CDFI Banking Industry Peer Group Report

THIRD QUARTER 2019

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.

NCIF℠ National Community Investment Fund

BankIMPACT an NCIF resource | *Catalyzing Investments in Underserved Communities*

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PEER GROUP DATA: THIRD QUARTER 2019

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the third quarter of 2019. As of November 18, 2019, there were 139 CDFI Banks.

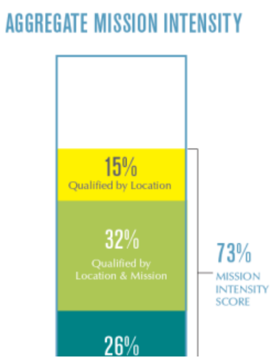
PEER GROUP DATA: THIRD QUARTER 2019

	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				$57,207,809	$40,328,093	$47,785,385	$6,844,941	$167,987								
MEDIAN	44.91	66.67	31.67	$256,465	$169,801	$210,553	$27,949	$686	4.04	1.12	9.24	69.72	10.67	0.81	0.05	1.18
AVERAGE	47.37	67.24	33.97	$411,567	$290,130	$343,780	$49,244	$1,209	3.98	0.94	7.28	73.96	11.28	1.37	0.13	1.29
MAXIMUM	99.79	100.00	97.95	$3,472,906	$2,431,474	$2,769,321	$543,189	$13,913	5.61	5.83	35.12	184.90	22.98	10.86	3.51	5.82
MINIMUM	5.41	0.00	1.56	$22,512	$5,627	$20,341	$2,105	($6,227)	1.84	(5.53)	(118.67)	29.47	2.61	0.00	(0.83)	0.28

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.**

Mission Intensity:



Quadrants:

DDI and DLI-HMDA can be combined to create a comprehensive look at a bank's SPMs. Banks with a high percentage for each indicator are placed within Quadrants 1 through 4, with 1 signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

Development Lending Intensity (DLI-HMDA):

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

Development Deposit Intensity (DDI):

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

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

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.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906
2.	BankPlus	MS	23.63	55.36	31.29	3	2,965,559
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635
5.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447
7.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339
8.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033
9.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904
10.	Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506
11.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166
13.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869
14.	Security Federal Bank	SC	34.47	53.33	33.72	3	991,131
15.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769
16.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432
17.	First State Bank	MS	NA	92.86	43.53	1 or 3	791,522
18.	United Bank	AL	46.37	61.11	23.49	1	692,067
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782
20.	OneUnited Bank	MA	74.38	80.00	97.95	1	650,210

Total Loans

			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Total Loans ($000)
1.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	2,431,474
2.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	2,361,090
3.	BankPlus	MS	23.63	55.36	31.29	3	2,965,559	2,123,314
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,328,525
5.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,030,531
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	989,825
7.	Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506	960,709
8.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339	927,875
9.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	920,139
10.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033	890,418
11.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	844,769
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	749,460
13.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	745,872
14.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	681,552
15.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964	612,228
16.	First State Bank	MS	NA	92.86	43.53	1 or 3	791,522	531,827
17.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	523,165
18.	OneUnited Bank	MA	74.38	80.00	97.95	1	650,210	508,108
19.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	482,365
20.	Security Federal Bank	SC	34.47	53.33	33.72	3	991,131	462,400

Source: SNL.com | As of 9/30/2019

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. First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	2,769,321
2. BankPlus	MS	23.63	55.36	31.29	3	2,965,559	2,612,970
3. Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	2,293,238
4. First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,339,767
5. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	1,242,375
6. Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,209,381
7. BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339	1,106,019
8. Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	1,018,946
9. State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033	998,756
10. Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964	946,003
11. Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	852,987
12. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	833,471
13. Security Federal Bank	SC	34.47	53.33	33.72	3	991,131	820,287
14. First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	819,276
15. Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506	782,381
16. Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	761,117
17. First State Bank	MS	NA	92.86	43.53	1 or 3	791,522	648,275
18. United Bank	AL	46.37	61.11	23.49	1	692,067	616,254
19. PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	571,624
20. International Bank of Chicago	IL	23.53	57.14	32.69	3	648,663	552,456

Leverage Ratio

		Social Performance Metrics				Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	Leverage Ratio (%)
1. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	1 or 3	219,997	22.98
2. CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	19.82
3. Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	276,756	19.12
4. Jefferson Bank	MS	NA	100.00	2.19	1 or 3	125,564	18.46
5. Metro Bank	KY	NA	100.00	11.59	1 or 3	25,775	18.46
6. First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	17.35
7. Mitchell Bank	WI	NA	66.67	38.51	1 or 3	48,834	17.03
8. Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	68,110	16.85
9. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	16.36
10. Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	57,079	15.98
11. Bank of Vernon	AL	NA	66.67	24.31	1 or 3	162,894	15.97
12. Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	342,200	15.03
13. Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	14.98
14. First Bank of Linden	AL	NA	100.00	14.97	1 or 3	80,486	14.87
15. Bay Bank	WI	35.71	0.00	25.96	4	103,511	14.78
16. First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	14.10
17. Pike National Bank	MS	NA	80.00	35.21	1 or 3	256,465	13.99
18. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	79,858	13.97
19. American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	13.87
20. Partners Bank	AR	NA	83.33	11.72	1 or 3	205,202	13.69

Source: SNL.com | As of 9/30/2019

TOP 20 CDFI BANKS *by Selected Indicators*

Return on Average Assets (ROAA)

			Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets ($000)	S Corp	ROAA (%)
1.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	Yes	5.83
2.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	No	4.30
3.	Peoples Bank	MS	36.01	100.00	25.20	3	310,997	Yes	2.67
4.	BOM Bank	LA	53.38	58.33	35.54	1	476,958	Yes	2.38
5.	First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	Yes	2.30
6.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	275,108	Yes	2.30
7.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	Yes	2.20
8.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	Yes	2.14
9.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	No	2.11
10.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	No	2.05
11.	Quontic Bank	NY	41.64	0.00	90.07	2	392,656	Yes	2.03
12.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	No	1.92
13.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	No	1.91
14.	Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	173,968	Yes	1.84
15.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	338,294	No	1.84
16.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	175,951	No	1.82
17.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	Yes	1.82
18.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	Yes	1.81
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	Yes	1.78
20.	Bank of Winona	MS	NA	100.00	44.32	1 or 3	122,876	Yes	1.77

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.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	Yes	35.12
2.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	275,108	Yes	27.75
3.	Peoples Bank	MS	36.01	100.00	25.20	3	310,997	Yes	26.74
4.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	Yes	26.59
5.	BOM Bank	LA	53.38	58.33	35.54	1	476,958	Yes	24.34
6.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	No	22.27
7.	Quontic Bank	NY	41.64	0.00	90.07	2	392,656	Yes	21.49
8.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	Yes	20.66
9.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	425,412	Yes	18.17
10.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	175,951	No	18.03
11.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	Yes	16.96
12.	Optus Bank	SC	NA	100.00	21.09	1 or 3	72,041	No	16.95
13.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	No	16.86
14.	United Bank	AL	46.37	61.11	23.49	1	692,067	No	16.84
15.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	Yes	16.65
16.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	200,865	Yes	16.60
17.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	Yes	16.52
18.	Security Bank and Trust Company	TN	NA	90.00	25.61	1 or 3	475,743	Yes	16.41
19.	Union Bank & Trust Company	AR	NA	100.00	25.50	1 or 3	211,380	Yes	16.41
20.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	172,476	Yes	16.24

Source: SNL.com | As of 9/30/2019

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	NA	25.00	22.99	2 or 4	982,769	29.47
2.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	30.89
3.	First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	40.95
4.	VCC Bank	VA	NA	50.00	33.95	1 or 3	214,190	43.26
5.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	43.34
6.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	45.43
7.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	46.64
8.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	48.96
9.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	49.07
10.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	49.70
11.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	49.98
12.	Savoy Bank	NY	69.66	0.00	43.66	2	381,689	50.24
13.	International Bank of Chicago	IL	23.53	57.14	32.69	3	648,663	52.63
14.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	545,573	52.66
15.	BNA Bank	MS	NA	50.00	41.79	1 or 3	524,965	53.49
16.	Southern Independent Bank	AL	NA	100.00	35.57	1 or 3	241,970	53.88
17.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	54.15
18.	Robertson Banking Company	AL	57.10	83.33	43.40	1	336,766	55.01
19.	Security Bank and Trust Company	TN	NA	90.00	25.61	1 or 3	475,743	55.27
20.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	55.69

Source: SNL.com | As of 9/30/2019

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2019

			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	29.23	0.00	30.14	4	565,881	482,365	477,394	79,471	2,740	3.52	1.92	14.04	No	30.89	13.87	0.00	0.00	1.26
2.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	2 or 4	81,318	56,852	70,404	10,642	(62)	1.84	-0.30	-2.32	No	116.24	13.04	1.18	0.00	0.80
3.	Bank of Anguilla	MS	NA	100.00	12.17	1 or 3	150,663	90,952	114,822	14,896	308	4.37	0.83	8.39	No	72.85	10.65	4.32	0.07	2.48
4.	Bank of Brookhaven	MS	NA	100.00	26.49	1 or 3	165,957	95,784	141,766	20,391	348	3.36	0.85	6.92	No	70.78	12.07	0.03	0.08	0.96
5.	Bank of Cherokee County	OK	NA	66.67	45.23	1 or 3	116,578	89,463	106,513	9,786	101	4.39	0.35	4.14	No	90.40	8.34	0.68	0.03	1.00
6.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	545,573	326,728	465,999	61,928	1,575	3.10	1.20	10.19	No	52.66	10.45	0.74	0.24	1.34
7.	Bank of Franklin	MS	NA	40.00	37.67	2 or 4	146,069	97,413	128,278	17,188	416	4.60	1.14	9.80	No	67.00	11.63	0.48	0.06	1.18
8.	Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	175,510	117,115	154,786	18,181	609	4.40	1.38	13.53	Yes	60.58	9.98	1.28	0.10	1.37
9.	Bank of Lake Village	AR	NA	50.00	8.53	1 or 3	66,326	40,874	57,679	8,431	165	4.40	1.00	7.89	No	65.54	12.61	2.64	0.00	1.94
10.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	200,865	137,594	174,820	21,232	868	4.28	1.72	16.60	Yes	69.25	10.01	5.49	0.61	1.83
11.	Bank of St. Francisville	LA	52.03	0.00	35.51	2	144,172	108,553	125,969	14,681	403	4.34	1.18	11.08	Yes	72.89	10.67	0.55	0.03	1.43
12.	Bank of Vernon	AL	NA	66.67	24.31	1 or 3	162,894	113,343	136,308	25,774	536	3.86	1.34	8.35	No	61.03	15.97	0.23	-0.05	1.55
13.	Bank of Winona	MS	NA	100.00	44.32	1 or 3	122,876	53,046	102,698	15,629	549	3.70	1.77	14.56	Yes	56.00	11.14	2.68	0.10	1.03
14.	Bank of York	AL	NA	100.00	31.60	1 or 3	102,190	47,169	84,083	11,381	(11)	3.19	-0.04	-0.39	Yes	96.83	11.46	0.04	-0.01	1.10
15.	Bank of Zachary	LA	31.22	33.33	53.18	4	239,589	171,887	210,553	24,201	320	3.85	0.53	5.33	No	80.56	9.89	0.75	0.01	0.95
16.	Bank 2	OK	34.42	100.00	39.09	3	202,055	156,760	177,733	20,910	384	5.13	0.73	7.41	No	83.52	8.56	0.50	0.39	1.00
17.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339	927,875	1,106,019	147,732	3,597	3.72	1.12	9.77	No	65.81	9.78	1.04	0.20	0.99
18.	BankPlus	MS	23.63	55.36	31.29	3	2,965,559	2,123,314	2,612,970	282,103	9,815	3.95	1.35	14.06	No	67.74	9.60	0.70	0.33	1.06
19.	Bay Bank	WI	35.71	0.00	25.96	4	103,511	65,048	82,838	15,002	316	4.64	1.28	8.54	No	72.56	14.78	0.69	-0.02	2.49
20.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	749,460	852,987	119,745	958	4.09	0.36	3.22	No	88.68	10.39	1.09	0.32	2.14
21.	BNA Bank	MS	NA	50.00	41.79	1 or 3	524,965	310,633	446,013	66,899	1,786	3.23	1.36	10.87	No	53.49	12.49	0.92	-0.05	1.72
22.	BOM Bank	LA	53.38	58.33	35.54	1	476,958	386,520	428,428	46,349	2,724	5.07	2.38	24.34	Yes	57.81	9.70	0.62	0.23	0.65
23.	Broadway Federal Bank	CA	71.12	66.67	89.23	1	412,174	365,792	283,569	51,063	(70)	2.39	-0.07	-0.55	No	103.83	11.74	0.19	0.00	0.77
24.	Caldwell Bank & Trust Co.	LA	NA	100.00	41.15	1 or 3	158,092	122,926	131,558	18,282	206	4.57	0.52	4.52	Yes	79.74	11.49	3.12	0.50	0.69
25.	Carver Federal Savings Bank	NY	NA	66.67	40.56	1 or 3	589,778	433,284	481,154	66,587	(810)	3.00	-0.56	-4.84	No	115.00	11.45	1.89	0.05	1.07
26.	Carver State Bank	GA	NA	100.00	37.23	1 or 3	41,252	24,749	33,203	4,429	35	5.27	0.34	3.17	No	93.03	10.56	4.11	0.05	1.11
27.	Catahoula LaSalle Bank	LA	20.88	42.86	15.72	4	178,693	108,789	157,397	20,674	521	4.31	1.18	10.16	Yes	70.25	11.46	3.67	0.10	0.99
28.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	5,627	49,133	14,358	778	3.23	4.30	22.27	No	63.48	19.82	0.50	-0.09	0.89
29.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	168,998	176,731	36,338	3,056	4.70	5.83	35.12	Yes	49.07	16.36	0.00	-0.70	1.36
30.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	175,951	152,763	155,316	17,806	803	5.23	1.82	18.03	No	55.88	9.81	0.13	0.01	1.77
31.	Citizens Bank (Byhalia)	MS	34.41	0.00	40.71	4	75,467	36,482	64,953	9,924	202	4.68	1.08	8.26	No	67.59	12.81	0.63	0.09	0.95
32.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	425,412	318,466	369,522	41,353	1,835	4.28	1.72	18.17	Yes	64.81	10.57	1.34	0.04	1.40
33.	Citizens Bank & Trust Company	MS	66.98	66.67	21.80	1	141,898	98,634	111,085	11,437	(1,472)	4.06	-4.14	-51.69	Yes	75.27	8.04	3.67	3.51	1.81
34.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	989,825	1,242,375	164,350	6,516	3.48	1.81	16.08	Yes	59.36	10.76	0.64	0.23	1.26
35.	Citizens Progressive Bank	LA	NA	100.00	23.88	1 or 3	163,135	123,686	141,120	20,618	344	4.46	0.82	6.71	Yes	76.84	9.79	1.65	0.23	0.83
36.	Citizens Savings Bank & Trust Company	TN	NA	66.67	7.92	1 or 3	99,727	80,778	88,974	6,458	(58)	4.50	-0.24	-3.58	No	102.82	6.59	2.82	0.07	1.66
37.	Citizens Trust Bank	GA	99.79	100.00	30.34	1	415,079	275,881	351,035	46,630	1,044	4.06	1.00	9.08	No	75.65	11.01	0.60	-0.10	0.59

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2019

		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 (%)
38. City First Bank of D.C., N.A.	DC	NA	0.00	31.39	2 or 4	348,367	137,156	271,680	33,146	461	2.97	0.51	5.57	No	76.14	9.29	1.18	0.09	1.60
39. City National Bank of New Jersey	NJ	NA	100.00	28.50	1 or 3	120,574	63,779	111,234	3,522	(1,198)	4.17	-3.48	-118.67	No	151.58	2.61	2.64	-0.03	5.82
40. Cleveland State Bank	MS	NA	80.00	37.05	1 or 3	229,592	129,150	200,524	25,016	554	3.98	0.97	8.99	No	68.76	11.74	0.58	0.33	1.28
41. Colfax Banking Company	LA	27.43	20.00	49.55	4	112,258	61,305	99,599	12,062	342	4.01	1.22	11.62	Yes	70.52	10.18	0.48	0.03	0.39
42. Columbia Savings and Loan Association	WI	NA	100.00	64.35	1 or 3	22,512	17,197	20,341	2,105	7	5.18	0.13	1.34	No	97.13	8.96	4.37	0.00	0.67
43. Commercial Bank	MS	NA	40.00	27.31	2 or 4	165,038	93,030	137,798	17,529	369	3.95	0.89	8.53	No	68.13	10.05	0.54	0.30	1.52
44. Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	173,968	129,638	140,638	21,925	780	4.29	1.84	14.49	Yes	55.95	12.95	3.92	0.06	1.09
45. Commonwealth National Bank	AL	NA	100.00	20.33	1 or 3	48,619	16,144	43,107	5,225	(34)	3.38	-0.27	-2.66	No	105.75	10.70	7.20	-0.83	3.11
46. Community Bank of the Bay	CA	NA	50.00	16.27	1 or 3	491,389	395,274	400,746	54,828	1,298	4.49	1.14	9.59	No	59.89	11.95	0.17	-0.04	1.03
47. Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	276,756	202,956	183,099	53,135	686	3.47	0.99	5.18	No	66.70	19.12	0.36	-0.29	1.12
48. Concordia Bank & Trust Co.	LA	NA	85.71	29.14	1 or 3	523,759	294,427	422,367	67,099	1,593	3.43	1.23	9.62	Yes	66.03	12.37	1.49	0.27	0.42
49. Cottonport Bank	LA	65.17	83.33	33.99	1	362,251	242,390	315,158	46,102	1,029	4.52	1.17	9.02	No	64.90	13.00	1.44	0.30	1.24
50. Cross Keys Bank	LA	54.37	62.50	25.17	1	377,336	229,789	294,254	47,262	1,030	3.50	1.10	8.85	Yes	70.70	11.92	2.48	1.34	0.79
51. Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	237,925	267,428	27,248	1,768	4.49	2.20	26.59	Yes	55.69	8.24	0.38	-0.21	1.12
52. Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	342,200	196,614	282,233	54,214	1,491	4.94	1.76	11.21	No	62.24	15.03	1.09	0.27	1.51
53. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.41	3	321,185	252,739	266,764	43,047	879	4.34	1.08	8.23	Yes	73.67	13.18	3.11	0.10	1.26
54. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	168,559	96,633	135,077	20,840	471	4.21	1.14	9.24	Yes	75.18	12.49	3.60	0.05	1.19
55. First American National Bank	MS	NA	55.56	57.61	1 or 3	276,727	153,245	240,991	31,858	394	4.31	0.57	4.99	Yes	89.66	11.31	1.05	0.20	1.11
56. First Bank of Linden	AL	NA	100.00	14.97	1 or 3	80,486	29,726	68,088	12,194	225	3.89	1.14	7.45	No	62.96	14.87	1.27	-0.07	1.21
57. First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,328,525	1,339,767	271,674	8,303	5.61	2.05	12.34	No	43.34	12.56	0.56	0.12	0.93
58. First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	377,143	419,300	92,966	2,942	3.73	2.30	12.84	Yes	40.95	17.35	0.00	0.05	1.91
59. First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	920,139	819,276	138,658	5,155	4.19	2.11	15.17	No	29.47	14.10	0.18	0.00	0.89
60. First Independence Bank	MI	22.29	66.67	42.35	3	278,016	178,545	195,579	23,279	656	4.47	0.95	11.38	No	85.58	9.72	0.60	-0.01	0.82
61. First National Bank and Trust	AL	NA	100.00	33.98	1 or 3	154,565	97,829	136,457	17,590	300	3.66	0.78	6.85	Yes	83.70	11.39	2.24	0.09	1.30
62. First Security Bank	MS	40.60	35.29	34.22	2	572,413	366,174	495,332	68,844	1,791	4.51	1.24	10.57	No	66.58	11.20	0.95	0.12	1.02
63. First Southwest Bank	CO	NA	71.43	20.93	1 or 3	331,650	218,678	286,057	32,474	718	4.24	0.89	8.90	No	70.76	8.83	0.53	0.15	1.29
64. First State Bank	MS	NA	92.86	43.53	1 or 3	791,522	531,827	648,275	109,832	2,028	3.45	1.02	7.44	No	61.89	12.67	0.81	0.19	0.85
65. First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	2,361,090	2,769,321	543,189	13,913	4.15	1.62	10.28	No	48.96	12.03	1.58	0.00	0.55
66. FNB Oxford Bank	MS	NA	83.33	42.81	1 or 3	365,351	210,015	302,002	42,314	1,226	3.03	1.35	11.85	No	65.31	10.81	0.32	0.00	1.09
67. FNBC Bank	AR	NA	75.00	26.94	1 or 3	528,454	367,310	442,463	49,044	1,720	3.99	1.36	14.31	Yes	60.09	9.74	1.74	0.19	1.81
68. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	172,476	113,097	150,778	17,313	692	4.58	1.62	16.24	Yes	64.96	10.10	0.80	0.09	0.88
69. Friend Bank	AL	NA	60.00	33.79	1 or 3	132,700	90,651	118,952	13,270	450	4.60	1.36	13.66	Yes	62.77	9.84	0.89	0.05	1.80
70. GN Bank	IL	NA	100.00	77.17	1 or 3	136,989	48,340	123,684	13,280	(448)	2.77	-1.29	-13.28	No	147.86	9.43	4.32	-0.08	1.09
71. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	745,872	833,471	131,475	3,709	3.74	1.51	11.45	No	49.98	13.36	0.37	0.00	1.22
72. Great Southern Bank	MS	41.44	75.00	33.34	1	301,036	118,343	271,161	28,770	684	4.36	0.91	9.55	No	75.06	9.44	0.53	0.49	1.09
73. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	275,108	193,700	229,832	22,592	1,554	4.71	2.30	27.75	Yes	57.28	8.38	0.44	0.04	0.67
74. Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	681,552	761,117	92,029	4,693	4.21	2.14	20.66	Yes	54.15	10.35	0.58	-0.19	1.34
75. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	305,752	204,743	280,132	21,430	(146)	3.13	-0.19	-2.76	No	105.25	6.80	2.68	0.26	1.04

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CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2019

			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 (%)
76.	Holmes County Bank and Trust Company	MS	NA	100.00	19.40	1 or 3	120,058	44,566	101,323	16,319	487	3.56	1.61	12.10	Yes	70.64	13.12	5.79	-0.03	1.87
77.	Homeland Federal Savings Bank	LA	37.95	66.67	37.81	3	335,101	265,508	283,808	31,975	1,052	4.30	1.29	13.28	Yes	67.69	9.80	1.45	0.05	1.18
78.	Industrial Bank	DC	50.33	62.50	40.02	1	425,052	311,719	360,358	37,533	488	4.29	0.47	5.24	No	87.67	8.72	3.26	0.03	1.34
79.	INSOUTH Bank	TN	57.51	66.67	33.73	1	341,322	274,588	272,965	33,594	1,115	4.65	1.33	13.35	No	69.73	10.04	0.96	0.09	0.98
80.	International Bank of Chicago	IL	23.53	57.14	32.69	3	648,663	444,969	552,456	82,516	2,453	3.58	1.54	12.12	Yes	52.63	12.43	1.74	-0.01	1.65
81.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	125,564	90,678	102,318	22,765	408	4.10	1.35	7.23	No	58.55	18.46	2.03	0.00	4.81
82.	Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	284,856	249,780	243,127	30,390	736	4.53	1.06	9.81	No	63.79	9.75	0.21	0.00	1.37
83.	Liberty Bank & Trust Company	LA	49.11	78.95	46.26	1	627,810	337,480	541,005	59,598	1,502	4.25	0.98	10.27	No	78.13	9.37	1.21	0.41	1.33
84.	Magnolia State Bank	MS	39.35	75.00	36.14	3	336,434	254,617	300,600	34,112	793	4.03	0.94	9.33	Yes	75.33	9.96	0.34	0.11	0.85
85.	Mechanics & Farmers Bank	NC	NA	100.00	7.26	1 or 3	267,214	175,260	240,437	21,454	365	3.57	0.56	6.89	No	88.95	8.16	0.54	0.00	1.08
86.	Mechanics Bank	MS	NA	100.00	44.77	1 or 3	233,700	156,803	203,954	25,967	726	3.87	1.26	11.34	No	68.22	11.10	1.61	0.02	1.19
87.	Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	102,722	45,745	87,090	12,070	37	3.64	0.15	1.24	Yes	91.67	11.43	4.26	0.26	1.30
88.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	1 or 3	71,652	48,891	62,688	7,584	198	5.13	1.12	10.60	Yes	79.48	10.47	1.84	0.18	1.01
89.	Merchants & Marine Bank	MS	40.30	58.33	30.12	1	574,088	319,120	484,207	74,150	1,141	3.45	0.80	6.20	No	75.62	12.43	2.46	0.15	1.05
90.	Merchants & Planters Bank	MS	23.87	25.00	30.96	4	93,811	57,057	83,840	9,693	158	4.29	0.71	6.58	No	79.29	9.90	0.39	-0.09	1.23
91.	Metro Bank	KY	NA	100.00	11.59	1 or 3	25,775	11,898	20,527	4,849	(163)	2.32	-2.49	-13.23	No	184.90	18.46	1.71	0.07	1.32
92.	Mission National Bank	CA	NA	66.67	45.12	1 or 3	243,059	188,733	208,818	32,012	468	3.56	0.75	5.89	No	74.48	12.84	0.00	-0.19	1.68
93.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	338,294	248,369	291,355	41,013	1,609	4.85	1.84	15.07	No	59.65	11.72	0.44	0.13	1.45
94.	Mitchell Bank	WI	NA	66.67	38.51	1 or 3	48,834	13,944	40,228	8,560	54	3.48	0.44	2.53	No	83.62	17.03	0.34	-0.03	1.46
95.	Native American Bank, N.A.	CO	NA	100.00	1.59	1 or 3	126,501	100,593	102,355	15,020	(54)	4.51	-0.17	-1.49	No	102.37	10.25	1.23	-0.24	0.93
96.	Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	68,110	46,119	50,804	10,848	(338)	4.71	-2.11	-13.01	No	128.14	16.85	0.12	-0.04	2.62
97.	New Haven Bank	CT	40.41	100.00	44.46	1	145,660	127,705	113,577	14,731	243	2.86	0.68	6.66	No	77.28	10.27	0.17	0.00	1.19
98.	Noah Bank	PA	NA	20.00	1.56	2 or 4	444,259	333,208	388,110	40,612	(6,227)	3.00	-5.53	-57.02	No	142.60	8.61	1.85	2.21	1.92
99.	OneUnited Bank	MA	74.38	80.00	97.95	1	650,210	508,108	365,383	45,642	121	1.97	0.07	1.07	No	108.32	5.97	0.78	-0.10	0.35
100.	Optus Bank	SC	NA	100.00	21.09	1 or 3	72,041	48,312	64,020	7,060	293	3.82	1.69	16.95	No	70.93	10.08	2.53	-0.01	1.13
101.	Oxford University Bank	MS	NA	66.67	44.93	1 or 3	163,655	126,564	143,547	16,926	331	3.70	0.81	7.88	No	69.72	10.20	0.32	0.23	1.02
102.	Pacific Global Bank	IL	61.09	100.00	88.26	1	224,533	168,720	196,868	25,224	726	3.75	1.31	11.68	No	62.28	11.29	0.12	-0.20	1.33
103.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	378,607	278,481	342,931	34,510	762	3.42	0.80	8.94	Yes	81.18	8.80	0.00	-0.01	0.83
104.	Partners Bank	AR	NA	83.33	11.72	1 or 3	205,202	127,241	159,569	27,333	251	3.94	0.51	3.71	No	86.09	13.69	0.30	0.01	1.41
105.	Peoples Bank	MS	36.01	100.00	25.20	3	310,997	246,282	274,929	31,965	2,096	5.45	2.67	26.74	Yes	63.18	9.84	3.20	0.13	1.27
106.	Pike National Bank	MS	NA	80.00	35.21	1 or 3	256,465	156,625	217,896	35,863	780	4.46	1.23	8.80	No	68.63	13.99	1.27	0.03	1.27
107.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964	612,228	946,003	118,811	3,272	3.50	1.21	11.18	No	59.21	10.26	1.19	0.21	0.83
108.	Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506	960,709	782,381	135,511	1,219	3.86	0.47	3.62	No	83.71	13.62	1.08	0.16	1.27
109.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	523,165	571,624	72,045	3,054	4.20	1.78	16.96	Yes	62.18	10.44	0.58	0.52	0.91
110.	Progressive National Bank	LA	NA	33.33	46.30	2 or 4	72,333	39,419	66,136	5,794	142	4.03	0.78	9.91	Yes	81.50	8.00	0.19	0.01	0.70
111.	Pulaski Savings Bank	IL	NA	100.00	96.08	1 or 3	48,960	34,920	38,478	3,420	(15)	2.65	-0.13	-1.75	No	114.01	7.20	0.41	0.00	0.28
112.	Quontic Bank	NY	41.64	0.00	90.07	2	392,656	281,915	316,017	40,061	2,114	3.45	2.03	21.49	Yes	72.77	9.18	1.55	0.05	0.62
113.	Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	57,079	23,020	46,074	9,459	(73)	4.32	-0.52	-3.08	Yes	100.02	15.98	0.00	0.00	1.75

Source: SNL.com | As of 9/30/2019

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2019

		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 (%)
114. RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	189,945	275,999	36,588	1,490	3.44	1.82	16.52	Yes	49.70	10.98	1.08	0.31	2.31
115. Robertson Banking Company	AL	57.10	83.33	43.40	1	336,766	258,668	290,253	35,514	1,384	4.21	1.69	15.85	Yes	55.01	10.76	0.12	0.00	1.29
116. Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	2,431,474	2,293,238	468,451	9,597	3.35	1.39	8.28	No	46.64	14.98	0.28	0.00	0.80
117. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	79,858	36,155	68,263	11,446	306	3.76	1.52	10.82	Yes	62.68	13.97	0.12	0.00	1.37
118. Savoy Bank	NY	69.66	0.00	43.66	2	381,689	325,856	324,333	39,300	1,261	4.58	1.35	13.05	No	50.24	10.33	1.39	1.51	1.45
119. Security Bank and Trust Company	TN	NA	90.00	25.61	1 or 3	475,743	368,015	412,823	44,789	1,809	3.60	1.56	16.41	Yes	55.27	9.10	0.05	0.01	0.32
120. Security Federal Bank	SC	34.47	53.33	33.72	3	991,131	462,400	820,287	98,545	2,353	3.31	0.96	9.65	No	70.69	9.27	0.88	0.06	1.89
121. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	213,081	222,970	29,374	1,211	4.71	1.91	16.86	No	45.43	11.24	1.73	0.23	1.72
122. South Georgia Banking Company	GA	NA	100.00	20.56	1 or 3	443,092	240,885	375,672	65,433	1,425	4.04	1.27	8.75	No	63.35	12.49	0.58	0.16	1.54
123. Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,030,531	1,209,381	166,428	3,511	3.93	0.99	8.54	No	63.51	9.19	1.10	0.13	1.26
124. Southern Independent Bank	AL	NA	100.00	35.57	1 or 3	241,970	130,526	192,895	29,832	795	3.16	1.33	10.83	No	53.88	12.26	0.56	0.03	1.35
125. Spring Bank	NY	NA	100.00	32.10	1 or 3	193,202	144,745	168,074	24,399	527	4.73	1.09	8.64	No	67.19	12.47	1.20	0.04	1.01
126. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	1 or 3	219,997	162,820	142,972	50,305	261	3.41	0.48	2.08	No	82.28	22.98	1.66	0.00	1.26
127. State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033	890,418	998,756	130,196	3,170	3.83	1.10	9.82	No	65.26	9.16	0.34	0.26	0.96
128. Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	844,769	1,018,946	101,341	4,175	4.85	1.53	16.65	Yes	72.17	9.27	0.20	0.06	1.26
129. Sycamore Bank	MS	58.64	60.00	38.39	1	227,429	156,484	202,294	23,008	507	4.25	0.91	8.84	No	74.10	10.27	0.16	0.02	0.89
130. Tensas State Bank	LA	NA	80.00	19.31	1 or 3	155,808	93,290	122,159	20,746	497	3.55	1.28	9.64	Yes	63.63	12.82	1.31	0.05	1.09
131. Texas National Bank	TX	81.16	60.00	35.06	1	295,120	201,465	255,262	27,949	1,006	5.08	1.35	14.65	No	72.70	9.43	0.39	-0.21	1.55
132. Tri-State Bank of Memphis	TN	NA	100.00	17.10	1 or 3	89,494	48,257	78,152	11,076	4	3.75	0.02	0.14	No	92.56	10.06	1.95	0.17	2.75
133. Union Bank & Trust Company	AR	NA	100.00	25.50	1 or 3	211,380	161,686	176,298	22,345	911	4.02	1.71	16.41	Yes	58.80	10.43	0.61	0.03	1.04
134. United Bank	AL	46.37	61.11	23.49	1	692,067	448,215	616,254	63,909	2,623	4.14	1.55	16.84	No	58.51	9.29	0.59	0.18	1.07
135. United Bank of Philadelphia	PA	NA	50.00	16.14	1 or 3	49,570	31,657	46,391	3,005	(225)	4.60	-1.85	-28.92	No	131.04	5.65	10.86	0.09	0.69
136. United Mississippi Bank	MS	NA	54.55	25.88	1 or 3	356,406	259,730	310,077	38,663	743	4.47	0.84	7.75	Yes	81.67	10.55	0.69	0.30	0.89
137. VCC Bank	VA	NA	50.00	33.95	1 or 3	214,190	165,978	168,692	23,150	588	2.52	1.16	10.33	No	43.26	10.82	3.85	0.02	0.88
138. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	636,111	390,065	518,699	88,870	1,839	3.47	1.16	8.37	No	60.26	12.97	0.25	0.10	1.11
139. Winnsboro State Bank & Trust Co.	LA	NA	100.00	22.83	1 or 3	227,462	169,801	188,172	22,051	435	4.11	0.77	7.96	Yes	75.59	9.39	2.38	0.07	0.75

Source: SNL.com | As of 9/30/2019