

# CDFI Banking Industry Peer Group Report

SECOND 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](http://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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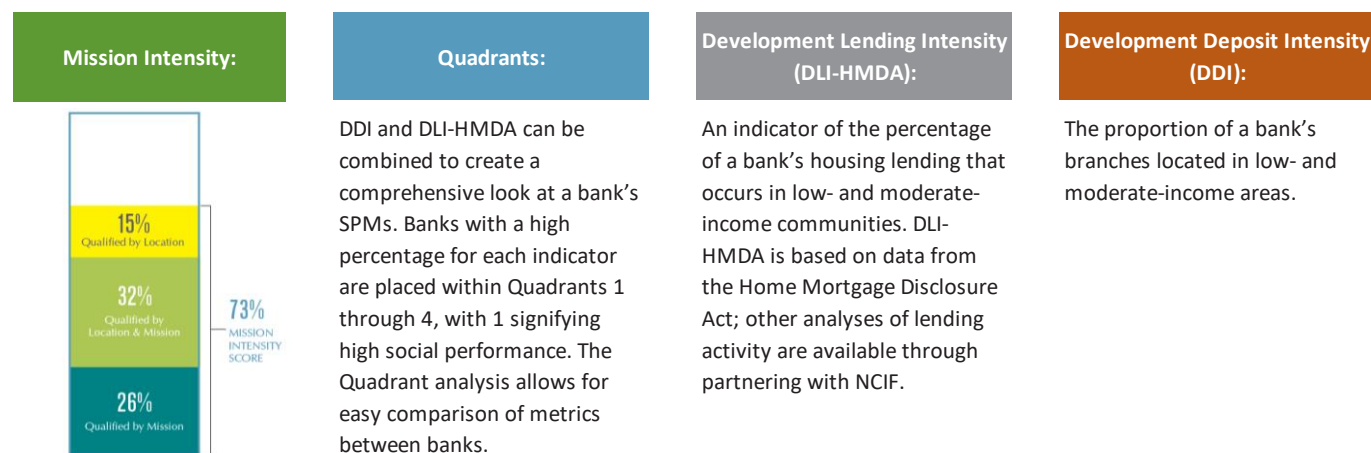
## PEER GROUP DATA: SECOND QUARTER 2017

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the second quarter 2017. As of June 30, 2017, there were 139 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 (%)
<b>TOTAL</b>				\$47,509,605	\$32,850,326	\$39,650,524	\$5,123,755	\$114,067								
<b>MEDIAN</b>	55.70	80.00	31.49	\$228,066	\$151,444	\$196,617	\$24,089	\$468	3.96	0.85	7.58	70.62	10.45	0.97	0.03	1.32
<b>AVERAGE</b>	57.09	73.40	33.51	\$341,796	\$236,333	\$285,256	\$36,862	\$821	4.01	0.68	6.03	74.13	10.87	1.67	0.21	1.42
<b>MAXIMUM</b>	100.00	100.00	97.33	\$2,732,433	\$1,845,242	\$2,154,834	\$253,801	\$9,034	7.14	7.60	42.03	162.30	26.85	12.16	6.23	6.87
<b>MINIMUM</b>	0.00	0.00	0.00	\$24,656	\$2,686	\$22,329	\$2,085	(\$1,703)	1.23	-20.43	-151.11	28.22	4.49	0	-3.19	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](http://NCIF.org/Inform).



\*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	2,732,433
2.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,788,353
3.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408
4.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168
5.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,224,595
6.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,086,260
7.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,063,169
8.	BankFirst Financial Services	MS	51.97	72.73	25.28	1	944,927
9.	First Choice Bank	CA	7.09	60.00	19.75	3	913,328
10.	First General Bank	CA	12.13	0.00	25.05	4	903,483
11.	First American International Bank	NY	55.65	88.89	72.97	1	873,588
12.	Security Federal Bank	SC	34.55	53.85	40.29	3	856,787
13.	Sunrise Banks, N.A.	MN	58.20	85.71	25.53	1	825,273
14.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498
15.	Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900
16.	Beneficial State Bank	CA	71.85	66.67	32.05	1	736,529
17.	Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	663,718
18.	OneUnited Bank	MA	71.37	75.00	96.38	1	648,052
19.	Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	617,108
20.	PriorityOne Bank	MS	46.87	57.14	29.38	1	613,337

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	2,732,433 1,845,242
2.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408 1,285,378
3.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,788,353 1,193,843
4.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168 928,543
5.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,086,260 860,521
6.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,224,595 849,024
7.	BankFirst Financial Services	MS	51.97	72.73	25.28	1	944,927 743,706
8.	First Choice Bank	CA	7.09	60.00	19.75	3	913,328 739,277
9.	First General Bank	CA	12.13	0.00	25.05	4	903,483 727,722
10.	First American International Bank	NY	55.65	88.89	72.97	1	873,588 693,886
11.	Sunrise Banks, N.A.	MN	58.20	85.71	25.53	1	825,273 640,641
12.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,063,169 579,058
13.	Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900 578,446
14.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498 552,324
15.	Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	663,718 534,647
16.	Beneficial State Bank	CA	71.85	66.67	32.05	1	736,529 533,917
17.	OneUnited Bank	MA	71.37	75.00	96.38	1	648,052 475,669
18.	PriorityOne Bank	MS	46.87	57.14	29.38	1	613,337 464,844
19.	American Plus Bank, N.A.	CA	46.42	0.00	28.44	2	478,610 411,385
20.	Pacific Commerce Bank	CA	62.81	75.00	17.39	1	526,490 407,807

## 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	22.54	56.67	31.49	3	2,732,433	2,154,834
2. First, A National Banking Association	MS	39.89	35.71	33.82	4	1,788,353	1,550,854
3. Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	1,293,101
4. Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168	1,156,887
5. Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,224,595	966,397
6. State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,086,260	926,606
7. Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,063,169	909,444
8. BankFirst Financial Services	MS	51.97	72.73	25.28	1	944,927	841,369
9. First General Bank	CA	12.13	0.00	25.05	4	903,483	799,118
10. First Choice Bank	CA	7.09	60.00	19.75	3	913,328	756,689
11. Security Federal Bank	SC	34.55	53.85	40.29	3	856,787	697,195
12. Sunrise Banks, N.A.	MN	58.20	85.71	25.53	1	825,273	684,153
13. Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498	681,412
14. Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900	630,916
15. First American International Bank	NY	55.65	88.89	72.97	1	873,588	629,386
16. Beneficial State Bank	CA	71.85	66.67	32.05	1	736,529	607,451
17. Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	663,718	566,471
18. Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	617,108	554,248
19. United Bank	AL	53.50	44.44	26.14	2	595,597	540,842
20. PriorityOne Bank	MS	46.87	57.14	29.38	1	613,337	500,211

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	NA	0.00	23.25	2 or 4	194,388	26.85
2. Movement Bank	VA	NA	100.00	28.85	1 or 3	39,505	25.40
3. Central Bank of Kansas City	MO	24.98	100.00	10.44	3	140,843	20.26
4. CBW Bank	KS	NA	0.00	29.59	2 or 4	30,417	19.00
5. Metro Bank	KY	NA	100.00	14.53	1 or 3	29,027	17.67
6. Bank of Vernon	AL	NA	100.00	23.45	1 or 3	144,528	16.70
7. Mitchell Bank	WI	71.23	66.67	42.79	1	50,237	15.85
8. Neighborhood National Bank	CA	100.00	100.00	28.23	1	60,580	15.71
9. The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	122,998	14.96
10. First Eagle Bank	IL	34.06	50.00	44.68	3	472,060	14.95
11. Richton Bank and Trust Company	MS	69.62	33.33	36.99	2	60,034	14.59
12. Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	313,123	14.06
13. First Bank of Linden	AL	NA	100.00	15.35	1 or 3	78,645	13.76
14. Farmers & Merchants Bank	MS	NA	66.67	24.95	1 or 3	311,917	13.51
15. Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900	13.36
16. Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	13.32
17. Community Bank of the Bay	CA	29.67	50.00	10.52	3	287,133	13.25
18. Pike National Bank	MS	NA	60.00	32.51	1 or 3	249,828	13.21
19. International Bank of Chicago	IL	64.47	57.14	25.02	1	524,315	13.14
20. Samson Banking Company, Inc.	AL	62.27	100.00	45.95	1	79,273	12.73

## 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. CBW Bank	KS	NA	0.00	29.59	2 or 4	30,417	No	7.60
2. Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	138,448	Yes	2.50
3. First Eagle Bank	IL	34.06	50.00	44.68	3	472,060	Yes	2.50
4. Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	No	2.42
5. First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	213,618	Yes	2.41
6. Quontic Bank	NY	42.04	100.00	87.47	1	276,232	Yes	2.21
7. International Bank of Chicago	IL	64.47	57.14	25.02	1	524,315	Yes	2.16
8. Guaranty Bank & Trust Company of Delhi	LA	50.70	87.50	40.41	1	226,485	Yes	2.12
9. Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	172,831	Yes	2.05
10. Peoples Bank	MS	48.60	100.00	24.12	1	285,638	Yes	1.99
11. Bank of Okolona	MS	NA	100.00	21.74	1 or 3	182,825	Yes	1.83
12. Robertson Banking Company	AL	73.64	83.33	42.99	1	279,400	Yes	1.69
13. Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168	Yes	1.68
14. Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498	Yes	1.68
15. Bank of Montgomery	LA	55.55	83.33	35.50	1	326,136	Yes	1.66
16. PriorityOne Bank	MS	46.87	57.14	29.38	1	613,337	Yes	1.64
17. BNA Bank	MS	NA	66.67	39.27	1 or 3	485,000	No	1.61
18. Spring Bank	NY	85.57	100.00	28.95	1	171,852	No	1.60
19. Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	216,680	Yes	1.59
20. Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	412,686	Yes	1.58

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	30,417	No	42.03
2. Guaranty Bank & Trust Company of Delhi	LA	50.70	87.50	40.41	1	226,485	Yes	24.38
3. Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	138,448	Yes	22.28
4. Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	172,831	Yes	22.15
5. Quontic Bank	NY	42.04	100.00	87.47	1	276,232	Yes	21.45
6. Peoples Bank	MS	48.60	100.00	24.12	1	285,638	Yes	21.32
7. First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	213,618	Yes	18.89
8. Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498	Yes	18.23
9. Delta Bank	LA	NA	100.00	24.53	1 or 3	278,181	Yes	18.22
10. Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	412,686	Yes	17.36
11. Bank of Okolona	MS	NA	100.00	21.74	1 or 3	182,825	Yes	16.67
12. First Eagle Bank	IL	34.06	50.00	44.68	3	472,060	Yes	16.49
13. Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	No	16.38
14. International Bank of Chicago	IL	64.47	57.14	25.02	1	524,315	Yes	15.81
15. Bank of Montgomery	LA	55.55	83.33	35.50	1	326,136	Yes	15.74
16. Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168	Yes	15.36
17. Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	165,106	Yes	15.34
18. Franklin State Bank & Trust Company	LA	NA	75.00	23.56	1 or 3	167,738	Yes	15.16
19. Robertson Banking Company	AL	73.64	83.33	42.99	1	279,400	Yes	15.14
20. Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	216,680	Yes	15.08

## 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)
1.	First General Bank	CA	12.13	0.00	25.05	4	903,483	28.22
2.	American Plus Bank, N.A.	CA	46.42	0.00	28.44	2	478,610	34.53
3.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	37.10
4.	First Eagle Bank	IL	34.06	50.00	44.68	3	472,060	38.18
5.	Bank of Commerce	MS	NA	75.00	34.23	1 or 3	387,818	41.63
6.	International Bank of Chicago	IL	64.47	57.14	25.02	1	524,315	44.13
7.	BNA Bank	MS	NA	66.67	39.27	1 or 3	485,000	45.68
8.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	122,998	48.10
9.	Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900	49.37
10.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	213,618	49.95
11.	Security State Bank of Wewoka, Oklahoma	OK	81.3144	100.00	21.39	1	208,162	51.53
12.	CBW Bank	KS	NA	0.00	29.59	2 or 4	30,417	53.40
13.	Spring Bank	NY	85.57	100.00	28.95	1	171,852	53.72
14.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	138,448	53.88
15.	RiverHills Bank	MS	NA	100.00	31.35	1 or 3	327,741	55.37
16.	West Alabama Bank & Trust	AL	49.94	85.71	23.79	1	594,491	56.48
17.	VCC Bank	VA	37.42	100.00	24.82	3	145,471	56.53
18.	Robertson Banking Company	AL	73.64	83.33	42.99	1	279,400	57.50
19.	Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	172,831	57.70
20.	Legacy Bank & Trust Company	MO	61.97	100.00	36.99	1	167,018	58.42

# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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. Loans (%)	Loan Loss Reserves/Loans (%)	
1.	ABC Bank	IL	29.14	80.00	38.78	3	352,014	248,596	272,378	40,303	245	3.76	0.28	2.47	Yes	80.34	11.86	2.99	1.30	1.84
2.	Albina Community Bank	OR	50.79	60.00	13.33	1	182,328	121,645	162,676	17,340	(246)	3.81	-0.55	-5.65	No	91.85	9.64	0.00	-0.02	2.24
3.	American Metro Bank	IL	77.04	50.00	35.63	1	63,163	50,591	46,338	7,585	53	4.13	0.33	2.80	No	92.21	11.97	2.33	-0.06	1.87
4.	American Plus Bank, N.A.	CA	46.42	0.00	28.44	2	478,610	411,385	393,492	57,997	1,754	3.93	1.49	12.28	No	34.53	12.31	0.00	0.00	1.41
5.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.33	2 or 4	86,468	65,322	75,342	10,896	92	3.17	0.43	3.39	No	66.30	12.59	1.03	0.44	0.77
6.	Bank of Anguilla	MS	NA	100.00	11.32	1 or 3	142,995	89,815	108,707	13,559	239	4.47	0.69	7.15	No	74.53	10.61	1.65	0.53	1.43
7.	Bank of Cherokee County	OK	NA	100.00	40.62	1 or 3	102,453	65,765	92,937	9,078	79	3.79	0.31	3.50	No	89.49	8.76	0.59	0.09	1.35
8.	Bank of Commerce	MS	NA	75.00	34.23	1 or 3	387,818	277,587	315,231	35,859	1,264	3.89	1.37	14.46	No	41.63	9.60	0.29	0.33	1.66
9.	Bank of Franklin	MS	NA	80.00	36.87	1 or 3	134,444	81,733	118,633	14,159	233	4.06	0.67	6.70	No	78.34	9.42	0.84	0.00	1.10
10.	Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	165,106	96,215	147,144	15,485	578	4.20	1.42	15.34	Yes	60.35	9.04	0.36	0.08	1.51
11.	Bank of Lake Village	AR	NA	100.00	7.07	1 or 3	65,321	37,996	57,958	6,932	57	3.91	0.35	3.29	No	79.61	10.80	1.37	0.10	1.40
12.	Bank of Montgomery	LA	55.55	83.33	35.50	1	326,136	264,164	290,786	34,038	1,331	4.87	1.66	15.74	Yes	68.07	9.99	0.32	0.10	0.38
13.	Bank of Okolona	MS	NA	100.00	21.74	1 or 3	182,825	134,840	158,959	19,703	806	4.57	1.83	16.67	Yes	60.28	10.81	1.07	0.43	1.39
14.	Bank of Rio Vista	CA	0.00	33.33	2.00	4	221,848	81,086	185,658	27,605	409	3.09	0.75	6.07	No	67.62	11.95	0.00	-0.17	1.80
15.	Bank of South Texas	TX	78.92	60.00	39.90	1	133,055	92,220	118,752	13,477	237	5.75	0.72	7.12	No	78.17	7.84	0.17	-0.02	0.91
16.	Bank of St. Francisville	LA	54.82	0.00	37.73	2	116,906	87,012	97,755	12,228	333	4.94	1.17	10.95	Yes	74.28	10.80	0.88	-0.08	1.41
17.	Bank of Vernon	AL	NA	100.00	23.45	1 or 3	144,528	106,756	119,338	24,089	209	4.23	0.58	3.48	No	73.09	16.70	0.60	0.01	1.40
18.	Bank of Winona	MS	NA	100.00	44.49	1 or 3	114,505	46,144	97,718	12,921	430	3.60	1.49	13.85	Yes	61.62	10.76	1.40	0.57	0.87
19.	Bank of York	AL	NA	100.00	22.98	1 or 3	97,088	37,393	73,833	10,798	187	3.22	0.77	7.14	Yes	73.77	10.83	0.22	0.01	0.99
20.	Bank 2	OK	35.97	0.00	34.91	4	136,394	90,662	114,294	17,494	172	4.26	0.51	3.97	No	86.79	11.68	0.71	0.00	1.19
21.	BankFirst Financial Services	MS	51.97	72.73	25.28	1	944,927	743,706	841,369	87,904	2,015	3.57	0.85	9.27	No	65.91	8.96	1.48	0.17	0.95
22.	BankPlus	MS	22.54	56.67	31.49	3	2,732,433	1,845,242	2,154,834	253,801	6,162	3.83	0.91	9.76	No	68.11	9.23	0.46	0.69	0.91
23.	Beneficial State Bank	CA	71.85	66.67	32.05	1	736,529	533,917	607,451	77,812	15	5.11	0.01	0.08	No	76.69	9.28	1.57	0.58	1.95
24.	BNA Bank	MS	NA	66.67	39.27	1 or 3	485,000	283,992	410,363	60,901	1,953	3.37	1.61	13.08	No	45.68	12.38	2.01	0.03	1.99
25.	Broadway Federal Bank	CA	47.30	66.67	81.06	1	432,797	393,591	276,965	50,025	773	2.77	0.69	6.24	No	69.97	10.51	0.71	-0.16	1.08
26.	Caldwell Bank & Trust Co.	LA	NA	100.00	36.90	1 or 3	171,621	143,433	145,496	17,804	448	4.40	1.00	10.19	Yes	63.28	9.95	3.93	0.81	1.23
27.	Carver Federal Savings Bank	NY	60.21	80.00	41.98	1	663,718	534,647	566,471	61,828	(260)	3.18	-0.15	-1.68	No	103.86	9.31	1.79	0.03	0.89
28.	Carver State Bank	GA	NA	100.00	45.45	1 or 3	40,199	27,347	32,928	3,677	114	7.14	1.16	12.46	No	83.12	9.35	3.80	0.00	1.34
29.	CBW Bank	KS	NA	0.00	29.59	2 or 4	30,417	2,686	22,759	6,754	674	1.23	7.60	42.03	No	53.40	19.00	0.00	0.00	1.49
30.	Central Bank of Kansas City	MO	24.98	100.00	10.44	3	140,843	101,765	109,030	30,364	393	4.48	1.12	5.21	Yes	86.45	20.26	0.63	-0.12	2.53
31.	Century Bank of the Ozarks	MO	NA	100.00	28.53	1 or 3	172,831	138,686	154,489	15,950	880	4.92	2.05	22.15	Yes	57.70	9.00	1.18	0.01	1.91
32.	Citizens Bank (Byhalia)	MS	70.90	66.67	46.30	1	73,888	36,994	64,680	8,841	153	3.88	0.83	7.02	No	73.74	11.64	2.06	0.04	0.82
33.	Citizens Bank (Columbia)	MS	53.27	57.14	31.27	1	412,686	321,813	359,172	37,133	1,651	4.48	1.58	17.36	Yes	66.33	9.71	1.17	0.20	1.40
34.	Citizens Bank & Trust Company	MS	46.65	66.67	21.63	1	137,135	103,805	95,662	13,248	328	4.31	0.96	10.03	Yes	75.20	8.07	1.33	0.29	1.06
35.	Citizens National Bank of Meridian	MS	39.64	74.07	34.57	3	1,346,168	928,543	1,156,887	147,512	5,628	3.53	1.68	15.36	Yes	60.39	10.00	0.87	0.08	1.24
36.	Citizens Progressive Bank	LA	NA	100.00	25.62	1 or 3	163,266	129,057	139,850	18,564	442	4.70	1.08	9.63	Yes	65.30	8.84	2.91	0.04	0.76
37.	Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.73	1	106,728	92,389	92,926	9,516	4	4.58	0.02	0.17	No	99.68	8.21	5.11	0.00	2.11
38.	Citizens Trust Bank	GA	92.93	80.00	19.19	1	406,980	204,716	350,965	46,215	718	3.51	0.70	6.22	No	76.05	10.91	0.97	0.09	0.88



# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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. Loans (%)	Loan Loss Reserves/Loans (%)
39.	City First Bank of D.C., N.A.	DC	100.00	100.00	28.82	1	287,515	122,304	237,408	30,246	340	2.76	0.49	4.54	No	75.48	11.09	4.24	0.00	2.44
40.	City National Bank of New Jersey	NJ	NA	80.00	18.23	1 or 3	218,464	119,558	196,617	8,919	(919)	3.00	-1.64	-39.85	No	118.84	4.49	4.26	0.39	2.80
41.	Cleveland State Bank	MS	NA	100.00	32.30	1 or 3	227,576	124,763	202,000	22,080	506	3.91	0.89	9.40	No	67.07	10.37	0.46	0.01	1.39
42.	Colfax Banking Company	LA	74.14	60.00	55.86	1	107,514	50,934	97,083	10,131	300	3.75	1.12	12.37	Yes	69.77	9.46	0.31	0.02	0.49
43.	Columbia Savings and Loan	WI	NA	100.00	69.85	1 or 3	24,656	18,289	22,469	2,085	(18)	4.45	-0.30	-3.44	No	107.76	8.50	7.08	0.83	1.01
44.	Commercial Bank	MS	NA	60.00	28.02	1 or 3	143,822	83,829	124,056	14,642	270	4.20	0.75	7.58	No	70.62	10.17	0.18	-0.06	1.32
45.	Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	138,448	122,178	113,321	14,786	802	4.98	2.50	22.28	Yes	53.88	11.51	2.55	0.03	0.84
46.	Commonwealth National Bank	AL	92.87	100.00	19.74	1	52,838	22,494	48,350	4,243	(42)	3.61	-0.32	-4.00	No	110.24	8.30	4.09	0.14	2.62
47.	Community Bank of the Bay	CA	29.67	50.00	10.52	3	287,133	200,997	249,285	36,990	408	3.67	0.58	4.40	No	71.94	13.25	0.77	-0.02	1.52
48.	Community Commerce Bank	CA	NA	0.00	23.25	2 or 4	194,388	137,275	106,236	52,169	496	4.84	1.03	3.81	No	68.68	26.85	1.35	-0.07	2.15
49.	Concordia Bank and Trust Co.	LA	NA	100.00	33.78	1 or 3	509,538	226,599	429,683	62,640	1,199	3.12	0.94	7.68	Yes	69.98	11.91	0.86	0.01	0.43
50.	Cottonport Bank	LA	67.71	75.00	33.40	1	328,545	214,424	288,713	38,834	717	3.96	0.87	7.42	No	71.18	11.48	1.17	-0.04	1.05
51.	Cross Keys Bank	LA	68.24	71.43	28.77	1	345,460	222,180	262,803	42,594	725	3.86	0.85	6.93	Yes	71.45	11.83	1.23	0.24	0.80
52.	Delta Bank	LA	NA	100.00	24.53	1 or 3	278,181	215,407	241,634	22,813	1,028	4.51	1.51	18.22	Yes	62.68	8.23	0.27	0.26	0.92
53.	Farmers & Merchants Bank	MS	NA	66.67	24.95	1 or 3	311,917	166,822	263,338	43,730	970	4.57	1.24	9.03	No	64.45	13.51	0.77	0.21	2.09
54.	Fordyce Bank & Trust Company	AR	72.78	60.00	46.17	1	157,840	85,914	124,959	16,063	307	4.05	0.78	7.90	Yes	78.44	10.90	0.48	0.00	1.08
55.	First American International Bank	NY	55.65	88.89	72.97	1	873,588	693,886	629,386	82,363	1,971	3.13	0.91	9.69	No	70.10	9.52	0.51	0.00	1.35
56.	First American National Bank	MS	NA	77.78	50.43	1 or 3	260,589	129,380	229,653	28,742	404	3.72	0.63	5.67	Yes	81.82	11.20	1.55	0.25	1.31
57.	First Bank of Linden	AL	NA	100.00	15.35	1 or 3	78,645	34,672	66,924	11,472	188	3.91	0.95	6.61	No	62.12	13.76	0.00	0.48	1.54
58.	First Choice Bank	CA	7.09	60.00	19.75	3	913,328	739,277	756,689	103,995	2,234	3.87	1.04	8.65	No	60.04	12.13	0.32	0.11	1.53
59.	First Community Bank	AL	53.50	60.00	30.02	1	398,437	278,691	352,361	38,433	1,050	3.73	1.07	11.17	Yes	69.61	9.70	1.76	-0.01	1.18
60.	First Eagle Bank	IL	34.06	50.00	44.68	3	472,060	349,938	376,285	72,883	2,956	4.32	2.50	16.49	Yes	38.18	14.95	0.00	-0.01	2.17
61.	First General Bank	CA	12.13	0.00	25.05	4	903,483	727,722	799,118	99,686	3,418	3.59	1.56	13.96	No	28.22	11.27	0.78	0.00	0.93
62.	First Independence Bank	MI	37.12	66.67	41.20	3	228,066	168,438	178,103	18,568	331	4.13	0.54	7.19	No	89.29	8.65	0.37	-0.11	0.89
63.	First National Bank and Trust	AL	NA	50.00	32.85	1 or 3	137,163	76,568	120,018	16,879	258	3.29	0.75	6.27	Yes	80.67	12.20	1.17	0.18	1.75
64.	First National Bank of Picayune	MS	NA	100.00	45.09	1 or 3	213,618	134,897	185,325	27,410	1,290	4.46	2.41	18.89	Yes	49.95	12.48	3.49	0.06	1.35
65.	First Security Bank	MS	50.04	76.47	37.36	1	556,575	330,428	479,894	64,161	1,549	4.14	1.11	9.81	No	66.43	10.74	0.80	0.12	0.93
66.	First Southwest Bank	CO	NA	57.14	22.13	1 or 3	299,229	211,408	264,039	29,288	393	4.21	0.54	5.39	No	78.33	8.62	0.04	-0.01	1.39
67.	First, A National Banking Association	MS	39.89	35.71	33.82	4	1,788,353	1,193,843	1,550,854	188,007	2,776	3.70	0.63	5.96	No	74.94	9.31	0.40	0.00	0.68
68.	Florida Parishes Bank	LA	44.27	80.00	36.32	1	332,236	190,192	299,462	29,151	211	4.20	0.26	2.93	No	82.69	8.94	1.33	0.21	1.96
69.	FNB of Central Alabama	AL	92.18	80.00	32.58	1	274,101	174,957	243,481	28,803	526	3.52	0.76	7.43	No	72.70	10.56	0.38	0.13	1.32
70.	FNB Oxford Bank	MS	NA	50.00	42.47	1 or 3	303,551	179,374	254,994	35,534	756	3.44	1.01	8.62	No	61.96	11.55	0.30	0.01	1.16
71.	FNBC Bank	AR	NA	91.67	31.52	1 or 3	437,229	325,861	307,227	38,279	945	3.94	0.88	9.93	Yes	70.58	9.59	1.18	0.04	1.53
72.	Franklin State Bank & Trust Company	LA	NA	75.00	23.56	1 or 3	167,738	119,226	132,656	16,303	609	4.27	1.51	15.16	Yes	65.36	10.09	1.01	0.03	0.77
73.	Gateway Bank	CA	100.00	100.00	86.02	1	132,208	79,243	122,510	8,271	(22)	2.91	-0.07	-1.07	No	109.23	5.89	3.45	0.00	1.95
74.	Golden Bank, N.A.	TX	27.39	33.33	15.04	4	776,900	578,446	630,916	101,964	2,434	3.76	1.28	9.69	No	49.37	13.36	0.54	0.00	1.28
75.	Guaranty Bank & Trust Company of Delhi	LA	50.70	87.50	40.41	1	226,485	179,419	173,642	18,989	1,168	5.24	2.12	24.38	Yes	59.58	8.68	0.40	0.26	0.67
76.	Guaranty Bank & Trust Company	MS	77.40	78.57	24.50	1	794,498	552,324	681,412	71,227	3,233	3.88	1.68	18.23	Yes	63.13	9.38	0.95	-0.11	1.27



# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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 (%)	NCC/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
77.	Harbor Bank of Maryland	MD	35.48	85.71	34.23	3	252,829	196,513	224,901	20,404	(317)	3.75	-0.49	-6.45	No	102.77	8.24	0.80	0.91	1.33
78.	Holmes County Bank and Trust Company	MS	NA	100.00	21.59	1 or 3	113,565	51,017	97,290	14,153	209	3.28	0.72	5.94	Yes	80.19	12.20	5.93	1.97	1.09
79.	Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	216,680	180,008	174,567	23,134	856	5.41	1.59	15.08	Yes	73.28	10.76	0.97	0.24	1.55
80.	Illinois-Service Federal Savings and Loan Association	IL	72.17	100.00	77.39	1	111,947	48,920	100,190	11,596	(368)	3.15	-1.32	-13.97	No	138.57	10.07	8.00	0.49	2.08
81.	Industrial Bank	DC	71.56	87.50	43.27	1	395,142	290,688	330,938	35,932	267	4.35	0.28	2.99	No	88.92	9.03	5.67	0.00	1.53
82.	INSOUTH Bank	TN	55.74	66.67	40.26	1	309,911	245,836	269,869	29,917	748	4.57	0.97	10.07	No	70.84	9.10	0.77	0.30	0.65
83.	International Bank of Chicago	IL	64.47	57.14	25.02	1	524,315	361,400	452,188	69,920	2,790	4.64	2.16	15.81	Yes	44.13	13.14	4.00	2.39	2.10
84.	The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	122,998	91,358	102,047	18,940	486	4.67	1.55	10.40	No	48.10	14.96	0.13	0.08	2.10
85.	Legacy Bank & Trust Company	MO	61.97	100.00	36.99	1	167,018	151,444	126,411	16,814	468	4.59	1.14	11.29	No	58.42	8.61	0.23	0.01	1.53
86.	Liberty Bank & Trust Company	LA	59.68	90.48	49.45	1	617,108	286,703	554,248	49,053	876	3.64	0.56	7.28	No	81.69	8.07	1.72	0.08	2.32
87.	Magnolia State Bank	MS	52.43	50.00	36.47	1	314,979	234,772	282,039	31,452	432	4.05	0.55	5.54	Yes	83.76	9.97	0.15	0.01	0.73
88.	Mechanics & Farmers Bank	NC	78.80	87.50	13.98	1	265,122	155,699	238,300	22,015	32	3.25	0.05	0.58	No	96.93	7.92	1.28	0.15	1.51
89.	Mechanics Bank	MS	NA	83.33	44.68	1 or 3	222,429	145,520	194,336	24,226	408	4.03	0.73	6.82	No	68.71	10.53	2.10	1.53	1.43
90.	Merchants & Farmers Bank	MS	92.22	100.00	28.58	1	99,315	45,245	87,020	10,869	125	3.34	0.50	4.69	Yes	83.24	11.04	4.11	0.13	1.38
91.	Merchants & Farmers Bank of Greene County	AL	45.26	50.00	29.52	1	61,635	32,956	54,541	6,896	190	4.67	1.23	11.14	Yes	75.90	10.48	3.05	0.19	0.74
92.	Merchants & Marine Bank	MS	26.07	75.00	29.28	3	588,552	267,157	498,327	68,980	1,251	3.09	0.86	7.35	No	65.84	12.20	1.41	0.11	0.89
93.	Merchants & Planters Bank	TN	NA	25.00	27.36	2 or 4	87,066	49,991	72,319	11,197	168	4.11	0.77	6.07	No	78.16	12.44	0.22	-0.15	1.75
94.	Merchants & Planters Bank	MS	28.97	0.00	30.14	4	88,231	39,686	79,812	8,154	(6)	3.29	-0.03	-0.30	No	100.67	8.39	0.00	0.00	1.26
95.	Metro Bank	KY	NA	100.00	14.53	1 or 3	29,027	13,746	23,622	5,190	(42)	2.43	-0.57	-3.23	No	113.77	17.67	3.67	-0.06	1.81
96.	Mission National Bank	CA	NA	100.00	32.25	1 or 3	282,475	225,830	210,410	27,154	639	3.37	0.89	9.52	No	61.43	9.47	0.58	-0.03	1.34
97.	Mission Valley Bank	CA	NA	50.00	12.26	1 or 3	313,123	245,455	265,398	44,584	979	4.67	1.23	8.89	No	63.47	14.06	0.38	-0.03	1.48
98.	Mitchell Bank	WI	71.23	66.67	42.79	1	50,237	19,569	42,079	8,079	(13)	3.04	-0.10	-0.64	No	102.81	15.85	2.57	0.00	1.15
99.	Movement Bank	VA	NA	100.00	28.85	1 or 3	39,505	21,121	30,947	8,495	(1,703)	3.99	-20.43	-151.11	No	NM	25.40	3.79	3.41	6.87
100.	Native American Bank, N.A.	CO	NA	100.00	2.39	1 or 3	89,946	76,730	76,135	9,392	180	5.26	0.80	7.74	No	89.58	10.22	5.23	0.49	1.31
101.	Neighborhood National Bank	CA	100.00	100.00	28.23	1	60,580	33,872	47,866	9,448	(29)	3.83	-0.19	-1.23	No	99.13	15.71	1.92	-0.05	3.68
102.	Noah Bank	PA	100.00	20.00	0.00	2	340,937	289,767	287,371	40,579	707	3.86	0.85	7.08	No	66.38	11.70	2.26	0.36	1.84
103.	Northern Hancock Bank and Trust*	WV	NA	100.00	59.65	1 or 3	26,112	19,031	22,329	3,230	18	7.00	0.27	2.24	Yes	96.07	12.01	3.06	-0.02	1.21
104.	OneUnited Bank	MA	71.37	75.00	96.38	1	648,052	475,669	375,001	48,047	(69)	2.40	-0.04	-0.57	No	109.11	5.90	1.70	0.01	0.58
105.	Oxford University Bank	MS	NA	33.33	46.38	2 or 4	136,802	110,485	113,448	12,812	276	3.87	0.82	8.68	No	68.85	9.53	0.10	0.01	0.88
106.	Pacific Commerce Bank	CA	62.81	75.00	17.39	1	526,490	407,807	457,736	66,938	1,475	4.42	1.10	8.92	No	60.30	10.68	0.02	0.00	0.85
107.	Pacific Global Bank	IL	70.12	100.00	86.09	1	187,244	141,317	166,286	20,282	517	4.19	1.10	10.27	No	58.94	10.68	0.37	-0.18	2.04
108.	Pan American Bank and Trust	IL	38.19	40.00	55.53	4	320,784	258,906	273,934	28,216	409	4.11	0.51	5.89	Yes	82.22	8.62	2.79	-0.02	0.92
109.	Peoples Bank	MS	48.60	100.00	24.12	1	285,638	233,479	254,223	26,809	1,424	5.48	1.99	21.32	Yes	65.62	9.32	3.68	0.42	1.28
110.	Pike National Bank	MS	NA	60.00	32.51	1 or 3	249,828	139,972	201,697	31,586	491	4.19	0.82	6.30	No	69.28	13.21	1.58	0.03	1.35
111.	Planters Bank and Trust Company	MS	NA	100.00	37.89	1 or 3	1,063,169	579,058	909,444	105,342	2,737	3.50	1.03	10.61	No	58.76	9.12	1.98	0.77	0.75
112.	PriorityOne Bank	MS	46.87	57.14	29.38	1	613,337	464,844	500,211	67,131	2,501	4.13	1.64	14.98	Yes	67.92	10.97	0.62	0.14	1.30
113.	Pulaski Savings Bank	IL	100.00	100.00	0.00	1	43,068	24,428	38,858	4,114	(137)	2.40	-1.27	-13.17	No	162.30	9.67	0.00	0.00	0.34
114.	Quontic Bank	NY	42.04	100.00	87.47	1	276,232	246,044	209,147	30,067	1,455	4.65	2.21	21.45	Yes	74.26	10.71	0.99	-0.03	0.75

\*Northern Hancock Bank and Trust was acquired by Emclair Financial on September 30, 2017.

# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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. Loans (%)	Loan Loss Reserves/Loans (%)
115.	Richland State Bank	LA	43.13	87.50	24.27	1	285,640	197,993	244,320	32,485	1,090	4.47	1.52	13.57	Yes	66.37	11.28	0.09	-0.02	0.77
116.	Richton Bank and Trust Company	MS	69.62	33.33	36.99	2	60,034	24,278	50,181	9,398	123	3.57	0.80	5.29	Yes	79.93	14.59	0.42	0.00	1.84
117.	RiverHills Bank	MS	NA	100.00	31.35	1 or 3	327,741	187,229	261,997	29,585	1,030	2.87	1.26	14.10	Yes	55.37	9.05	1.33	0.05	2.38
118.	Robertson Banking Company	AL	73.64	83.33	42.99	1	279,400	216,008	238,604	30,968	1,152	4.14	1.69	15.14	Yes	57.50	11.23	0.06	0.60	0.89
119.	Royal Business Bank	CA	25.71	60.00	33.77	3	1,528,408	1,285,378	1,293,101	225,342	9,034	4.28	2.42	16.38	No	37.10	13.32	0.46	-0.20	0.83
120.	Samson Banking Company, Inc.	AL	62.27	100.00	45.95	1	79,273	35,168	69,576	9,624	234	3.59	1.21	9.83	Yes	63.26	12.73	3.08	0.00	1.36
121.	Savoy Bank	NY	56.15	0.00	35.83	2	264,859	233,137	236,092	26,959	473	4.88	0.73	7.08	No	59.69	10.39	2.19	-0.02	1.47
122.	Security Federal Bank	SC	34.55	53.85	40.29	3	856,787	368,165	697,195	93,402	1,655	3.30	0.78	7.18	No	70.40	10.45	2.09	0.19	2.23
123.	Security State Bank of Wewoka, Oklahoma	OK	81.31	100.00	21.39	1	208,162	171,345	182,811	20,589	644	4.67	1.22	12.75	No	51.53	9.25	0.86	0.23	1.53
124.	South Carolina Community Bank	SC	79.18	100.00	26.99	1	49,154	30,106	44,004	4,973	(818)	3.72	-6.44	-65.40	No	NM	9.81	12.16	6.23	2.00
125.	Southern Bancorp Bank	AR	70.09	88.10	32.68	1	1,224,595	849,024	966,397	139,168	3,026	4.20	1.02	8.90	No	66.42	8.82	2.03	0.20	1.05
126.	Spring Bank	NY	85.57	100.00	28.95	1	171,852	139,878	151,287	19,846	658	5.55	1.60	13.50	No	53.72	11.83	0.52	0.02	0.97
127.	Start Community Bank	CT	39.62	100.00	49.66	3	128,359	112,087	93,297	13,050	138	2.91	0.43	4.25	No	84.32	10.13	0.16	0.00	1.28
128.	State Bank & Trust Company	MS	62.91	62.86	29.33	1	1,086,260	860,521	926,606	117,409	2,014	3.86	0.75	6.93	No	69.98	8.62	0.82	0.05	1.13
129.	Sunrise Banks, N.A.	MN	58.20	85.71	25.53	1	825,273	640,641	684,153	80,633	810	4.02	0.40	4.06	Yes	94.03	10.13	0.89	0.00	1.15
130.	Sycamore Bank	MS	57.72	60.00	41.00	1	235,789	138,135	213,286	20,867	444	3.62	0.74	8.57	No	71.29	8.58	0.19	0.00	0.70
131.	Texas National Bank	TX	71.43	50.00	39.33	1	232,051	156,480	189,276	21,421	498	5.16	0.88	9.41	No	73.07	9.48	0.71	0.02	1.41
132.	Tri-State Bank of Memphis	TN	18.56	66.67	17.14	3	93,709	64,189	79,640	13,275	(190)	4.25	-0.80	-5.69	No	116.62	12.69	4.20	-0.01	1.74
133.	United Bank	AL	53.50	44.44	26.14	2	595,597	349,702	540,842	50,458	1,448	3.63	0.98	11.67	No	63.26	8.59	0.89	-0.03	1.22
134.	United Bank of Philadelphia	PA	0.00	100.00	24.62	3	55,631	38,109	52,385	3,002	(116)	4.24	-0.84	-15.23	No	118.56	5.30	7.96	-0.26	0.66
135.	United Mississippi Bank	MS	NA	100.00	28.00	1 or 3	349,959	256,963	311,626	36,071	951	4.30	1.09	10.57	Yes	76.98	9.96	0.73	0.11	0.63
136.	Urban Partnership Bank	IL	100.00	90.91	48.73	1	503,178	359,926	462,383	36,906	693	5.03	0.53	7.64	No	90.77	7.10	8.33	-3.19	6.17
137.	VCC Bank	VA	37.42	100.00	24.82	3	145,471	108,955	118,059	19,170	218	3.35	0.62	4.84	No	56.53	11.48	2.81	0.95	1.14
138.	West Alabama Bank & Trust	AL	49.94	85.71	23.79	1	594,491	367,644	481,550	79,547	1,771	3.41	1.18	9.00	No	56.48	12.33	0.31	0.01	1.09
139.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	21.74	1 or 3	172,418	121,809	143,241	15,692	337	4.07	0.78	8.87	Yes	71.50	9.52	1.23	0.44	0.65

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