

CDFI Banking Industry Peer Group Report

FIRST QUARTER 2017

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

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

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



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PEER GROUP DATA: FIRST QUARTER 2017

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the First Quarter 2017.

PEER GROUP DATA: FIRST QUARTER 2017																
	Social Performance Metrics			Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality		
	DLI-HMDA (%)	DDI (%)	Housing Focus (%) *	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)
TOTAL				\$46,853,073	\$31,750,440	\$39,530,115	\$4,965,879	\$104,770								
MEDIAN	55.60	80.00	31.35	\$238,257	\$145,649	\$198,271	\$23,906	\$483	3.85	0.78	7.76	72.84	10.31	1.06	0.02	1.36
AVERAGE	56.41	73.39	33.45	\$341,993	\$231,755	\$288,541	\$36,247	\$765	3.92	0.87	7.08	75.57	10.69	1.82	0.13	1.42
MAXIMUM	100.00	100.00	97.33	\$2,769,492	\$1,828,419	\$2,237,606	\$251,292	\$7,389	7.08	9.05	54.88	152.00	27.43	17.37	3.81	5.20
MINIMUM	0.00	0.00	0.00	\$24,217	\$2,248	\$21,985	\$520	(\$2,669)	1.38	-2.53	-53.10	27.97	1.77	0	-2.53	0.36

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impacts in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit NCIF.org/Inform.

Mission Intensity:	Quadrants:	Development Lending Intensity (DLI-HMDA):	Development Deposit Intensity (DDI):
	<p>DDI and DLI-HMDA can be combined to create a comprehensive look at a bank's SPMs. Banks with a high percentage for each indicator are placed within Quadrants 1 through 4, with 1 signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.</p>	<p>An indicator of the percentage of a bank's housing lending that occurs in low- and moderate-income communities. DLI-HMDA is based on data from the Home Mortgage Disclosure Act; other analyses of lending activity are available through partnering with NCIF.</p>	<p>The proportion of a bank's branches located in low- and moderate-income areas.</p>

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

TOP 20 CDFI BANKS by Selected Indicators

Total Assets		Social Performance Metrics					Balance Sheet/Income Statement
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1.	BankPlus	MS	22.54	56.67	31.49	3	2,769,492
2.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,782,178
3.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567
4.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727
5.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,160,597
6.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,087,438
7.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,082,064
8.	BankFirst Financial Services	MS	51.97	72.73	25.28	1	954,917
9.	First Choice Bank	CA	7.09	60.00	19.75	3	914,841
10.	First General Bank	CA	12.13	0.00	25.05	4	862,886
11.	First American International Bank	NY	55.65	88.89	72.97	1	849,923
12.	Security Federal Bank	SC	34.55	53.85	40.29	3	847,950
13.	Sunrise Banks, NA	MN	58.20	85.71	25.53	1	790,830
14.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	785,991
15.	Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510
16.	Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	690,371
17.	Beneficial State Bank	CA	71.85	66.67	32.05	1	680,730
18.	OneUnited Bank	MA	71.37	75.00	96.38	1	660,954
19.	Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	637,094
20.	Priority One Bank	MS	46.87	57.14	29.38	1	620,789

Total Loans		Social Performance Metrics					Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	BankPlus	MS	22.54	56.67	31.49	3	2,769,492	1,828,419
2.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	1,223,343
3.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,782,178	1,145,460
4.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	907,296
5.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,087,438	845,187
6.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,160,597	791,211
7.	First General Bank	CA	12.13	0.00	25.05	4	862,886	762,716
8.	First Choice Bank	CA	7.09	60.00	19.75	3	914,841	743,287
9.	BankFirst Financial Services	MS	51.97	72.73	25.28	1	954,917	736,657
10.	First American International Bank	NY	55.65	88.89	72.97	1	849,923	717,376
11.	Sunrise Banks, NA	MN	58.20	85.71	25.53	1	790,830	611,478
12.	Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510	562,824
13.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,082,064	556,056
14.	Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	690,371	546,437
15.	OneUnited Bank	MA	71.37	75.00	96.38	1	660,954	495,982
16.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	785,991	484,688
17.	Beneficial State Bank	CA	71.85	66.67	32.05	1	680,730	469,620
18.	Priority One Bank	MS	46.87	57.14	29.38	1	620,789	448,938
19.	Pacific Commerce Bank	CA	62.81	75.00	17.39	1	535,159	424,741
20.	American Plus Bank, NA	CA	46.42	0.00	28.44	2	466,916	403,240

TOP 20 CDFI BANKS by Selected Indicators

	Total Deposits	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	22.54	56.67	31.49	3	2,769,492	2,237,606
2. First, A National Banking Association	MS	39.89	35.71	33.82	4	1,782,178	1,568,735
3. Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	1,264,496
4. Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	1,183,042
5. Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,082,064	965,117
6. Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,160,597	941,242
7. State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,087,438	929,380
8. BankFirst Financial Services	MS	51.97	72.73	25.28	1	954,917	859,664
9. First Choice Bank	CA	7.09	60.00	19.75	3	914,841	767,436
10. First General Bank	CA	12.13	0.00	25.05	4	862,886	760,392
11. Security Federal Bank	SC	34.55	53.85	40.29	3	847,950	703,288
12. Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	785,991	703,171
13. Sunrise Banks, NA	MN	58.20	85.71	25.53	1	790,830	693,114
14. Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510	610,612
15. First American International Bank	NY	55.65	88.89	72.97	1	849,923	606,682
16. Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	690,371	588,081
17. Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	637,094	571,039
18. Beneficial State Bank	CA	71.85	66.67	32.05	1	680,730	552,802
19. United Bank	AL	53.50	44.44	26.14	2	572,310	519,744
20. Priority One Bank	MS	46.87	57.14	29.38	1	620,789	509,893

	Leverage Ratio	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. Community Commerce Bank	CA	NA	0.00	23.25	2 or 4	191,495	27.43
2. Central Bank of Kansas City	MO	24.98	100.00	10.44	3	149,560	18.10
3. CBW Bank	KS	NA	0.00	29.59	2 or 4	35,393	17.44
4. Metro Bank	KY	NA	100.00	14.53	1 or 3	30,113	17.11
5. Bank of Vernon	AL	NA	100.00	23.45	1 or 3	143,537	16.62
6. The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	133,490	16.33
7. Mitchell Bank	WI	71.23	66.67	42.79	1	50,594	16.17
8. Neighborhood National Bank	CA	100.00	100.00	28.23	1	59,320	15.91
9. First Eagle Bank	IL	34.06	50.00	44.68	3	476,606	14.51
10. Richton Bank and Trust Company	MS	69.62	33.33	36.99	2	62,708	14.51
11. Community Bank of the Bay	CA	29.67	50.00	10.52	3	274,281	14.07
12. First Bank of Linden	AL	NA	100.00	15.35	1 or 3	77,644	13.57
13. Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	323,311	13.56
14. Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510	13.42
15. Pike National Bank	MS	NA	60.00	32.51	1 or 3	238,257	13.37
16. Farmers & Merchants Bank	MS	NA	66.67	24.95	1 or 3	315,488	13.35
17. International Bank of Chicago	IL	64.47	57.14	25.02	1	515,934	13.35
18. Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	13.21
19. Tri-State Bank of Memphis	TN	18.56	66.67	17.14	3	93,949	13.03
20. Samson Banking Company, Inc.	AL	62.27	100.00	45.95	1	78,489	12.95

TOP 20 CDFI BANKS by Selected Indicators

		Return on Average Assets (ROAA)					Social Performance Metrics			Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)			
1.	Central Bank of Kansas City	MO	24.98	100.00	10.44	3	149,560	Yes	9.05			
2.	CBW Bank	KS	NA	0.00	29.59	2 or 4	35,393	No	8.98			
3.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	133,490	No	3.60			
4.	Merchants & Farmers Bank	MS	92.22	100.00	28.58	1	100,549	Yes	3.39			
5.	First Eagle Bank	IL	34.06	50.00	44.68	3	476,606	Yes	2.69			
6.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	116,985	Yes	2.37			
7.	Bank of Okolona	MS	NA	100.00	21.74	1 or 3	179,837	Yes	2.34			
8.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	212,975	Yes	2.21			
9.	Bank of Montgomery	LA	55.55	83.33	35.50	1	318,367	Yes	2.05			
10.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	Yes	1.97			
11.	Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	173,130	Yes	1.91			
12.	Priority One Bank	MS	46.87	57.14	29.38	1	620,789	Yes	1.87			
13.	Peoples Bank	MS	48.60	100.00	24.12	1	288,069	Yes	1.82			
14.	FNB Oxford Bank	MS	NA	50.00	42.47	1 or 3	301,105	No	1.77			
15.	First General Bank	CA	12.13	0.00	25.05	4	862,886	No	1.71			
16.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	No	1.68			
17.	Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	323,311	No	1.66			
18.	Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	421,031	Yes	1.61			
19.	Mechanics Bank	MS	NA	83.33	44.68	1 or 3	228,500	No	1.58			
20.	Franklin State Bank & Trust Company	LA	NA	75.00	23.56	1 or 3	157,058	Yes	1.57			

		Return on Average Equity (ROAE)					Social Performance Metrics			Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)			
1.	CBW Bank	KS	NA	0.00	29.59	2 or 4	35,393	No	54.88			
2.	Central Bank of Kansas City	MO	24.98	100.00	10.44	3	149,560	Yes	49.54			
3.	Merchants & Farmers Bank	MS	92.22	100.00	28.58	1	100,549	Yes	33.55			
4.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	133,490	No	22.62			
5.	Bank of Okolona	MS	NA	100.00	21.74	1 or 3	179,837	Yes	22.40			
6.	Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	173,130	Yes	20.73			
7.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	116,985	Yes	20.58			
8.	Peoples Bank	MS	48.60	100.00	24.12	1	288,069	Yes	19.79			
9.	Bank of Montgomery	LA	55.55	83.33	35.50	1	318,367	Yes	19.22			
10.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	Yes	18.86			
11.	First Eagle Bank	IL	34.06	50.00	44.68	3	476,606	Yes	18.51			
12.	Delta Bank	LA	NA	100.00	24.53	1 or 3	278,364	Yes	18.41			
13.	Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	421,031	Yes	17.16			
14.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	212,975	Yes	16.98			
15.	Priority One Bank	MS	46.87	57.14	29.38	1	620,789	Yes	16.88			
16.	Security State Bank of Wewoka, Oklahoma	OK	81.31	100.00	21.39	1	209,740	No	16.46			
17.	Colfax Banking Company	LA	74.14	60.00	55.86	1	107,257	Yes	16.16			
18.	Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	162,905	Yes	15.72			
19.	Franklin State Bank & Trust Company	LA	NA	75.00	23.56	1 or 3	157,058	Yes	15.71			
20.	First General Bank	CA	12.13	0.00	25.05	4	862,886	No	15.61			

TOP 20 CDFI BANKS by Selected Indicators

Efficiency Ratio (ER)		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
1.	First General Bank	CA	12.13	0.00	25.05	4	862,886	27.97
2.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	133,490	30.89
3.	American Plus Bank, NA	CA	46.42	0.00	28.44	2	466,916	34.00
4.	CBW Bank	KS	NA	0.00	29.59	2 or 4	35,393	35.30
5.	First Eagle Bank	IL	34.06	50.00	44.68	3	476,606	36.42
6.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	38.22
7.	Central Bank of Kansas City	MO	24.98	100.00	10.44	3	149,560	40.75
8.	International Bank of Chicago	IL	64.47	57.14	25.02	1	515,934	42.28
9.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	116,985	42.52
10.	Bank of Commerce	MS	NA	75.00	34.23	1 or 3	379,848	42.82
11.	Merchants & Farmers Bank	MS	92.22	100.00	28.58	1	100,549	47.41
12.	FNB Oxford Bank	MS	NA	50.00	42.47	1 or 3	301,105	47.82
13.	Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510	48.12
14.	BNA Bank	MS	NA	66.67	39.27	1 or 3	486,497	51.14
15.	Spring Bank	NY	85.57	100.00	28.95	1	161,005	52.39
16.	Bank of Okolona	MS	NA	100.00	21.74	1 or 3	179,837	52.93
17.	Security State Bank of Wewoka, Oklahoma	OK	81.31	100.00	21.39	1	209,740	53.18
18.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	212,975	53.75
19.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	54.58
20.	Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	323,311	56.03

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2017

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)
1. ABC Bank	IL	29.14	80.00	38.78	3	340,847	243,286	266,438	38,899	828	3.90	0.99	8.66	Yes	67.97	12.15	2.23	0.69	2.05
2. Albina Community Bank	OR	50.79	60.00	13.33	1	178,260	118,616	158,408	17,461	(23)	3.58	-0.05	-0.53	No	102.48	9.75	0.00	-0.02	1.78
3. American Metro Bank	IL	77.04	50.00	35.63	1	65,712	52,447	50,418	7,532	50	4.24	0.31	2.66	No	92.80	11.63	2.29	-0.05	1.79
4. American Plus Bank, NA	CA	46.42	0.00	28.44	2	466,916	403,240	382,723	56,226	1,609	3.50	1.39	11.61	No	34.00	12.12	0.22	0.00	1.42
5. Amory Federal Savings and Loan Association	MS	NA	0.00	97.33	2 or 4	87,161	65,496	76,175	10,804	90	3.05	0.42	3.35	No	76.92	12.46	1.69	0.01	0.80
6. Bank of Anguilla	MS	NA	100.00	11.32	1 or 3	129,602	79,308	111,547	13,168	206	4.37	0.62	6.35	No	74.91	10.98	3.86	-0.10	1.65
7. Bank of Cherokee County	OK	NA	100.00	40.62	1 or 3	105,033	65,090	95,612	8,985	51	3.57	0.20	2.27	No	92.65	8.73	0.31	0.01	1.38
8. Bank of Commerce	MS	NA	75.00	34.23	1 or 3	379,848	273,966	314,739	34,059	1,218	3.94	1.37	14.36	No	42.82	9.60	0.47	0.19	1.68
9. Bank of Franklin	MS	NA	80.00	36.87	1 or 3	138,316	80,325	124,244	13,669	163	4.21	0.47	4.84	No	84.57	9.27	0.29	0.13	1.11
10. Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	162,905	92,819	145,942	14,648	567	4.27	1.41	15.72	Yes	63.31	9.11	1.57	0.09	1.50
11. Bank of Lake Village	AR	NA	100.00	7.07	1 or 3	64,209	26,551	57,191	6,925	19	3.23	0.12	1.10	No	93.03	10.94	1.06	0.00	1.90
12. Bank of Okolona	MS	NA	100.00	21.74	1 or 3	179,837	129,456	156,766	18,966	1,028	5.17	2.34	22.40	Yes	52.93	10.56	0.91	-0.06	1.45
13. Bank of Rio Vista	CA	0.00	33.33	2.00	4	218,565	74,785	191,313	26,333	284	2.99	0.53	4.35	No	75.44	11.94	0.00	-0.04	1.94
14. Bank of St. Francisville	LA	54.82	0.00	37.73	2	116,386	80,560	102,833	12,106	234	4.73	0.81	7.80	Yes	80.02	10.68	0.88	0.00	1.44
15. Bank of Vernon	AL	NA	100.00	23.45	1 or 3	143,537	103,766	118,534	23,906	167	4.07	0.46	2.80	No	68.60	16.62	0.54	1.67	1.42
16. Bank of Winona	MS	NA	100.00	44.49	1 or 3	115,718	46,211	100,030	11,921	240	3.75	0.83	8.23	Yes	71.31	10.44	2.31	0.30	0.98
17. Bank of York	AL	NA	100.00	22.98	1 or 3	96,675	37,593	75,955	10,167	170	3.15	0.69	6.81	Yes	75.49	10.54	0.63	0.00	0.96
18. Bank 2	OK	35.97	0.00	34.91	4	135,523	86,375	113,539	17,187	359	4.16	1.04	8.37	No	75.59	11.39	0.67	0.00	1.22
19. BankFirst Financial Services	MS	51.97	72.73	25.28	1	954,917	736,657	859,664	86,016	1,875	3.49	0.79	8.83	No	66.88	8.81	1.55	0.12	0.98
20. BankPlus	MS	22.54	56.67	31.49	3	2,769,492	1,828,419	2,237,606	251,292	7,389	3.73	1.10	11.85	No	67.94	9.21	0.50	0.15	1.00
21. Beneficial State Bank	CA	71.85	66.67	32.05	1	680,730	469,620	552,802	76,779	(602)	5.17	-0.36	-3.12	No	94.33	10.18	2.52	0.27	1.91
22. BNA Bank	MS	NA	66.67	39.27	1 or 3	486,497	282,698	418,187	58,526	1,656	3.48	1.39	11.51	No	51.14	12.22	2.14	0.01	1.98
23. Bank of Montgomery	LA	55.55	83.33	35.50	1	318,367	251,866	283,373	33,613	1,613	4.83	2.05	19.22	Yes	63.56	10.08	0.31	0.10	0.36
24. Broadway Federal Bank, F.S.B.	CA	47.30	66.67	81.06	1	451,577	399,886	298,871	49,152	1,294	2.92	1.18	10.68	No	64.80	10.77	1.04	-0.14	1.10
25. Caldwell Bank & Trust Co.	LA	NA	100.00	36.90	1 or 3	179,865	139,049	155,327	17,355	333	4.22	0.74	7.76	Yes	75.26	9.59	6.27	0.94	1.23
26. Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	690,371	546,437	588,081	61,789	(2,669)	3.64	-1.54	-16.94	No	136.36	9.13	1.66	0.06	0.88
27. Carver State Bank	GA	NA	100.00	45.45	1 or 3	39,942	26,667	33,709	3,643	51	5.85	0.52	5.64	No	91.37	9.22	3.73	0.00	1.43
28. CBW Bank	KS	NA	0.00	29.59	2 or 4	35,393	2,248	28,126	6,075	780	1.38	8.98	54.88	No	35.30	17.44	0.89	0.00	1.78
29. Central Bank of Kansas City	MO	24.98	100.00	10.44	3	149,560	108,217	118,076	29,987	3,497	3.81	9.05	49.54	Yes	40.75	18.10	0.79	-0.03	2.34
30. Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	173,130	141,492	154,974	15,839	821	4.74	1.91	20.73	Yes	59.54	8.96	0.94	0.07	1.82
31. Citizens Bank (Byhalia)	MS	70.90	66.67	46.30	1	74,259	35,597	65,303	8,603	127	3.79	0.70	5.97	No	74.88	11.50	1.44	0.15	0.80

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2017

		Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality				
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)
32.	Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	421,031	312,028	365,731	38,942	1,666	4.45	1.61	17.16	Yes	66.39	10.35	1.08	0.13	1.46
33.	Citizens Bank & Trust Company	MS	46.65	66.67	21.63	1	140,755	95,715	105,050	12,920	274	3.71	0.75	8.57	Yes	75.83	7.30	0.46	0.02	1.16
34.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,350,727	907,296	1,183,042	145,691	6,680	3.34	1.97	18.86	Yes	54.58	9.85	0.82	-0.01	1.27
35.	Citizens Progressive Bank	LA	NA	100.00	25.62	1 or 3	164,995	120,327	145,383	18,165	316	4.19	0.77	7.02	Yes	73.72	8.60	1.53	0.53	0.66
36.	Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.73	1	104,492	91,487	89,733	10,474	59	5.07	0.23	2.27	No	91.80	10.35	6.09	0.29	1.36
37.	Citizens Trust Bank	GA	92.93	80.00	19.19	1	401,893	207,629	346,388	46,106	626	3.47	0.62	5.48	No	78.43	11.11	1.13	-0.02	0.89
38.	City First Bank of D.C., NA	DC	100.00	100.00	28.82	1	255,129	133,495	198,271	29,690	(128)	2.99	-0.20	-1.72	No	106.48	11.51	3.98	0.00	2.23
39.	City National Bank of New Jersey	NJ	NA	80.00	18.23	1 or 3	224,079	103,842	200,065	11,156	(1,080)	2.73	-1.80	-37.23	No	128.07	5.27	4.83	-0.02	2.94
40.	The Cleveland State Bank	MS	NA	100.00	32.30	1 or 3	235,026	118,086	210,752	20,985	424	3.82	0.74	8.17	No	70.78	10.17	0.08	-0.06	1.45
41.	Colfax Banking Company	LA	74.14	60.00	55.86	1	107,257	51,337	97,772	9,267	362	3.71	1.38	16.16	Yes	71.66	9.45	0.33	0.01	0.49
42.	Columbia Savings and Loan	WI	NA	100.00	69.85	1 or 3	24,217	18,826	21,985	2,153	24	5.62	0.40	4.48	No	91.97	8.53	6.34	0.00	0.93
43.	Commercial Bank	MS	NA	60.00	28.02	1 or 3	143,195	83,516	128,745	13,857	267	4.09	0.73	7.67	No	71.49	9.86	0.12	0.18	1.24
44.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	116,985	97,968	98,767	14,012	643	4.79	2.37	20.58	Yes	42.52	12.92	3.20	2.05	0.97
45.	Commonwealth National Bank	AL	92.87	100.00	19.74	1	52,552	22,829	48,186	4,254	4	4.14	0.03	0.38	No	102.37	7.97	3.99	-1.71	2.62
46.	Community Bank of the Bay	CA	29.67	50.00	10.52	3	274,281	198,367	235,605	37,156	207	3.49	0.31	2.67	No	83.70	14.07	0.91	0.53	1.50
47.	Community Capital Bank of Virginia	VA	37.42	100.00	24.82	3	131,708	96,016	111,342	16,879	176	3.14	0.53	4.20	No	80.95	10.41	2.80	1.36	1.28
48.	Community Commerce Bank	CA	NA	0.00	23.25	2 or 4	191,495	133,911	103,437	51,975	574	4.89	1.22	4.43	No	72.37	27.43	1.44	-0.15	2.20
49.	Concordia Bank and Trust Co.	LA	NA	100.00	33.78	1 or 3	510,753	225,520	431,259	62,299	1,264	3.10	0.98	8.20	Yes	68.41	11.95	0.91	0.11	0.41
50.	Cottonport Bank	LA	67.71	75.00	33.40	1	333,944	205,294	294,193	38,501	701	3.85	0.85	7.37	No	71.39	11.41	1.32	-0.53	1.01
51.	Cross Keys Bank	LA	68.24	71.43	28.77	1	339,504	210,018	259,691	41,069	969	3.84	1.15	9.49	Yes	70.16	11.79	1.30	0.12	0.77
52.	Delta Bank	LA	NA	100.00	24.53	1 or 3	278,364	191,794	253,728	22,329	1,034	4.17	1.52	18.41	Yes	64.06	8.07	0.26	-0.01	1.00
53.	Farmers & Merchants Bank	MS	NA	66.67	24.95	1 or 3	315,488	163,374	268,866	42,163	1,035	4.43	1.34	9.99	No	65.12	13.35	1.04	-0.18	2.19
54.	Fordyce Bank & Trust Company	AR	72.78	60.00	46.17	1	154,727	82,968	122,026	15,007	385	4.04	1.01	10.54	Yes	75.42	11.28	0.53	0.28	1.11
55.	First American International Bank	NY	55.65	88.89	72.97	1	849,923	717,376	606,682	80,359	1,621	3.30	0.77	8.14	No	70.18	9.55	0.43	0.00	1.30
56.	First American National Bank	MS	NA	77.78	50.43	1 or 3	261,589	127,315	231,270	28,302	152	3.73	0.24	2.16	Yes	86.78	11.26	1.09	0.05	1.39
57.	First Bank of Linden	AL	NA	100.00	15.35	1 or 3	77,644	34,189	66,166	11,289	215	3.89	1.06	7.72	No	60.94	13.57	0.13	-0.95	1.68
58.	First Choice Bank	CA	7.09	60.00	19.75	3	914,841	743,287	767,436	102,691	2,135	3.57	0.98	8.37	No	60.36	11.88	0.35	0.04	1.55
59.	First Community Bank	AL	53.50	60.00	30.02	1	399,545	280,909	350,220	36,785	914	3.71	0.95	10.06	Yes	71.41	9.75	1.83	0.10	1.12
60.	First Eagle Bank	IL	34.06	50.00	44.68	3	476,606	360,602	377,006	70,508	3,203	4.05	2.69	18.51	Yes	36.42	14.51	0.03	-0.01	2.06
61.	First General Bank	CA	12.13	0.00	25.05	4	862,886	762,716	760,392	96,194	3,673	3.76	1.71	15.61	No	27.97	11.11	0.76	0.00	0.89
62.	First Independence Bank	MI	37.12	66.67	41.20	3	240,030	157,837	189,519	18,237	204	3.88	0.33	4.50	No	91.51	8.35	0.81	0.00	0.92

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2017

	ST	Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)		
63.	The First National Bank and Trust	AL	NA	50.00	32.85	1 or 3	138,895	73,829	122,638	16,046	314	3.61	0.91	7.93	Yes	71.16	12.15	0.08	2.28	1.87	
64.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	212,975	131,342	184,941	27,226	1,160	4.29	2.21	16.98	Yes	53.75	12.84	3.28	0.26	1.37	
65.	First Security Bank	MS	50.04	76.47	37.36	1	576,018	317,275	501,063	62,184	1,145	3.94	0.84	7.40	No	70.18	10.74	0.64	0.08	1.01	
66.	First Southwest Bank	CO	NA	57.14	22.13	1 or 3	290,679	205,081	255,086	29,092	350	4.09	0.49	4.84	No	79.98	8.77	0.04	-0.09	1.40	
67.	First State Bank	VA	NA	100.00	28.85	1 or 3	29,204	21,766	28,633	520	(75)	4.66	-1.02	-53.10	No	128.69	1.77	4.07	0.51	1.67	
68.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,782,178	1,145,460	1,568,735	184,606	1,852	3.65	0.43	4.07	No	82.87	9.35	0.46	-0.09	0.68	
69.	Florida Parishes Bank	LA	44.27	80.00	36.32	1	305,719	166,173	271,673	28,413	535	4.38	0.72	7.63	No	75.79	9.60	1.56	0.07	2.07	
70.	FNB of Central Alabama	AL	92.18	80.00	32.58	1	276,061	170,164	246,569	27,823	347	3.30	0.49	5.05	No	76.09	10.18	1.10	0.01	1.39	
71.	FNB Oxford Bank	MS	NA	50.00	42.47	1 or 3	301,105	171,271	249,007	34,646	1,285	3.42	1.77	15.06	No	47.82	11.82	0.32	0.03	1.22	
72.	FNBC Bank	AR	NA	91.67	31.52	1 or 3	425,211	315,111	297,989	37,861	825	3.82	0.78	8.98	Yes	75.69	9.65	1.03	0.08	1.50	
73.	Franklin State Bank & Trust Company	LA	NA	75.00	23.56	1 or 3	157,058	110,478	135,578	15,828	612	4.27	1.57	15.71	Yes	64.52	10.13	1.56	0.02	0.83	
74.	Gateway Bank Federal Savings Bank	CA	100.00	100.00	86.02	1	131,784	77,585	122,170	8,236	(145)	3.10	-0.43	-6.97	No	113.31	5.68	4.74	0.00	1.99	
75.	Golden Bank, NA	TX	27.39	33.33	15.04	4	754,510	562,824	610,612	98,933	2,421	3.77	1.31	9.92	No	48.12	13.42	0.57	0.00	1.31	
76.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	785,991	484,688	703,171	70,663	2,477	3.69	1.30	14.27	Yes	68.69	9.54	1.07	-0.04	1.40	
77.	Guaranty Bank and Trust Company	LA	27.86	50.00	44.60	3	213,626	138,214	190,527	22,316	542	3.95	1.02	9.86	No	62.86	10.45	0.92	0.01	1.03	
78.	Harbor Bank of Maryland	MD	35.48	85.71	34.23	3	256,193	188,117	229,854	18,902	78	3.55	0.12	1.68	No	94.99	7.83	0.75	-0.01	1.37	
79.	Holmes County Bank and Trust Company	MS	NA	100.00	21.59	1 or 3	117,583	46,293	101,532	13,979	21	3.19	0.07	0.61	Yes	97.94	12.24	7.16	1.27	1.69	
80.	Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	220,818	169,941	171,964	22,279	746	5.08	1.41	13.96	Yes	75.27	10.53	0.78	0.09	1.71	
81.	Illinois-Service Federal Savings and Loan Association	IL	72.17	100.00	77.39	1	109,245	39,872	99,544	9,578	287	2.71	1.06	12.98	No	81.63	8.50	9.69	-0.06	2.71	
82.	Industrial Bank	DC	71.56	87.50	43.27	1	376,298	283,583	322,167	35,313	601	4.40	0.63	6.88	No	82.07	8.99	4.69	0.05	1.54	
83.	INSOUTH Bank	TN	55.74	66.67	40.26	1	308,573	236,002	277,809	29,517	609	4.44	0.81	8.29	No	72.95	9.10	0.81	0.17	0.71	
84.	International Bank of Chicago	IL	64.47	57.14	25.02	1	515,934	355,061	443,707	71,457	(2,216)	4.29	-1.69	-12.23	Yes	42.28	13.35	6.34	3.81	2.58	
85.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	133,490	79,860	114,302	18,435	1,015	5.78	3.60	22.62	No	30.89	16.33	0.15	0.00	2.42	
86.	Legacy Bank & Trust Company	MO	61.97	100.00	36.99	1	163,027	145,649	126,653	16,345	466	4.55	1.17	11.57	No	58.35	8.56	0.02	0.02	1.52	
87.	Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	637,094	284,050	571,039	47,238	673	3.56	0.42	5.71	No	86.03	7.77	2.12	0.62	2.37	
88.	Magnolia State Bank	MS	52.43	50.00	36.47	1	312,728	227,794	280,821	30,826	504	3.92	0.66	6.60	Yes	79.89	10.01	0.38	0.47	0.73	
89.	Mechanics & Farmers Bank	NC	78.80	87.50	13.98	1	267,730	156,211	241,345	21,800	41	3.24	0.06	0.75	No	97.60	7.84	1.15	0.03	1.54	
90.	Mechanics Bank	MS	NA	83.33	44.68	1 or 3	228,500	146,003	200,820	23,604	892	3.55	1.58	15.44	No	72.41	10.29	3.07	-2.53	1.68	
91.	Merchants & Farmers Bank	MS	92.22	100.00	28.58	1	100,549	44,424	88,714	10,463	833	3.17	3.39	33.55	Yes	47.41	11.25	3.63	0.06	1.38	
92.	Merchants & Farmers Bank of Greene County	AL	45.26	50.00	29.52	1	62,264	33,312	55,346	6,744	145	4.68	0.94	8.75	Yes	79.29	10.31	2.27	-0.02	0.75	
93.	Merchants & Marine Bank	MS	26.07	75.00	29.28	3	601,571	269,287	496,750	67,224	693	2.87	0.45	4.16	No	72.83	11.44	1.16	1.76	0.89	

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2017

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality				
		DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)	
94.	Merchants & Planters Bank	TN	NA	25.00	27.36	2 or 4	87,691	50,361	73,189	10,947	144	4.17	0.66	5.32	No	79.54	12.24	0.40	-0.19	1.74
95.	Merchants & Planters Bank	MS	28.97	0.00	30.14	4	89,661	39,661	81,412	8,083	21	3.16	0.09	1.04	No	97.14	8.46	0.00	0.06	1.26
96.	Metro Bank	KY	NA	100.00	14.53	1 or 3	30,113	14,059	24,731	5,215	(39)	2.29	-0.51	-2.99	No	112.50	17.11	3.33	-1.47	1.76
97.	Mission National Bank	CA	NA	100.00	32.25	1 or 3	284,589	229,729	214,864	26,544	613	3.45	0.84	9.34	No	65.36	9.13	0.84	0.01	1.38
98.	Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	323,311	245,974	274,887	43,563	1,339	4.47	1.66	12.49	No	56.03	13.56	0.40	0.00	1.43
99.	Mitchell Bank	WI	71.23	66.67	42.79	1	50,594	19,000	42,405	8,093	4	3.00	0.03	0.20	No	97.52	16.17	2.71	0.17	1.18
100.	Native American Bank, NA	CO	NA	100.00	2.39	1 or 3	95,249	80,542	85,570	9,211	98	4.24	0.40	4.28	No	93.88	9.16	2.78	-0.07	1.37
101.	Neighborhood National Bank	CA	100.00	100.00	28.23	1	59,320	28,227	48,976	9,426	(376)	3.65	-2.53	-21.17	No	130.30	15.91	2.32	-0.35	4.40
102.	Noah Bank	PA	100.00	20.00	0.00	2	329,122	277,344	277,873	39,282	616	4.08	0.76	6.33	No	72.84	11.62	1.78	0.17	1.78
103.	Northern Hancock Bank and Trust	WV	NA	100.00	59.65	1 or 3	26,699	19,539	22,929	3,207	(160)	7.08	-2.39	-19.47	Yes	131.02	11.94	3.45	0.48	1.17
104.	OneUnited Bank	MA	71.37	75.00	96.38	1	660,954	495,982	377,266	48,620	(333)	2.54	-0.20	-2.71	No	109.75	5.90	1.75	0.05	0.56
105.	Oxford University Bank	MS	NA	33.33	46.38	2 or 4	131,837	105,184	112,995	12,617	249	3.81	0.77	7.92	No	70.23	9.79	0.01	-0.01	0.93
106.	Pacific Commerce Bank	CA	62.81	75.00	17.39	1	535,159	424,741	468,105	65,301	1,452	4.61	1.11	9.01	No	60.61	10.62	0.03	-0.02	0.81
107.	Pacific Global Bank	IL	70.12	100.00	86.09	1	188,076	142,556	166,810	20,010	483	4.24	1.06	9.81	No	61.57	10.91	0.39	0.07	1.97
108.	Pan American Bank	IL	38.19	40.00	55.53	4	316,197	257,097	288,367	27,309	260	4.18	0.33	3.85	Yes	87.48	8.72	1.23	0.00	0.90
109.	Peoples Bank	MS	48.60	100.00	24.12	1	288,069	236,938	251,886	26,624	1,299	5.28	1.82	19.79	Yes	64.17	9.32	2.65	0.52	1.24
110.	Pike National Bank	MS	NA	60.00	32.51	1 or 3	238,257	139,687	190,883	30,811	445	4.15	0.77	5.84	No	67.62	13.37	1.89	0.89	1.32
111.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,082,064	556,056	965,117	101,030	2,560	3.34	0.96	10.26	No	60.79	8.79	2.45	0.18	0.87
112.	Priority One Bank	MS	46.87	57.14	29.38	1	620,789	448,938	509,893	66,454	2,807	4.09	1.87	16.88	Yes	64.42	11.11	0.66	0.57	1.36
113.	Pulaski Savings Bank	IL	100.00	100.00	0.00	1	43,614	22,821	39,350	4,209	(128)	2.48	-1.18	-12.03	No	152.00	9.49	0.00	0.00	0.43
114.	Quontic Bank	NY	42.04	100.00	87.47	1	253,642	229,561	193,918	24,189	266	4.58	0.43	4.47	Yes	87.76	9.00	0.46	0.04	0.75
115.	Richland State Bank	LA	43.13	87.50	24.27	1	284,909	191,807	250,690	31,759	793	4.52	1.12	9.97	Yes	73.15	11.26	0.18	0.26	0.74
116.	Richton Bank and Trust Company	MS	69.62	33.33	36.99	2	62,708	25,022	53,076	9,192	117	3.44	0.77	5.10	Yes	79.99	14.51	0.00	0.00	1.78
117.	RiverHills Bank	MS	NA	100.00	31.35	1 or 3	336,639	185,513	269,537	28,866	867	2.80	1.09	12.16	Yes	59.85	9.08	1.24	0.07	2.35
118.	Robertson Banking Company	AL	73.64	83.33	42.99	1	278,881	209,846	239,242	29,883	1,001	4.03	1.47	13.61	Yes	61.00	10.94	0.40	-0.06	1.03
119.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,502,567	1,223,343	1,264,496	216,002	6,008	4.20	1.68	11.29	No	38.22	13.21	0.29	-0.01	1.16
120.	Samson Banking Company, Inc.	AL	62.27	100.00	45.95	1	78,489	34,356	68,935	9,427	168	3.27	0.90	7.20	Yes	72.58	12.95	3.10	0.13	1.33
121.	Savoy Bank	NY	56.15	0.00	35.83	2	255,402	216,177	226,961	26,470	856	4.82	1.34	13.15	No	58.47	9.55	1.28	-0.01	1.33
122.	Security Federal Bank	SC	34.55	53.85	40.29	3	847,950	363,603	703,288	91,125	1,731	3.22	0.84	7.63	No	73.27	10.77	1.73	-0.02	2.30
123.	Security State Bank of Wewoka, Oklahoma	OK	81.31	100.00	21.39	1	209,740	167,997	188,563	19,816	796	4.39	1.50	16.46	No	53.18	8.87	0.65	0.07	1.51
124.	South Carolina Community Bank	SC	79.18	100.00	26.99	1	52,853	31,818	47,584	5,033	(45)	2.98	-0.34	-3.57	No	106.16	9.53	17.37	0.09	3.08

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2017

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality			
		DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Assets (%)	Loan Loss Reserves/Loans (%)	
125.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,160,597	791,211	941,242	132,703	2,252	4.04	0.79	6.86	No	72.48	8.71	2.14	0.22	1.06
126.	Spring Bank	NY	85.57	100.00	28.95	1	161,005	134,188	141,098	19,140	533	5.84	1.33	11.32	No	52.39	11.76	1.54	0.00	0.95
127.	Start Community Bank	CT	39.62	100.00	49.66	3	126,612	112,522	90,921	12,903	79	2.97	0.25	2.46	No	86.60	10.22	0.17	0.01	1.26
128.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,087,438	845,187	929,380	114,930	1,656	3.80	0.63	5.82	No	73.03	8.60	0.89	0.10	1.13
129.	Sunrise Banks, NA	MN	58.20	85.71	25.53	1	790,830	611,478	693,114	78,796	488	3.74	0.24	2.50	Yes	91.65	10.12	0.48	0.23	1.15
130.	Sycamore Bank	MS	57.72	60.00	41.00	1	238,787	137,760	216,731	20,575	435	3.81	0.78	8.57	No	70.67	9.17	0.16	0.24	0.67
131.	Tri-State Bank of Memphis	TN	18.56	66.67	17.14	3	93,949	64,597	79,863	13,324	10	4.27	0.04	0.30	No	93.71	13.03	8.23	0.47	1.72
132.	United Bank	AL	53.50	44.44	26.14	2	572,310	322,041	519,744	48,834	1,101	3.49	0.77	9.11	No	70.41	8.69	1.52	0.00	1.26
133.	United Bank of Philadelphia	PA	0.00	100.00	24.62	3	54,309	37,595	50,920	3,092	(202)	4.82	-1.50	-28.09	No	127.04	5.53	6.99	-0.02	0.73
134.	United Mississippi Bank	MS	NA	100.00	28.00	1 or 3	353,506	255,107	314,473	35,895	1,000	4.21	1.15	11.26	Yes	75.64	10.04	0.57	-0.01	0.62
135.	Urban Partnership Bank	IL	100.00	90.91	48.73	1	526,232	371,222	486,431	35,627	235	5.00	0.17	2.65	No	90.97	6.66	8.48	-0.85	5.20
136.	West Alabama Bank & Trust	AL	49.94	85.71	23.79	1	592,663	358,180	482,294	77,914	1,817	3.44	1.23	9.51	No	57.69	12.38	0.26	0.13	1.12
137.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	21.74	1 or 3	172,268	114,536	144,133	14,685	397	4.10	0.96	10.98	Yes	71.46	9.42	2.73	0.06	0.67

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