

# CDFI Banking Industry Peer Group Report

THIRD QUARTER 2015

**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 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 Profiles, reports on CDFI Bank social performance, and other NCIF publications.



## PEER GROUP DATA: THIRD QUARTER 2015

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the third quarter 2015.

	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					35,000,420	23,028,667	29,090,776	3,827,558	201,286								
MEDIAN	56.30	83.33	30.51	1.00	229,760	143,340	199,437	23,308	1,248	3.94	0.83	7.45	73.26	10.82	1.58	0.13	1.57
AVERAGE	59.84	75.15	32.83	1.00	318,186	209,352	264,462	34,796	1,830	4.06	0.74	4.81	79.60	10.90	2.81	0.37	1.82
MAXIMUM	100.00	100.00	97.19	4.00	2,568,234	1,524,303	2,047,201	244,748	16,447	12.74	5.72	35.58	179.39	27.92	25.18	5.33	7.51
MINIMUM	14.32	0.00	0.00	1.00	17,234	2,517	12,612	1,600	-16,914	1.99	-3.07	-120.04	42.16	2.20	0.00	-1.12	0.42

Source: SNL.com | As of 9/30/2015

### 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](http://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 2015

	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 (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Albina Community Bank	OR	90.92	60.00	14.69	1	161,542	101,530	142,214	16,968	2,246	3.65	1.97	18.90	No	67.36	10.79	0	-0.84	2.04
American Metro Bank	IL	59.13	100.00	35.83	1	64,098	49,977	53,850	5,876	-131	3.69	-0.28	-2.99	No	107.10	9.28	11	0.08	3.11
American Plus Bank, NA	CA	50.92	0.00	35.15	2	368,922	318,859	293,098	48,103	2,913	3.85	1.18	8.33	No	44.06	13.86	0	0.00	1.51
Amory Federal Savings & Loan Assoc	MS	NA	0.00	97.19	2 or 4	91,457	67,295	80,958	10,280	278	3.15	0.40	3.66	No	76.01	11.24	2	0.53	0.76
Austin Bank of Chicago	IL	32.86	80.00	39.65	3	344,084	240,357	273,128	37,918	2,139	4.07	0.84	7.62	Yes	68.66	11.15	4	0.84	2.23
Bank 2	OK	29.12	100.00	33.53	3	124,788	71,596	106,332	15,408	759	3.88	0.86	6.72	No	82.67	11.67	1	0.72	1.15
Bank of Anguilla	MS	NA	100.00	11.16	1 or 3	127,692	73,244	98,364	14,243	852	4.29	0.87	8.09	No	72.61	11.44	2	0.53	1.6
Bank of Cherokee County	OK	NA	66.67	38.84	1 or 3	105,362	66,335	96,132	8,827	928	4.02	1.18	14.9	No	69.98	8.49	1	0.24	1.59
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	346,188	243,096	275,535	31,264	3,178	3.78	1.25	13.71	No	43.00	8.64	1	0.18	1.48
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	143,589	85,154	127,655	13,562	1,496	4.06	1.42	15.07	Yes	62.60	8.96	0	0.03	1.33
Bank of Lake Village	AR	NA	100.00	6.11	1 or 3	64,258	37,529	55,354	6,862	218	3.81	0.47	4.32	No	73.52	10.90	2	0.04	1.64
Bank of Montgomery	LA	55.31	83.33	38.89	1	225,354	184,490	201,569	22,196	3,357	4.5	2.04	20.79	Yes	59.76	9.53	2	0.56	0.57
Bank of Okolona	MS	NA	100.00	23.61	1 or 3	158,443	114,545	133,839	17,955	2,386	5.09	2.07	18.20	Yes	55.74	11.01	2	0.24	1.22
Bank of Vernon	AL	NA	100.00	21.71	1 or 3	143,637	101,045	119,854	22,543	857	4.21	0.79	5.17	No	64.73	15.34	1	1.06	1.90
Bank of Winona	MS	NA	100.00	43.47	1 or 3	112,161	41,128	96,251	12,421	829	3.32	0.96	9.01	Yes	68.29	10.19	2	0.03	1.72
Bank of York	AL	NA	100.00	26.65	1 or 3	103,654	35,649	74,321	10,976	498	2.71	0.64	6.16	Yes	77.55	9.79	0	0.15	0.93
BankFirst Financial Services	MS	55.55	70.00	23.74	1	919,417	700,872	821,449	80,968	4,492	3.76	0.79	8.17	No	69.06	9.71	3	0.30	1.24
BankPlus	MS	24.16	54.24	32.04	3	2,568,234	1,524,303	2,047,201	244,748	16,447	3.48	0.86	9.09	No	74.60	9.42	1	0.29	1.08
Beneficial State Bank	CA	69.09	50.00	26.60	1	419,951	321,687	338,481	45,359	2,095	3.88	0.71	6.52	No	74.69	10.31	1	0.02	1.64
BNA Bank	MS	NA	80.00	37.15	1 or 3	437,929	229,581	369,549	57,748	4,110	3.52	1.26	9.86	No	52.28	13.03	1	0.13	2.45
Broadway Federal Bank, FSB	CA	87.38	66.67	76.26	1	403,881	232,771	280,081	43,841	3,937	3.41	1.46	12.49	No	79.24	11.83	2	0.02	2.89
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	177,209	143,685	141,133	16,766	2,221	5.47	1.79	18.9	Yes	61.61	9.41	3	0.16	0.98
Carver Federal Savings Bank	NY	48.10	88.89	44.03	1	732,839	565,566	589,760	66,884	584	3.43	0.12	1.18	No	95.71	10.34	2	0.43	0.81
Carver State Bank	GA	NA	100.00	46.42	1 or 3	42,396	24,727	35,515	4,299	29	5.03	0.10	0.91	No	95.21	10.80	6	0.53	1.17
CBW Bank	KS	NA	0.00	21.43	2 or 4	17,234	2,517	12,612	3,624	836	1.99	5.72	35.58	No	51.17	18.16	3	0.00	3.26
Central Bank of Kansas City	MO	26.61	100.00	10.17	3	131,547	106,068	104,613	25,546	2,935	4.30	2.83	16.13	Yes	64.44	16.98	2	-0.05	2.17
Citizens Bank (Byhalia)	MS	78.43	100.00	45.24	1	72,894	32,887	64,083	8,506	356	3.46	0.66	5.73	No	77.99	11.39	0	0.30	0.89
Citizens Bank (Columbia)	MS	57.19	57.14	32.73	1	396,705	292,918	342,615	39,127	4,709	4.54	1.59	16.70	Yes	66.69	10.53	2	0.25	1.54
Citizens National Bank of Meridian	MS	37.60	70.37	36.07	3	1,137,950	791,182	974,591	139,269	12,420	3.54	1.45	12.22	Yes	66.89	11.52	1	0.04	1.34
Citizens Progressive Bank	LA	NA	100.00	24.09	1 or 3	127,200	99,362	105,887	15,660	1,250	4.90	1.47	11.35	Yes	73.49	9.67	3	0.14	0.73
Citizens Savings Bank & Trust Co	TN	60.19	100.00	7.87	1	105,132	85,286	92,482	9,343	223	5.05	0.29	3.58	No	89.93	9.13	3	-0.06	1.42
Citizens Trust Bank	GA	57.77	100.00	22.91	1	380,476	186,696	325,546	49,946	1,444	3.33	0.49	3.89	No	81.31	12.30	2	0.17	1.20
City First Bank of D.C., NA	DC	88.98	100.00	31.25	1	249,614	160,783	206,648	33,190	261	3.88	0.14	1.05	No	81.87	13.22	11	0.45	2.85
City National Bank of New Jersey	NJ	38.14	71.43	20.05	3	247,389	142,994	218,352	17,534	-4,868	2.73	-2.54	-120.04	No	164.41	7.65	15	0.17	6.14
Commercial Bank	MS	NA	60.00	29.21	1 or 3	126,424	74,881	108,557	13,153	605	4.34	0.62	6.05	No	76.46	10.10	0	0.08	1.16
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	78,906	59,650	66,443	10,178	1,080	4.96	1.95	15.05	Yes	61.99	13.20	0	0.01	1.21
Community Bank of the Bay	CA	53.73	50.00	11.96	1	255,966	191,351	232,641	22,466	1,245	4.07	0.69	7.64	No	70.94	9.00	2	0.04	1.64

Source: SNL.com | As of 9/30/2015

# CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2015

	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 (%)	NCO (%)	Loan Loss Reserves/Loans (%)
Community Capital Bank of Virginia	VA	28.86	100.00	26.04	3	96,340	73,677	80,371	12,602	267	3.12	0.40	2.85	No	77.41	12.52	1	0.00	0.97
Community Commerce Bank	CA	100.00	0.00	24.93	2	178,763	122,604	92,931	50,563	2,078	5.46	1.50	5.53	No	71.03	27.92	4	-0.01	3.49
Concordia Bank and Trust Co.	LA	NA	100.00	34.47	1 or 3	518,941	223,527	437,071	61,961	4,053	2.94	1.02	8.84	Yes	67.22	11.48	1	0.01	0.42
Cottonport Bank	LA	55.31	83.33	33.38	1	326,688	227,654	283,665	38,417	1,429	3.95	0.58	5.04	No	72.98	11.11	3	1.52	0.87
Cross Keys Bank	LA	60.05	71.43	25.32	1	319,637	180,179	242,494	41,162	3,084	3.78	1.28	10.26	Yes	69.44	11.91	0	0.01	0.65
Delta Bank	LA	NA	100.00	23.80	1 or 3	254,385	180,472	228,429	21,304	2,820	4.18	1.45	18.31	Yes	64.62	7.97	0	0.10	0.94
Farmers & Merchants Bank	MS	NA	57.14	26.03	1 or 3	295,099	167,893	250,884	39,083	2,906	5.25	1.32	10.27	No	63.75	12.71	2	0.17	1.93
First American International Bank	NY	59.45	88.89	70.77	1	599,855	444,511	452,847	74,750	1,533	3.86	0.35	2.77	No	87.14	12.50	1	-0.12	1.88
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	78,725	34,259	67,265	10,917	661	4.10	1.12	8.24	No	62.45	13.01	0	0.04	1.14
First Choice Bank	CA	14.32	50.00	22.21	3	789,210	643,061	687,341	90,479	3,654	3.68	0.69	6.70	No	61.89	11.73	1	0.05	1.65
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	341,203	385,980	68,720	7,303	3.95	2.12	14.52	Yes	42.16	13.9	0	-0.01	1.91
First Independence Bank	MI	41.26	100.00	35.89	1	244,775	130,221	200,750	17,376	654	4.28	0.4	5.14	No	90.22	10.83	1	0.08	1.18
First Security Bank	MS	52.20	76.47	37.51	1	505,585	281,442	426,709	65,507	3,577	3.77	0.91	7.50	No	69.69	11.90	1	0.13	0.87
First Southwest Bank	CO	NA	57.14	18.62	1 or 3	258,201	180,793	225,548	27,860	455	4.11	0.24	2.20	No	91.29	9.10	0	0.19	1.29
First State Bank	VA	NA	100.00	25.57	1 or 3	38,744	28,238	37,040	1,600	-128	4.77	-0.44	-9.98	No	100.71	4.11	5	0.84	1.31
First, A National Banking Association	MS	23.98	26.09	35.28	4	1,137,387	747,647	957,256	110,822	7,060	3.64	0.84	8.71	No	66.48	8.67	1	-0.04	0.90
Florida Parishes Bank	LA	38.64	75.00	37.80	3	234,165	141,182	198,123	24,785	2,327	5.06	1.34	12.91	No	63.69	10.4	1	0	2.25
FNB of Central Alabama	AL	78.18	80.00	35.12	1	248,231	149,228	214,845	26,804	618	3.33	0.35	3.12	No	87.78	11.07	2	-0.51	1.66
FNB Oxford Bank	MS	NA	33.33	39.11	2 or 4	262,778	144,800	221,514	33,498	1,566	3.41	0.82	6.28	No	66.33	12.52	1	-0.02	1.42
Fordyce Bank & Trust Company	AR	66.07	80.00	48.14	1	146,818	82,550	116,669	15,254	1,264	4.24	1.23	11.50	Yes	73.30	11.45	1	0.17	1.30
Gateway Bank Federal Savings Bank	CA	30.41	100.00	81.07	3	142,149	97,801	132,188	8,005	-1,631	2.94	-1.33	-24.17	No	158.69	4.20	4	0.63	2.17
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207	419,795	505,302	87,804	5,545	3.89	1.27	8.68	No	54.06	14.15	2	-0.05	1.36
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824	429,508	519,962	71,026	6,969	3.93	1.47	13.04	Yes	63.45	11.17	2	-0.01	1.76
Harbor Bank of Maryland	MD	52.38	85.71	26.21	1	240,343	160,864	207,276	25,658	-125	3.87	-0.07	-0.65	No	97.79	8.94	2	0.57	1.54
Holmes County Bank and Trust Co	MS	NA	100.00	22.50	1 or 3	109,327	52,399	93,356	13,776	256	2.83	0.3	2.55	Yes	95.4	12.31	6	0.12	2.2
Homeland Federal Savings Bank	LA	NA	50.00	37.92	1 or 3	168,815	138,116	139,741	19,081	2,677	5.68	2.18	19.24	Yes	61.61	11.42	2	0.07	1.91
Illinois-Service Federal Savings & Loan Assoc	IL	100.00	50.00	75.26	1	103,845	48,406	96,710	3,733	-1,216	3.20	-1.50	-32.82	No	160.26	3.28	19	1.86	5.25
Industrial Bank	DC	68.62	100.00	46.58	1	372,753	277,454	315,383	39,101	1,199	4.59	0.44	4.16	No	88.46	9.65	4	0.43	1.51
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101	313,087	471,397	65,730	6,225	4.01	1.59	13.21	Yes	44.11	12.08	4	0.39	3.39
Liberty Bank & Trust Company	LA	56.13	94.12	49.66	1	638,066	306,489	552,348	51,528	3,090	4.07	0.68	8.22	No	76.99	8.46	3	0.67	2.51
Magnolia State Bank	MS	45.09	50.00	37.26	1	311,146	244,306	278,498	31,205	3,059	4.25	1.29	13.48	Yes	70.27	9.78	1	0.06	0.78
Mechanics & Farmers Bank	NC	94.20	87.50	15.50	1	301,235	175,756	258,839	36,106	577	3.53	0.26	2.16	No	90.81	12.34	4	0.00	1.96
Mechanics Bank	MS	NA	83.33	44.77	1 or 3	216,192	131,596	191,878	22,673	998	3.88	0.61	6	No	71.88	10.35	5	0.46	2.22
Merchants & Planters Bank	MS	39.89	0.00	31.52	4.00	93,458	27,531	85,290	7,810	-47	2.58	-0.07	-0.81	No	102.41	8.1	1	0.04	1.9
Metro Bank	KY	NA	100.00	13.79	1 or 3	31,953	13,221	26,199	5,459	10	2.32	0.04	0.25	No	99.23	17.17	4	-0.12	2.03
Mission National Bank	CA	NA	100.00	17.93	1 or 3	177,181	142,360	151,926	23,824	1,231	4.71	0.91	6.96	No	71.79	13.27	2	-0.01	2.35
Mission Valley Bank	CA	44.89	33.33	17.02	2	279,946	197,993	239,068	37,765	1,872	4.34	0.9	6.77	No	71.46	13.42	1	-0.33	2.31

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Mitchell Bank	WI	74.00	66.67	38.36	1	52,018	22,805	43,978	7,887	3	3.52	0.01	0.05	No	99.54	14.80	6	0.56	2.36
Native American Bank, NA	CO	NA	100.00	3.67	1 or 3	77,455	61,758	69,711	7,229	19	4.38	0.04	0.38	No	99.34	9.91	2	-0.29	1.71
Neighborhood National Bank	CA	88.20	66.67	34.88	1	65,953	30,090	60,412	4,706	272	3.76	0.56	7.78	No	100.69	7.47	2	-1.12	7.51
Noah Bank	PA	81.17	25.00	0.00	2	309,008	241,194	254,967	39,386	2,422	4.64	1.06	8.89	No	73.22	12.13	1	0.5	2.11
North Milwaukee State Bank	WI	85.84	100.00	21.48	1	70,544	45,003	64,420	3,958	-1,687	3.09	-3.03	-45.45	No	163.10	2.20	14	4.37	6.78
Northern Hancock Bank and Trust	WV	NA	100.00	58.17	1 or 3	26,670	19,292	22,723	3,423	127	7.84	0.64	4.97	Yes	88.09	12.89	2	0.69	1.36
OneUnited Bank	MA	85.07	66.67	94.52	1	635,492	433,234	364,326	46,876	-245	2.32	-0.05	-0.69	No	107.56	6.14	3	-0.01	0.67
Oxford University Bank	MS	NA	66.67	47.61	1 or 3	120,755	88,331	107,194	11,430	612	3.73	0.68	7.36	No	72.98	9.33	0	0.05	0.86
Pacific Global Bank	IL	77.00	100.00	83.03	1	167,321	125,428	147,047	18,638	1,152	3.92	0.94	8.26	No	64.88	10.98	1	0.16	3.19
Pan American Bank	IL	40.85	50.00	57.29	1	299,111	214,513	275,552	22,791	1,229	3.77	0.56	7.61	Yes	79.86	7.49	2	0.06	1.09
Pan American Bank	CA	NA	100.00	0.55	1 or 3	164,600	120,544	126,178	36,771	-375	12.74	-0.39	-1.49	No	74.92	25.49	2	5.33	3.68
Peoples Bank	MS	63.32	80.00	21.78	1	248,860	200,673	219,457	24,464	3,502	5.63	1.90	19.36	Yes	63.68	9.60	2	0.32	1.37
Priority One Bank	MS	39.26	50.00	29.77	3	590,451	439,859	480,478	65,963	7,040	4.06	1.61	14.68	Yes	66.21	10.92	1	0.13	1.67
ProAmerica Bank	CA	NA	100.00	5.76	1 or 3	211,094	133,673	181,166	28,766	466	3.94	0.37	2.2	No	85.57	14.94	0	-0.07	1.64
Quontic Bank	NY	42.02	100.00	83.06	1	164,718	146,168	144,075	18,959	1,943	5.09	1.72	14.34	Yes	79.71	10.86	0	-0.01	0.74
Richland State Bank	LA	52.85	87.50	25.32	1	306,501	189,532	248,781	29,975	2,836	4.10	1.27	12.93	Yes	69.08	9.53	0	0.03	0.86
Richton Bank and Trust Company	MS	56.30	33.33	41.40	2	60,026	26,037	50,074	9,625	519	3.95	1.09	7.40	Yes	74.41	14.42	1	-0.28	1.97
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	288,213	183,187	229,355	28,136	3,015	2.94	1.34	14.84	Yes	54.02	9.46	1	0.13	2.27
Savoy Bank	NY	68.12	0.00	31.46	2	173,490	127,552	155,726	16,847	1,500	4.58	1.39	13.77	No	64.67	10.81	3	0.29	1.92
Seaway Bank and Trust Company	IL	52.43	81.82	43.65	1	386,127	244,920	299,455	37,394	-4,129	4.15	-1.37	-13.46	No	131.5	8.6	22	5.17	2.63
Security Federal Bank	SC	41.96	61.54	42.16	1	800,581	327,690	660,635	93,707	5,065	3.11	0.83	7.24	No	73.95	10.98	2	0.13	2.42
Security State Bank of Wewoka, OK	OK	82.21	100.00	21.76	1	197,471	140,972	175,977	15,755	643	4.19	0.44	5.61	No	57.21	7.53	2	1.87	1.65
South Carolina Community Bank	SC	74.79	100.00	25.27	1	54,753	37,460	51,401	3,147	-451	3.56	-1.05	-19.5	No	115.35	5.52	25	1.94	3.78
Southern Bancorp Bank	AR	75.34	87.18	32.40	1	1,184,707	806,212	906,409	142,359	8,880	4.3	1.02	8.52	No	65.37	9.39	1	0.16	1.09
Spring Bank	NY	100.00	100.00	27.79	1	130,282	110,879	113,800	15,937	1,525	4.69	1.68	13.36	No	66	12.03	3	0.01	0.94
Start Community Bank	CT	36.73	100.00	54.60	3	95,250	82,810	65,916	12,142	-734	2.94	-1.19	-8.51	No	124.00	13.53	0	0.24	1.30
State Bank & Trust Company	MS	45.78	66.67	28.49	1	999,362	767,723	833,520	112,338	4,752	4.01	0.65	5.77	No	71.07	8.91	1	0.06	1.27
Sunrise Banks, NA	MN	66.27	62.50	25.66	1	812,418	497,818	714,526	78,609	9,135	3.2	1.3	15.53	Yes	89.02	9.67	1	-0.01	1.26
Sycamore Bank	MS	64.25	80.00	39.08	1	202,010	135,715	176,884	19,734	1,102	3.90	0.73	7.54	No	74.57	9.79	1	0.51	0.80
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	120,624	72,161	87,485	17,710	1,311	4.74	1.57	10.2	No	48.64	14.51	0	0.01	2.09
Tri-State Bank of Memphis	TN	100.00	66.67	15.24	1	120,091	76,928	106,954	12,211	-163	4.14	-0.17	-1.75	No	102.45	8.98	10	0.85	2.2
United Bank	AL	53.79	55.56	25.24	1	504,911	294,287	448,903	52,458	2,383	3.53	0.62	6.21	No	76.89	9.94	0	0.04	1.29
United Bank of Philadelphia	PA	100.00	25.00	21.81	2	59,145	37,563	55,875	2,911	-312	4.48	-0.7	-13.34	No	111.33	4.77	6	0.76	1.25
United Mississippi Bank	MS	NA	100.00	26.94	1 or 3	349,748	245,292	306,714	35,165	2,953	4.2	1.12	11.46	Yes	77.76	9.61	0.92	0.1	0.59
Urban Partnership Bank	IL	91.75	90.00	52.85	1	671,901	502,548	611,176	49,756	-16,914	5.27	-3.07	-38.49	No	179.39	7.08	9.13	3	3.23
West Alabama Bank & Trust	AL	60.91	85.71	22.55	1	557,304	295,397	449,740	73,090	4,806	3.35	1.14	9.05	No	57.69	12.18	0.32	0.21	1.39

Source: SNL.com | As of 9/30/2015

# 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	24.16	54.24	32.04	3	2,568,234
Southern Bancorp Bank	AR	75.34	87.18	32.40	1	1,184,707
Citizens National Bank of Meridian	MS	37.60	70.37	36.07	3	1,137,950
First, A National Banking Association	MS	23.98	26.09	35.28	4	1,137,387
State Bank & Trust Company	MS	45.78	66.67	28.49	1	999,362
BankFirst Financial Services	MS	55.55	70.00	23.74	1	919,417
Sunrise Banks, NA	MN	66.27	62.50	25.66	1	812,418
Security Federal Bank	SC	41.96	61.54	42.16	1	800,581
First Choice Bank	CA	14.32	50.00	22.21	3	789,210
Carver Federal Savings Bank	NY	48.10	88.89	44.03	1	732,839
Urban Partnership Bank	IL	91.75	90.00	52.85	1	671,901
Liberty Bank & Trust Company	LA	56.13	94.12	49.66	1	638,066
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824
OneUnited Bank	MA	85.07	66.67	94.52	1	635,492
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207
First American International Bank	NY	59.45	88.89	70.77	1	599,855
Priority One Bank	MS	39.26	50.00	29.77	3	590,451
West Alabama Bank & Trust	AL	60.91	85.71	22.55	1	557,304
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101
Concordia Bank and Trust Co.	LA	NA	100.00	34.47	1 or 3	518,941

Source: SNL.com | As of 9/30/2015

Total Loans	Social Performance Metrics					Balance Sheet/Income Statement	
	ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
BankPlus	MS	24.16	54.24	32.04	3	2,568,234	1,524,303
Southern Bancorp Bank	AR	75.34	87.18	32.40	1	1,184,707	806,212
Citizens National Bank of Meridian	MS	37.60	70.37	36.07	3	1,137,950	791,182
State Bank & Trust Company	MS	45.78	66.67	28.49	1	999,362	767,723
First, A National Banking Assoc	MS	23.98	26.09	35.28	4	1,137,387	747,647
BankFirst Financial Services	MS	55.55	70.00	23.74	1	919,417	700,872
First Choice Bank	CA	14.32	50.00	22.21	3	789,210	643,061
Carver Federal Savings Bank	NY	48.10	88.89	44.03	1	732,839	565,566
Urban Partnership Bank	IL	91.75	90.00	52.85	1	671,901	502,548
Sunrise Banks, NA	MN	66.27	62.50	25.66	1	812,418	497,818
First American International Bank	NY	59.45	88.89	70.77	1	599,855	444,511
Priority One Bank	MS	39.26	50.00	29.77	3	590,451	439,859
OneUnited Bank	MA	85.07	66.67	94.52	1	635,492	433,234
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824	429,508
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207	419,795
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	341,203
Security Federal Bank	SC	41.96	61.54	42.16	1	800,581	327,690
Beneficial State Bank	CA	69.09	50.00	26.60	1	419,951	321,687
American Plus Bank, NA	CA	50.92	0.00	35.15	2	368,922	318,859
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101	313,087

Source: SNL.com | As of 9/30/2015

# 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)	S Corp	ROAA (%)
CBW Bank	KS	NA	0.00	21.43	2 or 4	17,234	No	5.72
Central Bank of Kansas City	MO	26.61	100.00	10.17	3	131,547	Yes	2.83
Homeland Federal Savings Bank	LA	NA	50.00	37.92	1 or 3	168,815	Yes	2.18
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	Yes	2.12
Bank of Okolona	MS	NA	100.00	23.61	1 or 3	158,443	Yes	2.07
Bank of Montgomery	LA	55.31	83.33	38.89	1	225,354	Yes	2.04
Albina Community Bank	OR	90.92	60.00	14.69	1	161,542	No	1.97
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	78,906	Yes	1.95
Peoples Bank	MS	63.32	80.00	21.78	1	248,860	Yes	1.90
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	177,209	Yes	1.79
Quontic Bank	NY	42.02	100.00	83.06	1	164,718	Yes	1.72
Spring Bank	NY	100.00	100.00	27.79	1	130,282	No	1.68
Priority One Bank	MS	39.26	50.00	29.77	3	590,451	Yes	1.61
Citizens Bank (Columbia)	MS	57.19	57.14	32.73	1	396,705	Yes	1.59
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101	Yes	1.59
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	120,624	No	1.57
Community Commerce Bank	CA	100.00	0.00	24.93	2	178,763	No	1.50
Citizens Progressive Bank	LA	NA	100.00	24.09	1 or 3	127,200	Yes	1.47
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824	Yes	1.47
Broadway Federal Bank, FSB	CA	87.38	66.67	76.26	1	403,881	No	1.46

Source: SNL.com | As of 9/30/2015

## 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 (%)
CBW Bank	KS	NA	0.00	21.43	2 or 4	17,234	No	35.58
Bank of Montgomery	LA	55.31	83.33	38.89	1	225,354	Yes	20.79
Peoples Bank	MS	63.32	80.00	21.78	1	248,860	Yes	19.36
Homeland Federal Savings Bank	LA	NA	50.00	37.92	1 or 3	168,815	Yes	19.24
Albina Community Bank	OR	90.92	60.00	14.69	1	161,542	No	18.90
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	177,209	Yes	18.9
Delta Bank	LA	NA	100.00	23.80	1 or 3	254,385	Yes	18.31
Bank of Okolona	MS	NA	100.00	23.61	1 or 3	158,443	Yes	18.20
Citizens Bank (Columbia)	MS	57.19	57.14	32.73	1	396,705	Yes	16.70
Central Bank of Kansas City	MO	26.61	100.00	10.17	3	131,547	Yes	16.13
Sunrise Banks, NA	MN	66.27	62.50	25.66	1	812,418	Yes	15.53
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	143,589	Yes	15.07
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	78,906	Yes	15.05
Bank of Cherokee County	OK	NA	66.67	38.84	1 or 3	105,362	No	14.9
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	288,213	Yes	14.84
Priority One Bank	MS	39.26	50.00	29.77	3	590,451	Yes	14.68
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	Yes	14.52
Quontic Bank	NY	42.02	100.00	83.06	1	164,718	Yes	14.34
Savoy Bank	NY	68.12	0.00	31.46	2	173,490	No	13.77
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	346,188	No	13.71

Source: SNL.com | As of 9/30/2015

# 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 (%)
Community Commerce Bank	CA	100.00	0.00	24.93	2	178,763	27.92
Pan American Bank	CA	NA	100.00	0.55	1 or 3	164,600	25.49
CBW Bank	KS	NA	0.00	21.43	2 or 4	17,234	18.16
Metro Bank	KY	NA	100.00	13.79	1 or 3	31,953	17.17
Central Bank of Kansas City	MO	26.61	100.00	10.17	3	131,547	16.98
Bank of Vernon	AL	NA	100.00	21.71	1 or 3	143,637	15.34
ProAmerica Bank	CA	NA	100.00	5.76	1 or 3	211,094	14.94
Mitchell Bank	WI	74.00	66.67	38.36	1	52,018	14.80
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	120,624	14.51
Richton Bank and Trust Company	MS	56.30	33.33	41.40	2	60,026	14.42
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207	14.15
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	13.90
American Plus Bank, NA	CA	50.92	0.00	35.15	2	368,922	13.86
Start Community Bank	CT	36.73	100.00	54.60	3	95,250	13.53
Mission Valley Bank	CA	44.89	33.33	17.02	2	279,946	13.42
Mission National Bank	CA	NA	100.00	17.93	1 or 3	177,181	13.27
City First Bank of D.C., NA	DC	88.98	100.00	31.25	1	249,614	13.22
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	78,906	13.20
BNA Bank	MS	NA	80.00	37.15	1 or 3	437,929	13.03
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	78,725	13.01

Source: SNL.com | As of 9/30/2015

## Efficiency Ratio (ER)

	Social Performance Metrics					Balance Sheet/ Income Statement	
	ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
First Eagle Bank	IL	34.35	50.00	37.71	3	482,065	42.16
Bank of Commerce	MS	NA	100.00	36.47	1 or 3	346,188	43.00
American Plus Bank, NA	CA	50.92	0.00	35.15	2	368,922	44.06
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101	44.11
The Jefferson Bank	MS	NA	100.00	1.45	1 or 3	120,624	48.64
CBW Bank	KS	NA	0.00	21.43	2 or 4	17,234	51.17
BNA Bank	MS	NA	80.00	37.15	1 or 3	437,929	52.28
RiverHills Bank	MS	NA	50.00	31.74	1 or 3	288,213	54.02
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207	54.06
Bank of Okolona	MS	NA	100.00	23.61	1 or 3	158,443	55.74
Security State Bank of Wewoka, OK	OK	82.21	100.00	21.76	1	197,471	57.21
West Alabama Bank & Trust	AL	60.91	85.71	22.55	1	557,304	57.69
Bank of Montgomery	LA	55.31	83.33	38.89	1	225,354	59.76
Caldwell Bank & Trust Co.	LA	NA	100.00	36.29	1 or 3	177,209	61.61
Homeland Federal Savings Bank	LA	NA	50.00	37.92	1 or 3	168,815	61.61
First Choice Bank	CA	14.32	50.00	22.21	3	789,210	61.89
Commercial Capital Bank	LA	NA	100.00	15.39	1 or 3	78,906	61.99
First Bank of Linden	AL	NA	100.00	17.08	1 or 3	78,725	62.45
Bank of Kilmichael	MS	NA	100.00	21.66	1 or 3	143,589	62.60
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824	63.45

Source: SNL.com | As of 9/30/2015



## 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 (\$000)
BankPlus	MS	24.16	54.24	32.04	3	2,568,234	2,047,201
Citizens National Bank of Meridian	MS	37.60	70.37	36.07	3	1,137,950	974,591
First, A National Banking Assoc	MS	23.98	26.09	35.28	4	1,137,387	957,256
Southern Bancorp Bank	AR	75.34	87.18	32.40	1	1,184,707	906,409
State Bank & Trust Company	MS	45.78	66.67	28.49	1	999,362	833,520
BankFirst Financial Services	MS	55.55	70.00	23.74	1	919,417	821,449
Sunrise Banks, NA	MN	66.27	62.50	25.66	1	812,418	714,526
First Choice Bank	CA	14.32	50.00	22.21	3	789,210	687,341
Security Federal Bank	SC	41.96	61.54	42.16	1	800,581	660,635
Urban Partnership Bank	IL	91.75	90.00	52.85	1	671,901	611,176
Carver Federal Savings Bank	NY	48.10	88.89	44.03	1	732,839	589,760
Liberty Bank & Trust Company	LA	56.13	94.12	49.66	1	638,066	552,348
Guaranty Bank & Trust Company	MS	82.82	92.31	25.57	1	635,824	519,962
Golden Bank, NA	TX	45.59	40.00	13.01	2	627,207	505,302
Priority One Bank	MS	39.26	50.00	29.77	3	590,451	480,478
International Bank of Chicago	IL	54.09	57.14	28.22	1	541,101	471,397
First American International Bank	NY	59.45	88.89	70.77	1	599,855	452,847
West Alabama Bank & Trust	AL	60.91	85.71	22.55	1	557,304	449,740
United Bank	AL	53.79	55.56	25.24	1	504,911	448,903
Concordia Bank and Trust Co.	LA	NA	100.00	34.47	1 or 3	518,941	437,071

Source: SNL.com | As of 9/30/2015

## 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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