CDFI Banking Industry Peer Group Report

FIRST QUARTER 2018

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.

NCIF National Community Investment Fund

BankIMPACT an NCIF resource | Catalyzing Investments in Underserved Communities

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PEER GROUP DATA: FIRST QUARTER 2018

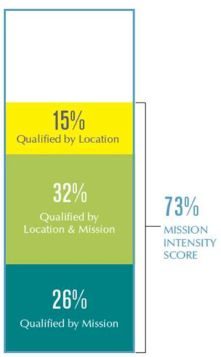
The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the first quarter 2018. As of March 31, 2018, there were 138 CDFI Banks.

	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. Loans (%)	Loan Loss Reserves/ Loans (%)
TOTAL				$49,273,017	$34,318,270	$41,535,305	$5,329,021	$146,353								
MEDIAN	56.37	77.78	31.33	$245,013	$158,331	$208,411	$24,278	$597	3.99	0.96	9.01	71.67	10.38	0.93	0.03	1.25
AVERAGE	56.47	72.65	33.45	$364,985	$254,209	$307,669	$39,474	$1,084	3.99	0.98	8.95	74.31	10.90	1.51	0.14	1.32
MAXIMUM	100.00	100.00	97.18	$2,778,784	$1,926,010	$2,249,959	$284,320	$11,356	7.12	6.81	70.68	132.80	24.30	8.40	2.56	4.16
MINIMUM	0.00	0.00	0.00	$23,741	$2,731	$21,604	$2,075	($710)	1.95	-2.16	-25.11	28.26	4.25	0.00	-0.68	0.34

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:

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.

Development Lending Intensity (DLI-HMDA):

An indicator of the percentage of a bank's housing lending that occurs in low- and moderate-income communities. DLI-HMDA is based on data from the Home Mortgage Disclosure Act; other analyses of lending activity are available through partnering with NCIF.

Development Deposit Intensity (DDI):

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

*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.

Source: SNL.com | As of 3/31/2018

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TOP 20 CDFI BANKS *by Selected Indicators*

Total Assets

		ST	Social Performance Metrics: DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Balance Sheet/Income Statement: Total Assets ($000)
1.	BankPlus	MS	21.59	56.67	30.52	3	2,778,784
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,299,034
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,371,260
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,230,614
6.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,134,029
7.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,109,117
8.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,049,891
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	962,612
10.	Beneficial State Bank	CA	69.67	69.23	33.16	1	957,668
11.	First Choice Bank	CA	12.55	60.00	23.66	3	947,475
12.	First General Bank	CA	8.67	0.00	22.45	4	907,073
13.	First American International Bank	NY	46.36	100.00	70.70	1	889,278
14.	Security Federal Bank	SC	30.51	50.00	37.68	3	871,531
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052
16.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	804,178
17.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617
18.	OneUnited Bank	MA	78.30	80.00	96.89	1	661,242
19.	PriorityOne Bank	MS	49.93	57.14	30.25	1	638,092
20.	United Bank	AL	40.74	44.44	27.32	2	609,042

Total Loans

		ST	Social Performance Metrics: DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Balance Sheet/ Income Statement: Total Assets ($000)	Total Loans ($000)
1.	BankPlus	MS	21.59	56.67	30.52	3	2,778,784	1,926,010
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,299,034	1,519,117
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	1,467,942
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,371,260	959,529
5.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,134,029	879,267
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,230,614	869,665
7.	First General Bank	CA	8.67	0.00	22.45	4	907,073	831,496
8.	First Choice Bank	CA	12.55	60.00	23.66	3	947,475	800,954
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	962,612	752,327
10.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,109,117	740,983
11.	Beneficial State Bank	CA	69.67	69.23	33.16	1	957,668	718,159
12.	First American International Bank	NY	46.36	100.00	70.70	1	889,278	694,873
13.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052	652,326
14.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	804,178	566,407
15.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,049,891	558,427
16.	OneUnited Bank	MA	78.30	80.00	96.89	1	661,242	498,450
17.	PriorityOne Bank	MS	49.93	57.14	30.25	1	638,092	483,728
18.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	478,271
19.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	492,646	431,162
20.	Security Federal Bank	SC	30.51	50.00	37.68	3	871,531	424,669

Source: SNL.com | As of 3/31/2018

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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)	Total Deposits ($000)
1.	BankPlus	MS	21.59	56.67	30.52	3	2,778,784	2,249,959
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,299,034	1,992,185
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	1,428,074
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,371,260	1,195,988
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,230,614	1,013,105
6.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,109,117	1,009,569
7.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,134,029	972,356
8.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,049,891	928,890
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	962,612	847,226
10.	First General Bank	CA	8.67	0.00	22.45	4	907,073	792,799
11.	Beneficial State Bank	CA	69.67	69.23	33.16	1	957,668	788,986
12.	First Choice Bank	CA	12.55	60.00	23.66	3	947,475	759,208
13.	Security Federal Bank	SC	30.51	50.00	37.68	3	871,531	721,374
14.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	804,178	715,644
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052	657,014
16.	First American International Bank	NY	46.36	100.00	70.70	1	889,278	650,296
17.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	594,691
18.	United Bank	AL	40.74	44.44	27.32	2	609,042	553,474
19.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	602,669	551,905
20.	PriorityOne Bank	MS	49.93	57.14	30.25	1	638,092	524,723

Leverage Ratio

			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Leverage Ratio (%)
1.	Community Commerce Bank	CA	95.24	0.00	18.76	2	214,231	24.30
2.	Metro Bank	KY	NA	100.00	11.69	1 or 3	27,627	19.05
3.	CBW Bank	KS	NA	0.00	37.29	2 or 4	43,941	18.93
4.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	118,600	17.28
5.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	54,741	17.14
6.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	145,814	16.88
7.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	155,846	16.51
8.	Mitchell Bank	WI	64.65	66.67	43.51	1	50,202	16.02
9.	First Eagle Bank	IL	33.50	50.00	41.82	3	485,687	15.99
10.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	14.82
11.	Helena National Bank	AR	100.00	100.00	12.49	1	185,252	14.47
12.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,585	14.09
13.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	335,082	14.07
14.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052	13.42
15.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	248,468	13.41
16.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	492,646	13.32
17.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	331,646	13.29
18.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	79,139	13.28
19.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.18	2 or 4	81,606	13.23
20.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	222,362	13.19

Source: SNL.com | As of 3/31/2018

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TOP 20 CDFI BANKS *by Selected Indicators*

Return on Average Assets (ROAA)

#	Bank	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	S Corp	ROAA (%)
			Social Performance Metrics				Balance Sheet/ Income Statement		
1.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	No	6.81
2.	Texas National Bank	TX	61.62	50.00	36.18	1	262,691	No	3.55
3.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	118,600	No	3.44
4.	First Eagle Bank	IL	33.50	50.00	41.82	3	485,687	Yes	3.24
5.	CBW Bank	KS	NA	0.00	37.29	2 or 4	43,941	No	3.16
6.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	155,846	Yes	3.06
7.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	222,362	Yes	2.62
8.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	245,013	Yes	2.41
9.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	No	2.31
10.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	162,970	Yes	2.22
11.	First General Bank	CA	8.67	0.00	22.45	4	907,073	No	2.15
12.	Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	178,218	Yes	2.06
13.	Spring Bank	NY	93.70	100.00	33.31	1	180,695	No	1.88
14.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	335,082	No	1.85
15.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	188,617	Yes	1.82
16.	Bank of Montgomery	LA	51.62	77.78	40.76	1	402,248	Yes	1.80
17.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	228,463	No	1.77
18.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,371,260	Yes	1.69
19.	Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	235,042	No	1.68
20.	First American International Bank	NY	46.36	100.00	70.70	1	889,278	No	1.62

Return on Average Equity (ROAE)

#	Bank	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	S Corp	ROAE (%)
			Social Performance Metrics				Balance Sheet/ Income Statement		
1.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	No	70.68
2.	Texas National Bank	TX	61.62	50.00	36.18	1	262,691	No	38.86
3.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	245,013	Yes	28.53
4.	Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	178,218	Yes	22.58
5.	First Eagle Bank	IL	33.50	50.00	41.82	3	485,687	Yes	20.50
6.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	118,600	No	20.08
7.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	222,362	Yes	20.02
8.	Delta Bank	LA	NA	100.00	27.61	1 or 3	303,554	Yes	19.01
9.	Bank of Montgomery	LA	51.62	77.78	40.76	1	402,248	Yes	18.77
10.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	162,970	Yes	18.53
11.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	228,463	No	18.28
12.	Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	235,042	No	18.18
13.	First General Bank	CA	8.67	0.00	22.45	4	907,073	No	18.10
14.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	188,617	Yes	17.69
15.	Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	435,650	Yes	17.57
16.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	155,846	Yes	17.56
17.	CBW Bank	KS	NA	0.00	37.29	2 or 4	43,941	No	17.08
18.	Spring Bank	NY	93.70	100.00	33.31	1	180,695	No	16.65
19.	First American International Bank	NY	46.36	100.00	70.70	1	889,278	No	16.44
20.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	459,007	No	15.91

Source: SNL.com | As of 3/31/2018

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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	8.67	0.00	22.45	4	907,073	28.26
2.	First Eagle Bank	IL	33.50	50.00	41.82	3	485,687	34.69
3.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	118,600	36.95
4.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	492,646	39.06
5.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	40.42
6.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	43.41
7.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	459,007	44.94
8.	Texas National Bank	TX	61.62	50.00	36.18	1	262,691	45.86
9.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052	46.01
10.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	222,362	49.08
11.	Savoy Bank	NY	71.35	0.00	41.67	2	309,759	49.97
12.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	228,463	51.80
13.	Spring Bank	NY	93.70	100.00	33.31	1	180,695	54.89
14.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	245,013	57.05
15.	International Bank of Chicago	IL	25.60	57.14	27.87	3	579,218	57.37
16.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	162,970	58.06
17.	Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	235,042	58.55
18.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	188,617	58.65
19.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	335,082	58.92
20.	BNA Bank	MS	NA	66.67	40.23	1 or 3	516,768	59.01

Source: SNL.com | As of 3/31/2018

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST-QUARTER 2018

	ST	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. Loans (%)	Loan Loss Reserves/ Loans (%)
1. ABC Bank	IL	30.42	80.00	37.20	3	334,325	237,999	251,092	39,929	703	3.72	0.83	6.97	Yes	71.40	12.39	2.11	0.56	1.81
2. Albina Community Bank*	OR	69.90	60.00	12.12	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3. American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	492,646	431,162	394,638	65,053	1,961	3.69	1.61	12.26	No	39.06	13.32	0.00	0.00	1.41
4. Amory Federal Savings and Loan Association	MS	NA	0.00	97.18	2 or 4	81,606	62,006	70,555	10,919	52	2.76	0.25	1.91	No	79.44	13.23	0.92	0.28	0.77
5. Bank of Anguilla	MS	NA	100.00	12.99	1 or 3	134,540	83,744	116,314	12,439	293	4.63	0.87	9.42	No	72.67	10.65	2.35	0.47	1.70
6. Bank of Cherokee County	OK	NA	100.00	43.52	1 or 3	101,457	70,889	91,950	9,240	141	4.00	0.55	6.07	No	86.19	9.08	0.86	0.01	1.24
7. Bank of Commerce	MS	NA	80.00	36.48	1 or 3	459,007	269,268	387,895	42,109	1,550	3.25	1.36	15.91	No	44.94	8.92	0.47	0.37	1.51
8. Bank of Franklin	MS	NA	80.00	37.56	1 or 3	133,741	88,547	118,686	14,438	308	4.54	0.92	8.52	No	74.53	10.38	0.33	0.21	1.14
9. Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	170,507	101,649	153,095	15,154	597	4.06	1.41	15.50	Yes	60.97	9.21	0.33	0.37	1.37
10. Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	64,545	28,773	57,568	6,956	49	3.81	0.31	2.82	No	80.42	11.18	1.30	0.40	2.13
11. Bank of Montgomery	LA	51.62	77.78	40.76	1	402,248	322,723	362,584	38,161	1,778	4.85	1.80	18.77	Yes	63.77	9.22	1.18	0.25	0.44
12. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	188,617	142,130	164,030	19,006	849	4.91	1.82	17.69	Yes	58.65	10.25	2.78	0.24	1.48
13. Bank of Rio Vista	CA	64.12	33.33	0.50	2	217,885	81,539	190,966	26,112	340	3.14	0.63	5.09	No	77.53	13.06	0.00	-0.20	1.81
14. Bank of South Texas	TX	73.32	66.67	40.45	1	130,661	101,606	105,838	14,107	312	5.97	0.96	8.90	No	80.25	8.58	0.37	-0.04	0.88
15. Bank of St. Francisville	LA	63.22	0.00	37.66	2	135,171	92,807	113,948	12,611	397	4.32	1.10	12.58	Yes	74.04	9.08	2.26	0.09	1.32
16. Bank of Vernon	AL	NA	100.00	24.17	1 or 3	145,814	111,599	120,687	24,069	514	4.17	1.42	8.59	No	62.41	16.88	0.25	-0.05	1.41
17. Bank of Winona	MS	NA	100.00	45.65	1 or 3	117,760	46,143	101,551	12,193	246	3.62	0.83	7.97	Yes	73.85	10.31	1.19	-0.02	1.10
18. Bank of York	AL	NA	100.00	26.86	1 or 3	94,673	36,587	74,044	9,738	140	3.11	0.59	5.57	Yes	80.74	11.26	0.83	0.01	1.04
19. Bank 2	OK	36.85	0.00	44.21	4	138,087	96,212	117,572	18,067	143	4.54	0.42	3.17	No	88.79	11.85	0.04	0.00	1.21
20. BankFirst Financial Services	MS	46.48	66.67	30.74	1	962,612	752,327	847,226	102,988	2,550	3.62	1.06	10.00	No	63.78	10.45	1.23	0.04	0.97
21. BankPlus	MS	21.59	56.67	30.52	3	2,778,784	1,926,010	2,249,959	265,089	8,046	3.89	1.18	12.24	No	69.49	9.67	0.46	0.63	0.91
22. Beneficial State Bank	CA	69.67	69.23	33.16	1	957,668	718,159	788,986	106,787	(389)	4.33	-0.16	-1.66	No	87.56	10.31	0.69	0.43	2.28
23. BNA Bank	MS	NA	66.67	40.23	1 or 3	516,768	294,882	438,790	57,530	1,412	3.32	1.10	9.85	No	59.01	11.45	1.78	-0.03	1.96
24. Broadway Federal Bank	CA	75.96	33.33	87.50	2	399,433	355,829	282,230	50,502	19	2.84	0.02	0.15	No	99.21	11.88	0.47	-0.13	1.18
25. Caldwell Bank & Trust Co.	LA	NA	100.00	36.80	1 or 3	163,457	126,677	138,368	17,730	305	4.42	0.74	6.93	Yes	76.87	10.74	6.90	0.42	1.22
26. Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	695,617	478,271	594,691	69,452	11,356	3.24	6.81	70.68	No	43.41	10.73	1.45	-0.04	1.07
27. Carver State Bank	GA	NA	100.00	43.16	1 or 3	41,098	25,951	33,589	3,891	8	4.84	0.08	0.82	No	94.32	9.33	4.67	0.11	1.44
28. CBW Bank	KS	NA	0.00	37.29	2 or 4	43,941	2,731	35,227	7,781	326	1.95	3.16	17.08	No	70.86	18.93	0.00	0.18	1.76
29. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	155,846	137,838	126,269	28,307	1,216	5.09	3.06	17.56	Yes	63.04	16.51	0.30	0.02	1.84
30. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	178,218	141,055	159,810	15,939	901	4.82	2.06	22.58	Yes	60.80	8.95	0.78	-0.04	1.93
31. Citizens Bank (Byhalia)	MS	64.34	66.67	42.37	1	74,883	37,741	65,811	8,637	85	3.89	0.46	3.91	No	80.04	12.10	1.81	0.25	0.84
32. Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	435,650	331,067	382,205	37,007	1,640	4.38	1.55	17.57	Yes	66.01	9.82	1.09	0.20	1.34
33. Citizens Bank & Trust Company	MS	62.28	66.67	20.88	1	128,926	98,026	100,983	13,366	215	4.32	0.65	6.49	Yes	77.85	8.39	4.81	1.11	0.95
34. Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,371,260	959,529	1,195,988	148,971	5,723	3.54	1.69	15.55	Yes	61.76	10.43	0.87	0.04	1.26
35. Citizens Progressive Bank	LA	NA	100.00	22.95	1 or 3	161,481	123,851	141,435	19,391	385	4.61	0.96	8.01	Yes	70.92	9.56	4.15	0.28	0.85
36. Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.63	1	101,278	86,244	90,844	6,110	(91)	4.33	-0.35	-5.88	No	104.77	6.10	8.29	0.00	1.99
37. Citizens Trust Bank	GA	88.34	80.00	16.99	1	416,134	252,113	366,294	40,089	992	3.85	0.96	9.79	No	74.76	9.99	0.67	0.05	0.73
38. City First Bank of D.C., N.A.	DC	100.00	100.00	31.91	1	308,350	125,012	248,081	29,797	30	2.57	0.04	0.40	No	93.40	10.03	1.90	0.00	1.79

*Albina Community Bank was merged into Beneficial State Bank on February 1, 2018.

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST-QUARTER 2018

		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. Loans (%)	Loan Loss Reserves/ Loans (%)
39. City National Bank of New Jersey	NJ	NA	75.00	18.43	1 or 3	229,980	131,317	208,411	8,415	129	3.29	0.22	6.09	No	97.13	4.25	2.15	0.10	2.18
40. Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	235,042	120,557	210,635	20,957	960	3.94	1.68	18.18	No	58.55	10.73	0.06	-0.06	1.36
41. Colfax Banking Company	LA	77.51	60.00	51.91	1	106,643	54,700	97,124	9,138	286	3.77	1.07	12.17	Yes	72.39	9.68	0.61	0.02	0.45
42. Columbia Savings and Loan	WI	NA	100.00	70.00	1 or 3	23,741	19,108	21,604	2,075	3	4.65	0.05	0.58	No	98.78	8.38	5.43	0.00	0.96
43. Commercial Bank	MS	NA	60.00	25.75	1 or 3	149,568	85,584	134,508	14,631	372	4.08	0.97	10.05	No	71.38	9.90	0.19	-0.01	1.32
44. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	162,970	125,726	121,144	17,356	787	5.20	2.22	18.53	Yes	58.06	12.22	1.75	0.03	0.94
45. Commonwealth National Bank	AL	100.00	100.00	17.62	1	48,315	21,070	44,331	3,882	(66)	3.71	-0.53	-6.57	No	111.23	8.76	3.88	0.08	2.84
46. Community Bank of the Bay	CA	29.29	50.00	6.78	3	332,449	260,169	283,373	38,177	529	3.93	0.67	5.58	No	75.43	12.06	0.63	-0.05	1.35
47. Community Commerce Bank	CA	95.24	0.00	18.76	2	214,231	158,331	126,344	51,227	460	4.30	0.87	3.60	No	71.06	24.30	0.77	0.04	1.45
48. Concordia Bank and Trust Co.	LA	NA	100.00	31.63	1 or 3	504,295	243,296	424,909	60,756	1,315	3.27	1.03	8.61	Yes	69.66	12.08	1.59	0.02	0.42
49. Cottonport Bank	LA	56.18	75.00	34.40	1	343,895	207,338	303,182	39,628	898	4.00	1.05	9.06	No	71.44	11.68	1.50	0.06	1.06
50. Cross Keys Bank	LA	48.13	62.50	29.17	1	351,082	237,958	270,361	42,453	1,059	3.83	1.20	10.00	Yes	70.81	12.00	1.68	0.09	0.90
51. Delta Bank	LA	NA	100.00	27.61	1 or 3	303,554	201,044	274,740	22,986	1,113	4.11	1.51	19.01	Yes	64.74	7.88	0.62	-0.02	1.06
52. Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	331,646	172,356	283,917	43,273	1,249	4.66	1.52	11.59	No	66.44	13.29	1.10	0.00	1.90
53. FBT Bancshares, Inc.*	AR	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
54. FBT Bank & Mortgage (Fordyce Bank & Trust)	AR	80.92	60.00	45.07	1	158,647	89,381	126,413	15,352	(119)	3.36	-0.30	-3.01	Yes	83.12	11.07	1.19	-0.03	1.14
55. First American International Bank	NY	46.36	100.00	70.70	1	889,278	694,873	650,296	88,792	3,581	3.41	1.62	16.44	No	59.21	9.95	0.38	0.00	1.37
56. First American National Bank	MS	NA	77.78	55.49	1 or 3	259,686	129,366	228,763	27,665	211	3.72	0.34	3.01	Yes	85.42	11.63	1.55	0.13	1.27
57. First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,585	33,504	67,267	11,234	166	3.48	0.84	5.88	No	71.97	14.09	0.00	1.25	1.30
58. First Choice Bank	CA	12.55	60.00	23.66	3	947,475	800,954	759,208	108,363	2,617	4.32	1.17	9.77	No	62.33	12.19	0.13	0.35	1.25
59. First Community Bank**	AL	45.79	50.00	27.56	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60. First Eagle Bank	IL	33.50	50.00	41.82	3	485,687	378,340	357,299	76,750	3,886	4.09	3.24	20.50	Yes	34.69	15.99	0.23	0.00	2.01
61. First General Bank	CA	8.67	0.00	22.45	4	907,073	831,496	792,799	107,483	4,749	4.10	2.15	18.10	No	28.26	12.09	0.66	0.00	0.87
62. First Independence Bank	MI	44.59	66.67	42.17	1	259,093	174,764	205,946	19,575	721	4.51	1.12	15.01	No	83.00	8.72	0.65	0.00	0.82
63. First National Bank and Trust	AL	NA	50.00	29.98	1 or 3	141,311	79,343	125,116	15,925	286	3.50	0.81	7.04	Yes	75.98	12.14	0.92	0.06	1.67
64. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	222,362	142,483	193,262	28,301	1,419	4.64	2.62	20.02	Yes	49.08	13.19	2.25	0.06	1.37
65. First Security Bank	MS	55.81	76.47	37.13	1	580,996	357,143	500,662	61,984	1,604	4.07	1.14	10.34	No	71.02	10.60	0.55	0.18	0.75
66. First Southwest Bank	CO	NA	57.14	19.81	1 or 3	289,880	208,014	252,748	29,894	417	4.25	0.58	5.59	No	82.77	8.98	0.01	0.04	1.42
67. First, A National Banking Association	MS	24.85	34.48	31.33	4	2,299,034	1,519,117	1,992,185	284,320	5,604	3.74	1.13	8.77	No	61.39	11.67	0.45	-0.03	0.57
68. FNB Oxford Bank	MS	NA	50.00	44.44	1 or 3	314,024	185,809	261,989	34,941	785	3.45	1.02	8.92	No	63.55	11.50	0.11	0.02	1.14
69. FNBC Bank	AR	NA	91.67	26.00	1 or 3	441,378	326,721	324,177	40,691	1,374	3.88	1.24	13.69	Yes	64.58	9.72	1.03	0.13	1.70
70. Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	156,437	110,176	134,402	16,349	622	4.35	1.54	15.42	Yes	66.44	10.21	0.81	0.01	0.88
71. Golden Bank, N.A.	TX	8.89	33.33	16.09	4	821,052	652,326	657,014	107,593	3,048	3.99	1.51	11.45	No	46.01	13.42	0.49	0.00	1.24
72. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	245,013	186,003	197,413	20,586	1,422	5.00	2.41	28.53	Yes	57.05	8.91	0.34	0.02	0.68
73. Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	804,178	566,407	715,644	76,899	2,830	3.97	1.42	14.95	Yes	65.22	9.74	1.06	-0.02	1.26
74. Harbor Bank of Maryland	MD	34.51	85.71	39.89	3	269,102	212,733	226,283	19,903	69	3.88	0.10	1.38	No	96.86	7.93	0.80	-0.01	1.05
75. Helena National Bank	AR	100.00	100.00	12.49	1	185,252	45,318	159,933	25,102	115	2.69	0.25	1.80	No	89.06	14.47	0.67	0.01	4.16
76. Holmes County Bank and Trust Company	MS	NA	100.00	19.05	1 or 3	125,288	48,519	109,402	13,771	196	3.03	0.64	5.67	Yes	79.92	11.87	4.28	0.03	1.37

*FBT Bancshares, Inc. is the bank holding company of FBT Bank & Mortgage (Fordyce Bank & Trust Company).

**First Community Bank merged into First, a National Banking Association on March 1, 2018.

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST-QUARTER 2018

		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. Loans (%)	Loan Loss Reserves/ Loans (%)
77. Homeland Federal Savings Bank	LA	NA	66.67	34.88	1 or 3	253,756	214,510	191,961	25,943	883	5.18	1.43	13.59	Yes	71.67	10.48	0.47	-0.15	1.23
78. Illinois-Service Federal Savings and Loan	IL	28.71	100.00	73.15	3	135,333	61,748	122,953	12,269	67	3.44	0.20	2.10	No	98.64	9.93	3.66	-0.05	1.60
79. Industrial Bank	DC	69.10	87.50	41.79	1	412,009	303,087	344,333	34,839	407	4.04	0.38	4.66	No	87.58	8.22	5.91	0.05	1.04
80. INSOUTH Bank	TN	41.77	66.67	36.88	1	315,523	249,699	282,924	29,840	726	4.83	0.92	9.69	No	73.43	9.41	0.69	0.18	0.86
81. International Bank of Chicago	IL	25.60	57.14	27.87	3	579,218	424,331	503,158	72,570	1,824	3.88	1.26	10.06	Yes	57.37	12.62	2.87	0.01	2.01
82. Jefferson Bank	MS	NA	100.00	1.36	1 or 3	118,600	84,207	97,583	19,639	976	7.12	3.44	20.08	No	36.95	17.28	0.14	-0.02	2.88
83. Legacy Bank & Trust Company	MO	73.75	100.00	34.95	1	226,988	190,262	192,389	24,278	577	4.44	1.01	11.13	No	67.08	9.05	0.12	-0.01	1.37
84. Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	602,669	315,337	551,905	47,787	1,274	3.99	0.84	10.38	No	78.84	8.48	1.13	0.16	1.93
85. Magnolia State Bank	MS	23.63	50.00	36.80	3	332,752	257,981	299,747	31,982	917	4.13	1.13	11.54	Yes	70.93	9.94	0.31	0.53	0.72
86. Mechanics & Farmers Bank	NC	95.01	87.50	6.74	1	254,628	159,023	232,281	18,149	(710)	3.24	-1.09	-15.02	No	97.33	7.31	1.06	2.56	1.22
87. Mechanics Bank	MS	NA	83.33	44.88	1 or 3	220,759	151,969	193,585	23,276	650	3.96	1.18	11.23	No	66.83	10.66	2.05	0.03	1.27
88. Merchants & Farmers Bank	MS	72.37	100.00	27.87	1	99,006	44,941	87,976	9,566	136	3.68	0.55	5.51	Yes	83.34	10.96	4.00	0.14	1.61
89. Merchants & Farmers Bank of Greene County	AL	39.54	50.00	30.32	3	60,530	34,651	53,682	6,660	69	5.02	0.46	4.11	Yes	91.28	11.00	3.97	0.04	1.73
90. Merchants & Marine Bank	MS	34.50	75.00	29.84	3	581,073	283,635	498,401	67,015	905	2.84	0.59	5.35	No	75.30	11.89	1.11	0.09	0.93
91. Merchants & Planters Bank	TN	NA	25.00	27.83	2 or 4	86,508	50,073	73,461	11,028	150	4.09	0.69	5.39	No	76.01	12.68	0.10	0.31	1.61
92. Merchants & Planters Bank	MS	26.29	0.00	32.15	4	100,687	51,167	92,109	8,223	107	3.58	0.45	5.21	No	84.55	7.56	0.00	-0.09	1.14
93. Metro Bank	KY	NA	100.00	11.69	1 or 3	27,627	13,175	22,227	5,183	(44)	2.57	-0.63	-3.37	No	115.77	19.05	1.87	-0.12	1.04
94. Mission National Bank	CA	NA	100.00	45.21	1 or 3	276,468	225,278	233,077	28,339	580	3.50	0.82	8.27	No	69.91	9.98	0.00	1.37	1.38
95. Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	335,082	225,098	284,448	46,537	1,539	4.74	1.85	13.43	No	58.92	14.07	0.41	-0.02	1.57
96. Mitchell Bank	WI	64.65	66.67	43.51	1	50,202	17,629	41,993	8,149	4	3.07	0.03	0.20	No	99.13	16.02	1.45	0.00	1.13
97. Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	92,743	73,627	81,209	9,534	(132)	4.20	-0.56	-5.48	No	110.65	10.01	5.31	-0.06	1.42
98. Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	54,741	38,370	42,028	9,710	(305)	4.39	-2.16	-12.37	No	124.82	17.14	1.19	-0.06	2.50
99. Noah Bank	PA	0.00	20.00	0.00	4	386,968	338,632	331,041	43,604	1,075	4.01	1.14	10.00	No	68.68	11.05	1.25	0.63	1.46
100. OneUnited Bank	MA	78.30	80.00	96.89	1	661,242	498,450	377,667	43,428	307	2.91	0.19	2.75	No	94.42	5.80	0.79	-0.08	0.34
101. Oxford University Bank	MS	NA	33.33	43.66	2 or 4	151,075	115,402	134,209	12,876	327	3.54	0.88	10.20	No	69.43	8.74	0.09	0.00	0.91
102. Pacific Commerce Bank	CA	19.45	66.67	11.99	3	565,417	420,515	492,699	70,946	1,545	5.04	1.12	8.81	No	60.03	11.22	0.16	0.00	1.07
103. Pacific Global Bank and Trust	IL	67.05	100.00	86.58	1	190,859	151,567	169,407	20,855	553	4.20	1.16	10.67	No	62.83	11.00	0.67	-0.06	1.90
104. Pan American Bank	IL	60.13	40.00	56.26	2	343,983	267,670	304,355	29,130	320	3.81	0.38	4.34	Yes	87.33	9.02	2.00	0.00	0.96
105. Peoples Bank	MS	31.23	100.00	23.73	3	287,678	236,139	253,987	27,537	622	5.35	0.87	9.01	Yes	83.28	9.54	2.16	0.37	1.27
106. Pike National Bank	MS	NA	60.00	33.92	1 or 3	248,468	144,744	210,206	31,413	610	4.25	1.01	7.77	No	70.85	13.41	1.52	0.03	1.36
107. Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,049,891	558,427	928,890	101,460	2,566	3.48	0.99	10.12	No	67.63	9.52	1.48	0.21	0.76
108. PriorityOne Bank	MS	49.93	57.14	30.25	1	638,092	483,728	524,723	70,565	2,518	4.13	1.61	14.34	Yes	68.44	11.25	0.93	-0.04	1.25
109. Progressive National Bank	LA	NA	66.67	48.41	1 or 3	58,823	27,929	54,020	4,627	47	3.52	0.33	4.25	Yes	91.42	8.22	0.20	0.01	0.83
110. Pulaski Savings Bank	IL	45.97	100.00	95.17	1	43,509	25,398	39,901	3,558	(111)	2.46	-1.05	-12.19	No	132.80	8.91	1.20	0.00	0.42
111. Quontic Bank	NY	37.24	100.00	90.44	3	367,417	310,799	300,920	31,609	41	3.98	0.05	0.52	Yes	97.17	8.35	0.35	-0.01	0.72
112. Richland State Bank	LA	44.37	87.50	21.59	1	304,994	188,655	269,894	32,545	788	4.44	1.04	9.52	Yes	75.06	11.05	0.41	-0.06	0.96
113. Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	58,630	24,059	48,961	8,348	62	3.53	0.43	2.91	Yes	89.21	12.95	1.43	0.00	1.86
114. RiverHills Bank	MS	51.96	66.67	32.65	1	327,672	191,866	265,407	30,197	1,050	3.13	1.33	14.00	Yes	59.09	9.78	1.47	0.39	2.11

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST-QUARTER 2018

			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. Loans (%)	Loan Loss Reserves/ Loans (%)
115.	Robertson Banking Company	AL	72.49	83.33	44.24	1	299,972	231,749	256,307	30,743	1,122	4.14	1.56	14.75	Yes	61.18	10.76	0.06	0.03	1.02
116.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,710,198	1,467,942	1,428,074	272,156	9,600	4.41	2.31	14.35	No	40.42	14.82	0.14	0.00	0.95
117.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	79,139	34,985	69,377	9,661	250	3.84	1.30	10.35	Yes	65.00	13.28	3.27	0.12	1.36
118.	Savoy Bank	NY	71.35	0.00	41.67	2	309,759	269,558	270,356	30,601	1,149	4.69	1.55	15.30	No	49.97	10.25	0.67	0.40	1.41
119.	Security Federal Bank	SC	30.51	50.00	37.68	3	871,531	424,669	721,374	89,635	1,923	3.30	0.88	8.45	No	76.02	10.12	1.55	0.02	1.93
120.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	228,463	181,009	204,838	22,295	1,000	4.49	1.77	18.28	No	51.80	9.61	1.72	0.47	1.53
121.	South Carolina Community Bank	SC	86.94	100.00	24.90	1	52,284	31,711	46,451	5,135	(74)	3.40	-0.58	-5.74	No	112.35	10.43	8.40	-0.03	1.79
122.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,230,614	869,665	1,013,105	142,544	3,130	4.13	1.02	8.82	No	66.94	8.97	1.39	0.51	1.14
123.	Spring Bank	NY	93.70	100.00	33.31	1	180,695	144,308	158,265	21,716	876	5.13	1.88	16.65	No	54.89	11.68	0.17	0.05	1.05
124.	Start Community Bank	CT	25.79	100.00	47.54	3	132,532	119,046	97,245	13,369	142	2.90	0.42	4.26	No	85.51	10.12	0.15	0.01	1.24
125.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,134,029	879,267	972,356	117,494	2,437	3.81	0.87	8.36	No	71.26	8.50	0.79	0.06	1.09
126.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,109,117	740,983	1,009,569	90,160	2,656	4.07	0.93	11.60	Yes	86.98	8.53	0.08	0.10	1.19
127.	Sycamore Bank	MS	73.27	60.00	39.60	1	232,236	142,207	209,651	20,811	525	3.84	0.93	10.10	No	73.03	9.38	0.09	0.03	0.77
128.	Tensas State Bank	LA	NA	100.00	19.61	1 or 3	144,339	82,128	113,844	18,789	472	3.62	1.29	10.06	Yes	66.70	12.98	3.09	0.15	1.10
129.	Texas National Bank	TX	61.62	50.00	36.18	1	262,691	179,360	231,305	24,067	2,235	5.11	3.55	38.86	No	45.86	9.61	0.69	-0.01	1.45
130.	Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	91,169	58,110	77,882	12,982	122	4.73	0.57	3.77	No	80.56	12.72	2.48	0.90	2.01
131.	Union Bank & Trust Company	AR	NA	100.00	25.28	1 or 3	208,908	153,351	177,231	19,973	790	3.83	1.51	15.75	Yes	65.33	9.97	2.60	0.29	1.05
132.	United Bank	AL	40.74	44.44	27.32	2	609,042	363,808	553,474	51,020	1,523	3.69	1.01	11.94	No	66.72	8.99	1.47	0.76	1.05
133.	United Bank of Philadelphia	PA	100.00	100.00	20.56	1	59,100	39,529	55,827	3,001	(196)	4.28	-1.37	-25.11	No	119.32	4.87	7.83	-0.02	0.51
134.	United Mississippi Bank	MS	NA	100.00	28.25	1 or 3	354,932	267,158	317,060	36,124	823	4.22	0.91	9.10	Yes	79.68	9.92	3.07	0.03	0.66
135.	Urban Partnership Bank	IL	96.60	90.00	48.20	1	458,899	350,413	411,423	43,093	866	4.94	0.74	8.06	No	107.58	9.66	5.05	-0.68	3.13
136.	VCC Bank	VA	92.93	100.00	40.12	1	178,657	141,055	148,648	19,550	239	3.11	0.55	4.90	No	73.04	9.65	2.16	0.00	1.26
137.	West Alabama Bank & Trust	AL	74.49	85.71	22.59	1	593,817	364,503	486,883	79,203	1,658	3.40	1.11	8.35	No	59.86	12.83	0.25	0.11	1.10
138.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	19.28	1 or 3	186,338	137,938	152,440	15,593	366	4.14	0.80	9.38	Yes	76.05	9.32	2.62	-0.06	0.73

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