

CDFI Banking Industry Peer Group Report

SECOND 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 and lending 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 Reports, reports on CDFI Bank social performance, and other NCIF publications.



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PEER GROUP DATA: SECOND QUARTER 2018

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the second quarter of 2018. As of June 30, 2018, there were 137 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				\$51,243,954	\$36,558,731	\$42,897,393	\$5,646,114	\$157,481								
MEDIAN	56.87	77.78	31.63	\$246,709	\$169,811	\$213,220	\$25,853	\$718	4.11	1.09	9.85	69.08	10.40	0.89	0.02	1.23
AVERAGE	56.91	73.03	33.85	\$379,585	\$270,805	\$317,758	\$41,823	\$1,167	4.08	1.20	10.61	73.08	10.97	1.36	0.13	1.28
MAXIMUM	100.00	100.00	97.18	\$2,720,129	\$1,952,095	\$2,291,781	\$335,483	\$10,284	6.65	10.91	85.45	257.80	23.20	8.72	4.96	3.07
MINIMUM	0.00	0.00	0.00	\$23,939	\$2,873	\$21,159	\$2,125	(\$2,200)	1.51	-3.09	-40.44	24.92	4.22	0.00	-1.72	0.35

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:

73% MISSION INTENSITY SCORE

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.

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	21.59	56.67	30.52	3	2,720,129
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,478,442
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,269,643
6.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,132,767
7.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,095,674
8.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,053,911
9.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,034,099
10.	Ponce Bank	NY	68.72	85.71	74.29	1	967,184
11.	First Choice Bank	CA	12.55	60.00	23.66	3	962,663
12.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	961,573
13.	First General Bank	CA	8.67	0.00	22.45	4	911,374
14.	Security Federal Bank	SC	30.51	50.00	37.68	3	893,563
15.	First American International Bank	NY	46.36	100.00	70.70	1	879,250
16.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	858,533
17.	First State Bank	MS	NA	71.43	46.31	1 or 3	831,518
18.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	815,035
19.	OneUnited Bank	MA	78.30	80.00	96.89	1	654,845
20.	United Bank	AL	40.74	44.44	27.32	2	651,521

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	21.59	56.67	30.52	3	2,720,129	1,952,095
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,478,442	1,716,186
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	1,563,476
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119	966,329
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,269,643	924,408
6.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,132,767	883,231
7.	First General Bank	CA	8.67	0.00	22.45	4	911,374	862,189
8.	Ponce Bank	NY	68.72	85.71	74.29	1	967,184	862,177
9.	First Choice Bank	CA	12.55	60.00	23.66	3	962,663	794,954
10.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,034,099	787,069
11.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,095,674	784,413
12.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	961,573	757,135
13.	First American International Bank	NY	46.36	100.00	70.70	1	879,250	713,268
14.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	858,533	655,298
15.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,053,911	591,672
16.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	815,035	588,796
17.	First State Bank	MS	NA	71.43	46.31	1 or 3	831,518	560,657
18.	PriorityOne Bank	MS	49.93	57.14	30.25	1	640,617	497,446
19.	OneUnited Bank	MA	78.30	80.00	96.89	1	654,845	482,932
20.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	639,468	451,897

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	2,720,129	2,291,781
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,478,442	2,121,605
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	1,478,074
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119	1,167,599
5.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,095,674	1,001,574
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,269,643	979,872
7.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,132,767	970,486
8.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,053,911	918,549
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	961,573	845,639
10.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,034,099	814,774
11.	First General Bank	CA	8.67	0.00	22.45	4	911,374	792,233
12.	Ponce Bank	NY	68.72	85.71	74.29	1	967,184	789,951
13.	First Choice Bank	CA	12.55	60.00	23.66	3	962,663	785,489
14.	Security Federal Bank	SC	30.51	50.00	37.68	3	893,563	743,226
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	858,533	699,125
16.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	815,035	696,357
17.	First American International Bank	NY	46.36	100.00	70.70	1	879,250	641,391
18.	First State Bank	MS	NA	71.43	46.31	1 or 3	831,518	635,325
19.	United Bank	AL	40.74	44.44	27.32	2	651,521	592,059
20.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	639,468	565,176

	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	234,119	23.20
2.	Metro Bank	KY	NA	100.00	11.69	1 or 3	26,585	19.45
3.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	153,854	18.36
4.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	130,400	17.56
5.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	147,435	16.93
6.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	54,068	16.69
7.	CBW Bank	KS	NA	0.00	37.29	2 or 4	42,725	16.09
8.	Mitchell Bank	WI	64.65	66.67	43.51	1	49,638	16.06
9.	First Eagle Bank	IL	33.50	50.00	41.82	3	499,623	15.93
10.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	14.84
11.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	77,151	14.54
12.	Helena National Bank	AR	100.00	100.00	12.49	1	182,851	14.48
13.	Ponce Bank	NY	68.72	85.71	74.29	1	967,184	14.03
14.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	318,479	13.95
15.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	506,753	13.74
16.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	164,849	13.66
17.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	332,896	13.55
18.	Bank of Rio Vista	CA	64.12	33.33	0.50	2	210,032	13.45
19.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	78,761	13.44
20.	Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	57,030	13.41

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	37.29	2 or 4	42,725	No	10.91			
2. Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	102,090	No	9.24			
3. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	153,854	Yes	5.20			
4. FBT Bank & Mortgage	AR	80.92	60.00	45.07	1	156,784	Yes	4.34			
5. Jefferson Bank	MS	NA	100.00	1.36	1 or 3	130,400	No	3.83			
6. United Bank	AL	40.74	44.44	27.32	2	651,521	No	2.83			
7. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	164,849	Yes	2.82			
8. International Bank of Chicago	IL	25.60	57.14	27.87	3	601,972	Yes	2.75			
9. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	217,831	Yes	2.73			
10. First Eagle Bank	IL	33.50	50.00	41.82	3	499,623	Yes	2.68			
11. First General Bank	CA	8.67	0.00	22.45	4	911,374	No	2.57			
12. Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	No	2.37			
13. Peoples Bank	MS	31.23	100.00	23.73	3	287,020	Yes	2.35			
14. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	246,513	Yes	2.20			
15. Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119	Yes	2.14			
16. Bank of Commerce	MS	NA	80.00	36.48	1 or 3	453,018	No	2.13			
17. Carver State Bank	GA	NA	100.00	43.16	1 or 3	41,188	No	2.09			
18. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	176,004	Yes	2.06			
19. Richland State Bank	LA	44.37	87.50	21.59	1	300,954	Yes	2.01			
20. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,957	Yes	1.98			

	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. Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	102,090	No	85.45			
2. CBW Bank	KS	NA	0.00	37.29	2 or 4	42,725	No	73.81			
3. FBT Bank & Mortgage	AR	80.92	60.00	45.07	1	156,784	Yes	43.08			
4. United Bank	AL	40.74	44.44	27.32	2	651,521	No	34.18			
5. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	153,854	Yes	27.36			
6. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	246,513	Yes	26.55			
7. Peoples Bank	MS	31.23	100.00	23.73	3	287,020	Yes	24.65			
8. Bank of Commerce	MS	NA	80.00	36.48	1 or 3	453,018	No	22.76			
9. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	164,849	Yes	22.65			
10. Jefferson Bank	MS	NA	100.00	1.36	1 or 3	130,400	No	22.58			
11. International Bank of Chicago	IL	25.60	57.14	27.87	3	601,972	Yes	22.39			
12. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	176,004	Yes	22.20			
13. Delta Bank	LA	NA	100.00	27.61	1 or 3	293,163	Yes	21.75			
14. Carver State Bank	GA	NA	100.00	43.16	1 or 3	41,188	No	21.52			
15. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	217,831	Yes	21.09			
16. First General Bank	CA	8.67	0.00	22.45	4	911,374	No	21.07			
17. BOM Bank	LA	51.62	77.78	40.76	1	413,192	Yes	19.81			
18. Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	171,997	Yes	19.79			
19. Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119	Yes	19.48			
20. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,957	Yes	19.39			

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	911,374	24.92
2.	CBW Bank	KS	NA	0.00	37.29	2 or 4	42,725	31.58
3.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	130,400	34.85
4.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	36.15
5.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	506,753	36.61
6.	First Eagle Bank	IL	33.50	50.00	41.82	3	499,623	37.97
7.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	453,018	38.15
8.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	164,849	40.98
9.	United Bank	AL	40.74	44.44	27.32	2	651,521	42.96
10.	FBT Bank & Mortgage	AR	80.92	60.00	45.07	1	156,784	44.17
11.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	858,533	46.05
12.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	217,831	47.71
13.	Savoy Bank	NY	71.35	0.00	41.67	2	348,471	51.55
14.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	153,854	52.12
15.	First Choice Bank	CA	12.55	60.00	23.66	3	962,663	52.46
16.	BNA Bank	MS	NA	66.67	40.23	1 or 3	511,945	52.69
17.	Legacy Bank & Trust Company	MO	73.75	100.00	34.95	1	237,832	53.22
18.	RiverHills Bank	MS	51.96	66.67	32.65	1	317,119	53.71
19.	International Bank of Chicago	IL	25.60	57.14	27.87	3	601,972	54.61
20.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	78,761	54.70

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2018

	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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
1. Albina Community Bank*	OR	69.90	60.00	12.12	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2. American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	506,753	444,373	409,599	67,474	2,245	3.99	1.83	13.55	No	36.61	13.74	0.00	0.00	1.37
3. Amory Federal Savings and Loan Association	MS	NA	0.00	97.18	2 or 4	81,768	61,676	70,654	10,929	10	2.68	0.05	0.37	No	85.07	13.30	1.32	0.41	0.78
4. Bank of Anguilla	MS	NA	100.00	12.99	1 or 3	148,469	97,824	109,752	12,984	375	4.53	1.05	11.70	No	68.26	10.44	2.51	0.00	1.55
5. Bank of Cherokee County	OK	NA	100.00	43.52	1 or 3	103,665	74,178	94,112	9,279	170	4.25	0.66	7.34	No	84.43	9.12	0.74	0.05	1.18
6. Bank of Commerce	MS	NA	80.00	36.48	1 or 3	453,018	276,634	385,694	43,420	2,433	3.43	2.13	22.76	No	38.15	9.42	0.53	0.02	1.50
7. Bank of Franklin	MS	NA	80.00	37.56	1 or 3	133,658	89,044	118,630	14,622	275	4.53	0.82	7.57	No	78.54	10.51	0.27	0.03	1.16
8. Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	171,997	105,076	151,711	15,127	749	4.17	1.75	19.79	Yes	57.73	9.17	0.32	0.05	1.39
9. Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	66,825	38,579	59,722	7,054	97	4.25	0.59	5.54	No	66.74	10.98	0.95	0.00	1.81
10. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,957	143,847	167,773	19,520	934	5.01	1.98	19.39	Yes	56.13	10.40	2.10	0.49	1.46
11. Bank of Rio Vista	CA	64.12	33.33	0.50	2	210,032	84,174	178,039	25,853	73	3.21	0.14	1.12	No	92.16	13.45	0.00	-0.42	1.86
12. Bank of South Texas	TX	73.32	66.67	40.45	1	132,596	102,454	98,656	14,672	572	6.65	1.77	15.90	No	69.08	9.09	0.12	-0.01	0.87
13. Bank of St. Francisville	LA	63.22	0.00	37.66	2	135,985	93,192	114,513	12,656	445	4.71	1.31	14.09	Yes	72.41	9.67	1.15	0.08	1.34
14. Bank of Vernon	AL	NA	100.00	24.17	1 or 3	147,435	112,293	122,599	24,213	545	4.25	1.50	9.03	No	61.16	16.93	0.16	0.09	1.49
15. Bank of Winona	MS	NA	100.00	45.65	1 or 3	115,605	47,825	99,213	12,267	373	3.77	1.27	12.20	Yes	64.74	10.84	1.40	0.00	1.06
16. Bank of York	AL	NA	100.00	26.86	1 or 3	97,190	40,673	74,433	9,778	244	3.40	1.02	10.00	Yes	72.81	11.34	0.43	0.00	0.98
17. Bank 2	OK	36.85	0.00	44.21	4	163,905	118,811	143,329	18,198	226	4.77	0.61	4.99	No	87.88	11.08	0.11	0.01	1.03
18. BankFirst Financial Services	MS	46.48	66.67	30.74	1	961,573	757,135	845,639	105,528	2,673	3.77	1.11	10.26	No	64.06	10.68	1.21	0.08	0.99
19. BankPlus	MS	21.59	56.67	30.52	3	2,720,129	1,952,095	2,291,781	270,635	9,032	4.04	1.33	13.49	No	66.60	9.86	0.69	0.38	0.90
20. Beneficial State Bank	CA	69.67	69.23	33.16	1	1,034,099	787,069	814,774	107,212	504	5.11	0.21	1.88	No	80.46	10.38	0.60	0.66	2.14
21. BNA Bank	MS	NA	66.67	40.23	1 or 3	511,945	307,375	432,678	58,941	1,772	3.28	1.38	12.17	No	52.69	11.71	2.00	0.00	1.89
22. BOM Bank	LA	51.62	77.78	40.76	1	413,192	333,025	369,473	41,987	1,985	4.89	1.96	19.81	Yes	61.41	9.94	0.71	0.13	0.54
23. Broadway Federal Bank	CA	75.96	33.33	87.50	2	409,946	370,070	274,083	50,167	(1)	2.68	0.00	-0.01	No	100.04	11.98	0.34	0.00	1.13
24. Caldwell Bank & Trust Co.	LA	NA	100.00	36.80	1 or 3	159,330	134,830	130,879	17,838	265	4.19	0.65	5.96	Yes	79.11	11.02	5.28	0.65	1.08
25. Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	639,468	451,897	565,176	64,691	(803)	2.86	-0.48	-4.92	No	113.33	9.97	2.32	-0.05	1.15
26. Carver State Bank	GA	NA	100.00	43.16	1 or 3	41,188	25,889	33,394	4,102	215	5.20	2.09	21.52	No	72.97	9.98	3.88	0.79	1.30
27. CBW Bank	KS	NA	0.00	37.29	2 or 4	42,725	2,873	32,647	9,180	1,565	1.51	10.91	73.81	No	31.58	16.09	1.71	-0.17	1.71
28. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	153,854	123,777	122,240	30,312	2,005	4.73	5.20	27.36	Yes	52.12	18.36	0.25	-0.09	2.08
29. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	176,004	141,811	156,914	16,563	902	4.94	2.06	22.20	Yes	59.57	9.29	0.59	0.64	1.79
30. Citizens Bank (Byhalia)	MS	64.34	66.67	42.37	1	74,370	39,255	65,191	8,731	138	4.38	0.74	6.36	No	72.39	12.05	1.46	0.15	0.83
31. Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	438,007	331,095	383,616	37,050	1,667	4.34	1.54	18.01	Yes	66.70	9.61	1.42	0.05	1.36
32. Citizens Bank & Trust Company	MS	62.28	66.67	20.88	1	136,149	106,902	103,915	13,507	306	4.91	0.91	9.11	Yes	75.87	9.10	0.90	0.03	0.95
33. Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,344,119	966,329	1,167,599	150,835	7,301	3.57	2.14	19.48	Yes	55.73	10.59	0.78	-0.03	1.28
34. Citizens Progressive Bank	LA	NA	100.00	22.95	1 or 3	164,855	129,904	141,281	19,689	481	4.42	1.20	9.85	Yes	67.18	9.72	2.05	0.30	0.85
35. Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.63	1	106,228	82,823	95,908	6,046	(52)	4.63	-0.19	-3.42	No	100.79	5.83	3.83	0.02	2.11
36. Citizens Trust Bank	GA	88.34	80.00	16.99	1	399,415	250,015	353,921	40,876	1,101	3.85	1.06	10.88	No	72.02	10.22	0.55	0.08	0.72
37. City First Bank of D.C., N.A.	DC	100.00	100.00	31.91	1	307,512	125,246	244,996	29,511	(108)	2.64	-0.14	-1.46	No	106.56	9.79	1.86	0.00	1.77
38. City National Bank of New Jersey	NJ	NA	75.00	18.43	1 or 3	202,668	123,830	181,753	7,608	(810)	3.58	-1.49	-40.44	No	119.31	4.22	1.81	-0.22	2.37

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

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
39. Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	230,639	125,043	205,816	21,312	517	3.99	0.90	9.78	No	70.22	10.92	0.13	0.04	1.33
40. Colfax Banking Company	LA	77.51	60.00	51.91	1	114,478	56,553	102,341	9,322	333	3.66	1.22	14.43	Yes	69.67	9.65	0.34	0.02	0.43
41. Columbia Savings and Loan	WI	NA	100.00	70.00	1 or 3	23,939	18,703	21,797	2,125	-	4.58	0.00	0.00	No	100.00	8.55	5.52	0.00	0.98
42. Commercial Bank	MS	NA	60.00	25.75	1 or 3	153,113	88,507	130,753	14,950	370	4.09	0.98	10.01	No	70.65	10.28	0.11	-0.09	1.33
43. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	164,849	132,892	124,224	21,036	1,087	4.87	2.82	22.65	Yes	40.98	13.66	2.46	0.92	1.03
44. Commonwealth National Bank	AL	100.00	100.00	17.62	1	47,951	19,793	43,977	3,868	(47)	3.69	-0.39	-4.85	No	108.68	8.79	3.25	-0.16	3.07
45. Community Bank of the Bay	CA	29.29	50.00	6.78	3	373,438	295,128	318,191	39,219	998	4.08	1.14	10.32	No	62.53	11.19	0.74	-0.09	1.24
46. Community Commerce Bank	CA	95.24	0.00	18.76	2	234,119	169,811	136,461	51,704	779	4.62	1.40	6.05	No	62.25	23.20	0.70	-0.01	1.35
47. Concordia Bank and Trust Co.	LA	NA	100.00	31.63	1 or 3	490,446	245,248	412,255	60,076	1,380	3.35	1.10	9.14	Yes	67.65	12.21	1.35	0.25	0.41
48. Cottonport Bank	LA	56.18	75.00	34.40	1	335,138	217,783	293,258	40,473	921	4.18	1.09	9.20	No	71.23	12.10	1.79	0.13	0.99
49. Cross Keys Bank	LA	48.13	62.50	29.17	1	362,216	249,287	278,670	41,547	367	3.91	0.41	3.50	Yes	68.19	11.57	0.92	2.60	0.59
50. Delta Bank	LA	NA	100.00	27.61	1 or 3	293,163	218,688	263,421	23,681	1,269	4.25	1.70	21.75	Yes	62.13	8.06	0.33	0.01	1.01
51. Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	332,896	180,881	274,240	44,713	1,467	4.87	1.76	13.34	No	63.14	13.55	0.82	0.13	1.78
52. FBT Bank & Mortgage	AR	80.92	60.00	45.07	1	156,784	90,515	124,779	17,143	1,750	4.79	4.34	43.08	Yes	44.17	12.00	2.12	-0.04	1.13
53. First American International Bank	NY	46.36	100.00	70.70	1	879,250	713,268	641,391	88,683	1,900	3.24	0.86	8.56	No	73.31	9.94	0.31	-0.03	1.34
54. First American National Bank	MS	NA	77.78	55.49	1 or 3	259,419	134,434	228,528	27,555	281	4.59	0.43	4.07	Yes	79.05	11.39	1.53	0.12	1.23
55. First Bank of Linden	AL	NA	100.00	13.55	1 or 3	77,151	31,193	65,954	11,156	158	3.64	0.81	5.65	No	66.11	14.54	0.00	1.55	0.99
56. First Choice Bank	CA	12.55	60.00	23.66	3	962,663	794,954	785,489	112,266	3,548	4.73	1.53	12.86	No	52.46	12.16	0.19	-0.02	1.31
57. 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
58. First Eagle Bank	IL	33.50	50.00	41.82	3	499,623	392,375	391,078	78,794	3,327	4.19	2.68	17.11	Yes	37.97	15.93	0.21	0.00	1.94
59. First General Bank	CA	8.67	0.00	22.45	4	911,374	862,189	792,233	113,450	5,818	4.86	2.57	21.07	No	24.92	12.46	0.18	-0.01	0.86
60. First Independence Bank	MI	44.59	66.67	42.17	1	270,809	180,063	214,404	20,417	775	4.33	1.18	15.36	No	82.08	8.94	0.37	-0.01	0.80
61. First National Bank and Trust	AL	NA	50.00	29.98	1 or 3	139,819	79,665	122,751	15,777	305	3.55	0.86	7.70	Yes	78.53	12.24	3.07	0.00	1.67
62. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	217,831	139,808	189,111	27,878	1,481	4.60	2.73	21.09	Yes	47.71	13.01	2.39	0.09	1.37
63. First Security Bank	MS	55.81	76.47	37.13	1	564,942	362,610	483,037	64,518	2,687	4.31	1.88	16.99	No	54.84	10.88	0.39	0.03	0.88
64. First Southwest Bank	CO	NA	57.14	19.81	1 or 3	299,039	217,410	259,274	30,292	676	4.30	0.93	8.99	No	74.19	9.10	0.14	-0.01	1.36
65. First State Bank	MS	NA	71.43	46.31	1 or 3	831,518	560,657	635,325	102,082	2,289	3.54	1.10	9.02	No	61.18	11.61	0.59	0.11	0.80
66. First, A National Banking Association	MS	24.85	34.48	31.33	4	2,478,442	1,716,186	2,121,605	335,483	6,023	4.02	0.99	7.77	No	66.99	11.63	0.55	0.00	0.55
67. FNB Oxford Bank	MS	NA	50.00	44.44	1 or 3	308,974	187,694	256,168	35,716	843	3.51	1.09	9.54	No	61.92	11.68	0.11	0.03	1.14
68. FNBC Bank	AR	NA	91.67	26.00	1 or 3	444,999	327,085	332,617	43,228	1,345	3.78	1.22	12.82	Yes	64.14	10.14	3.32	0.12	1.76
69. Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	155,444	112,425	132,720	16,820	611	4.34	1.55	14.74	Yes	66.38	10.74	0.34	0.03	0.86
70. Golden Bank, N.A.	TX	8.89	33.33	16.09	4	858,533	655,298	699,125	111,214	3,658	4.09	1.73	13.37	No	46.05	13.29	0.47	0.00	1.23
71. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	246,513	190,812	199,623	20,310	1,357	4.46	2.20	26.55	Yes	59.94	8.43	0.37	0.05	0.68
72. Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	815,035	588,796	696,357	78,043	3,218	4.21	1.61	16.62	Yes	57.33	9.95	0.84	0.34	1.32
73. Harbor Bank of Maryland	MD	34.51	85.71	39.89	3	285,866	218,244	223,224	20,040	79	3.95	0.11	1.58	No	96.52	7.70	1.02	0.37	0.93
74. Helena National Bank	AR	100.00	100.00	12.49	1	182,851	62,400	157,455	25,018	201	2.92	0.44	3.21	No	84.30	14.48	1.08	-0.02	3.03
75. Holmes County Bank and Trust Company	MS	NA	100.00	19.05	1 or 3	120,354	49,584	104,289	13,877	250	3.21	0.82	7.23	Yes	75.71	12.05	2.88	0.08	1.35
76. Homeland Federal Savings Bank	LA	NA	66.67	34.88	1 or 3	276,290	227,357	199,940	26,953	1,012	4.94	1.51	15.31	Yes	68.11	10.04	0.59	-0.29	1.29

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

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND 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.	Illinois-Service Federal Savings and Loan	IL	28.71	100.00	73.15	3	132,759	57,245	121,422	11,262	(688)	3.63	-2.02	-23.39	No	257.80	9.32	0.00	-0.09	1.75
78.	Industrial Bank	DC	69.10	87.50	41.79	1	414,470	297,945	341,812	34,882	200	4.29	0.20	2.29	No	91.87	8.61	4.54	0.18	1.08
79.	INSOUTH Bank	TN	41.77	66.67	36.88	1	322,702	256,126	270,826	30,204	1,044	4.79	1.29	13.91	No	65.87	9.40	0.79	-0.18	0.95
80.	International Bank of Chicago	IL	25.60	57.14	27.87	3	601,972	442,745	527,316	71,905	4,044	3.85	2.75	22.39	Yes	54.61	12.35	1.86	-0.86	1.84
81.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	130,400	96,647	90,732	20,614	1,136	5.29	3.83	22.58	No	34.85	17.56	0.22	0.11	2.48
82.	Legacy Bank & Trust Company	MO	73.75	100.00	34.95	1	237,832	203,842	191,472	25,857	1,076	4.69	1.86	17.17	No	53.22	9.68	0.04	0.09	1.30
83.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	594,531	328,557	543,039	48,448	1,311	3.98	0.87	10.90	No	79.79	8.68	1.30	0.62	1.69
84.	Magnolia State Bank	MS	23.63	50.00	36.80	3	333,937	259,783	300,544	32,257	883	4.12	1.08	11.00	Yes	70.30	9.93	0.34	0.12	0.75
85.	Mechanics & Farmers Bank	NC	95.01	87.50	6.74	1	255,735	164,550	233,265	18,159	274	3.48	0.42	6.04	No	84.30	7.46	1.01	0.00	1.22
86.	Mechanics Bank	MS	NA	83.33	44.88	1 or 3	220,966	153,264	188,704	23,636	505	3.91	0.91	8.61	No	70.30	10.87	2.34	0.07	1.28
87.	Merchants & Farmers Bank	MS	72.37	100.00	27.87	1	101,531	47,470	88,587	9,561	146	3.55	0.57	6.11	Yes	81.78	10.73	3.80	0.09	1.55
88.	Merchants & Farmers Bank of Greene County	AL	39.54	50.00	30.32	3	59,536	37,030	52,572	6,746	132	5.27	0.88	7.88	Yes	84.83	11.19	3.35	0.11	1.60
89.	Merchants & Marine Bank	MS	34.50	75.00	29.84	3	567,997	290,516	486,273	67,593	1,266	3.30	0.89	7.52	No	68.15	12.89	1.21	0.20	0.96
90.	Merchants & Planters Bank	MS	26.29	0.00	32.15	4	95,705	52,092	86,975	8,313	113	3.70	0.47	5.47	No	83.17	7.53	0.00	0.09	1.16
91.	Metro Bank	KY	NA	100.00	11.69	1 or 3	26,585	13,703	21,159	5,224	29	2.41	0.42	2.23	No	92.14	19.45	6.55	-0.15	1.04
92.	Mission National Bank	CA	NA	100.00	45.21	1 or 3	280,469	217,326	239,316	28,999	696	3.67	1.01	9.71	No	66.05	10.50	0.00	-0.12	1.46
93.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	318,479	234,285	268,196	45,902	959	4.83	1.16	8.30	No	69.31	13.95	0.46	-0.04	1.53
94.	Mitchell Bank	WI	64.65	66.67	43.51	1	49,638	17,480	41,722	7,863	(286)	3.67	-2.37	-14.29	No	170.97	16.06	0.37	-0.04	1.16
95.	Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	102,090	80,777	88,994	11,972	2,297	4.75	9.24	85.45	No	79.64	10.22	4.77	0.37	1.20
96.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	54,068	38,413	41,822	9,286	(430)	4.50	-3.09	-18.11	No	135.61	16.69	1.17	-0.06	2.51
97.	Noah Bank	PA	0.00	20.00	0.00	4	399,713	341,303	346,042	41,207	(2,200)	3.56	-2.26	-20.75	No	64.73	10.07	2.26	4.96	1.64
98.	OneUnited Bank	MA	78.30	80.00	96.89	1	654,845	482,932	374,319	43,274	88	2.02	0.05	0.81	No	112.48	5.79	0.89	-0.04	0.35
99.	Oxford University Bank	MS	NA	33.33	43.66	2 or 4	152,500	121,279	135,224	13,021	316	3.69	0.84	9.76	No	69.13	8.79	0.98	0.02	0.88
100.	Pacific Commerce Bank	CA	19.45	66.67	11.99	3	552,359	399,588	477,763	72,869	1,811	4.71	1.31	10.07	No	63.13	11.59	0.16	0.00	1.10
101.	Pacific Global Bank and Trust	IL	67.05	100.00	86.58	1	195,585	155,216	172,972	21,649	839	4.22	1.74	15.79	No	54.88	11.30	0.63	-0.04	1.80
102.	Pan American Bank	IL	60.13	40.00	56.26	2	346,001	267,072	305,681	29,561	430	3.85	0.49	5.86	Yes	83.45	8.77	1.72	0.18	0.94
103.	Peoples Bank	MS	31.23	100.00	23.73	3	287,020	236,981	250,635	27,109	1,684	5.69	2.35	24.65	Yes	65.66	9.44	1.96	0.16	1.27
104.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	246,709	145,649	213,220	31,820	518	4.23	0.84	6.55	No	75.44	13.38	1.58	0.01	1.37
105.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,053,911	591,672	918,549	103,667	2,696	3.44	1.03	10.51	No	65.17	9.67	1.45	0.30	0.71
106.	Ponce Bank	NY	68.72	85.71	74.29	1	967,184	862,177	789,951	127,269	922	3.88	0.39	2.91	No	84.83	14.03	0.77	0.00	1.36
107.	PriorityOne Bank	MS	49.93	57.14	30.25	1	640,617	497,446	526,141	70,098	2,437	4.22	1.54	13.86	Yes	72.89	10.99	0.89	0.41	1.14
108.	Progressive National Bank	LA	NA	66.67	48.41	1 or 3	57,192	35,609	52,302	4,694	92	4.32	0.65	7.90	Yes	84.85	8.39	0.05	0.00	0.67
109.	Pulaski Savings Bank	IL	45.97	100.00	95.17	1	46,165	28,605	39,086	3,506	(40)	2.79	-0.36	-4.53	No	107.44	8.47	0.46	0.00	0.43
110.	Quontic Bank	NY	37.24	100.00	90.44	3	377,421	327,688	315,728	31,479	576	4.04	0.63	7.30	Yes	89.79	8.14	1.08	0.00	0.69
111.	Richland State Bank	LA	44.37	87.50	21.59	1	300,954	197,304	264,823	33,268	1,519	4.49	2.01	18.46	Yes	61.67	11.30	0.54	-0.01	0.93
112.	Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	57,030	23,623	47,190	8,502	166	3.87	1.15	7.88	Yes	73.49	13.41	1.24	-0.03	1.90
113.	RiverHills Bank	MS	51.96	66.67	32.65	1	317,119	197,741	254,447	31,137	1,302	3.35	1.62	16.98	Yes	53.71	9.84	0.99	0.23	2.04
114.	Robertson Banking Company	AL	72.49	83.33	44.24	1	311,007	234,916	267,103	31,797	1,319	4.14	1.75	16.87	Yes	55.36	10.63	0.14	0.01	1.04

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2018

	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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)	
115.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,813,520	1,563,476	1,478,074	282,305	10,284	4.54	2.37	14.84	No	36.15	14.84	0.14	0.00	0.94
116.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	78,761	35,938	68,839	9,806	320	4.06	1.66	13.15	Yes	54.70	13.44	0.67	-0.02	1.33
117.	Savoy Bank	NY	71.35	0.00	41.67	2	348,471	276,604	307,617	31,851	1,260	4.97	1.61	16.14	No	51.55	10.12	1.30	-0.10	1.59
118.	Security Federal Bank	SC	30.51	50.00	37.68	3	893,563	438,537	743,226	89,133	2,002	3.34	0.91	8.96	No	71.48	10.01	2.11	-0.38	1.96
119.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	238,318	187,011	213,578	23,214	966	4.48	1.67	16.98	No	55.07	9.81	1.99	0.19	1.51
120.	South Carolina Community Bank	SC	86.94	100.00	24.90	1	56,329	33,437	50,517	5,248	(58)	4.08	-0.43	-4.47	No	109.01	10.01	6.66	0.82	1.50
121.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,269,643	924,408	979,872	145,714	3,107	4.08	1.00	8.62	No	67.40	9.12	1.37	0.52	1.02
122.	Spring Bank	NY	93.70	100.00	33.31	1	178,808	140,455	156,257	21,970	718	5.04	1.60	13.15	No	60.55	12.49	0.17	0.02	1.07
123.	Start Community Bank	CT	25.79	100.00	47.54	3	138,514	121,107	103,129	13,545	196	2.96	0.57	5.83	No	79.17	10.02	0.15	0.00	1.24
124.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,132,767	883,231	970,486	119,302	2,231	3.81	0.79	7.54	No	73.22	8.59	0.72	0.26	1.02
125.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,095,674	784,413	1,001,574	89,697	2,456	4.58	0.91	10.92	Yes	87.67	9.06	0.10	0.00	1.26
126.	Sycamore Bank	MS	73.27	60.00	39.60	1	232,155	143,512	209,384	21,041	491	3.71	0.83	9.39	No	73.65	9.11	0.22	0.00	0.80
127.	Tensas State Bank	LA	NA	100.00	19.61	1 or 3	152,034	90,418	116,743	18,809	525	3.78	1.40	11.17	Yes	65.21	12.80	1.63	-0.01	1.00
128.	Texas National Bank	TX	61.62	50.00	36.18	1	260,377	181,970	228,924	24,071	785	5.25	1.21	13.05	No	69.93	9.37	0.73	0.00	1.45
129.	Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	91,610	56,011	78,082	13,193	445	4.35	1.94	13.71	No	66.81	12.14	1.92	-1.72	2.52
130.	Union Bank & Trust Company	AR	NA	100.00	25.28	1 or 3	210,810	157,614	181,997	20,081	795	3.85	1.50	15.88	Yes	64.99	9.89	2.61	0.69	0.87
131.	United Bank	AL	40.74	44.44	27.32	2	651,521	392,445	592,059	54,672	4,516	3.86	2.83	34.18	No	42.96	9.12	1.00	0.13	1.04
132.	United Bank of Philadelphia	PA	100.00	100.00	20.56	1	55,473	39,309	52,418	2,836	(150)	4.72	-1.08	-20.55	No	116.55	4.77	8.72	0.27	0.46
133.	United Mississippi Bank	MS	NA	100.00	28.25	1 or 3	359,147	269,768	321,269	35,687	610	4.25	0.68	6.80	Yes	83.66	9.88	2.95	-0.03	0.70
134.	Urban Partnership Bank	IL	96.60	90.00	48.20	1	442,447	346,817	394,356	43,964	1,032	4.78	0.92	9.48	No	105.88	10.27	3.95	-0.48	2.89
135.	VCC Bank	VA	92.93	100.00	40.12	1	181,788	135,342	150,281	20,069	501	3.03	1.09	10.12	No	64.56	9.24	2.25	0.00	1.24
136.	West Alabama Bank & Trust	AL	74.49	85.71	22.59	1	609,382	389,270	501,471	79,589	1,854	3.51	1.22	9.34	No	58.89	12.78	0.21	0.07	1.01
137.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	19.28	1 or 3	189,566	143,804	153,148	15,913	476	4.11	1.01	12.09	Yes	70.79	9.19	1.77	0.23	0.72

Source: SNL.com | As of 6/30/2018

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