

CDFI Banking Industry Peer Group Report

THIRD QUARTER 2014

National Community Investment Fund (NCIF) is a nonprofit private equity fund with a mission to invest in and support CDFI Banks and other mission-oriented financial institutions in order to catalyze economic development in low-income and underserved communities. We support the mission-oriented banking industry by investing capital, creating innovative business opportunities, and facilitating the flow of funds from mainstream, philanthropic, socially responsible, and public sources. In addition, we supply research and impact metrics for banks and their investors and encourage collaboration through the NCIF Network.

This NCIF CDFI Banking Industry Peer Group Report supplements our Quarter 3 CDFI Banking Industry Quarterly Report for easier, targeted comparison between CDFI Banks. This report provides summary information for the industry and generally 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 Profiles, reports on CDFI Bank social performance, and other NCIF publications.



PEER GROUP DATA: THIRD QUARTER 2014

The following chart provides information on the social and financial performance of CDFI Banks through the end of the third quarter 2014.

	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 (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
TOTAL					31,334,660	19,870,300	26,018,611	3,292,158	145,075								
MEDIAN	59.51	80.00	29.94	1.00	209,348	136,464	178,009	21,138	1,209	4.04	0.76	7.04	74.72	10.04	1.82	0.17	1.68
AVERAGE	56.87	74.81	33.21	1.00	292,847	185,704	243,165	30,768	1,356	4.13	0.57	2.83	83.84	10.43	3.41	0.36	2.05
MAXIMUM	100.00	100.00	97.10	4.00	2,422,310	1,335,432	1,926,109	233,180	16,027	12.70	7.59	56.58	259.62	25.48	26.18	5.63	7.75
MINIMUM	10.47	0.00	0.53	1.00	12,924	2,348	9,507	1,704	-28,272	2.06	-4.10	-90.98	39.04	2.25	0.00	-2.03	0.42

Source: SNL.com | As of 9/30/2014

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics to help quantify and compare banks' social impacts in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit NCIF.org.

Social Performance Metrics used in this report include:

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 Depository Intensity (DDI):

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

Housing Focus:

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.

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 Quadrant 1, signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2014

	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 (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Albina Community Bank	OR	NA	60.00	17.50	1 or 3	139,634	90,964	122,973	14,444	356	3.57	0.35	3.34	92.46	10.48	3.58	-0.06	1.96
American Metro Bank	IL	33.15	75.00	35.03	3	61,721	46,500	53,073	5,278	-1,256	2.96	-2.58	-31.73	183.58	8.65	23.99	-0.11	4.24
American Plus Bank, N.A.	CA	17.09	0.00	39.82	4	292,929	248,572	220,915	44,350	3,247	3.78	1.51	10.15	42.88	15.40	0.00	0.00	1.75
Amory Federal Savings & Loan Assoc	MS	NA	0.00	97.10	2 or 4	95,555	70,496	85,287	10,110	119	3.15	0.16	1.57	82.57	10.54	1.92	0.62	0.75
Austin Bank of Chicago	IL	72.85	80.00	38.74	1	333,323	242,611	264,370	35,859	1,719	4.09	0.69	6.62	70.73	10.90	5.33	0.57	2.28
Bank 2	OK	27.68	100.00	32.44	3	114,319	67,727	95,964	14,584	771	4.15	0.94	7.25	81.62	12.47	0.76	0.00	1.70
Bank of Anguilla	MS	NA	100.00	9.55	1 or 3	128,793	70,973	103,384	13,906	736	4.26	0.78	7.42	74.40	11.11	0.98	0.80	1.83
Bank of Cherokee County	OK	NA	66.67	38.79	1 or 3	102,645	67,675	94,746	7,519	438	4.32	0.57	8.14	79.30	8.00	1.05	0.49	1.66
Bank of Commerce	MS	NA	100.00	37.38	1 or 3	337,112	243,668	260,248	28,397	3,485	4.05	1.45	18.00	39.04	8.15	0.59	0.11	1.25
Bank of Kilmichael	MS	NA	100.00	20.94	1 or 3	137,592	77,220	121,630	12,169	1,400	3.92	1.36	15.88	63.76	8.61	0.37	-0.08	1.53
Bank of Montgomery	LA	48.81	100.00	38.41	1	209,348	165,266	186,806	21,138	3,017	4.84	1.94	20.34	61.47	9.78	0.86	0.23	0.61
Bank of Okolona	MS	NA	100.00	23.33	1 or 3	144,971	101,631	124,551	17,542	2,270	5.15	2.08	17.99	56.94	11.39	2.44	0.10	1.30
Bank of Vernon	AL	NA	100.00	21.41	1 or 3	140,640	99,662	118,106	21,331	648	4.35	0.60	4.12	65.96	14.80	3.07	0.76	2.21
Bank of Winona	MS	NA	100.00	41.39	1 or 3	111,877	39,979	96,644	11,915	1,036	3.86	1.21	12.83	62.88	10.07	5.03	0.14	1.62
Bank of York	AL	NA	100.00	29.94	1 or 3	106,033	33,311	74,509	10,462	431	2.78	0.60	5.79	78.51	9.55	0.27	-0.03	1.07
BankFirst Financial Services	MS	48.67	69.23	22.79	1	713,634	578,065	626,250	68,346	4,558	3.92	0.86	8.70	66.15	9.53	2.32	0.31	1.43
BankPlus	MS	20.31	55.00	32.40	3	2,422,310	1,335,432	1,926,109	233,180	16,027	3.44	0.88	9.45	73.09	9.62	1.48	0.41	1.51
Beneficial State Bank	CA	NA	50.00	27.58	1 or 3	368,355	250,827	296,186	41,413	1813	3.71	0.70	6.43	77.71	10.78	2.42	-0.16	1.83
BNA Bank	MS	NA	80.00	33.47	1 or 3	426,329	231,340	359,113	56,082	4,360	3.64	1.36	10.95	49.59	12.92	2.09	0.17	2.26
Broadway Federal Bank, F. S. B.	CA	84.61	75.00	62.08	1	337,843	290,597	219,102	36,695	2,553	3.62	1.02	9.57	99.11	10.84	3.39	-0.72	3.12
Caldwell Bank & Trust Co.	LA	NA	100.00	37.72	1 or 3	151,074	124,932	125,055	13,346	2,075	6.14	2.14	22.98	56.87	9.61	1.46	0.13	0.85
Capitol City Bank & Trust Company	GA	58.53	87.50	11.91	1	275,915	192,378	264,410	5,015	-1,237	3.17	-0.58	-31.89	111.75	2.25	9.70	1.84	1.95
Carver Federal Savings Bank	NY	100.00	88.89	42.65	1	646,961	413,041	527,746	64,397	-441	3.31	-0.10	-0.94	108.43	10.42	2.58	0.21	1.60
Carver State Bank	GA	62.05	100.00	45.24	1	43,263	25,343	35,363	4,302	87	5.78	0.28	2.90	93.71	10.36	4.02	0.16	0.90
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,924	2,348	9,507	2,332	819	2.06	7.59	56.58	43.53	16.05	1.36	-0.05	3.45
Central Bank of Kansas City	MO	34.91	83.33	11.64	3	134,837	101,518	110,104	24,114	1,646	4.45	1.56	9.50	78.04	16.10	2.20	0.17	2.24
Citizens Bank (Byhalia)	MS	82.48	100.00	40.69	1	69,804	33,598	61,250	8,224	460	3.91	0.85	7.81	75.76	11.16	0.33	0.20	0.92
Citizens Bank (Columbia)	MS	63.21	57.14	34.29	1	381,216	281,361	329,827	36,746	4,839	4.78	1.73	18.57	64.02	10.73	1.21	0.05	1.58
Citizens Progressive Bank	LA	NA	100.00	24.35	1 or 3	99,645	78,012	85,139	13,963	1,210	5.58	1.68	12.19	67.42	9.65	2.64	0.29	0.87
Citizens Savings Bank & Trust Co	TN	21.40	100.00	7.17	3	99,050	76,566	89,505	7,662	306	5.24	0.42	5.64	85.24	8.32	4.76	0.11	1.36
Citizens Trust Bank	GA	47.42	100.00	26.77	1	400,759	186,598	348,102	48,080	1,388	3.42	0.46	3.92	80.53	10.56	3.16	0.44	1.37
City First Bank of D.C., National Assoc	DC	84.42	100.00	34.41	1	224,672	173,738	179,467	32,100	655	4.37	0.39	2.74	79.34	14.00	2.18	-0.05	2.74
City National Bank of New Jersey	NJ	60.00	71.43	18.22	1	287,222	156,992	269,587	5,886	-5,079	2.62	-2.40	-90.98	173.84	3.41	15.81	0.20	5.66
Colfax Banking Company	LA	75.23	80.00	51.07	1	91,799	44,772	81,994	9,420	778	4.13	1.16	11.80	71.90	9.97	0.32	0.03	0.52
Commercial Bank	MS	NA	60.00	32.85	1 or 3	126,180	70,999	106,005	13,286	582	4.10	0.60	6.02	78.68	9.96	0.18	0.54	1.28

Source: SNL.com | As of 9/30/2014

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	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 (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Commercial Capital Bank	LA	NA	100.00	15.72	1 or 3	80,604	53,806	64,206	9,629	1,305	4.82	2.41	19.54	55.85	12.57	0.37	0.09	1.14
Commonwealth National Bank	AL	68.47	100.00	25.96	1	58,719	26,846	53,909	4,633	-310	4.33	-0.70	-9.18	100.81	7.81	5.71	0.13	4.78
Community Bank of the Bay	CA	NA	50.00	13.49	1 or 3	192,017	152,796	166,868	20,516	1,266	4.18	0.91	8.57	74.51	10.92	1.51	0.04	1.68
Community Capital Bank of VA	VA	61.13	100.00	23.07	1	88,338	56,618	73,373	11,651	265	3.09	0.45	3.06	75.27	13.90	3.91	0.00	0.99
Community Commerce Bank	CA	52.34	0.00	25.38	2	204,540	136,464	120,929	49,444	2,300	5.30	1.44	6.35	71.16	22.53	5.48	0.24	4.12
Concordia Bank and Trust	LA	NA	100.00	37.54	1 or 3	526,949	221,663	445,620	60,838	3,573	2.80	0.90	7.93	69.00	11.07	0.85	0.04	0.42
Cottonport Bank	LA	65.42	90.91	34.60	1	324,676	202,585	279,907	37,515	1,941	3.92	0.80	7.06	73.81	11.05	0.90	0.11	0.90
Cross Keys Bank	LA	37.39	87.50	32.24	3	321,720	164,814	252,382	38,790	3,128	3.85	1.34	11.51	67.92	11.56	0.20	0.05	0.72
Delta Bank	LA	NA	100.00	23.58	1 or 3	246,370	162,265	223,938	19,876	2,917	4.21	1.59	20.12	64.46	8.04	0.77	0.01	1.02
Edgebrook Bank	IL	31.58	0.00	65.95	4	94,781	77,869	90,621	3,821	-1,133	4.76	-1.62	-47.72	94.53	4.08	7.44	0.17	3.08
Farmers & Merchants Bank	MS	NA	50.00	26.56	1 or 3	257,553	145,069	191,120	36,795	2,403	5.07	1.31	9.05	61.17	14.51	1.06	0.10	2.45
Finance and Thrift Company	CA	NA	66.67	0.78	1 or 3	121,166	91,445	87,437	31,181	770	12.70	0.83	3.32	63.26	25.48	1.10	5.63	3.85
First American International Bank	NY	58.89	88.89	65.32	1	571,468	379,465	431,147	73,259	1,769	4.27	0.42	3.25	87.23	12.98	2.01	-0.18	2.08
First Bank of Linden	AL	NA	100.00	17.23	1 or 3	81,148	32,788	69,965	10,756	660	3.75	1.08	7.91	61.89	12.63	0.00	0.04	1.27
First Choice Bank	CA	56.10	50.00	34.30	1	617,315	455,231	557,599	49,853	3,063	3.58	0.80	9.49	57.08	8.54	0.00	0.00	1.66
First Eagle Bank	IL	46.88	50.00	32.85	1	436,361	285,099	340,902	64,690	6,148	3.86	1.95	13.12	44.76	14.28	0.58	0.06	2.08
First Independence Bank	MI	29.63	100.00	27.31	3	247,106	133,541	202,967	16,822	-53	4.04	-0.03	-0.42	93.60	9.87	1.73	1.38	1.23
First National Bank of Decatur Co	GA	NA	100.00	36.51	1 or 3	102,262	59,082	84,542	12,406	524	3.20	0.64	5.83	72.59	11.74	2.56	0.31	1.95
First National Bank of Oxford	MS	NA	33.33	38.80	2 or 4	243,948	134,747	210,248	32,886	1,729	3.72	0.97	7.17	63.95	13.25	1.08	0.11	1.43
First Security Bank	MS	50.13	70.59	38.29	1	491,770	267,697	410,004	63,829	3,564	3.73	0.94	7.68	70.95	11.94	0.71	-0.31	1.15
First Southwest Bank	CO	NA	62.50	20.53	1 or 3	242,830	172,032	210,942	27,658	-356	4.24	-0.20	-1.73	101.34	9.63	0.94	0.11	1.51
First State Bank	VA	NA	100.00	24.44	1 or 3	39,226	28,889	37,390	1,704	22	4.82	0.07	1.78	98.02	4.04	3.36	0.20	1.57
First Tuskegee Bank	AL	10.47	100.00	36.50	3	55,515	28,872	49,965	4,449	-355	4.53	-0.83	-10.39	116.69	8.00	4.63	0.37	1.40
First, A National Banking Assoc	MS	28.39	27.78	35.95	4	1,071,293	671,302	902,889	103,096	5,149	3.61	0.68	7.04	68.65	8.31	0.91	0.20	0.91
Florida Parishes Bank	LA	NA	75.00	42.18	1 or 3	223,869	134,885	178,009	22,374	1,689	5.14	1.05	10.63	71.47	10.04	0.72	0.29	2.08
Gateway Bank Federal Savings Bank	CA	18.51	66.67	71.55	3	203,526	160,203	159,899	9,995	-3,191	3.55	-2.01	-37.21	148.14	4.74	2.81	0.10	1.64
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341	406,125	494,285	69,490	6,769	3.95	1.46	13.08	60.70	11.38	2.61	0.56	1.78
Harbor Bank of Maryland	MD	62.96	85.71	26.53	1	233,583	152,772	200,776	25,359	-1,156	4.11	-0.64	-6.12	99.71	8.08	1.55	1.79	1.77
Holmes County Bank and Trust Co	MS	NA	100.00	24.57	1 or 3	109,824	48,265	94,694	13,004	216	2.94	0.25	2.25	92.37	12.02	6.28	0.72	2.68
Illinois-Service Federal Savings & Loan Assoc	IL	70.60	50.00	74.96	1	113,470	53,232	103,364	6,736	-1,505	3.63	-1.72	-26.67	120.20	5.00	18.89	2.79	5.27
Industrial Bank	DC	54.33	100.00	45.86	1	365,179	252,532	309,101	37,338	1,047	4.55	0.39	3.81	89.88	9.82	3.38	0.04	1.77
International Bank of Chicago	IL	28.74	57.14	27.20	3	526,544	298,692	466,857	55,891	4,654	3.74	1.21	11.76	47.95	10.39	2.69	0.24	3.00
Liberty Bank & Trust Company	LA	60.23	94.12	50.44	1	552,081	274,719	484,491	47,360	4,213	4.18	1.00	12.45	74.72	8.28	2.50	0.77	2.91
Magnolia State Bank	MS	29.97	50.00	36.39	3	315,712	234,317	271,154	29,477	2,879	4.39	1.24	13.50	70.95	9.58	0.27	0.02	0.85
Mechanics & Farmers Bank	NC	84.25	87.50	15.81	1	289,202	185,183	247,613	36,221	1,209	3.75	0.53	4.53	80.19	11.63	6.49	0.06	1.87
Merchants & Planters Bank	MS	35.16	0.00	29.14	4	86,739	25,406	78,796	7,542	197	2.68	0.31	3.61	102.27	8.90	1.95	-0.70	2.37

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Metro Bank	KY	NA	100.00	15.13	1 or 3	32,096	13,631	26,398	5,436	43	2.53	0.17	1.07	102.20	16.77	0.97	-2.03	2.18
Mission Valley Bank	CA	87.10	33.33	19.68	2	259,814	180,050	219,160	37,444	1,123	4.34	0.57	4.05	82.24	14.67	1.27	-0.39	2.27
Mitchell Bank	WI	79.04	66.67	41.93	1	55,680	28,353	47,477	7,925	103	3.98	0.25	1.73	92.11	13.86	7.60	1.09	2.20
Native American Bank, National Assoc	CO	NA	100.00	4.15	1 or 3	62,775	50,693	57,178	5,238	-36	4.57	-0.08	-0.94	101.35	8.88	6.43	0.20	2.20
Neighborhood National Bank	CA	NA	66.67	27.54	1 or 3	76,380	38,225	71,650	3,857	-1,355	3.56	-2.25	-39.56	151.10	5.00	2.42	0.51	6.96
Noah Bank	PA	63.33	25.00	0.53	2	317,274	265,534	250,658	32,498	5,453	4.88	2.48	24.00	58.30	9.88	1.53	0.64	2.25
North Milwaukee State Bank	WI	100.00	100.00	22.04	1	77,115	56,607	69,001	5,862	-222	4.08	-0.38	-4.91	79.20	7.21	12.31	2.11	4.79
Northern Hancock Bank and Trust	WV	NA	100.00	57.04	1 or 3	27,321	19,776	23,411	3,384	119	7.26	0.56	4.65	80.16	11.67	4.58	1.14	1.62
OneUnited Bank	MA	89.27	66.67	94.18	1	619,908	352,783	352,774	49,650	722	2.58	0.16	2.04	108.99	6.08	3.00	-0.09	0.85
Oxford University Bank	MS	NA	66.67	47.05	1 or 3	113,693	79,161	97,441	10,528	527	3.64	0.64	6.84	74.44	9.49	1.82	0.48	0.73
Pacific Global Bank	IL	86.63	100.00	81.93	1	156,722	113,953	138,186	17,287	1,852	3.81	1.57	15.15	62.97	10.67	1.11	0.37	3.74
Pan American Bank	IL	43.50	50.00	58.18	1	288,682	186,242	267,249	20,324	1,309	3.73	0.69	9.28	73.95	7.20	1.55	0.07	1.18
Pan American Bank	CA	NA	100.00	59.33	1 or 3	40,185	32,330	33,788	6,095	-958	4.59	-3.16	-72.12	150.97	14.83	6.20	-0.19	2.90
Peoples Bank	MS	61.87	80.00	21.24	1	245,791	195,445	203,862	24,101	4,013	5.66	2.21	22.92	56.06	9.56	1.88	0.66	1.27
PlantersFirst	GA	74.16	75.00	28.19	1	266,798	192,802	243,167	21,900	3,389	4.18	1.64	23.05	74.53	8.09	6.55	-0.19	2.00
Priority One Bank	MS	38.54	45.45	29.29	4	554,384	398,015	464,034	62,485	6,845	4.08	1.67	14.79	62.90	11.13	1.59	0.29	2.02
Promerica Bank	CA	NA	100.00	6.58	1 or 3	161,357	121,043	131,878	27,894	444	4.24	0.39	2.14	86.60	16.53	0.14	0.52	1.68
Richland State Bank	LA	45.71	87.50	24.36	1	289,011	149,625	240,655	27,880	3,006	4.18	1.43	14.95	66.96	9.60	0.48	-0.08	1.15
Richton Bank and Trust Company	MS	72.67	33.33	36.67	2	63,642	26,965	54,021	9,347	410	3.54	0.85	5.95	79.21	14.93	0.00	0.10	1.69
RiverHills Bank	MS	NA	50.00	30.56	1 or 3	283,157	169,472	231,674	27,427	3,097	2.95	1.43	15.72	52.46	9.65	1.42	0.02	2.48
Seaway Bank and Trust Company	IL	38.33	75.00	41.15	3	516,852	271,493	435,652	38,075	-5,410	4.99	-1.35	-18.59	101.43	6.63	19.32	2.11	7.54
Security Federal Bank	SC	28.72	61.54	40.31	3	828,593	352,761	651,629	92,276	4,767	2.98	0.76	7.13	67.29	10.29	3.90	0.67	2.45
Security State Bank of Wewoka, OK	OK	NA	100.00	21.80	1 or 3	160,106	107,470	143,511	14,399	1,522	4.27	1.30	15.02	53.42	9.16	1.67	0.69	1.88
South Carolina Community Bank	SC	86.64	100.00	24.96	1	61,783	42,808	58,677	2,849	-459	3.50	-0.93	-20.70	120.24	4.52	26.18	0.29	4.42
Southern Bancorp Bank	AR	66.04	87.18	31.69	1	1,155,770	793,596	898,431	129,966	8,558	4.30	1.00	9.16	64.94	8.44	0.84	0.27	1.07
Spring Bank	NY	NA	100.00	28.55	1 or 3	105,207	86,382	90,740	13,815	1,808	5.53	2.35	18.89	61.68	13.36	2.09	0.56	1.27
Start Community Bank	CT	NA	100.00	54.14	1 or 3	70,901	61,766	54,562	8,331	-1,795	2.85	-3.66	-29.94	259.62	12.20	0.77	0.01	1.31
State Bank & Trust Company	MS	53.59	71.43	28.56	1	973,144	740,960	797,637	110,337	4,672	4.14	0.65	5.80	69.40	8.94	0.73	0.35	1.21
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	738,647	442,469	644,185	71,829	7,596	3.13	1.16	13.89	83.88	10.30	1.33	0.00	1.45
Sycamore Bank	MS	63.03	75.00	37.86	1	194,575	125,094	173,724	19,157	1,314	3.89	0.85	9.32	68.46	9.32	0.59	0.21	1.15
Tri State Bank of Memphis	TN	65.69	75.00	17.15	1	126,661	81,898	112,074	13,637	-95	4.01	-0.09	-0.94	96.03	8.76	7.18	0.81	2.12
United Bank	AL	47.50	55.56	23.11	1	484,584	267,762	432,499	49,175	1,519	3.45	0.41	4.19	83.02	9.43	0.90	0.17	1.42
United Bank of Philadelphia	PA	100.00	50.00	25.02	1	60,531	44,228	57,330	2,843	-607	4.82	-1.34	-26.45	116.70	4.79	6.24	0.82	1.59
United Mississippi Bank	MS	NA	90.00	26.45	1 or 3	362,511	247,973	324,159	33,141	2,290	4.11	0.83	9.66	82.07	8.96	0.99	-0.10	0.68
Urban Partnership Bank	IL	74.31	80.00	55.89	1	832,934	551,558	741,798	77,780	-28,272	6.39	-4.10	-39.67	250.26	8.74	17.02	2.81	7.75
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	563,047	299,349	457,405	67,509	4,657	3.35	1.13	9.70	58.26	11.48	0.92	0.17	1.69

Source: SNL.com | As of 9/30/2014

TOP TWENTY CDFI BANKS *by Selected Indicators*

Total Assets	Social Performance Metrics					Balance Sheet/Income Statement
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)
BankPlus	MS	20.31	55.00	32.40	3	2,422,310
Southern Bancorp Bank	AR	66.04	87.18	31.69	1	1,155,770
First, A National Banking Assoc	MS	28.39	27.78	35.95	4	1,071,293
State Bank & Trust Company	MS	53.59	71.43	28.56	1	973,144
Urban Partnership Bank	IL	74.31	80.00	55.89	1	832,934
Security Federal Bank	SC	28.72	61.54	40.31	3	828,593
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	738,647
BankFirst Financial Services	MS	48.67	69.23	22.79	1	713,634
Carver Federal Savings Bank	NY	100.00	88.89	42.65	1	646,961
OneUnited Bank	MA	89.27	66.67	94.18	1	619,908
First Choice Bank	CA	56.10	50.00	34.30	1	617,315
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341
First American International Bank	NY	58.89	88.89	65.32	1	571,468
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	563,047
Priority One Bank	MS	38.54	45.45	29.29	4	554,384
Liberty Bank & Trust Company	LA	60.23	94.12	50.44	1	552,081
Concordia Bank and Trust	LA	NA	100.00	37.54	1 or 3	526,949
International Bank of Chicago	IL	28.74	57.14	27.20	3	526,544
Seaway Bank and Trust Company	IL	38.33	75.00	41.15	3	516,852
First Security Bank	MS	50.13	70.59	38.29	1	491,770

Source: SNL.com | As of 9/30/2014

Total Loans	Social Performance Metrics					Balance Sheet/Income Statement	
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
BankPlus	MS	20.31	55.00	32.40	3	2,422,310	1,335,432
Southern Bancorp Bank	AR	66.04	87.18	31.69	1	1,155,770	793,596
State Bank & Trust Company	MS	53.59	71.43	28.56	1	973,144	740,960
First, A National Banking Assoc	MS	28.39	27.78	35.95	4	1,071,293	671,302
BankFirst Financial Services	MS	48.67	69.23	22.79	1	713,634	578,065
Urban Partnership Bank	IL	74.31	80.00	55.89	1	832,934	551,558
First Choice Bank	CA	56.10	50.00	34.30	1	617,315	455,231
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	738,647	442,469
Carver Federal Savings Bank	NY	100.00	88.89	42.65	1	646,961	413,041
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341	406,125
Priority One Bank	MS	38.54	45.45	29.29	4	554,384	398,015
First American International Bank	NY	58.89	88.89	65.32	1	571,468	379,465
OneUnited Bank	MA	89.27	66.67	94.18	1	619,908	352,783
Security Federal Bank	SC	28.72	61.54	40.31	3	828,593	352,761
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	563,047	299,349
International Bank of Chicago	IL	28.74	57.14	27.20	3	526,544	298,692
Broadway Federal Bank, F. S. B.	CA	84.61	75.00	62.08	1	337,843	290,597
First Eagle Bank	IL	46.88	50.00	32.85	1	436,361	285,099
Citizens Bank	MS	63.21	57.14	34.29	1	381,216	281,361
Liberty Bank & Trust Company	LA	60.23	94.12	50.44	1	552,081	274,719

Source: SNL.com | As of 9/30/2014

TOP TWENTY 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)	ROAA (%)
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,924	7.59
Noah Bank	PA	63.33	25.00	0.53	2	317,274	2.48
Commercial Capital Bank	LA	NA	100.00	15.72	1 or 3	80,604	2.41
Spring Bank	NY	NA	100.00	28.55	1 or 3	105,207	2.35
Peoples Bank	MS	61.87	80.00	21.24	1	245,791	2.21
Caldwell Bank & Trust Co.	LA	NA	100.00	37.72	1 or 3	151,074	2.14
Bank of Okolona	MS	NA	100.00	23.33	1 or 3	144,971	2.08
First Eagle Bank	IL	46.88	50.00	32.85	1	436,361	1.95
Bank of Montgomery	LA	48.81	100.00	38.41	1	209,348	1.94
Citizens Bank	MS	63.21	57.14	34.29	1	381,216	1.73
Citizens Progressive Bank	LA	NA	100.00	24.35	1 or 3	99,645	1.68
Priority One Bank	MS	38.54	45.45	29.29	4	554,384	1.67
PlantersFirst	GA	74.16	75.00	28.19	1	266,798	1.64
Delta Bank	LA	NA	100.00	23.58	1 or 3	246,370	1.59
Pacific Global Bank	IL	86.63	100.00	81.93	1	156,722	1.57
Central Bank of Kansas City	MO	34.91	83.33	11.64	3	134,837	1.56
American Plus Bank, N.A.	CA	17.09	0.00	39.82	4	292,929	1.51
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341	1.46
Bank of Commerce	MS	NA	100.00	37.38	1 or 3	337,112	1.45
Community Commerce Bank	CA	52.34	0.00	25.38	2	204,540	1.44

Source: SNL.com | As of 9/30/2014

Return on Average Equity (ROAE)

	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ROAE (%)
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,924	56.58
Noah Bank	PA	63.33	25.00	0.53	2	317,274	24.00
PlantersFirst	GA	74.16	75.00	28.19	1	266,798	23.05
Caldwell Bank & Trust Co.	LA	NA	100.00	37.72	1 or 3	151,074	22.98
Peoples Bank	MS	61.87	80.00	21.24	1	245,791	22.92
Bank of Montgomery	LA	48.81	100.00	38.41	1	209,348	20.34
Delta Bank	LA	NA	100.00	23.58	1 or 3	246,370	20.12
Commercial Capital Bank	LA	NA	100.00	15.72	1 or 3	80,604	19.54
Spring Bank	NY	NA	100.00	28.55	1 or 3	105,207	18.89
Citizens Bank	MS	63.21	57.14	34.29	1	381,216	18.57
Bank of Commerce	MS	NA	100.00	37.38	1 or 3	337,112	18.00
Bank of Okolona	MS	NA	100.00	23.33	1 or 3	144,971	17.99
Bank of Kilmichael	MS	NA	100.00	20.94	1 or 3	137,592	15.88
RiverHills Bank	MS	NA	50.00	30.56	1 or 3	283,157	15.72
Pacific Global Bank	IL	86.63	100.00	81.93	1	156,722	15.15
Security State Bank of Wewoka, OK	OK	NA	100.00	21.80	1 or 3	160,106	15.02
Richland State Bank	LA	45.71	87.50	24.36	1	289,011	14.95
Priority One Bank	MS	38.54	45.45	29.29	4	554,384	14.79
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	738,647	13.89
Magnolia State Bank	MS	29.97	50.00	36.39	3	315,712	13.50

Source: SNL.com | As of 9/30/2014

TOP TWENTY CDFI BANKS *by Selected Indicators*

Leverage Ratio	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
Finance and Thrift Company	CA	NA	66.67	0.78	1 or 3	121,166	25.48
Community Commerce Bank	CA	52.34	0.00	25.38	2	204,540	22.53
Metro Bank	KY	NA	100.00	15.13	1 or 3	32,096	16.77
Promerica Bank	CA	NA	100.00	6.58	1 or 3	161,357	16.53
Central Bank of Kansas City	MO	34.91	83.33	11.64	3	134,837	16.10
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,924	16.05
American Plus Bank, N.A.	CA	17.09	0.00	39.82	4	292,929	15.40
Richton Bank and Trust Company	MS	72.67	33.33	36.67	2	63,642	14.93
Pan American Bank,	CA	NA	100.00	59.33	1 or 3	40,185	14.83
Bank of Vernon	AL	NA	100.00	21.41	1 or 3	140,640	14.80
Mission Valley Bank	CA	87.10	33.33	19.68	2	259,814	14.67
Farmers & Merchants Bank	MS	NA	50.00	26.56	1 or 3	257,553	14.51
First Eagle Bank	IL	46.88	50.00	32.85	1	436,361	14.28
City First Bank of D.C., National Assoc	DC	84.42	100.00	34.41	1	224,672	14.00
Community Capital Bank of VA	VA	61.13	100.00	23.07	1	88,338	13.90
Mitchell Bank	WI	79.04	66.67	41.93	1	55,680	13.86
Spring Bank	NY	NA	100.00	28.55	1 or 3	105,207	13.36
First National Bank of Oxford	MS	NA	33.33	38.80	2 or 4	243,948	13.25
First American International Bank	NY	58.89	88.89	65.32	1	571,468	12.98
BNA Bank	MS	NA	80.00	33.47	1 or 3	426,329	12.92

Source: SNL.com | As of 9/30/2014

Efficiency Ratio (ER)	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
Bank of Commerce	MS	NA	100.00	37.38	1 or 3	337,112	39.04
American Plus Bank, N.A.	CA	17.09	0.00	39.82	4	292,929	42.88
CBW Bank	KS	NA	0.00	23.68	2 or 4	12,924	43.53
First Eagle Bank	IL	46.88	50.00	32.85	1	436,361	44.76
International Bank of Chicago	IL	28.74	57.14	27.20	3	526,544	47.95
BNA Bank	MS	NA	80.00	33.47	1 or 3	426,329	49.59
RiverHills Bank	MS	NA	50.00	30.56	1 or 3	283,157	52.46
Security State Bank of Wewoka, OK	OK	NA	100.00	21.80	1 or 3	160,106	53.42
Commercial Capital Bank	LA	NA	100.00	15.72	1 or 3	80,604	55.85
Peoples Bank	MS	61.87	80.00	21.24	1	245,791	56.06
Caldwell Bank & Trust Co.	LA	NA	100.00	37.72	1 or 3	151,074	56.87
Bank of Okolona	MS	NA	100.00	23.33	1 or 3	144,971	56.94
First Choice Bank	CA	56.10	50.00	34.30	1	617,315	57.08
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	563,047	58.26
Noah Bank	PA	63.33	25.00	0.53	2	317,274	58.30
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341	60.70
Farmers & Merchants Bank	MS	NA	50.00	26.56	1 or 3	257,553	61.17
Bank of Montgomery	LA	48.81	100.00	38.41	1	209,348	61.47
Spring Bank	NY	NA	100.00	28.55	1 or 3	105,207	61.68
First Bank of Linden	AL	NA	100.00	17.23	1 or 3	81,148	61.89

Source: SNL.com | As of 9/30/2014

TOP TWENTY 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 (%)
BankPlus	MS	20.31	55.00	32.40	3	2,422,310	1,926,109
First, A National Banking Assoc	MS	28.39	27.78	35.95	4	1,071,293	902,889
Southern Bancorp Bank	AR	66.04	87.18	31.69	1	1,155,770	898,431
State Bank & Trust Company	MS	53.59	71.43	28.56	1	973,144	797,637
Urban Partnership Bank	IL	74.31	80.00	55.89	1	832,934	741,798
Security Federal Bank	SC	28.72	61.54	40.31	3	828,593	651,629
Sunrise Banks, NA	MN	59.01	33.33	22.63	2	738,647	644,185
BankFirst Financial Services	MS	48.67	69.23	22.79	1	713,634	626,250
First Choice Bank	CA	56.10	50.00	34.30	1	617,315	557,599
Carver Federal Savings Bank	NY	100.00	88.89	42.65	1	646,961	527,746
Guaranty Bank & Trust Company	MS	77.59	92.31	24.29	1	599,341	494,285
Liberty Bank & Trust Company	LA	60.23	94.12	50.44	1	552,081	484,491
International Bank of Chicago	IL	28.74	57.14	27.20	3	526,544	466,857
Priority One Bank	MS	38.54	45.45	29.29	4	554,384	464,034
West Alabama Bank & Trust	AL	66.70	78.57	23.86	1	563,047	457,405
Concordia Bank and Trust	LA	NA	100.00	37.54	1 or 3	526,949	445,620
Seaway Bank and Trust Company	IL	38.33	75.00	41.15	3	516,852	435,652
United Bank	AL	47.50	55.56	23.11	1	484,584	432,499
First American International Bank	NY	58.89	88.89	65.32	1	571,468	431,147
First Security Bank	MS	50.13	70.59	38.29	1	491,770	410,004

Source: SNL.com | As of 9/30/2014

GLOSSARY

Total Assets: The sum of all assets owned by the bank, including cash, loans, securities, bank premises, and other assets

Total Loans (Total Loans and Leases): The total of loans and lease financing receivables, net of unearned income

Return on Average Assets: Net income after taxes and extraordinary items (annualized) as a percentage of average total assets.

Return on Average Equity: Annualized net income as a percentage of average equity on a consolidated basis.

Leverage Ratio (Tier 1 Leverage Ratio): Tier 1 (core) capital as a percentage of average total assets minus ineligible intangibles.

Efficiency Ratio: Noninterest expense of intangible assets as a percentage of (net interest income + noninterest income). Lower means more efficient.

Total Deposits: All unpaid balances of money or its equivalent received or held by a bank in the usual course of business and for which it has given or is obligated to give credit.

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