

CDFI Banking Industry Peer Group Report

YEAR-END 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 CDFI Banking Industry Annual 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: YEAR-END 2015

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the fourth 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					37,715,483	24,779,162	31,398,708	4,082,672	289,361								
MEDIAN	56.22	82.58	29.81	1.00	225,563	146,539	193,048	24,650	1,631	3.93	0.82	7.03	74.15	10.78	1.38	0.15	1.49
AVERAGE	59.46	74.95	33.02	1.55	319,623	209,993	266,091	34,599	2,452	4.14	0.71	4.67	80.21	10.82	2.59	0.49	1.75
MAXIMUM	100.00	100.00	97.33	4.00	2,569,849	1,566,708	2,040,377	245,264	21,408	25.84	6.57	39.44	173.79	28.60	22.12	11.68	7.59
MINIMUM	14.32	0.00	0.00	1.00	22,659	2,298	18,139	1,175	-21,672	2.03	-3.03	-80.64	41.85	1.27	0.00	-0.90	0.42

Source: SNL.com | As of 12/31/15

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/Inform.

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: YEAR-END 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	13.33	1	163,455	105,879	143,424	17,061	2,474	3.63	1.60	15.33	No	72.13	10.72	0.00	-0.60	1.95
American Metro Bank	IL	59.13	100.00	35.63	1	63,479	46,653	54,275	5,776	-231	3.71	-0.37	-3.96	No	109.74	9.34	6.80	0.89	2.48
American Plus Bank, NA	CA	50.92	0.00	28.44	2	392,083	342,831	315,049	49,394	4,210	3.80	1.23	8.93	No	43.07	12.93	0.00	0.00	1.43
Amory Federal Savings & Loan Assoc	MS	NA	0.00	97.33	2 or 4	90,413	66,896	79,976	10,330	328	3.15	0.35	3.23	No	74.93	11.10	1.81	0.38	0.88
Austin Bank of Chicago	IL	32.86	80.00	38.78	3	332,640	235,990	263,692	38,279	3,106	4.02	0.91	8.26	Yes	67.55	11.43	2.29	1.13	1.99
Bank 2	OK	29.12	100.00	34.91	3	125,111	78,508	104,172	15,646	1,082	3.83	0.90	7.13	No	81.43	11.63	0.88	0.63	1.00
Bank of Anguilla	MS	NA	100.00	11.32	1 or 3	135,066	81,478	103,008	14,090	1,081	4.30	0.83	7.68	No	67.21	11.47	1.94	1.51	1.60
Bank of Cherokee County	OK	NA	66.67	40.62	1 or 3	107,505	65,328	98,358	8,834	1,053	4.03	1.00	12.48	No	73.23	8.35	0.45	0.25	1.55
Bank of Commerce	MS	NA	100.00	34.23	1 or 3	336,226	241,640	269,883	32,429	4,062	3.80	1.20	13.05	No	46.42	9.34	0.67	0.23	1.52
Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	150,134	86,909	133,853	14,039	2,109	4.10	1.48	15.77	Yes	60.53	9.17	0.44	0.05	1.34
Bank of Lake Village	AR	NA	100.00	7.07	1 or 3	62,009	30,507	55,096	6,875	295	3.85	0.48	4.36	No	75.86	11.25	2.78	0.03	2.02
Bank of Montgomery	LA	55.31	83.33	35.50	1	234,304	190,640	210,869	21,407	3,853	4.60	1.73	17.84	Yes	64.78	8.93	1.20	0.51	0.55
Bank of Okolona	MS	NA	100.00	21.74	1 or 3	159,827	116,106	137,151	18,072	3,270	5.12	2.12	18.56	Yes	54.53	10.84	2.22	0.28	1.21
Bank of Vernon	AL	NA	100.00	23.45	1 or 3	144,020	102,582	120,102	22,852	1,181	4.25	0.82	5.31	No	61.96	15.81	1.11	1.18	1.75
Bank of Winona	MS	NA	100.00	44.49	1 or 3	114,037	42,962	98,497	12,054	717	3.44	0.62	5.85	Yes	77.03	9.86	2.16	0.03	1.67
Bank of York	AL	NA	100.00	22.98	1 or 3	104,840	36,844	74,543	10,395	695	2.71	0.67	6.46	Yes	77.30	9.39	0.18	0.11	0.85
BankFirst Financial Services	MS	55.55	70.00	25.28	1	900,988	713,765	804,774	81,511	6,016	3.76	0.76	7.99	No	68.51	8.64	1.88	0.60	0.99
BankPlus	MS	24.16	54.24	31.49	3	2,569,849	1,566,708	2,040,377	245,264	21,408	3.52	0.84	8.84	No	74.14	9.56	0.59	0.32	1.01
Beneficial State Bank	CA	69.09	50.00	32.05	1	463,932	332,143	365,239	52,293	9,330	3.60	2.29	21.04	No	76.92	10.86	0.94	0.00	1.68
BNA Bank	MS	NA	80.00	39.27	1 or 3	440,969	234,847	375,291	55,215	5,457	3.50	1.25	9.78	No	52.63	12.39	1.13	0.16	2.36
Broadway Federal Bank, F.S.B.	CA	87.38	66.67	81.06	1	402,902	308,999	277,516	49,480	9,703	3.15	2.62	22.47	No	89.77	11.56	1.37	-0.02	1.56
Caldwell Bank & Trust Co.	LA	NA	100.00	36.90	1 or 3	167,501	138,663	139,894	16,722	2,821	5.42	1.70	17.70	Yes	64.10	9.88	2.13	0.15	1.05
Carver Federal Savings Bank	NY	48.10	88.89	41.98	1	754,566	604,298	605,950	66,943	1,237	3.49	0.19	1.87	No	90.98	10.15	2.07	0.40	0.86
Carver State Bank	GA	NA	100.00	45.45	1 or 3	42,174	23,827	35,592	3,928	188	4.75	0.46	4.45	No	89.57	9.41	4.05	0.56	1.32
CBW Bank	KS	NA	0.00	29.59	2 or 4	22,659	2,298	18,139	4,083	1,307	2.03	6.57	39.44	No	57.28	19.19	3.00	0.00	3.57
Central Bank of Kansas City	MO	26.61	100.00	10.44	3	139,068	106,538	110,712	26,355	3,754	4.29	2.75	15.21	Yes	65.19	18.54	2.22	-0.01	2.19
Citizens Bank (Byhalia)	MS	78.43	100.00	46.30	1	73,481	33,340	64,618	8,343	402	3.54	0.56	4.83	No	82.04	11.12	0.54	0.29	0.82
Citizens Bank (Columbia)	MS	57.19	57.14	31.27	1	396,427	298,129	347,296	38,178	5,681	4.57	1.44	15.00	Yes	68.31	10.47	1.35	0.35	1.50
Citizens National Bank of Meridian	MS	37.60	70.37	34.57	3	1,198,079	816,211	1,035,781	135,417	16,373	3.54	1.42	12.04	Yes	66.81	11.00	1.11	0.07	1.30

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 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 (%)
Citizens Progressive Bank	LA	NA	100.00	25.62	1 or 3	122,834	102,971	106,634	15,915	1,558	4.89	1.33	10.42	Yes	74.60	9.29	2.97	0.17	0.67
Citizens Savings Bank & Trust Co	TN	60.19	100.00	8.73	1	104,060	85,928	91,451	9,398	246	5.03	0.24	2.87	No	91.04	9.16	1.80	-0.02	1.41
Citizens Trust Bank	GA	57.77	100.00	19.19	1	387,897	186,961	328,893	49,692	2,024	3.31	0.51	4.08	No	80.50	12.62	1.61	0.14	1.14
City First Bank of D.C., NA	DC	88.98	100.00	28.82	1	256,997	166,600	194,647	33,654	1,164	3.83	0.47	3.51	No	73.66	13.49	9.52	0.36	2.74
City National Bank of New Jersey	NJ	38.14	71.43	18.23	3	250,095	131,740	220,258	15,187	-6,569	2.78	-2.55	-80.64	No	161.93	6.62	14.49	0.19	6.59
Commercial Bank	MS	NA	60.00	28.02	1 or 3	128,518	75,595	107,139	13,704	488	4.40	0.37	3.65	No	70.32	10.35	0.57	0.08	1.14
Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	79,985	53,525	70,058	9,858	1,963	4.96	2.60	20.27	Yes	56.60	12.31	0.59	0.02	1.40
Commonwealth National Bank	AL	69.44	100.00	19.74	1	56,501	27,628	52,120	4,266	-170	3.82	-0.29	-3.96	No	106.26	6.92	8.86	2.34	2.48
Community Bank of the Bay	CA	53.73	50.00	10.52	1	241,325	199,746	217,970	22,570	1,332	4.08	0.55	6.07	No	70.41	9.04	1.94	0.30	1.75
Community Capital Bank of Virginia	VA	28.86	100.00	24.82	3	110,007	76,302	90,084	12,564	249	3.17	0.28	1.99	No	74.31	11.73	0.96	0.00	1.36
Community Commerce Bank	CA	100.00	0.00	23.25	2	180,664	124,425	94,197	51,050	2,868	5.57	1.56	5.70	No	70.57	28.60	3.51	-0.01	2.97
Concordia Bank and Trust Co.	LA	NA	100.00	33.78	1 or 3	524,259	222,189	444,045	61,345	5,559	2.96	1.06	9.07	Yes	66.43	11.41	0.80	0.02	0.42
Cottonport Bank	LA	55.31	83.33	33.40	1	333,648	222,473	291,570	37,891	1,423	3.97	0.43	3.76	No	72.77	10.97	1.43	2.16	0.58
Cross Keys Bank	LA	60.05	71.43	28.77	1	320,791	186,729	244,536	40,464	4,402	3.82	1.37	10.93	Yes	68.43	11.92	0.19	0.01	0.63
Delta Bank	LA	NA	100.00	24.53	1 or 3	247,685	179,957	224,186	21,507	3,887	4.24	1.52	18.73	Yes	64.17	8.52	0.40	0.11	0.96
Farmers & Merchants Bank	MS	NA	57.14	24.95	1 or 3	299,182	163,344	255,094	39,919	3,319	4.94	1.13	8.70	No	67.13	12.83	1.84	0.10	2.18
First American International Bank	NY	59.45	88.89	72.97	1	642,475	520,013	446,116	73,978	1,212	3.85	0.21	1.64	No	89.26	12.10	0.70	-0.03	1.68
First American National Bank	MS	NA	77.78	50.43	1 or 3	267,119	124,777	234,654	27,937	1,319	3.42	0.50	4.67	Yes	79.57	10.42	1.36	0.33	1.41
First Bank of Linden	AL	NA	100.00	15.35	1 or 3	79,072	36,341	67,657	10,888	824	4.11	1.04	7.67	No	62.32	12.77	0.00	0.02	1.13
First Choice Bank	CA	14.32	50.00	19.75	3	812,086	669,065	708,498	92,435	5,393	3.73	0.74	6.97	No	59.82	11.65	0.58	0.03	1.71
First Community Bank	AL	42.12	60.00	30.02	1	343,161	246,034	289,993	35,828	3,158	3.99	0.94	9.11	Yes	74.88	10.39	2.47	0.13	1.20
First Eagle Bank	IL	34.35	50.00	44.68	3	473,486	346,484	372,518	70,256	10,078	3.99	2.17	14.89	Yes	41.85	13.97	0.05	-0.01	1.92
First Independence Bank	MI	41.26	100.00	41.20	1	216,821	133,964	168,750	19,024	2,346	4.37	1.07	13.58	No	84.80	10.41	1.07	-0.03	1.24
First Security Bank	MS	52.20	76.47	37.36	1	518,347	284,950	442,822	62,595	4,683	3.80	0.90	7.35	No	69.75	11.16	0.57	0.15	0.88
First Southwest Bank	CO	NA	57.14	22.13	1 or 3	261,878	185,449	226,674	27,938	501	4.14	0.19	1.81	No	91.17	9.13	0.39	0.14	1.34
First State Bank	VA	NA	100.00	28.85	1 or 3	37,274	23,128	35,990	1,175	-558	4.74	-1.43	-34.23	No	104.87	3.05	5.80	1.80	1.68
First, A National Banking Assoc	MS	23.98	26.09	33.82	4	1,144,590	776,490	911,175	112,944	9,619	3.67	0.86	8.82	No	66.42	8.62	0.95	-0.03	0.87
Florida Parishes Bank	LA	38.64	75.00	36.32	3	240,326	145,138	197,907	25,370	3,022	5.06	1.30	12.44	No	64.71	10.65	1.28	0.01	2.23
FNB of Central Alabama	AL	78.18	80.00	32.58	1	246,466	159,518	213,108	26,923	1,019	3.40	0.43	3.84	No	84.64	11.28	1.40	-0.28	1.47
FNB Oxford Bank	MS	NA	33.33	42.47	2 or 4	261,322	145,023	219,865	33,679	2,081	3.40	0.81	6.24	No	67.91	12.28	0.53	-0.01	1.41

Source: SNL.com | As of 12/31/15

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 2015

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		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 (%)
Fordyce Bank & Trust Company	AR	66.07	80.00	46.17	1	149,759	83,222	119,439	15,534	1,365	4.29	0.98	9.20	Yes	78.16	10.86	0.49	0.17	1.25
Gateway Bank Federal Savings Bank	CA	30.41	100.00	86.02	3	137,143	91,338	126,407	9,276	-2,889	2.96	-1.83	-32.43	No	169.11	6.74	4.36	0.82	2.15
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969	436,482	498,703	89,661	7,261	3.85	1.22	8.44	No	54.82	14.17	1.53	-0.07	1.34
Guaranty Bank & Trust Company	MS	82.82	92.31	24.50	1	615,019	434,625	515,437	71,658	8,390	3.99	1.33	11.77	Yes	63.08	11.60	1.78	0.06	1.74
Harbor Bank of Maryland	MD	52.38	85.71	34.23	1	287,246	163,642	254,714	25,085	-490	3.87	-0.20	-1.92	No	101.30	8.48	2.03	0.41	1.56
Holmes County Bank and Trust Co	MS	NA	100.00	21.59	1 or 3	110,593	45,285	94,697	13,714	610	2.87	0.54	4.53	Yes	89.30	12.61	7.00	0.09	2.41
Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	178,519	146,220	144,105	19,408	3,536	5.77	2.13	18.89	Yes	62.24	11.35	1.45	0.15	1.82
Illinois-Service Federal Savings & Loan Assoc	IL	100.00	50.00	77.39	1	101,291	46,146	95,500	2,488	-2,064	3.18	-1.93	-46.04	No	173.79	2.56	15.59	1.83	5.06
Industrial Bank	DC	68.62	100.00	42.74	1	388,951	284,733	311,691	38,591	1,530	4.59	0.42	3.97	No	88.01	9.69	3.51	0.45	1.40
International Bank of Chicago	IL	54.09	57.14	25.02	1	520,056	298,279	450,031	66,455	9,209	3.99	1.76	14.47	Yes	43.68	12.19	3.53	0.34	3.51
Liberty Bank & Trust Company	LA	56.13	94.12	49.84	1	604,163	292,012	534,366	49,019	2,737	4.01	0.45	5.46	No	81.09	8.21	2.94	0.55	2.68
Magnolia State Bank	MS	45.09	50.00	36.47	1	302,938	238,062	271,243	30,327	3,555	4.23	1.13	11.70	Yes	74.09	9.75	0.85	0.11	0.73
Mechanics & Farmers Bank	NC	94.20	87.50	13.98	1	298,014	164,849	254,923	35,604	541	3.51	0.18	1.52	No	93.25	12.35	3.26	0.00	2.08
Mechanics Bank	MS	NA	83.33	44.68	1 or 3	215,786	136,907	191,449	22,171	1,247	3.89	0.58	5.61	No	74.05	10.26	6.73	0.43	2.13
Merchants & Farmers Bank of Greene Co	AL	NA	100.00	29.52	1 or 3	63,906	29,788	55,516	6,176	-301	4.04	-0.48	-4.54	Yes	88.03	9.05	1.03	2.77	0.70
Merchants & Marine Bank	MS	39.15	75.00	29.28	3	563,094	255,794	464,676	64,471	4,406	3.06	0.76	7.04	No	69.74	12.13	1.06	0.29	1.12
Merchants & Planters Bank	MS	39.89	0.00	30.14	4	86,429	26,601	78,397	7,784	45	2.59	0.05	0.58	No	102.10	8.22	0.79	0.01	1.60
Merchants & Planters Bank	TN	NA	25.00	27.36	2 or 4	87,522	53,267	72,373	11,382	638	4.27	0.75	5.68	No	76.13	12.44	0.62	-0.02	1.30
Metro Bank	KY	NA	100.00	14.53	1 or 3	30,990	13,343	25,273	5,452	53	2.35	0.16	0.99	No	101.37	17.40	3.66	-0.10	1.46
Mission National Bank	CA	NA	100.00	32.25	1 or 3	208,843	168,552	157,190	24,215	1,666	4.65	0.91	7.03	No	74.68	12.45	1.39	0.00	1.83
Mission Valley Bank	CA	44.89	33.33	12.26	2	288,703	203,819	245,759	39,116	3,300	4.22	1.18	8.85	No	69.66	13.46	0.53	-0.25	1.76
Mitchell Bank	WI	74.00	66.67	42.79	1	50,538	22,637	42,387	7,977	93	3.43	0.18	1.18	No	95.78	14.99	6.30	0.44	2.36
Native American Bank, NA	CO	NA	100.00	2.39	1 or 3	77,145	65,360	68,903	7,797	49	4.43	0.07	0.71	No	98.74	10.12	1.50	-0.22	1.62
Neighborhood National Bank	CA	88.20	66.67	28.23	1	61,123	31,308	55,825	4,509	93	3.74	0.14	2.00	No	104.57	7.13	1.68	-0.90	7.26
Noah Bank	PA	81.17	25.00	0.00	2	311,026	233,324	257,656	40,022	3,070	4.53	1.01	8.26	No	76.77	12.44	0.95	0.45	1.86
North Milwaukee State Bank	WI	85.84	100.00	20.17	1	67,115	41,547	61,493	3,503	-2,094	3.10	-2.87	-45.09	No	166.29	1.27	8.51	3.55	7.59
Northern Hancock Bank and Trust	WV	NA	100.00	59.65	1 or 3	27,430	19,131	23,417	3,458	167	7.72	0.63	4.89	Yes	86.94	12.73	4.79	0.68	1.45
OneUnited Bank	MA	85.07	66.67	96.38	1	648,615	428,007	360,683	46,141	48	2.48	0.01	0.10	No	102.77	6.31	2.25	-0.02	0.66
Oxford University Bank	MS	NA	66.67	46.38	1 or 3	122,628	90,567	108,483	11,579	840	3.73	0.70	7.50	No	69.86	9.47	0.80	0.04	0.99
Pacific Global Bank	IL	77.00	100.00	86.09	1	170,608	125,913	149,752	19,455	2,063	4.00	1.25	11.02	No	64.62	11.45	0.42	0.13	2.77

Source: SNL.com | As of 12/31/15

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 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 (%)
Pan American Bank	IL	40.85	50.00	55.53	1	292,650	222,271	266,775	25,241	1,704	3.77	0.58	7.69	Yes	76.83	8.48	2.12	0.15	1.17
Pan American Bank	CA	NA	100.00	0.00	1 or 3	162,385	114,627	124,914	35,888	-586	25.84	-0.91	-4.09	No	75.19	21.76	2.39	11.68	3.23
Peoples Bank	MS	63.32	80.00	24.12	1	263,300	213,751	224,783	24,110	4,591	5.61	1.85	19.00	Yes	64.76	9.21	2.45	0.33	1.29
Pike National Bank	MS	NA	40.00	32.51	2 or 4	209,054	132,174	158,255	29,386	2,010	4.34	0.96	6.93	No	70.48	13.99	1.98	0.14	1.51
Planters Bank & Trust Company	MS	NA	100.00	37.89	1 or 3	816,085	413,779	740,541	69,224	8,724	3.19	1.06	12.39	No	56.44	8.30	2.23	0.97	1.28
Priority One Bank	MS	39.26	50.00	29.38	3	591,973	442,809	480,027	65,403	9,765	4.08	1.67	15.17	Yes	65.51	10.86	0.97	0.16	1.59
ProAmerica Bank	CA	NA	100.00	7.61	1 or 3	183,617	137,754	153,521	28,841	551	3.81	0.32	1.94	No	86.97	14.77	0.40	-0.08	1.61
Quontic Bank	NY	42.02	100.00	87.47	1	179,871	154,465	157,094	21,333	2,357	4.97	1.52	12.68	Yes	82.00	11.56	0.07	-0.01	0.70
Richland State Bank	LA	52.85	87.50	24.27	1	290,426	179,679	252,666	30,984	4,101	4.13	1.37	13.88	Yes	67.84	10.10	0.05	0.01	0.92
Richton Bank and Trust Company	MS	56.30	33.33	36.99	2	60,528	25,418	50,644	9,560	608	3.88	0.97	6.46	Yes	77.02	14.99	0.41	-0.13	1.93
RiverHills Bank	MS	NA	50.00	31.35	1 or 3	297,491	186,685	239,058	27,392	3,707	3.00	1.24	13.60	Yes	58.67	9.29	1.11	0.24	2.15
Savoy Bank	NY	68.12	0.00	35.83	2	183,808	150,368	164,994	17,950	2,521	4.65	1.66	16.54	No	63.62	10.06	2.46	0.21	1.63
Seaway Bank and Trust Company	IL	52.43	81.82	41.86	1	369,444	233,535	289,584	29,338	-11,195	3.83	-2.83	-28.69	No	167.05	5.45	21.40	4.96	2.78
Security Federal Bank	SC	41.96	61.54	40.29	1	799,620	338,848	661,108	93,151	6,506	3.15	0.81	6.97	No	73.84	11.03	2.08	0.02	2.44
Security State Bank of Wewoka, OK	OK	82.21	100.00	21.39	1	195,390	146,858	177,746	16,046	969	4.19	0.50	6.28	No	58.08	7.84	1.23	1.67	1.66
South Carolina Community Bank	SC	74.79	100.00	26.91	1	52,995	35,933	48,211	4,552	-1,006	3.48	-1.78	-30.72	No	136.49	8.46	22.12	1.71	3.80
Southern Bancorp Bank	AR	75.34	87.18	32.60	1	1,186,627	778,902	989,701	144,413	11,476	4.28	0.99	8.19	No	65.24	9.48	1.25	0.22	1.09
Spring Bank	NY	100.00	100.00	28.95	1	142,728	116,322	125,522	16,633	2,071	4.74	1.65	13.37	No	64.62	11.95	1.78	0.24	0.72
Start Community Bank	CT	36.73	100.00	49.66	3	103,973	89,528	75,655	12,025	-804	3.00	-0.93	-6.90	No	116.22	12.13	0.00	0.17	1.30
State Bank & Trust Company	MS	45.78	66.67	29.33	1	999,878	766,323	834,371	110,718	6,720	4.00	0.68	6.10	No	71.21	8.70	1.03	0.21	1.11
Sunrise Banks, NA	MN	66.27	62.50	25.53	1	906,712	532,352	809,421	77,792	9,738	3.29	1.07	12.43	Yes	88.96	9.66	0.42	0.03	1.21
Sycamore Bank	MS	64.25	80.00	41.00	1	202,980	134,724	176,759	19,639	1,595	3.96	0.79	8.16	No	74.16	9.48	0.53	0.43	0.76
The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	100,707	60,777	81,190	17,183	1,208	4.53	1.09	7.02	No	64.32	15.48	0.23	0.01	2.48
Tri-State Bank of Memphis	TN	100.00	66.67	17.14	1	111,042	75,294	95,446	14,664	841	4.03	0.69	6.64	No	83.77	11.56	10.65	1.46	1.71
United Bank	AL	53.79	55.56	26.14	1	529,814	288,829	474,543	52,054	3,051	3.52	0.59	5.93	No	77.56	9.43	0.51	0.04	1.32
United Bank of Philadelphia	PA	100.00	25.00	24.62	2	59,001	39,207	55,962	2,697	-477	4.41	-0.80	-15.69	No	114.04	4.60	6.24	0.59	1.07
United Mississippi Bank	MS	NA	100.00	28.00	1 or 3	349,296	249,400	311,286	34,891	3,900	4.24	1.11	11.29	Yes	77.74	9.65	0.94	0.16	0.54
Urban Partnership Bank	IL	91.75	90.00	48.73	1	635,792	491,324	580,496	44,787	-21,672	5.40	-3.03	-38.87	No	168.49	6.80	11.07	2.21	3.58
West Alabama Bank & Trust	AL	60.91	85.71	23.79	1	564,519	302,460	456,211	73,530	6,311	3.37	1.12	8.83	No	58.81	12.07	0.37	0.17	1.35

Source: SNL.com | As of 12/31/15

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	31.49	3	2,569,849
Citizens National Bank of Meridian	MS	37.60	70.37	34.57	3	1,198,079
Southern Bancorp Bank	AR	75.34	87.18	32.60	1	1,186,627
First, A National Banking Association	MS	23.98	26.09	33.82	4	1,144,590
State Bank & Trust Company	MS	45.78	66.67	29.33	1	999,878
Sunrise Banks, NA	MN	66.27	62.50	25.53	1	906,712
BankFirst Financial Services	MS	55.55	70.00	25.28	1	900,988
Planters Bank & Trust Company	MS	NA	100.00	37.89	1 or 3	816,085
First Choice Bank	CA	14.32	50.00	19.75	3	812,086
Security Federal Bank	SC	41.96	61.54	40.29	1	799,620
Carver Federal Savings Bank	NY	48.10	88.89	41.98	1	754,566
OneUnited Bank	MA	85.07	66.67	96.38	1	648,615
First American International Bank	NY	59.45	88.89	72.97	1	642,475
Urban Partnership Bank	IL	91.75	90.00	48.73	1	635,792
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969
Guaranty Bank & Trust Company	MS	82.82	92.31	24.50	1	615,019
Liberty Bank & Trust Company	LA	56.13	94.12	49.84	1	604,163
Priority One Bank	MS	39.26	50.00	29.38	3	591,973
West Alabama Bank & Trust	AL	60.91	85.71	23.79	1	564,519
Merchants & Marine Bank	MS	39.15	75.00	29.28	3	563,094

Source: SNL.com | As of 12/31/15

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	31.49	3	2,569,849	1,566,708
Citizens National Bank of Meridian	MS	37.60	70.37	34.57	3	1,198,079	816,211
Southern Bancorp Bank	AR	75.34	87.18	32.60	1	1,186,627	778,902
First, A National Banking Association	MS	23.98	26.09	33.82	4	1,144,590	776,490
State Bank & Trust Company	MS	45.78	66.67	29.33	1	999,878	766,323
BankFirst Financial Services	MS	55.55	70.00	25.28	1	900,988	713,765
First Choice Bank	CA	14.32	50.00	19.75	3	812,086	669,065
Carver Federal Savings Bank	NY	48.10	88.89	41.98	1	754,566	604,298
Sunrise Banks, NA	MN	66.27	62.50	25.53	1	906,712	532,352
First American International Bank	NY	59.45	88.89	72.97	1	642,475	520,013
Urban Partnership Bank	IL	91.75	90.00	48.73	1	635,792	491,324
Priority One Bank	MS	39.26	50.00	29.38	3	591,973	442,809
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969	436,482
Guaranty Bank & Trust Company	MS	82.82	92.31	24.50	1	615,019	434,625
OneUnited Bank	MA	85.07	66.67	96.38	1	648,615	428,007
Planters Bank & Trust Company	MS	NA	100.00	37.89	1 or 3	816,085	413,779
First Eagle Bank	IL	34.35	50.00	44.68	3	473,486	346,484
American Plus Bank, NA	CA	50.92	0.00	28.44	2	392,083	342,831
Security Federal Bank	SC	41.96	61.54	40.29	1	799,620	338,848
Beneficial State Bank	CA	69.09	50.00	32.05	1	463,932	332,143

Source: SNL.com | As of 12/31/15

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	29.59	2 or 4	22,659	No	6.57
Central Bank of Kansas City	MO	26.61	100.00	10.44	3	139,068	Yes	2.75
Broadway Federal Bank, F.S.B.	CA	87.38	66.67	81.06	1	402,902	No	2.62
Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	79,985	Yes	2.60
Beneficial State Bank	CA	69.09	50.00	32.05	1	463,932	No	2.29
First Eagle Bank	IL	34.35	50.00	44.68	3	473,486	Yes	2.17
Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	178,519	Yes	2.13
Bank of Okolona	MS	NA	100.00	21.74	1 or 3	159,827	Yes	2.12
Peoples Bank	MS	63.32	80.00	24.12	1	263,300	Yes	1.85
International Bank of Chicago	IL	54.09	57.14	25.02	1	520,056	Yes	1.76
Bank of Montgomery	LA	55.31	83.33	35.50	1	234,304	Yes	1.73
Caldwell Bank & Trust Co.	LA	NA	100.00	36.90	1 or 3	167,501	Yes	1.70
Priority One Bank	MS	39.26	50.00	29.38	3	591,973	Yes	1.67
Savoy Bank	NY	68.12	0.00	35.83	2	183,808	No	1.66
Spring Bank	NY	100.00	100.00	28.95	1	142,728	No	1.65
Albina Community Bank	OR	90.92	60.00	13.33	1	163,455	No	1.60
Community Commerce Bank	CA	100.00	0.00	23.25	2	180,664	No	1.56
Delta Bank	LA	NA	100.00	24.53	1 or 3	247,685	Yes	1.52
Quontic Bank	NY	42.02	100.00	87.47	1	179,871	Yes	1.52
Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	150,134	Yes	1.48

Source: SNL.com | As of 12/31/15

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	29.59	2 or 4	22,659	No	39.44
Broadway Federal Bank, F.S.B.	CA	87.38	66.67	81.06	1	402,902	No	22.47
Beneficial State Bank	CA	69.09	50.00	32.05	1	463,932	No	21.04
Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	79,985	Yes	20.27
Peoples Bank	MS	63.32	80.00	24.12	1	263,300	Yes	19.00
Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	178,519	Yes	18.89
Delta Bank	LA	NA	100.00	24.53	1 or 3	247,685	Yes	18.73
Bank of Okolona	MS	NA	100.00	21.74	1 or 3	159,827	Yes	18.56
Bank of Montgomery	LA	55.31	83.33	35.50	1	234,304	Yes	17.84
Caldwell Bank & Trust Co.	LA	NA	100.00	36.90	1 or 3	167,501	Yes	17.70
Savoy Bank	NY	68.12	0.00	35.83	2	183,808	No	16.54
Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	150,134	Yes	15.77
Albina Community Bank	OR	90.92	60.00	13.33	1	163,455	No	15.33
Central Bank of Kansas City	MO	26.61	100.00	10.44	3	139,068	Yes	15.21
Priority One Bank	MS	39.26	50.00	29.38	3	591,973	Yes	15.17
Citizens Bank (Columbia)	MS	57.19	57.14	31.27	1	396,427	Yes	15.00
First Eagle Bank	IL	34.35	50.00	44.68	3	473,486	Yes	14.89
International Bank of Chicago	IL	54.09	57.14	25.02	1	520,056	Yes	14.47
Richland State Bank	LA	52.85	87.50	24.27	1	290,426	Yes	13.88
RiverHills Bank	MS	NA	50.00	31.35	1 or 3	297,491	Yes	13.60

Source: SNL.com | As of 12/31/15

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	23.25	2	180,664	28.60
Pan American Bank	CA	NA	100.00	0.00	1 or 3	162,385	21.76
CBW Bank	KS	NA	0.00	29.59	2 or 4	22,659	19.19
Central Bank of Kansas City	MO	26.61	100.00	10.44	3	139,068	18.54
Metro Bank	KY	NA	100.00	14.53	1 or 3	30,990	17.40
Bank of Vernon	AL	NA	100.00	23.45	1 or 3	144,020	15.81
The Jefferson Bank	MS	NA	100.00	1.47	1 or 3	100,707	15.48
Richton Bank and Trust Company	MS	56.30	33.33	36.99	2	60,528	14.99
Mitchell Bank	WI	74.00	66.67	42.79	1	50,538	14.99
ProAmerica Bank	CA	NA	100.00	7.61	1 or 3	183,617	14.77
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969	14.17
Pike National Bank	MS	NA	40.00	32.51	2 or 4	209,054	13.99
First Eagle Bank	IL	34.35	50.00	44.68	3	473,486	13.97
City First Bank of D.C., NA	DC	88.98	100.00	28.82	1	256,997	13.49
Mission Valley Bank	CA	44.89	33.33	12.26	2	288,703	13.46
American Plus Bank, NA	CA	50.92	0.00	28.44	2	392,083	12.93
Farmers & Merchants Bank	MS	NA	57.14	24.95	1 or 3	299,182	12.83
First Bank of Linden	AL	NA	100.00	15.35	1 or 3	79,072	12.77
Northern Hancock Bank and Trust	WV	NA	100.00	59.65	1 or 3	27,430	12.73
Citizens Trust Bank	GA	57.77	100.00	19.19	1	387,897	12.62

Source: SNL.com | As of 12/31/15

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	44.68	3	473,486	41.85
American Plus Bank, NA	CA	50.92	0.00	28.44	2	392,083	43.07
International Bank of Chicago	IL	54.09	57.14	25.02	1	520,056	43.68
Bank of Commerce	MS	NA	100.00	34.23	1 or 3	336,226	46.42
BNA Bank	MS	NA	80.00	39.27	1 or 3	440,969	52.63
Bank of Okolona	MS	NA	100.00	21.74	1 or 3	159,827	54.53
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969	54.82
Planters Bank & Trust Company	MS	NA	100.00	37.89	1 or 3	816,085	56.44
Commercial Capital Bank	LA	NA	100.00	19.13	1 or 3	79,985	56.60
CBW Bank	KS	NA	0.00	29.59	2 or 4	22,659	57.28
Security State Bank of Wewoka, OK	OK	82.21	100.00	21.39	1	195,390	58.08
RiverHills Bank	MS	NA	50.00	31.35	1 or 3	297,491	58.67
West Alabama Bank & Trust	AL	60.91	85.71	23.79	1	564,519	58.81
First Choice Bank	CA	14.32	50.00	19.75	3	812,086	59.82
Bank of Kilmichael	MS	NA	100.00	22.15	1 or 3	150,134	60.53
Bank of Vernon	AL	NA	100.00	23.45	1 or 3	144,020	61.96
Homeland Federal Savings Bank	LA	NA	50.00	34.19	1 or 3	178,519	62.24
First Bank of Linden	AL	NA	100.00	15.35	1 or 3	79,072	62.32
Guaranty Bank & Trust Company	MS	82.82	92.31	24.50	1	615,019	63.08
Savoy Bank	NY	68.12	0.00	35.83	2	183,808	63.62

Source: SNL.com | As of 12/31/15

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	31.49	3	2,569,849	2,040,377
Citizens National Bank of Meridian	MS	37.60	70.37	34.57	3	1,198,079	1,035,781
Southern Bancorp Bank	AR	75.34	87.18	32.60	1	1,186,627	989,701
First, A National Banking Association	MS	23.98	26.09	33.82	4	1,144,590	911,175
State Bank & Trust Company	MS	45.78	66.67	29.33	1	999,878	834,371
Sunrise Banks, NA	MN	66.27	62.50	25.53	1	906,712	809,421
BankFirst Financial Services	MS	55.55	70.00	25.28	1	900,988	804,774
Planters Bank & Trust Company	MS	NA	100.00	37.89	1 or 3	816,085	740,541
First Choice Bank	CA	14.32	50.00	19.75	3	812,086	708,498
Security Federal Bank	SC	41.96	61.54	40.29	1	799,620	661,108
Carver Federal Savings Bank	NY	48.10	88.89	41.98	1	754,566	605,950
Urban Partnership Bank	IL	91.75	90.00	48.73	1	635,792	580,496
Liberty Bank & Trust Company	LA	56.13	94.12	49.84	1	604,163	534,366
Guaranty Bank & Trust Company	MS	82.82	92.31	24.50	1	615,019	515,437
Golden Bank, NA	TX	45.59	40.00	15.04	2	621,969	498,703
Priority One Bank	MS	39.26	50.00	29.38	3	591,973	480,027
United Bank	AL	53.79	55.56	26.14	1	529,814	474,543
Merchants & Marine Bank	MS	39.15	75.00	29.28	3	563,094	464,676
West Alabama Bank & Trust	AL	60.91	85.71	23.79	1	564,519	456,211
International Bank of Chicago	IL	54.09	57.14	25.02	1	520,056	450,031

Source: SNL.com | As of 12/31/15

GLOSSARY

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

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

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.

Subchapter S Election: Corporations that elect to pass corporate income, losses, deductions, and credits through to their shareholders for federal tax purposes.

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

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.

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

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