

CDFI Banking Industry Peer Group Report

SECOND QUARTER 2020

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 2020

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 2020. As of June 30, 2020, there were 147 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				\$70,448,103	\$48,648,815	\$57,882,276	\$7,603,236	\$191,960								
MEDIAN	42.73	66.67	32.10	\$291,299	\$196,355	\$246,132	\$30,613	\$587	3.62	0.84	7.93	69.69	9.85	0.84	0.03	1.15
AVERAGE	46.65	66.06	33.40	\$485,849	\$335,509	\$399,188	\$52,436	\$1,324	3.65	0.95	8.88	72.06	10.52	1.30	0.21	1.19
MAXIMUM	99.78	100.00	97.95	\$5,075,725	\$3,358,005	\$4,234,004	\$688,214	\$19,286	5.69	5.29	55.23	153.37	22.33	11.63	9.38	3.54
MINIMUM	5.40	0.00	1.56	\$21,294	\$4,722	\$17,370	\$1,959	(\$2,391)	1.70	(2.46)	(30.76)	30.42	5.18	0.00	(0.56)	0.23

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impact 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](https://www.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
1. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,075,725
2. BankPlus	MS	23.63	54.39	31.29	3	4,542,059
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954
4. First Choice Bank	CA	5.40	0.00	21.22	4	2,223,430
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,632,595
6. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,605,886
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,528,756
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827
9. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,239,617
10. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,239,445
11. Ponce Bank	NY	71.86	64.29	71.38	1	1,216,693
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,211,905
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,125,957
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,101,686
15. First General Bank	CA	NA	20.00	22.99	6	1,047,182
16. Quontic Bank	NY	41.63	0.00	90.07	2	1,009,936
17. United Bank	AL	46.37	63.16	23.49	1	871,343
18. First State Bank	MS	NA	92.86	43.53	5	867,620
19. PriorityOne Bank	MS	43.10	53.33	28.64	1	778,547
20. International Bank of Chicago	IL	23.52	50.00	32.69	3	741,688

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. BankPlus	MS	23.63	54.39	31.29	3	4,542,059	3,358,005
2. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,075,725	3,190,167
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954	2,666,101
4. First Choice Bank	CA	5.40	0.00	21.22	4	2,223,430	1,851,945
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,632,595	1,155,055
6. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827	1,087,235
7. Ponce Bank	NY	71.86	64.29	71.38	1	1,216,693	1,086,502
8. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,605,886	1,076,044
9. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,528,756	1,044,164
10. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,239,445	946,291
11. First General Bank	CA	NA	20.00	22.99	6	1,047,182	943,362
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,211,905	917,215
13. Quontic Bank	NY	41.63	0.00	90.07	2	1,009,936	891,293
14. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,125,957	877,819
15. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,239,617	650,604
16. PriorityOne Bank	MS	43.10	53.33	28.64	1	778,547	565,075
17. Security Federal Bank	SC	34.47	56.25	33.72	3	1,101,686	545,123
18. BOM Bank	LA	53.37	61.54	35.54	1	612,117	524,641
19. Savoy Bank	NY	69.66	0.00	43.66	2	596,948	521,640
20. First State Bank	MS	NA	92.86	43.53	5	867,620	517,439

TOP 20 CDFI BANKS by Selected Indicators

	Total Deposits	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,075,725	4,234,004
2. BankPlus	MS	23.63	54.39	31.29	3	4,542,059	4,065,045
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954	2,452,704
4. First Choice Bank	CA	5.40	0.00	21.22	4	2,223,430	1,605,444
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,632,595	1,360,286
6. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,605,886	1,355,523
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,528,756	1,243,021
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827	1,119,287
9. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,239,617	1,086,368
10. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,211,905	1,042,989
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,239,445	1,032,946
12. Ponce Bank	NY	71.86	64.29	71.38	1	1,216,693	952,049
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,125,957	926,330
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,101,686	899,936
15. First General Bank	CA	NA	20.00	22.99	6	1,047,182	794,512
16. United Bank	AL	46.37	63.16	23.49	1	871,343	777,927
17. First State Bank	MS	NA	92.86	43.53	5	867,620	739,823
18. PriorityOne Bank	MS	43.10	53.33	28.64	1	778,547	661,649
19. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	737,417	636,206
20. First Security Bank	MS	40.59	38.89	34.22	2	708,945	632,420

	Leverage Ratio	Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
1. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	238,403	22.33
2. Bank of Benoit	MS	NA	100.00	6.32	5	21,294	20.48
3. Community Commerce Bank	CA	NA	0.00	18.48	6	324,045	17.94
4. First Eagle Bank	IL	23.31	50.00	45.67	3	569,007	17.02
5. Jefferson Bank	MS	NA	100.00	2.19	5	151,658	16.89
6. Mitchell Bank	WI	NA	66.67	38.51	5	53,358	16.29
7. Mission National Bank	CA	NA	66.67	45.12	5	259,617	15.74
8. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	574,767	15.01
9. First General Bank	CA	NA	20.00	22.99	6	1,047,182	14.73
10. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	64,685	14.64
11. First Bank of Linden	AL	NA	100.00	14.97	5	82,086	14.58
12. CBW Bank	KS	NA	100.00	33.32	5	119,862	14.26
13. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	385,170	14.23
14. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954	14.14
15. Central Bank of Kansas City	MO	NA	100.00	10.76	5	261,514	13.99
16. First National Bank of Picayune	MS	NA	66.67	42.96	5	230,649	13.88
17. Bank of Vernon	AL	NA	66.67	24.31	5	193,386	13.73
18. Pike National Bank	MS	NA	80.00	35.21	5	280,630	13.25
19. Tensas State Bank	LA	NA	80.00	19.31	5	155,613	13.01
20. Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	80,580	12.97

TOP 20 CDFI BANKS by Selected Indicators

	Social Performance Metrics					Balance Sheet/ Income Statement		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)
1. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	258,107	No	5.29
2. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827	Yes	3.66
3. CBW Bank	KS	NA	100.00	33.32	5	119,862	No	3.56
4. Peoples Bank	MS	36.00	100.00	25.20	3	402,287	Yes	3.46
5. Central Bank of Kansas City	MO	NA	100.00	10.76	5	261,514	Yes	3.13
6. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	449,389	No	3.01
7. United Bank	AL	46.37	63.16	23.49	1	871,343	No	2.96
8. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	287,018	No	2.89
9. Security Bank and Trust Company	TN	NA	90.00	30.22	5	612,226	Yes	2.81
10. First Eagle Bank	IL	23.31	50.00	45.67	3	569,007	Yes	2.58
11. First National Bank of Picaune	MS	NA	66.67	42.96	5	230,649	Yes	2.41
12. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	385,170	No	2.33
13. Delta Bank	LA	NA	80.00	27.90	5	356,077	Yes	2.30
14. BNA Bank	MS	NA	50.00	41.79	5	609,351	No	2.28
15. VCC Bank	VA	NA	50.00	33.95	5	246,505	No	2.22
16. RiverHills Bank	MS	46.89	75.00	29.43	1	370,387	Yes	2.05
17. Friend Bank	AL	NA	60.00	36.21	5	150,341	Yes	1.90
18. Bank of Lake Village	AR	NA	50.00	8.53	5	71,039	No	1.88
19. BOM Bank	LA	53.37	61.54	35.54	1	612,117	Yes	1.88
20. Bank of Vernon	AL	NA	66.67	24.31	5	193,386	No	1.79

	Social Performance Metrics					Balance Sheet/ Income Statement		
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)
1. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	258,107	No	55.23
2. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827	Yes	40.87
3. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	449,389	No	37.00
4. Peoples Bank	MS	36.00	100.00	25.20	3	402,287	Yes	36.44
5. Security Bank and Trust Company	TN	NA	90.00	30.22	5	612,226	Yes	35.21
6. United Bank	AL	46.37	63.16	23.49	1	871,343	No	32.05
7. Delta Bank	LA	NA	80.00	27.90	5	356,077	Yes	27.10
8. CBW Bank	KS	NA	100.00	33.32	5	119,862	No	25.77
9. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	287,018	No	24.36
10. VCC Bank	VA	NA	50.00	33.95	5	246,505	No	21.98
11. Central Bank of Kansas City	MO	NA	100.00	10.76	5	261,514	Yes	21.72
12. Texas National Bank	TX	81.16	66.67	35.06	1	420,551	No	20.63
13. Friend Bank	AL	NA	60.00	36.21	5	150,341	Yes	20.16
14. BOM Bank	LA	53.37	61.54	35.54	1	612,117	Yes	19.36
15. RiverHills Bank	MS	46.89	75.00	29.43	1	370,387	Yes	19.20
16. BNA Bank	MS	NA	50.00	41.79	5	609,351	No	19.15
17. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	320,949	Yes	18.58
18. Industrial Bank	DC	50.33	71.43	40.02	1	599,866	No	18.53
19. Union Bank & Trust Company	AR	NA	100.00	25.50	5	247,078	Yes	17.39
20. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	200,517	No	16.96

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. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	574,767	30.42
2. First General Bank	CA	NA	20.00	22.99	6	1,047,182	30.45
3. First Eagle Bank	IL	23.31	50.00	45.67	3	569,007	36.03
4. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	449,389	36.09
5. Industrial Bank	DC	50.33	71.43	40.02	1	599,866	36.99
6. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	287,018	39.60
7. BNA Bank	MS	NA	50.00	41.79	5	609,351	39.88
8. VCC Bank	VA	NA	50.00	33.95	5	246,505	40.16
9. Security Bank and Trust Company	TN	NA	90.00	30.22	5	612,226	40.24
10. United Bank	AL	46.37	63.16	23.49	1	871,343	41.31
11. RiverHills Bank	MS	46.89	75.00	29.43	1	370,387	43.97
12. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,075,725	44.02
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,125,957	46.03
14. Bank of Commerce	MS	NA	100.00	39.71	5	630,970	47.35
15. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954	47.59
16. First Choice Bank	CA	5.40	0.00	21.22	4	2,223,430	48.77
17. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	258,107	49.96
18. Peoples Bank	MS	36.00	100.00	25.20	3	402,287	50.46
19. First National Bank of Picayune	MS	NA	66.67	42.96	5	230,649	50.49
20. Bank of Vernon	AL	NA	66.67	24.31	5	193,386	50.59

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2020

	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. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	574,767	493,431	470,120	84,093	2,004	3.35	1.43	9.65	No	30.42	15.01	0.00	0.55	1.49	
2. Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	80,580	51,851	69,950	10,452	(47)	1.70	-0.23	-1.79	No	108.45	12.97	0.84	0.13	0.88	
3. Bank of Anguilla	MS	NA	100.00	12.17	5	160,432	101,572	126,763	14,549	441	3.89	1.13	12.43	No	67.33	9.87	3.27	0.02	1.29	
4. Bank of Benoit	MS	NA	100.00	6.32	5	21,294	4,722	17,370	3,867	(18)	2.73	-0.38	-2.46	No	103.85	20.48	2.24	0.00	1.02	
5. Bank of Brookhaven	MS	NA	100.00	29.55	5	190,414	98,323	165,032	20,895	327	2.91	0.71	6.49	No	72.35	10.50	0.40	0.01	1.03	
6. Bank of Cherokee County	OK	NA	66.67	45.23	5	134,958	99,817	123,791	10,936	170	4.13	0.53	6.25	No	86.67	8.48	0.65	0.03	1.03	
7. Bank of Commerce	MS	NA	100.00	39.71	5	630,970	348,331	543,263	67,743	1,933	3.13	1.29	11.63	No	47.35	9.82	0.53	0.06	1.29	
8. Bank of Franklin	MS	NA	40.00	37.67	6	173,386	103,787	154,613	17,930	312	3.80	0.76	7.11	No	73.90	10.49	0.39	0.18	1.23	
9. Bank of Kilmichael	MS	NA	75.00	20.70	5	211,069	124,713	185,969	19,911	696	3.99	1.35	15.01	Yes	59.13	8.92	1.00	0.13	1.61	
10. Bank of Lake Village	AR	NA	50.00	8.53	5	71,039	46,355	57,897	8,777	317	5.13	1.88	14.83	No	52.05	12.62	0.68	0.53	1.90	
11. Bank of Moundville	AL	NA	0.00	14.89	6	96,462	27,297	85,705	10,490	48	2.24	0.20	1.92	No	96.53	9.71	0.09	0.03	0.94	
12. Bank of Okolona	MS	NA	75.00	22.51	5	230,360	133,199	202,606	23,203	511	4.02	0.93	9.10	Yes	72.84	9.85	2.56	0.02	1.35	
13. Bank of St. Francisville	LA	52.03	0.00	35.51	2	178,877	129,926	159,019	16,423	430	5.00	1.02	10.61	Yes	58.28	9.51	0.80	0.71	1.26	
14. Bank of Vernon	AL	NA	66.67	24.31	5	193,386	133,317	165,373	26,550	850	3.32	1.79	12.82	No	50.59	13.73	0.28	0.71	1.10	
15. Bank of Winona	MS	NA	100.00	44.32	5	133,395	50,883	112,157	16,538	432	3.80	1.31	11.91	Yes	60.46	10.28	1.25	0.62	0.91	
16. Bank of Zachary	LA	31.22	33.33	49.99	4	272,703	195,183	246,132	25,653	773	4.49	1.11	12.45	No	63.17	8.96	0.99	0.01	1.13	
17. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,528,756	1,044,164	1,243,021	160,064	3,704	3.22	1.01	9.45	No	63.42	9.60	0.97	0.07	1.13	
18. BankPlus	MS	23.63	54.39	31.29	3	4,542,059	3,358,005	4,065,045	389,076	9,942	4.15	0.89	11.61	No	71.31	8.40	0.48	0.00	0.72	
19. Bay Bank	WI	35.71	0.00	33.18	4	126,387	78,480	98,058	16,076	293	3.57	0.94	7.44	No	71.69	12.20	0.92	0.04	2.01	
20. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,239,445	946,291	1,032,946	124,091	936	3.95	0.31	3.05	No	81.42	9.50	0.83	0.36	1.92	
21. BNA Bank	MS	NA	50.00	41.79	5	609,351	346,284	529,873	71,355	3,313	3.20	2.28	19.15	No	39.88	11.77	0.88	0.03	1.60	
22. BOM Bank	LA	53.37	61.54	35.54	1	612,117	524,641	515,000	58,559	2,786	3.94	1.88	19.36	Yes	57.99	9.37	0.45	0.05	0.67	
23. Broadway Federal Bank, F.S.B.	CA	71.12	66.67	89.23	1	488,707	427,350	319,386	50,798	495	2.50	0.40	3.91	No	91.94	9.71	0.20	0.00	0.75	
24. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	202,704	147,477	169,169	18,389	354	4.28	0.80	7.79	Yes	70.06	10.56	4.89	0.34	0.63	
25. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	670,943	458,570	545,460	62,925	(616)	2.82	-0.39	-3.86	No	134.78	10.22	2.71	0.01	1.05	
26. Carver State Bank	GA	NA	100.00	37.23	5	52,721	34,983	43,434	4,637	72	3.25	0.57	6.26	No	68.09	9.13	2.26	1.44	0.76	
27. Catahoula LaSalle Bank	LA	20.87	50.00	15.72	3	220,607	133,652	198,446	21,627	860	4.55	1.64	16.30	Yes	62.04	9.90	3.31	0.74	0.68	
28. CBW Bank	KS	NA	100.00	33.32	5	119,862	52,471	61,538	16,162	1,009	5.38	3.56	25.77	No	71.50	14.26	2.52	0.00	0.38	
29. Central Bank of Kansas City	MO	NA	100.00	10.76	5	261,514	232,686	220,034	38,845	2,054	4.47	3.13	21.72	Yes	58.43	13.99	0.00	-0.07	1.40	
30. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	200,517	162,435	173,438	18,233	767	4.96	1.57	16.96	No	55.39	9.00	0.18	-0.01	1.77	
31. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	258,107	208,496	212,142	25,510	3,302	5.59	5.29	55.23	No	49.96	9.79	0.38	0.00	1.16	
32. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	141,500	76,494	116,898	10,928	(482)	2.68	-1.35	-17.26	Yes	113.36	7.68	9.55	9.38	1.24	
33. Citizens Bank (Byhalia)	MS	34.41	0.00	40.71	4	83,734	38,277	72,929	10,257	195	4.45	0.97	7.78	No	66.78	12.15	0.39	0.11	1.00	
34. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	470,895	326,454	419,831	41,825	1,412	3.78	1.22	13.48	Yes	68.09	9.66	1.47	0.03	1.38	
35. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,605,886	1,076,044	1,355,523	172,892	5,376	3.19	1.38	12.51	Yes	61.08	10.76	0.56	0.06	1.21	
36. Citizens Progressive Bank	LA	NA	100.00	23.88	5	192,502	137,606	167,017	20,508	443	4.20	1.01	8.68	Yes	73.62	9.30	3.12	0.14	0.79	
37. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	104,095	79,511	93,871	6,688	6	4.20	0.02	0.36	No	99.42	6.50	1.26	0.12	1.40	

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2020

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
38. Citizens Trust Bank	GA	99.78	100.00	30.34	1	506,374	308,912	450,813	48,507	858	3.11	0.73	7.10	No	61.42	9.89	1.07	0.12	0.94
39. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	367,177	205,602	287,321	35,662	433	2.51	0.47	4.91	No	70.88	9.17	1.79	0.00	1.19
40. Cleveland State Bank	MS	NA	80.00	37.05	5	262,428	143,723	231,178	26,767	848	4.37	1.35	12.96	No	60.12	10.94	0.39	-0.06	1.13
41. Colfax Banking Company	LA	27.43	20.00	49.55	4	128,781	60,248	115,298	13,019	297	3.44	0.98	9.46	Yes	73.24	9.58	0.28	-0.02	0.41
42. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	23,533	16,319	21,524	1,959	(97)	4.40	-1.67	-19.32	No	138.66	8.00	4.42	0.00	0.84
43. Commercial Bank	MS	NA	40.00	27.31	6	186,681	102,245	159,495	18,266	324	3.57	0.71	7.47	No	71.48	9.28	0.50	0.25	1.52
44. Commercial Capital Bank	LA	NA	66.67	25.83	5	237,807	157,051	203,359	23,727	(433)	4.86	-0.86	-8.22	Yes	109.36	11.72	3.50	0.11	1.08
45. Commonwealth National Bank	AL	NA	100.00	20.33	5	50,752	15,612	45,465	5,050	(153)	3.24	-1.22	-12.05	No	141.98	9.73	3.06	0.27	2.73
46. Community Bank of the Bay	CA	NA	33.33	16.27	6	612,001	474,205	506,904	58,706	1,177	3.36	0.82	8.11	No	54.26	10.14	0.01	0.00	1.08
47. Community Commerce Bank	CA	NA	0.00	18.48	6	324,045	243,219	194,193	53,481	295	2.90	0.38	2.21	No	69.03	17.94	1.70	0.00	1.06
48. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	580,482	313,945	491,112	67,429	1,589	3.61	1.12	9.33	Yes	67.16	10.72	1.87	0.01	0.47
49. Copiah Bank	MS	37.82	55.56	32.61	3	247,658	173,639	204,642	24,370	474	3.90	0.78	7.88	No	73.48	9.84	0.84	0.15	1.35
50. Cottonport Bank	LA	65.16	83.33	33.99	1	413,224	262,202	362,651	48,097	674	3.71	0.67	5.67	No	72.32	11.65	1.43	0.36	1.36
51. Covington County Bank	MS	NA	100.00	16.98	5	81,908	40,833	73,294	8,165	92	3.05	0.47	4.67	No	81.42	9.89	0.90	-0.02	0.27
52. Cross Keys Bank	LA	54.36	62.50	25.17	1	453,619	289,249	342,360	50,784	1,578	4.76	1.46	13.07	Yes	54.15	10.84	1.66	0.00	1.14
53. Delta Bank	LA	NA	80.00	27.90	5	356,077	267,455	320,742	31,113	2,026	4.57	2.30	27.10	Yes	55.24	8.36	0.54	0.02	0.97
54. Exchange Bank and Trust Company	OK	NA	50.00	35.22	5	319,489	200,092	281,872	35,991	1,060	4.00	1.34	12.54	Yes	64.83	10.29	1.82	0.02	1.42
55. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	385,170	211,980	322,076	57,764	2,209	4.15	2.33	16.14	No	55.83	14.23	0.93	0.21	1.34
56. Farmers State Bank	MO	37.07	66.67	60.78	3	272,604	196,355	245,581	25,403	451	3.74	0.69	7.11	No	75.27	8.56	0.32	0.06	0.60
57. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	368,409	249,475	316,271	45,319	605	3.72	0.68	5.39	Yes	80.01	12.47	2.90	0.13	1.30
58. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	202,954	101,304	155,671	21,783	523	3.94	1.07	10.61	Yes	71.45	10.78	3.34	0.07	1.29
59. First American National Bank	MS	NA	55.56	57.61	5	312,375	175,607	273,723	35,131	991	4.90	1.30	11.54	Yes	72.31	10.63	1.29	-0.01	1.09
60. First Bank	MS	33.88	78.57	32.57	3	613,852	432,268	532,454	58,536	570	2.73	0.36	3.88	Yes	82.12	9.31	2.43	0.08	1.37
61. First Bank of Linden	AL	NA	100.00	14.97	5	82,086	23,698	69,356	12,488	92	2.97	0.46	3.05	No	71.11	14.58	0.00	0.13	1.36
62. First Choice Bank	CA	5.40	0.00	21.22	4	2,223,430	1,851,945	1,605,444	272,702	6,069	4.11	1.15	8.92	No	48.77	10.31	0.46	0.11	0.96
63. First Eagle Bank	IL	23.31	50.00	45.67	3	569,007	389,909	442,308	102,667	3,598	3.47	2.58	14.40	Yes	36.03	17.02	0.00	0.03	1.73
64. First General Bank	CA	NA	20.00	22.99	6	1,047,182	943,362	794,512	150,416	4,369	3.33	1.72	11.79	No	30.45	14.73	0.15	0.00	0.92
65. First Independence Bank	MI	22.29	66.67	42.35	3	282,800	166,824	192,487	22,820	227	4.22	0.33	4.00	No	92.64	9.06	0.34	3.36	0.95
66. First National Bank and Trust	AL	NA	100.00	33.98	5	184,097	110,760	158,968	19,594	587	3.45	1.33	12.30	Yes	75.17	10.64	2.04	0.03	1.49
67. First National Bank of Picayune	MS	NA	66.67	42.96	5	230,649	150,870	197,451	32,256	1,349	4.84	2.41	16.75	Yes	50.49	13.88	1.65	0.23	1.26
68. First NaturalState Bank	AR	NA	100.00	24.91	5	66,739	49,371	59,722	6,850	120	3.72	0.72	7.16	No	73.03	9.99	0.39	0.00	0.92
69. First Security Bank	MS	40.59	38.89	34.22	2	708,945	379,962	632,420	69,054	1,379	3.43	0.81	8.10	No	69.71	9.31	0.89	0.08	1.12
70. First Southwest Bank	CO	NA	66.67	20.93	5	380,961	266,596	330,524	33,792	484	3.70	0.53	5.76	No	75.57	8.18	0.10	0.00	1.15
71. First State Bank	MS	NA	92.86	43.53	5	867,620	517,439	739,823	112,082	1,396	3.36	0.64	5.01	No	63.26	11.52	1.42	0.64	0.86
72. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,075,725	3,190,167	4,234,004	688,214	19,286	3.66	1.58	11.68	No	44.02	10.20	1.26	0.04	0.88
73. FNB Oxford Bank	MS	NA	100.00	42.81	5	427,736	235,156	341,498	45,185	647	3.10	0.63	5.95	No	58.99	9.79	0.19	0.03	1.29
74. FNBC Bank	AR	NA	75.00	26.94	5	565,686	395,158	456,400	56,710	1,608	3.85	1.15	11.74	Yes	60.07	10.12	1.54	0.03	1.90
75. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	183,636	115,791	165,972	16,579	589	3.82	1.29	14.38	Yes	67.66	9.00	0.49	0.04	1.06

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2020

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality			
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
76. Freedom Bank	FL	NA	50.00	13.87	5	392,205	311,683	358,858	31,547	935	3.55	0.97	12.05	No	56.07	8.20	0.24	0.00	1.07
77. Friend Bank	AL	NA	60.00	36.21	5	150,341	99,306	135,507	14,153	696	3.90	1.90	20.16	Yes	57.50	9.34	0.84	-0.04	1.80
78. GN Bank	IL	NA	100.00	77.17	5	108,183	49,032	91,978	10,584	(80)	3.40	-0.30	-3.02	No	108.56	9.52	3.18	-0.02	1.29
79. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,125,957	877,819	926,330	143,670	4,148	3.80	1.51	11.75	No	46.03	12.87	0.12	0.00	1.16
80. Great Southern Bank	MS	41.44	75.00	33.34	1	331,733	128,194	299,169	30,613	413	3.62	0.52	5.48	No	83.04	9.00	0.89	0.24	0.94
81. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	320,949	232,423	270,704	23,864	1,114	4.31	1.42	18.58	Yes	60.36	7.57	0.28	0.02	0.82
82. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,211,905	917,215	1,042,989	118,438	4,847	3.96	1.65	16.76	Yes	58.13	9.28	0.57	-0.03	1.18
83. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	327,919	237,309	265,861	21,000	67	3.22	0.09	1.28	No	96.47	7.22	1.59	0.02	0.96
84. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	128,800	45,763	109,664	16,883	207	3.16	0.64	4.96	Yes	76.94	12.26	4.44	0.10	1.63
85. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	386,709	307,008	341,057	35,046	1,006	4.83	1.06	11.56	Yes	63.97	9.21	1.50	0.24	1.09
86. Industrial Bank	DC	50.33	71.43	40.02	1	599,866	360,632	540,364	44,854	2,012	3.42	1.40	18.53	No	36.99	7.25	6.14	0.09	1.34
87. Insouth Bank	TN	57.51	66.67	33.73	1	373,318	286,227	336,006	35,146	1,168	4.84	1.26	13.47	No	68.06	9.25	0.73	0.10	1.00
88. International Bank of Chicago	IL	23.52	50.00	32.69	3	741,688	511,204	620,365	84,188	1,256	2.73	0.71	6.04	Yes	74.10	11.04	4.37	-0.33	1.56
89. Jefferson Bank	MS	NA	100.00	2.19	5	151,658	101,942	127,988	23,293	406	3.93	1.21	7.04	No	62.95	16.89	0.34	0.36	3.54
90. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	449,389	390,607	356,242	35,279	3,119	4.82	3.01	37.00	No	36.09	8.13	0.06	0.05	1.21
91. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	737,417	418,081	636,206	62,940	516	3.45	0.30	3.31	No	82.93	8.04	0.89	0.27	1.08
92. Magnolia State Bank	MS	39.35	75.00	36.14	3	382,873	265,193	346,424	34,923	764	3.17	0.83	8.76	Yes	75.97	9.21	0.86	0.07	0.79
93. Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	291,299	186,731	263,559	22,846	(21)	3.60	-0.03	-0.37	No	80.22	7.98	0.55	0.07	1.45
94. Mechanics Bank	MS	NA	100.00	44.77	5	253,359	173,779	222,608	26,903	542	3.83	0.88	8.27	No	73.19	10.56	1.64	0.00	1.17
95. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	114,085	50,418	97,167	12,642	82	3.15	0.29	2.59	Yes	98.36	10.49	3.23	0.00	1.30
96. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	88,066	49,426	79,849	7,776	99	3.96	0.48	5.18	Yes	87.82	8.93	2.08	-0.05	1.11
97. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	642,333	351,223	545,667	79,071	2,663	2.92	1.69	13.70	No	83.20	12.62	1.54	-0.06	1.09
98. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	101,658	65,585	90,175	10,960	141	3.60	0.55	5.20	No	80.91	9.84	0.09	-0.03	1.25
99. Metro Bank*	KY	NA	100.00	11.59	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
100. Mission National Bank	CA	NA	66.67	45.12	5	259,617	182,958	206,964	38,465	(140)	3.10	-0.23	-1.58	No	109.14	15.74	0.00	0.00	1.45
101. Mission Valley Bank	CA	NA	0.00	11.41	6	506,398	332,709	396,239	43,508	539	3.69	0.49	4.98	No	68.14	10.51	0.38	0.44	1.27
102. Mitchell Bank	WI	NA	66.67	38.51	5	53,358	17,218	44,716	8,606	29	3.16	0.23	1.35	No	90.80	16.29	0.15	0.36	1.10
103. Native American Bank, National Association	CO	NA	100.00	1.59	5	203,482	151,656	133,074	15,534	221	3.72	0.50	5.72	No	84.00	8.46	0.75	0.00	0.68
104. Neighborhood National Bank	CA	NA	50.00	19.23	5	142,741	88,393	77,641	10,123	(731)	2.97	-2.40	-27.89	No	153.37	11.23	0.49	-0.56	1.58
105. New Haven Bank	CT	40.41	100.00	44.46	1	160,079	138,685	123,218	16,588	48	2.76	0.12	1.16	No	85.94	9.47	0.02	0.03	1.16
106. Noah Bank	PA	NA	20.00	1.56	6	373,361	297,492	329,792	29,937	(2,391)	2.05	-2.46	-30.76	No	148.35	7.26	3.21	2.88	2.70
107. OneUnited Bank	MA	74.38	80.00	97.95	1	684,872	445,521	402,227	43,203	260	1.82	0.16	2.41	No	110.66	5.24	0.13	0.00	0.39
108. Optus Bank	SC	NA	100.00	21.09	5	154,974	86,692	114,759	11,431	154	2.49	0.50	5.58	No	81.71	9.82	2.20	0.20	0.68
109. Oxford University Bank	MS	NA	66.67	44.93	5	189,195	138,438	169,352	18,395	394	3.59	0.86	8.71	No	67.59	9.68	0.16	0.29	1.07
110. Pan American Bank & Trust	IL	48.35	33.33	54.67	2	378,084	294,338	338,179	34,330	644	3.35	0.68	7.69	Yes	78.56	9.04	0.00	0.00	0.84
111. Partners Bank	AR	NA	83.33	11.72	5	307,913	209,421	259,135	28,033	441	4.10	0.66	6.47	No	61.04	10.30	0.04	0.01	1.15
112. Peoples Bank	MS	36.00	100.00	25.20	3	402,287	320,525	343,605	37,702	3,238	4.23	3.46	36.44	Yes	50.46	9.82	3.38	0.06	1.06
113. Pike National Bank	MS	NA	80.00	35.21	5	280,630	169,898	238,051	37,081	465	3.65	0.68	5.09	No	77.62	13.25	0.98	0.08	1.27

* As of April 22, 2020 Metro Bank was acquired by Liberty Bank and Trust Company.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: SECOND QUARTER 2020

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
114. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,239,617	650,604	1,086,368	125,582	2,196	2.84	0.72	7.11	No	69.78	9.27	1.25	0.38	0.74
115. Ponce Bank	NY	71.86	64.29	71.38	1	1,216,693	1,086,502	952,049	136,420	15	3.41	0.01	0.04	No	96.15	11.63	1.06	0.00	1.27
116. PriorityOne Bank	MS	43.10	53.33	28.64	1	778,547	565,075	661,649	78,434	3,236	4.65	1.70	16.90	Yes	64.32	10.19	0.47	0.07	1.00
117. Progressive National Bank	LA	NA	60.00	46.30	5	85,818	42,334	78,231	7,185	160	3.24	0.75	9.00	Yes	80.42	8.40	0.19	0.00	0.71
118. Pulaski Savings Bank	IL	NA	100.00	96.08	5	48,164	37,897	39,569	3,545	(14)	2.72	-0.12	-1.58	No	104.62	7.53	0.39	0.00	0.33
119. Quontic Bank	NY	41.63	0.00	90.07	2	1,009,936	891,293	417,024	48,279	726	2.60	0.44	6.07	No	81.03	9.80	0.31	0.00	0.23
120. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	64,685	21,603	53,524	9,640	77	3.36	0.49	3.28	Yes	79.51	14.64	1.13	0.11	1.83
121. RiverHills Bank	MS	46.89	75.00	29.43	1	370,387	195,038	301,648	40,330	1,877	3.83	2.05	19.20	Yes	43.97	11.02	1.19	0.35	2.30
122. Robertson Banking Company	AL	57.10	85.71	43.40	1	390,535	276,118	345,845	35,867	1,366	3.49	1.47	15.58	Yes	58.48	9.48	0.11	0.04	1.45
123. Royal Business Bank	CA	29.96	46.15	37.95	4	3,134,954	2,666,101	2,452,704	509,874	8,133	3.64	1.03	6.44	No	47.59	14.14	0.58	0.05	0.86
124. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	92,115	41,752	79,142	12,570	320	3.36	1.41	10.21	Yes	66.52	12.87	0.07	0.02	1.24
125. Savoy Bank	NY	69.66	0.00	43.66	2	596,948	521,640	347,988	42,427	833	3.82	0.61	7.93	No	53.96	9.82	0.72	-0.03	1.39
126. Security Bank and Trust Company	TN	NA	90.00	30.22	5	612,226	481,255	487,582	50,259	4,140	3.23	2.81	35.21	Yes	40.24	8.12	0.03	0.01	0.38
127. Security Federal Bank	SC	34.47	56.25	33.72	3	1,101,686	545,123	899,936	117,667	2,341	3.18	0.87	8.37	No	69.06	9.77	0.70	-0.08	1.96
128. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	287,018	220,293	248,257	33,302	1,967	5.01	2.89	24.36	No	39.60	11.85	2.11	0.13	2.02
129. South Georgia Banking Company	GA	NA	100.00	23.15	5	496,508	274,360	426,744	67,379	1,008	3.56	0.84	6.04	No	70.65	11.91	0.45	-0.02	1.34
130. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,632,595	1,155,055	1,360,286	181,804	4,151	4.52	1.06	9.33	No	53.03	9.06	1.10	-0.01	1.41
131. Southern Independent Bank	AL	NA	100.00	37.67	5	287,766	147,837	232,875	30,317	517	2.67	0.74	7.05	No	61.48	10.35	0.26	0.00	1.27
132. Spring Bank	NY	NA	100.00	32.10	5	341,482	235,062	222,311	26,431	(32)	3.32	-0.04	-0.49	No	65.60	10.38	1.24	0.06	0.77
133. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	238,403	162,190	159,718	51,607	261	3.13	0.45	2.03	No	81.15	22.33	1.18	0.01	1.31
134. State Bank & Trust Company*	MS	57.32	65.71	28.41	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
135. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,453,827	1,087,235	1,119,287	113,235	11,201	5.69	3.66	40.87	Yes	60.88	8.82	0.18	0.08	1.02
136. Sycamore Bank	MS	58.64	60.00	38.39	1	263,746	171,289	236,722	24,359	454	3.74	0.70	7.65	No	71.60	9.23	0.26	0.12	0.99
137. Tensas State Bank	LA	NA	80.00	19.31	5	155,613	93,942	124,665	21,908	517	3.71	1.32	9.65	Yes	60.19	13.01	2.49	0.00	1.17
138. Texas National Bank	TX	81.16	66.67	35.06	1	420,551	303,633	320,999	31,245	1,572	4.47	1.60	20.63	No	61.44	8.43	0.33	0.00	1.16
139. The Peoples Bank	MS	NA	66.67	36.00	5	457,020	198,068	399,326	50,151	932	2.92	0.83	7.56	No	61.90	10.14	0.02	-0.02	0.67
140. Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	103,263	52,095	92,025	10,823	(420)	2.29	-1.76	-15.23	No	138.74	8.84	2.71	0.75	3.12
141. Union Bank & Trust Company	AR	NA	100.00	25.50	5	247,078	184,380	211,276	23,831	1,008	4.02	1.74	17.39	Yes	55.06	10.15	0.33	0.06	1.12
142. United Bank	AL	46.37	63.16	23.49	1	871,343	513,690	777,927	78,326	6,012	3.44	2.96	32.05	No	41.31	9.36	0.76	0.01	1.22
143. United Bank of Philadelphia	PA	NA	50.00	16.14	5	50,241	36,257	47,352	2,760	(16)	4.49	-0.13	-2.31	No	100.13	5.18	11.63	-0.02	0.65
144. United Mississippi Bank	MS	NA	60.00	25.88	5	384,404	276,013	340,072	41,224	1,404	4.00	1.50	14.00	Yes	72.35	10.18	1.29	0.13	0.66
145. VCC Bank	VA	NA	50.00	33.95	5	246,505	189,748	174,658	24,970	1,331	2.46	2.22	21.98	No	40.16	10.55	2.65	0.03	1.58
146. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	714,179	387,947	593,202	94,398	1,249	3.02	0.73	5.42	No	65.90	12.39	0.67	0.07	1.18
147. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	255,349	185,016	211,919	23,639	576	3.98	0.92	10.00	Yes	69.69	8.87	1.52	0.03	0.88

* As of April 1, 2020, State Bank & Trust Company was acquired by BankPlus.