

# CDFI Banking Industry Peer Group Report

THIRD 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](http://BankImpact.org). Using BankImpact, you can select peers or take advantage of tailored peer groups, like CDFIs, MDIs, and those that rank highly using NCIF's Social Performance Metrics.

Please visit [NCIF.org](http://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: THIRD QUARTER 2020

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 2020. As of September 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 (%)
<b>TOTAL</b>				\$71,032,665	\$49,503,518	\$58,077,347	\$7,725,938	\$173,088								
<b>MEDIAN</b>	42.73	66.67	32.10	\$290,572	\$193,552	\$241,366	\$31,206	\$567	3.50	0.85	8.18	68.85	9.79	0.76	0.03	1.17
<b>AVERAGE</b>	46.65	66.06	33.56	\$489,880	\$341,404	\$400,533	\$53,282	\$1,194	3.53	0.86	8.11	72.72	10.47	1.24	0.12	1.23
<b>MAXIMUM</b>	99.78	100.00	97.95	\$5,154,798	\$3,445,341	\$4,306,113	\$702,088	\$14,462	7.49	8.53	80.98	145.74	21.37	12.03	2.83	3.43
<b>MINIMUM</b>	5.40	0.00	1.56	\$21,071	\$5,752	\$17,125	\$1,946	(\$7,702)	0.37	(3.83)	(51.88)	28.48	5.51	0.00	(0.79)	0.12

### 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:**

**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	5,154,798
2.	BankPlus	MS	23.63	54.39	31.29	3	4,545,241
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964
4.	First Choice Bank	CA	5.40	0.00	21.22	4	2,256,077
5.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,682,214
6.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,602,292
7.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,568,373
8.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,437,842
9.	Quontic Bank	NY	41.63	0.00	90.07	2	1,382,147
10.	Ponce Bank	NY	71.86	64.29	71.38	1	1,260,820
11.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,222,650
12.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,201,069
13.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137
14.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493
15.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,130,843
16.	First General Bank	CA	NA	20.00	22.99	6	1,066,779
17.	United Bank	AL	46.37	63.16	23.49	1	870,560
18.	First State Bank	MS	NA	92.86	43.53	5	861,861
19.	PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542
20.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	756,771

	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	23.63	54.39	31.29	3	4,545,241	3,445,341
2.	First, A National Banking Association	MS	32.61	43.10	29.78	4	5,154,798	3,178,414
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964	2,835,041
4.	First Choice Bank	CA	5.40	0.00	21.22	4	2,256,077	1,921,404
5.	Quontic Bank	NY	41.63	0.00	90.07	2	1,382,147	1,234,266
6.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,682,214	1,206,834
7.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,602,292	1,162,196
8.	Ponce Bank	NY	71.86	64.29	71.38	1	1,260,820	1,123,614
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,437,842	1,107,741
10.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,568,373	1,075,386
11.	First General Bank	CA	NA	20.00	22.99	6	1,066,779	968,481
12.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,201,069	964,865
13.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137	924,546
14.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493	896,180
15.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,222,650	649,473
16.	PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542	578,011
17.	United Bank	AL	46.37	63.16	23.49	1	870,560	552,213
18.	International Bank of Chicago	IL	23.52	50.00	32.69	3	754,137	544,131
19.	Savoy Bank	NY	69.66	0.00	43.66	2	587,889	543,188
20.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,130,843	540,716

**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	5,154,798	4,306,113
2. BankPlus	MS	23.63	54.39	31.29	3	4,545,241	4,065,314
3. Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964	2,628,116
4. First Choice Bank	CA	5.40	0.00	21.22	4	2,256,077	1,560,534
5. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,682,214	1,470,060
6. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,568,373	1,313,743
7. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,602,292	1,309,907
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,437,842	1,103,155
9. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,222,650	1,071,806
10. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137	1,039,489
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,201,069	1,032,091
12. Ponce Bank	NY	71.86	64.29	71.38	1	1,260,820	987,357
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493	943,292
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,130,843	929,382
15. First General Bank	CA	NA	20.00	22.99	6	1,066,779	817,996
16. United Bank	AL	46.37	63.16	23.49	1	870,560	775,241
17. First State Bank	MS	NA	92.86	43.53	5	861,861	736,625
18. PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542	669,606
19. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	756,771	654,083
20. International Bank of Chicago	IL	23.52	50.00	32.69	3	754,137	617,269

	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	241,926	21.37
2. CBW Bank	KS	NA	100.00	33.32	5	90,365	21.29
3. Bank of Benoit	MS	NA	100.00	6.32	5	21,071	18.28
4. Community Commerce Bank	CA	NA	0.00	18.48	6	338,351	17.43
5. First Eagle Bank	IL	23.31	50.00	45.67	3	559,825	17.27
6. Mission National Bank	CA	NA	66.67	45.12	5	243,906	15.25
7. Mitchell Bank	WI	NA	66.67	38.51	5	57,405	15.11
8. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	576,256	15.05
9. Jefferson Bank	MS	NA	100.00	2.19	5	148,781	15.01
10. First General Bank	CA	NA	20.00	22.99	6	1,066,779	14.85
11. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	62,427	14.16
12. Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964	14.16
13. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	395,545	14.09
14. Central Bank of Kansas City	MO	NA	100.00	10.76	5	288,330	13.89
15. First Bank of Linden	AL	NA	100.00	14.97	5	87,727	13.84
16. Bank of Vernon	AL	NA	66.67	24.31	5	194,886	13.61
17. First National Bank of Pfcayune	MS	NA	66.67	42.96	5	234,191	13.46
18. Pike National Bank	MS	NA	80.00	35.21	5	282,045	13.05
19. Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	79,638	13.04
20. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493	12.76

## 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. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	263,147	No	8.53	
2. Central Bank of Kansas City	MO	NA	100.00	10.76	5	288,330	Yes	5.13	
3. Peoples Bank	MS	36.00	100.00	25.20	3	426,625	Yes	3.30	
4. Texas National Bank	TX	81.16	66.67	35.06	1	419,706	No	2.93	
5. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	524,997	No	2.56	
6. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	315,011	Yes	2.43	
7. First National Bank of Picayune	MS	NA	66.67	42.96	5	234,191	Yes	2.39	
8. First Eagle Bank	IL	23.31	50.00	45.67	3	559,825	Yes	2.03	
9. Union Bank & Trust Company	AR	NA	100.00	25.50	5	244,196	Yes	1.90	
10. Delta Bank	LA	NA	80.00	27.90	5	368,742	Yes	1.87	
11. Bank of Kilmichael	MS	NA	75.00	20.70	5	208,719	Yes	1.80	
12. PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542	Yes	1.80	
13. Friend Bank	AL	NA	60.00	36.21	5	160,497	Yes	1.72	
14. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	471,075	Yes	1.70	
15. First General Bank	CA	NA	20.00	22.99	6	1,066,779	No	1.70	
16. Commercial Capital Bank	LA	NA	66.67	25.83	5	232,919	Yes	1.69	
17. Cottonport Bank	LA	65.16	83.33	33.99	1	411,424	No	1.61	
18. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137	Yes	1.61	
19. BOM Bank	LA	53.37	61.54	35.54	1	624,048	Yes	1.52	
20. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,568,373	Yes	1.52	

	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. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	263,147	No	80.98	
2. Texas National Bank	TX	81.16	66.67	35.06	1	419,706	No	36.43	
3. Central Bank of Kansas City	MO	NA	100.00	10.76	5	288,330	Yes	35.41	
4. Peoples Bank	MS	36.00	100.00	25.20	3	426,625	Yes	34.12	
5. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	524,997	No	32.50	
6. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	315,011	Yes	31.19	
7. Delta Bank	LA	NA	80.00	27.90	5	368,742	Yes	21.62	
8. Union Bank & Trust Company	AR	NA	100.00	25.50	5	244,196	Yes	19.44	
9. Bank of Kilmichael	MS	NA	75.00	20.70	5	208,719	Yes	18.74	
10. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	471,075	Yes	18.66	
11. Friend Bank	AL	NA	60.00	36.21	5	160,497	Yes	18.48	
12. PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542	Yes	18.13	
13. First National Bank of Picayune	MS	NA	66.67	42.96	5	234,191	Yes	17.18	
14. Security Bank and Trust Company	TN	NA	90.00	30.22	5	703,367	Yes	16.60	
15. BOM Bank	LA	53.37	61.54	35.54	1	624,048	Yes	16.56	
16. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137	Yes	16.35	
17. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	199,337	No	16.21	
18. Bank of Anguilla	MS	NA	100.00	12.17	5	157,017	No	14.98	
19. Commercial Capital Bank	LA	NA	66.67	25.83	5	232,919	Yes	14.87	
20. BankPlus	MS	23.63	54.39	31.29	3	4,545,241	No	14.69	

**TOP 20 CDFI BANKS** by Selected Indicators

	Efficiency Ratio (ER)	Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
1.	First General Bank	CA	NA	20.00	22.99	6	1,066,779	28.48
2.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	524,997	34.94
3.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	576,256	35.41
4.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	263,147	40.91
5.	First Eagle Bank	IL	23.31	50.00	45.67	3	559,825	40.97
6.	Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964	41.86
7.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	284,776	43.08
8.	First Choice Bank	CA	5.40	0.00	21.22	4	2,256,077	46.17
9.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493	48.14
10.	VCC Bank	VA	NA	50.00	33.95	5	236,924	48.42
11.	Bank of Commerce	MS	NA	100.00	39.71	5	654,904	48.46
12.	Texas National Bank	TX	81.16	66.67	35.06	1	419,706	48.61
13.	First, A National Banking Association	MS	32.61	43.10	29.78	4	5,154,798	48.94
14.	RiverHills Bank	MS	46.89	75.00	29.43	1	369,856	49.19
15.	BNA Bank	MS	NA	50.00	41.79	5	614,951	49.29
16.	First National Bank of Picayune	MS	NA	66.67	42.96	5	234,191	49.53
17.	Southern Independent Bank	AL	NA	100.00	37.67	5	289,785	49.68
18.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	288,330	51.64
19.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	244,196	52.34
20.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	160,873	53.37

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD 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 (%)
1. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	576,256	493,342	472,199	86,242	1,972	3.50	1.37	9.26	No	35.41	15.05	0.00	0.00	1.60
2. Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	6	79,638	50,099	68,947	10,429	(23)	1.82	-0.12	-0.88	No	105.96	13.04	0.83	0.00	0.91
3. Bank of Anguilla	MS	NA	100.00	12.17	5	157,017	97,341	130,055	15,145	556	4.00	1.40	14.98	No	64.56	10.09	2.54	0.84	1.22
4. Bank of Benoit	MS	NA	100.00	6.32	5	21,071	5,752	17,125	3,878	9	3.86	0.17	0.93	No	81.86	18.28	1.55	0.46	1.29
5. Bank of Brookhaven	MS	NA	100.00	29.55	5	188,567	101,272	162,837	21,287	417	3.19	0.88	7.91	No	66.36	10.46	0.04	0.01	1.04
6. Bank of Cherokee County	OK	NA	66.67	45.23	5	134,895	98,809	123,524	11,083	203	3.87	0.60	7.38	No	84.25	8.11	0.76	0.05	1.05
7. Bank of Commerce	MS	NA	100.00	39.71	5	654,904	357,683	569,942	67,446	2,120	3.27	1.40	12.55	No	48.46	9.75	0.35	-0.04	1.29
8. Bank of Franklin	MS	NA	40.00	37.67	6	168,560	105,490	149,193	18,410	311	3.77	0.72	6.85	No	73.98	10.20	0.35	0.00	1.28
9. Bank of Kilmichael	MS	NA	75.00	20.70	5	208,719	126,464	184,144	20,391	944	4.03	1.80	18.74	Yes	55.80	8.94	0.14	0.04	1.68
10. Bank of Lake Village	AR	NA	50.00	8.53	5	72,527	50,763	59,835	8,830	142	4.21	0.79	6.45	No	60.68	12.02	0.54	0.00	1.82
11. Bank of Moundville	AL	NA	0.00	14.89	6	100,876	38,006	90,056	10,557	82	2.15	0.34	3.12	No	88.85	9.51	0.05	0.00	0.87
12. Bank of Okolona	MS	NA	75.00	22.51	5	222,153	130,251	193,871	23,751	433	4.08	0.76	7.38	Yes	77.51	9.66	1.56	0.03	1.37
13. Bank of St. Francisville	LA	52.03	0.00	35.51	2	174,630	137,124	154,146	16,651	519	4.55	1.25	12.59	Yes	64.80	9.74	0.73	-0.01	1.18
14. Bank of Vernon	AL	NA	66.67	24.31	5	194,886	134,607	167,315	26,824	422	3.47	0.87	6.33	No	63.47	13.61	0.05	-0.12	1.17
15. Bank of Winona	MS	NA	100.00	44.32	5	133,969	51,931	111,450	17,488	494	3.29	1.46	11.61	Yes	58.00	10.41	0.96	0.13	0.85
16. Bank of Zachary	LA	31.22	33.33	49.99	4	298,831	197,853	269,427	25,659	271	3.39	0.38	4.23	No	85.06	8.68	0.63	0.10	1.12
17. BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,682,214	1,206,834	1,470,060	188,366	3,949	3.38	0.90	9.07	No	62.54	8.69	0.91	0.05	1.40
18. BankPlus	MS	23.63	54.39	31.29	3	4,545,241	3,445,341	4,065,314	398,307	14,462	4.16	1.28	14.69	No	62.96	8.47	0.46	0.22	0.78
19. Bay Bank	WI	35.71	0.00	33.18	4	123,260	80,461	90,893	16,479	399	3.97	1.29	9.80	No	68.76	12.69	0.83	-0.05	1.97
20. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,201,069	964,865	1,032,091	115,413	(7,702)	3.99	-2.53	-25.73	No	118.14	9.33	1.00	-0.08	1.85
21. BNA Bank	MS	NA	50.00	41.79	5	614,951	341,558	533,509	73,325	2,142	3.15	1.40	11.84	No	49.29	11.52	0.84	0.00	1.66
22. BOM Bank	LA	53.37	61.54	35.54	1	624,048	539,320	516,208	56,601	2,340	4.36	1.52	16.56	Yes	64.08	9.38	0.24	0.37	0.65
23. Broadway Federal Bank, F.S.B.	CA	71.12	66.67	89.23	1	497,028	405,661	329,037	50,261	(9)	2.84	-0.01	-0.07	No	94.78	9.84	0.20	0.00	0.79
24. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	197,850	138,893	169,805	18,661	514	4.68	1.07	11.10	Yes	67.35	9.93	1.64	0.88	0.62
25. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	673,051	464,199	546,913	62,042	(1,048)	2.57	-0.63	-6.71	No	119.01	9.72	2.94	-0.07	1.06
26. Carver State Bank	GA	NA	100.00	37.23	5	48,387	34,674	39,050	4,665	77	6.00	0.61	6.65	No	85.77	9.17	1.94	-0.05	0.78
27. Catahoula LaSalle Bank	LA	20.87	50.00	15.72	3	231,958	141,009	209,401	21,897	662	3.92	1.20	12.17	Yes	67.04	9.63	2.38	0.08	0.71
28. Central Bank of Kansas City	MO	NA	100.00	10.76	5	288,330	236,256	245,566	39,827	3,482	3.67	5.13	35.41	Yes	51.64	13.89	2.21	-0.02	1.40
29. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	199,337	164,036	171,820	18,580	746	4.57	1.49	16.21	No	56.96	8.99	0.20	0.00	1.80
30. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	263,147	199,254	209,083	31,251	5,746	4.49	8.53	80.98	No	40.91	12.07	0.13	0.13	1.18
31. Citizens Bank (Byhalia)	MS	34.41	0.00	40.71	4	85,910	38,680	75,078	10,305	77	4.14	0.37	3.00	No	88.39	12.06	0.38	0.28	0.95
32. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	471,075	323,011	417,993	43,831	1,998	3.79	1.70	18.66	Yes	58.90	9.89	1.32	0.06	1.47
33. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	136,897	74,695	113,530	9,596	(1,331)	2.72	-3.83	-51.88	Yes	122.23	6.90	12.03	-0.79	2.94
34. CBW Bank	KS	NA	100.00	33.32	5	90,365	53,760	31,467	16,347	117	0.37	0.40	2.88	No	94.86	21.29	2.38	0.00	0.37
35. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,568,373	1,075,386	1,313,743	175,364	5,968	3.27	1.52	13.71	Yes	59.67	10.77	0.75	-0.03	1.30
36. Citizens Progressive Bank	LA	NA	100.00	23.88	5	189,754	133,563	167,524	20,838	416	4.07	0.88	8.05	Yes	75.48	8.79	4.10	0.12	0.86
37. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	106,332	83,010	95,938	6,727	57	4.24	0.22	3.40	No	93.62	6.21	1.01	0.04	1.33

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD 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	536,655	290,624	480,426	49,418	865	2.93	0.65	7.07	No	73.97	8.91	1.46	0.04	1.04
39. City First Bank of D.C., National Association	DC	NA	0.00	31.39	6	394,418	211,987	303,413	35,142	25	2.50	0.03	0.28	No	116.10	8.82	1.64	0.25	1.21
40. Cleveland State Bank	MS	NA	80.00	37.05	5	262,917	142,913	231,229	27,177	477	3.37	0.73	7.07	No	70.92	10.75	0.00	-0.01	1.16
41. Colfax Banking Company	LA	27.43	20.00	49.55	4	131,925	60,380	117,953	13,499	372	3.29	1.10	11.22	Yes	68.85	8.84	0.28	0.00	0.41
42. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	24,408	16,397	22,379	1,946	(13)	4.66	-0.22	-2.66	No	106.07	7.97	4.21	0.00	0.84
43. Commercial Bank	MS	NA	40.00	27.31	6	181,189	103,345	155,610	18,630	382	3.67	0.84	8.28	No	65.33	9.51	0.42	0.11	1.82
44. Commercial Capital Bank	LA	NA	66.67	25.83	5	232,919	157,429	205,553	26,053	949	4.51	1.69	14.87	Yes	57.43	11.63	2.90	0.16	1.11
45. Commonwealth National Bank	AL	NA	100.00	20.33	5	55,064	20,389	49,630	4,739	(137)	3.59	-1.01	-11.39	No	129.08	8.46	1.55	-0.02	2.29
46. Community Bank of the Bay	CA	NA	33.33	16.27	6	636,346	477,873	530,610	60,037	1,241	3.45	0.82	8.36	No	61.64	9.79	0.03	0.01	1.12
47. Community Commerce Bank	CA	NA	0.00	18.48	6	338,351	254,136	203,517	53,758	579	3.63	0.71	4.32	No	55.89	17.43	1.52	0.42	1.13
48. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	570,364	302,419	479,425	68,812	1,377	3.20	0.97	8.09	Yes	70.03	10.92	2.06	0.08	0.50
49. Copiah Bank	MS	37.82	55.56	32.61	3	252,291	171,625	208,815	24,643	370	3.72	0.59	6.04	No	76.96	9.61	1.47	0.35	1.39
50. Cottonport Bank	LA	65.16	83.33	33.99	1	411,424	260,327	360,256	49,179	1,664	3.75	1.61	13.67	No	68.53	11.86	1.15	0.13	1.38
51. Covington County Bank	MS	NA	100.00	16.98	5	81,049	41,070	72,496	8,120	28	2.99	0.14	1.38	No	85.18	9.63	0.71	0.40	0.26
52. Cross Keys Bank	LA	54.36	62.50	25.17	1	442,570	297,199	344,738	52,340	1,295	3.33	1.18	10.05	Yes	69.84	11.00	1.47	0.03	1.15
53. Delta Bank	LA	NA	80.00	27.90	5	368,742	269,548	334,125	32,059	1,707	3.97	1.87	21.62	Yes	57.33	8.38	0.38	0.02	0.95
54. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	160,873	65,834	134,602	18,587	599	3.45	1.49	12.91	Yes	53.37	9.81	2.79	0.01	1.35
55. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	395,545	217,749	331,528	59,213	1,148	4.20	1.17	7.85	No	63.69	14.09	0.91	0.22	1.25
56. Farmers State Bank	MO	37.07	66.67	60.78	3	268,402	204,480	241,366	25,643	703	3.84	1.06	11.02	No	73.29	8.67	0.21	0.00	0.60
57. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	365,395	241,743	313,128	45,552	959	4.32	1.04	8.44	Yes	64.89	12.17	2.72	-0.02	1.54
58. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	194,393	99,663	151,777	22,172	529	3.91	1.07	9.63	Yes	73.79	10.87	3.08	0.28	1.24
59. First American National Bank	MS	NA	55.56	57.61	5	322,026	177,882	282,405	35,799	590	3.88	0.74	6.65	Yes	79.80	10.38	1.27	0.17	1.06
60. First Bank	MS	33.88	78.57	32.57	3	604,554	408,810	522,765	58,776	1,337	2.93	0.88	9.12	Yes	73.01	9.60	1.34	0.22	1.45
61. First Bank of Linden	AL	NA	100.00	14.97	5	87,727	23,690	74,761	12,692	66	2.85	0.31	2.10	No	85.49	13.84	0.00	0.17	1.32
62. First Choice Bank	CA	5.40	0.00	21.22	4	2,256,077	1,921,404	1,560,534	275,854	8,147	4.13	1.45	11.88	No	46.17	10.29	0.68	0.02	0.98
63. First Eagle Bank	IL	23.31	50.00	45.67	3	559,825	376,189	431,093	104,841	2,835	3.46	2.03	10.93	Yes	40.97	17.27	0.46	0.00	1.80
64. First General Bank	CA	NA	20.00	22.99	6	1,066,779	968,481	817,996	154,893	4,421	3.53	1.70	11.58	No	28.48	14.85	0.14	0.00	0.96
65. First Independence Bank	MI	22.29	66.67	42.35	3	290,572	177,764	198,873	22,598	(58)	3.79	-0.08	-1.02	No	91.85	8.55	0.31	1.49	0.82
66. First National Bank and Trust	AL	NA	100.00	33.98	5	174,691	114,998	154,043	20,198	447	3.47	1.00	8.99	Yes	71.07	10.62	1.88	0.00	1.64
67. First National Bank of Picayune	MS	NA	66.67	42.96	5	234,191	148,855	200,599	32,667	1,394	4.50	2.39	17.18	Yes	49.53	13.46	2.11	0.05	1.28
68. First NaturalState Bank	AR	NA	100.00	24.91	5	67,587	50,948	60,355	7,002	160	3.83	0.95	9.24	No	66.96	10.15	0.29	-0.68	1.06
69. First Security Bank	MS	40.59	38.89	34.22	2	660,627	397,766	582,377	70,613	1,340	3.52	0.77	7.68	No	72.32	9.27	1.55	0.03	1.13
70. First Southwest Bank	CO	NA	66.67	20.93	5	394,994	265,061	344,105	34,141	649	3.45	0.68	7.64	No	74.43	7.85	0.17	0.01	1.16
71. First State Bank	MS	NA	92.86	43.53	5	861,861	499,442	736,625	113,522	1,297	3.32	0.60	4.60	No	66.80	11.75	1.36	0.09	1.03
72. FNB Oxford Bank	MS	NA	100.00	42.81	5	440,348	231,746	355,453	47,165	944	3.08	0.88	8.18	No	61.13	9.61	0.08	0.09	1.32
73. FNBC Bank	AR	NA	75.00	26.94	5	576,744	400,091	466,237	58,467	1,904	3.94	1.35	13.22	Yes	57.56	10.21	1.36	0.09	2.02
74. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	186,195	109,536	168,010	16,971	599	3.72	1.30	14.28	Yes	66.94	9.11	0.15	0.22	1.07
75. Freedom Bank	TX	NA	0.00	14.06	6	63,468	35,230	54,516	8,471	73	3.48	0.47	3.46	No	70.35	10.27	0.01	-0.25	0.77



**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD 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 (%)
76. Friend Bank	AL	NA	60.00	36.21	5	160,497	97,998	145,497	14,454	661	4.07	1.72	18.48	Yes	58.45	9.10	0.53	0.22	1.79
77. GN Bank	IL	NA	100.00	77.17	5	104,916	50,474	87,933	10,621	135	2.73	0.52	5.09	No	86.51	9.79	4.65	-0.09	1.41
78. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,141,493	896,180	943,292	147,774	4,086	3.41	1.43	11.22	No	48.14	12.76	0.17	0.00	1.19
79. Great Southern Bank	MS	41.44	75.00	33.34	1	335,800	128,162	302,505	31,206	658	3.48	0.79	8.52	No	78.39	8.64	0.59	0.11	0.94
80. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	315,011	232,980	274,098	24,481	1,885	4.56	2.43	31.19	Yes	53.72	7.88	1.03	0.03	0.83
81. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,199,137	924,546	1,039,489	115,333	4,777	3.94	1.61	16.35	Yes	58.95	8.84	0.56	0.00	1.29
82. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	327,451	235,181	265,473	20,974	23	3.16	0.03	0.44	No	95.68	7.34	2.25	-0.02	1.02
83. Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	132,352	45,494	112,994	17,034	202	3.13	0.62	4.76	Yes	78.93	12.30	4.44	-0.03	1.74
84. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	381,315	319,596	334,213	35,781	1,268	4.84	1.32	14.32	Yes	63.96	9.33	1.17	-0.21	1.23
85. Industrial Bank	DC	50.33	71.43	40.02	1	553,826	357,580	498,841	43,358	(761)	3.44	-0.52	-6.97	No	106.67	6.85	5.11	0.00	1.53
86. Insoth Bank	TN	57.51	66.67	33.73	1	369,487	305,279	331,162	35,446	887	4.18	0.95	10.05	No	69.93	9.33	0.72	0.02	1.01
87. International Bank of Chicago	IL	23.52	50.00	32.69	3	754,137	544,131	617,269	85,236	770	2.90	0.41	3.64	Yes	73.97	10.60	4.17	-0.02	1.61
88. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	524,997	449,405	429,877	40,978	3,098	3.83	2.56	32.50	No	34.94	8.31	0.05	0.00	1.27
89. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	756,771	424,879	654,083	66,319	1,444	4.01	0.77	8.94	No	72.97	8.03	0.71	0.24	1.17
90. Magnolia State Bank	MS	39.35	75.00	36.14	3	375,252	264,581	338,203	35,207	384	3.31	0.40	4.38	Yes	84.26	8.95	0.52	0.44	0.72
91. Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	316,449	189,690	288,339	23,053	360	3.27	0.47	6.27	No	79.15	7.46	0.47	0.00	1.56
92. Mechanics Bank	MS	NA	100.00	44.77	5	251,245	177,090	220,021	27,462	630	3.79	1.00	9.27	No	68.87	10.49	1.99	0.07	1.15
93. Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	115,914	52,582	99,140	12,463	52	3.40	0.18	1.66	Yes	96.18	10.28	0.86	2.83	0.60
94. Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	89,057	49,326	80,750	7,815	54	3.57	0.25	2.77	Yes	90.42	8.46	1.49	0.29	1.08
95. Merchants & Marine Bank	MS	40.29	58.33	30.12	1	632,136	348,644	537,072	79,503	291	2.77	0.18	1.47	No	88.77	12.26	1.76	0.04	1.13
96. Merchants and Planters Bank	MS	23.86	25.00	30.96	4	98,774	65,291	87,057	11,129	126	3.64	0.50	4.56	No	82.37	10.27	0.09	-0.02	1.33
97. Metro Bank*	KY	NA	100.00	11.59	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
98. Mission National Bank	CA	NA	66.67	45.12	5	243,906	170,712	193,039	37,634	(809)	3.09	-1.31	-8.50	No	134.99	15.25	0.00	0.00	1.73
99. Mission Valley Bank	CA	NA	0.00	11.41	6	465,780	339,422	374,274	43,663	168	4.07	0.13	1.54	No	75.31	9.68	0.19	1.11	1.27
100. Mitchell Bank	WI	NA	66.67	38.51	5	57,405	16,944	48,754	8,616	10	2.43	0.07	0.46	No	96.30	15.11	0.14	0.05	1.11
101. Native American Bank, National Association	CO	NA	100.00	1.59	5	202,459	149,900	131,550	15,921	430	3.21	0.86	10.94	No	74.50	8.47	0.73	0.00	0.72
102. Neighborhood National Bank	CA	NA	50.00	19.23	5	135,407	78,178	76,705	10,613	(438)	2.12	-1.24	-17.00	No	145.74	10.70	3.60	0.77	1.58
103. New Haven Bank	CT	40.41	100.00	44.46	1	155,471	137,094	120,121	16,699	124	2.94	0.31	2.98	No	78.22	9.60	0.06	0.00	1.25
104. Noah Bank	PA	NA	20.00	1.56	6	358,992	292,749	317,256	28,131	(1,883)	2.96	-2.08	-25.94	No	106.85	7.67	3.16	0.22	2.78
105. OneUnited Bank	MA	74.38	80.00	97.95	1	683,653	420,103	423,960	43,522	1,415	1.89	0.85	13.05	No	98.55	5.51	0.08	-0.01	0.42
106. Optus Bank	SC	NA	100.00	21.09	5	161,534	91,187	105,914	12,684	370	2.57	0.94	12.36	No	60.74	8.41	2.19	0.18	0.60
107. Oxford University Bank	MS	NA	66.67	44.93	5	189,302	135,971	169,069	18,743	399	3.60	0.85	8.59	No	65.96	9.60	0.09	0.01	1.14
108. Pan American Bank & Trust	IL	48.35	33.33	54.67	2	376,017	286,186	335,566	35,231	522	3.34	0.55	6.00	Yes	73.17	9.17	0.00	0.00	0.97
109. Partners Bank	AR	NA	83.33	11.72	5	325,178	252,130	271,193	28,530	490	3.68	0.74	6.93	No	64.53	10.50	0.01	0.02	1.14
110. Peoples Bank	MS	36.00	100.00	25.20	3	426,625	365,253	354,832	39,555	3,295	4.65	3.30	34.12	Yes	54.20	9.56	3.05	0.20	0.99
111. Pike National Bank	MS	NA	80.00	35.21	5	282,045	170,106	239,025	37,673	518	3.74	0.74	5.54	No	72.50	13.05	0.84	0.05	1.33
112. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,222,650	649,473	1,071,806	128,294	2,575	2.97	0.84	8.11	No	66.98	9.51	1.21	0.21	0.75
113. Ponce Bank	NY	71.86	64.29	71.38	1	1,260,820	1,123,614	987,357	140,875	4,331	3.68	1.41	12.49	No	60.95	11.46	0.97	0.00	1.28

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

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD 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 (%)
114. PriorityOne Bank	MS	43.10	53.33	28.64	1	785,542	578,011	669,606	76,863	3,519	4.11	1.80	18.13	Yes	59.96	9.70	0.65	-0.11	1.11
115. Progressive National Bank	LA	NA	60.00	46.30	5	89,411	47,810	81,708	7,369	176	3.21	0.79	9.67	Yes	89.53	8.27	0.16	0.01	0.64
116. Pulaski Savings Bank	IL	NA	100.00	96.08	5	48,528	40,439	39,544	3,566	23	3.11	0.19	2.59	No	93.43	7.47	0.36	0.00	0.31
117. Quontic Bank	NY	41.63	0.00	90.07	2	1,382,147	1,234,266	424,649	52,665	1,318	1.75	0.44	10.43	No	81.55	10.62	0.28	0.00	0.12
118. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	62,427	20,242	51,252	9,656	(108)	3.65	-0.68	-4.48	Yes	116.15	14.16	1.19	-0.11	1.99
119. RiverHills Bank	MS	46.89	75.00	29.43	1	369,856	189,358	305,956	41,756	1,300	3.08	1.43	12.67	Yes	49.19	11.49	1.10	0.10	2.46
120. Robertson Banking Company	AL	57.10	85.71	43.40	1	373,099	280,131	328,369	37,085	1,115	3.23	1.19	12.23	Yes	64.10	9.70	0.11	0.00	1.43
121. Royal Business Bank	CA	29.96	46.15	37.95	4	3,357,964	2,835,041	2,628,116	519,983	10,054	3.85	1.25	7.81	No	41.86	14.16	0.58	0.01	0.94
122. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	94,217	41,709	81,251	12,588	273	3.11	1.15	8.68	Yes	63.37	12.46	0.05	0.13	1.26
123. Savoy Bank	NY	69.66	0.00	43.66	2	587,889	543,188	333,853	43,754	1,326	3.47	0.91	12.31	No	54.39	11.09	0.70	0.23	1.42
124. Security Bank and Trust Company	TN	NA	90.00	30.22	5	703,367	536,327	560,940	59,228	2,272	3.10	1.26	16.60	Yes	54.62	8.13	0.04	0.00	0.34
125. Security Federal Bank	SC	34.47	56.25	33.72	3	1,130,843	540,716	929,382	120,302	1,237	3.35	0.45	4.16	No	68.48	9.71	0.71	0.02	2.38
126. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	284,776	211,905	245,108	34,272	759	4.64	1.06	8.99	No	43.08	11.65	1.72	0.10	2.23
127. South Georgia Banking Company	GA	NA	100.00	23.15	5	497,889	282,875	428,129	67,674	1,180	3.85	0.94	6.99	No	66.82	11.45	0.18	0.09	1.33
128. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,602,292	1,162,196	1,309,907	184,168	3,379	3.48	0.84	7.39	No	63.93	8.93	0.87	0.39	1.43
129. Southern Independent Bank	AL	NA	100.00	37.67	5	289,785	149,259	235,545	31,321	831	2.81	1.15	10.79	No	49.68	10.28	1.28	0.03	1.29
130. Spring Bank	NY	NA	100.00	32.10	5	324,966	234,013	205,353	26,892	559	3.07	0.68	8.39	No	68.93	10.76	1.24	0.03	0.78
131. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	241,926	159,504	163,959	51,140	(404)	3.05	-0.68	-3.15	No	94.76	21.37	1.13	-0.06	1.72
132. 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
133. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,437,842	1,107,741	1,103,155	115,382	3,474	3.44	1.15	12.16	Yes	77.56	9.19	0.50	0.09	1.07
134. Sycamore Bank	MS	58.64	60.00	38.39	1	262,663	170,766	235,260	24,669	525	3.83	0.79	8.57	No	70.97	9.17	0.27	-0.02	1.09
135. Tensas State Bank	LA	NA	80.00	19.31	5	163,556	93,613	133,551	21,929	492	3.67	1.23	8.98	Yes	61.92	12.76	2.48	0.48	1.20
136. Texas National Bank	TX	81.16	66.67	35.06	1	419,706	308,345	324,620	34,247	2,982	7.49	2.93	36.43	No	48.61	9.08	0.09	-0.01	1.19
137. First, A National Banking Association	MS	32.61	43.10	29.78	4	5,154,798	3,178,414	4,306,113	702,088	13,623	3.61	1.08	7.84	No	48.94	10.15	1.25	0.09	1.08
138. Jefferson Bank	MS	NA	100.00	2.19	5	148,781	106,100	125,122	23,294	306	3.25	0.81	5.25	No	67.40	15.01	0.33	-0.11	3.43
139. The Peoples Bank	MS	NA	66.67	36.00	5	475,014	194,291	413,175	51,031	971	2.83	0.84	7.68	No	61.51	9.90	0.02	0.22	0.77
140. Tri-State Bank of Memphis	TN	NA	100.00	17.10	5	101,179	53,008	90,288	10,513	(269)	2.47	-1.05	-10.09	No	121.85	7.96	2.53	0.10	3.32
141. Union Bank & Trust Company	AR	NA	100.00	25.50	5	244,196	193,552	208,136	24,068	1,164	3.71	1.90	19.44	Yes	52.34	9.68	0.20	0.06	1.16
142. United Bank	AL	46.37	63.16	23.49	1	870,560	552,213	775,241	80,756	1,961	3.44	0.89	9.86	No	62.87	8.92	0.60	0.06	1.27
143. United Bank of Philadelphia	PA	NA	50.00	16.14	5	54,638	36,058	48,304	5,583	36	3.52	0.28	3.45	No	89.07	10.59	11.29	-0.05	0.87
144. United Mississippi Bank	MS	NA	60.00	25.88	5	388,983	284,121	343,925	41,544	567	3.78	0.59	5.48	Yes	85.75	9.89	1.20	0.03	0.66
145. VCC Bank	VA	NA	50.00	33.95	5	236,924	189,272	167,573	25,038	825	2.47	1.35	13.38	No	48.42	10.65	2.21	1.02	1.32
146. West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	718,326	391,658	598,130	95,825	1,456	2.98	0.82	6.12	No	65.07	12.06	0.50	0.30	1.17
147. Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	265,732	182,989	222,986	23,535	421	3.55	0.65	7.14	Yes	75.68	8.52	1.36	0.04	0.94

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