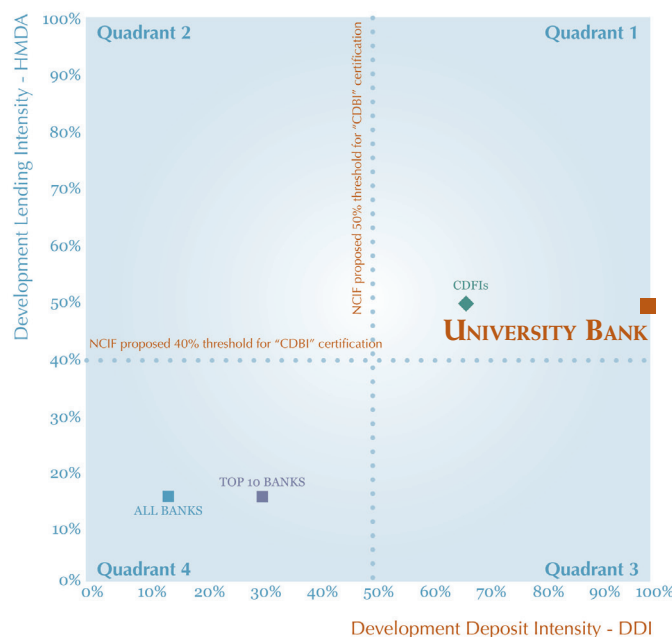
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DEVELOPMENT IMPACT DASHBOARD

2010 SOCIAL PERFORMANCE METRICS - PEER COMPARISON

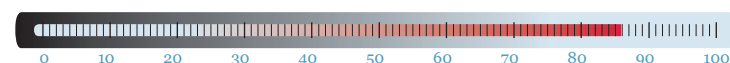
Based On Publicly Reported Data



	University Bank	CDFI Bank Median	All Bank Median	Top 10 Bank Median
DLI-HMDA	48.88%	54.22%	15.88%	14.97%
DDI	100.00%	66.67%	16.67%	31.20%

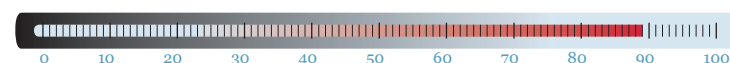
DLI-HMDA score was 48.88%:

Ranks in the 86th percentile within the "All Banks" peer.



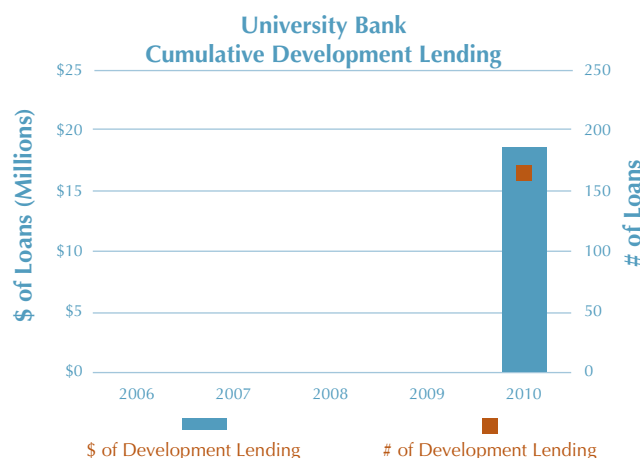
DDI score was 100.00%:

Ranks in the 89th percentile within the "All Banks" peer.



2010 DEVELOPMENT LOAN REPORTING

Based on Self Reporting



University Bank	DLI
DLI-All Loans	65.86%
DLI-CRE	100.00%
DLI-Housing	58.03%
DLI-Small Business	82.74%
DLI-Consumer	NA
DLI-Agricultural	NA

- For every \$100 of total lending, \$65.86 was lent to borrowers in low- and moderate- income communities.
- During 2010, University Bank originated \$18.6 million in 164 loans to low- and moderate- income communities.



University Bank

A Sunrise Community Bank

University Bank is one of the Sunrise Community Banks, a family-owned banking group comprised of three locally owned and managed banks headquartered in Minneapolis and Saint Paul. University Bank's mission is to be "The Leader in Improving Our Urban Community".

University Bank is committed to providing financial services to inner-city Minneapolis and Saint Paul neighborhoods. The bank supports affordable housing development, and the creation of vital community facilities.

FINANCIAL HIGHLIGHTS (\$000/%)

End of Period	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	CDFI Median
Assets (\$000)	\$117,418	\$117,530	\$120,304	\$176,110	\$194,762	\$180,329
Equity (\$000)	\$12,048	\$13,975	\$13,661	\$16,130	\$25,561	\$16,298
Total Loans & Leases (\$000)	\$94,513	\$90,886	\$96,660	\$109,667	\$114,770	\$114,770
Deposits (\$000)	\$96,095	\$95,671	\$86,185	\$150,007	\$162,673	\$155,104
Net Income (\$000)	\$2,530	\$925	\$1,527	\$2,013	\$2,326	\$333
Leverage Ratio (%)	10.17	11.31	11.35	11.87	13.23	8.54
NIM (%)	4.73	4.13	4.43	4.68	3.94	3.72
Efficiency Ratio (%)	59.83	62.50	66.38	62.05	50.84	78.81
ROAA (%)	2.26	0.75	1.29	1.57	1.33	0.31
ROAE (%)	22.13	7.44	11.15	13.20	13.12	2.51
NCLs/Total Loans (%)	0.82	2.90	4.92	2.42	4.00	4.42
NCOs/Average Loans (%)	0.08	1.82	1.13	0.58	1.21	0.82
Reserves/Loans (%)	1.85	1.73	1.27	1.39	1.95	1.98

Source: SNL.com. Financial Data as of 12/31/2010 unless stated otherwise.

NCIF MODEL CDBI FRAMEWORK: DEVELOPMENT ORIENTATION *Based on Self Reporting*

MARKET NEED

University Bank is located in and serves predominantly low-income communities within Minneapolis/St. Paul. The bank's branch location is in a census tract that qualifies as Investment Areas by the CDFI Fund.

CREDIT PRODUCTS & SERVICES

In addition to a full suite of traditional loan products for both consumers and businesses, University Bank was active in partnering with local non-profit organizations to develop the Sunrise Homeownership Alliance, a product that provided contract for deed financing for distressed homeowners that were unable to access conventional markets and were facing foreclosures.

NON-CREDIT FINANCIAL PRODUCTS

University Bank's affiliated banks provide a comprehensive suite of retail products, including savings, checking, time deposits, prepaid cards, remittance products, check cashing services, credit/debit cards, online bill pay, and the use of alternative IDs. University Bank offers a Socially Responsible Deposit Fund (SRDF) that allows customers to actively engage in community investing by opening a bank account. Dollars deposited in the SRDF are used for community development purposes in low- and moderate- income census tracts.

NON-FINANCIAL PRODUCTS

The bank's loan officers provide one-on-one technical assistance and development services to customers and potential clients. The officers of University Bank are required to volunteer one hour for every forty-hour week worked. This volunteer work lends financial expertise to numerous non-profit boards and financial education to students and families in the bank's community. Examples of such organizations include Meals on Wheels, the Hmong Chamber of Commerce, and local charter schools.

PARTNERSHIPS

University Bank partners with city governments and non-profit intermediaries (i.e. Community Reinvestment Fund, Family Housing Fund) to generate increased community impact in the bank's target market. A recent example of this is the development of the Sunrise Homeownership Alliance, a partnership with the cities of Minneapolis and Saint Paul, local non-profit housing organizations, local foundations, and the banks to provide alternatives to prevent foreclosures.

DISCLAIMER: This report sets forth information regarding a number of community development financial institutions, their social missions and various metrics by which to measure their success in satisfying their social missions. Readers of this report are cautioned that this report has not been prepared with any particular reader in mind and each reader should review this report carefully and thereafter make its own decision as to whether an investment in debt or equity securities or deposits of community development financial institutions or any particular community development financial institution is appropriate for it. This report is not intended as an offer to sell, or a solicitation of an offer to buy, a security or deposit in any particular community development financial institution. A reader should not rely on information contained herein in making an investment decision whether to purchase securities or deposits in any particular community development financial institution. Readers should also be aware that the National Community Investment Fund may, from time to time, invest its own funds in one or more community development financial institutions, including those discussed in this report, and therefore may have its own interest in the success of these institutions.

GLOSSARY OF TERMS

Financial Performance	<p>Assets: Total assets held by the bank</p> <p>Total Loans and Leases: Total Loans and Leases held by the bank</p> <p>Deposits: Total deposits held by the bank</p> <p>Net Income: Income after extraordinary items and other adjustments net of income taxes</p> <p>Leverage Ratio: Core Capital (Tier 1)/ Average Total Assets for Leverage Capital Purposes</p> <p>Net Interest Income/ Average Assets: (Total Interest & Dividend Income - Total Interest Expense)/ Average Total Assets</p> <p>Efficiency Ratio: Non-interest expense, less amortization of intangible assets, divided by net interest income on a fully taxable equivalent basis and non-interest income.</p> <p>ROAA – Return on Average Assets: Net Income/ Average Total Assets</p> <p>ROAE – Return on Average Equity: Net Income/ Average Total Equity</p> <p>NCLs/Total Loans – Noncurrent Loans to Total Loans: (Total Loans 90+ Days PD + Total Nonaccrual Loans)/ Total Loans</p> <p>NCOs/Average Loans – Net Loan Charge-Offs/ Average Total Loans: Total loan and lease charge-offs less recoveries as a percent of average consolidated loans (in domestic and foreign offices) and average leases</p>
Social Performance	<p>Development Lending Intensity – HMDA: the % of HMDA reported loan originations and purchases that is directed towards low- and moderate- income communities.</p> <p>Development Lending Intensity: The % of all annual lending that is directed towards low- and moderate- income communities.</p> <p>Development Loans: Loans that are made to borrowers located within census tracts that qualify as Investment Areas per CDFI Fund criteria.</p> <p>Development Deposit Intensity: the % of branch locations that are located in low- and moderate- income communities. This gives an indication of non-financial services provided by the banks in these communities; services that are responsibly priced and are critical to ward off irresponsible providers.</p> <p>Quadrant: Quadrant 1 Banks have DLI-HMDA and DDI scores that are at or above both 'high-performing' threshold values (40% and 50% respectively). Quadrant 2 & 3 Banks have DLI-HMDA and DDI scores that are at or above one threshold value (2 for DLI-HMDA, 3 for DDI). Quadrant 4 Banks to not meet either threshold value. NCIF makes positive remarks about Quadrants 1, 2 and 3 but does not have sufficient information on banks in Quadrant 4 and hence is currently unable to provide guidance on them.</p> <p>HMDA: Home Mortgage Disclosure Act</p> <p>Investment Area Census Tract: An Investment Area census tract must meet at least one of the following objective criteria of economic distress (as reported in the most recently completed decennial census published by the U.S. Bureau of the Census):</p> <ul style="list-style-type: none">• The percentage of the population living in poverty is at least 20%.• In the case of an Investment Area located:<ul style="list-style-type: none">- within a Metropolitan Area, the median family income shall be at or below 80% of the Metropolitan Area median family income or the national Metropolitan Area median family income, whichever is greater; or- outside of a Metropolitan Area, the median family income shall be at or below 80% of the statewide non-Metropolitan Area median family income or the national non-Metropolitan Area median family income, whichever is greater.• The unemployment rate is at least 1.5 times the national average (the national unemployment rate was 5.8% in 2000).• In counties located outside of a Metropolitan Area, the county population loss during the period between the most recent decennial census and the previous decennial census is at least 10 percent. These counties may not appear on maps generated by this website.• In counties located outside of a Metropolitan Area, the county net migration loss during the five-year period preceding the most recent decennial census is at least five percent. These counties may not appear on maps generated by this website.

COMMUNITY DEVELOPMENT BANKING INSTITUTION

The Designation Process

Community Development Banking Institutions (CDBIs) are certified CDFI banks as well as those banks that are not yet CDFI certified, but have a mission of community development, and “walk, talk and act” like CDFIs. NCIF expects that over a period of time, they will become certified CDFIs.

(A) Institution is certified as a “Community Development Financial Institution” by the CDFI Fund

OR

(B) Institution meets a combination of NCIF screens:

1. Quantitative Screens: Institution meets thresholds per the NCIF Social Performance MetricsSM

Development Lending Intensity (DLI) Score > Threshold Value

- i. DLI – HMDA threshold is proposed to be 40%
- ii. DLI – Commercial Real Estate threshold is to be determined
- iii. DLI – Small Business threshold is to be determined
- iv. DLI – Consumer threshold is to be determined
- v. DLI – Agriculture threshold is to be determined

Development Deposit Intensity (DDI) Score > Threshold Value

- i. DDI threshold is proposed to be 50%

AND

2. Qualitative Screens:

Institution demonstrates mission focus using NCIF Model CDBI Framework

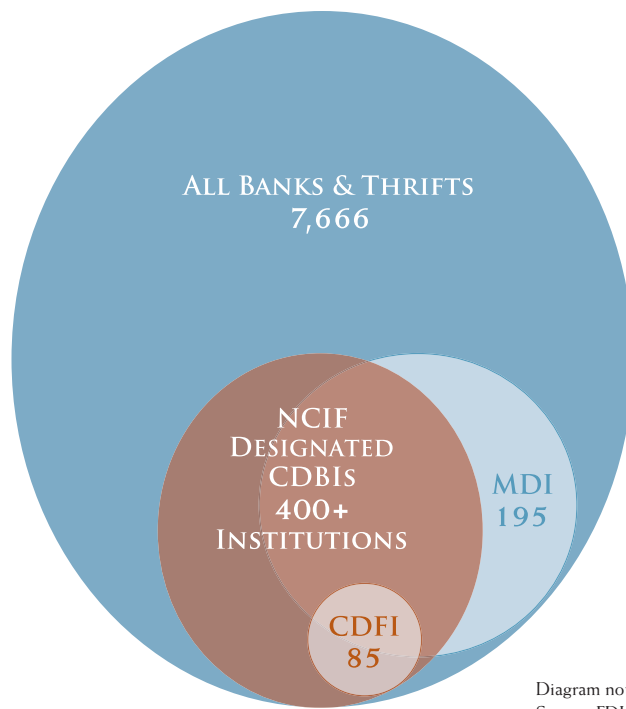


Diagram not to scale.
Source: FDIC
as of 12/31/2010

ABOUT NATIONAL COMMUNITY INVESTMENT FUND

NATIONAL COMMUNITY INVESTMENT FUND	RELEVANCE TO CDBIs	NCIF ROLE
	Making common and preferred investments	Patient common stock investor, strategic preferred investor.
	Facilitating inflow of deposits and operating accounts	Facilitating acquisition of deposits from socially responsible and mainstream investors into CDBIs that target more resources in low- and moderate- income areas.
	Helping book loans	Using NMTC allocation to assist CDBIs to garner more earning assets; also enabling syndications among minority and CDBI banks.
	Social Performance Metrics	Creating standards for social and community development impact measurement to support the sector.
	NCIF Network of CDBIs	Best practices in governance, risk management, capital raising, customer segmentation, impact measurement and new technologies.
	Research	Providing timely and comprehensive research on the sector, peer group information and other relevant analysis.
	Advocacy	Promoting the impact generated by CDBIs in low- and moderate- income communities within rural and urban America.

National Community Investment Fund (NCIF) is a non-profit private equity trust fund established in 1996 to invest private capital in banks around the country that have a mission of economic and community development. NCIF is the largest investor of equity in CDFI banks (by numbers) in the country and has provided thought leadership by developing its proprietary Social Performance Metrics methodology – a tool that enables investors to measure the social and economic development impact of CDFI banks. It is also focused on strengthening the capacity of both investee and other development-focused banks. Total assets under management are approximately \$150 million, including \$128 million of NMTC allocations.

Please visit our website for more information.

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