

**NCIF SOCIAL PERFORMANCE METRICS**  
**CDFI Banks listed by DLI-HMDA (Only HMDA reporting Institutions 2010)**

#	Bank	State	DLI-HMDA	DDI	Quadrant	Assets (\$000)	Leverage Ratio (%)	ROAA (%)
1	City First Bank of D.C., National Association	DC	100.00%	100.00%	1	\$ 157,692	15.93	0.71
2	Commonwealth National Bank	AL	100.00%	100.00%	1	\$ 64,188	8.05	0.36
3	Community's Bank	CT	100.00%	100.00%	1	\$ 40,191	7.3	-1.13
4	One PacificCoast Bank, FSB	CA	100.00%	100.00%	1	\$ 294,945	10.07	-1.68
5	United Bank of Philadelphia	PA	100.00%	75.00%	1	\$ 73,966	7.53	-1.62
6	First Tuskegee Bank	AL	100.00%	66.67%	1	\$ 72,152	7.85	0.13
7	Albina Community Bank	OR	100.00%	40.00%	2	\$ 144,109	2.82	-2.42
8	Mission Valley Bank	CA	100.00%	33.33%	2	\$ 254,499	12.72	0.44
9	Highland Community Bank	IL	98.43%	100.00%	1	\$ 101,873	6.08	-1.47
10	OneUnited Bank	MA	95.01%	80.00%	1	\$ 522,899	4.65	0.14
11	Broadway Federal Bank, F. S. B.	CA	90.95%	60.00%	1	\$ 484,316	8.82	-0.39
12	Pacific Global Bank	IL	83.93%	66.67%	1	\$ 169,905	9.14	-1.24
13	Illinois-Service Federal Savings and Loan Association	IL	82.50%	100.00%	1	\$ 149,284	9.52	0.05
14	Franklin National Bank of Minneapolis	MN	78.76%	100.00%	1	\$ 130,348	14.22	0.37
15	Carver Federal Savings Bank	NY	76.50%	66.67%	1	\$ 743,604	6.36	-4.11
16	Carver State Bank	GA	75.98%	50.00%	1	\$ 45,275	7.06	0.47
17	Second Federal Savings and Loan Association of Chicago	IL	75.45%	100.00%	1	\$ 210,076	4.69	-3.36
18	Covenant Bank	IL	74.16%	100.00%	1	\$ 68,888	5.71	-0.5
19	Seaway Bank and Trust Company	IL	72.40%	100.00%	1	\$ 516,257	7.72	1.3
20	Austin Bank of Chicago	IL	72.09%	60.00%	1	\$ 308,090	9.72	0.91
21	Guaranty Bank & Trust Company	MS	70.00%	53.85%	1	\$ 491,067	10.9	0.75
22	First Eagle Bank	IL	67.53%	50.00%	1	\$ 332,337	12.71	1.94
23	South Carolina Community Bank	SC	63.46%	100.00%	1	\$ 80,214	6.04	-1.64
24	Pan American Bank	IL	61.77%	50.00%	1	\$ 205,467	6.82	0.83
25	First Security Bank	MS	60.79%	70.59%	1	\$ 499,114	10.3	0.41
26	Park Midway Bank, National Association	MN	60.59%	50.00%	1	\$ 261,332	10.28	0.94
27	Union Bank	LA	59.68%	75.00%	1	\$ 236,066	7.01	0.69
28	Inter National Bank	TX	58.54%	65.00%	1	\$ 2,262,442	9.01	-0.1
29	PlantersFirst	GA	57.95%	55.56%	1	\$ 313,230	2.82	-2.47
30	International Bank of Chicago	IL	56.77%	50.00%	1	\$ 239,697	9.9	0.77
31	State Bank & Trust Company	MS	54.22%	58.82%	1	\$ 916,922	8.89	0.55
32	Mitchell Bank	WI	53.54%	66.67%	1	\$ 65,386	12.02	-0.92
33	Tri State Bank of Memphis	TN	53.53%	100.00%	1	\$ 117,167	14.7	0.29
34	Central Bank of Kansas City	MO	53.26%	66.67%	1	\$ 171,444	12.19	1.76
35	First Choice Bank	CA	52.98%	0.00%	2	\$ 201,964	8.72	0.58
36	Advance Bank	MD	52.95%	75.00%	1	\$ 76,348	8.11	-0.68
37	Industrial Bank	DC	50.18%	87.50%	1	\$ 382,063	8.54	0.08
38	First American International Bank	NY	50.09%	66.67%	1	\$ 588,454	8.98	-1.1
39	North Milwaukee State Bank	WI	49.55%	100.00%	1	\$ 88,837	8.82	0.5
40	University National Bank	MN	48.88%	100.00%	1	\$ 194,762	13.23	1.33
41	Citizens Savings Bank & Trust Company	TN	46.28%	75.00%	1	\$ 87,277	9.58	0.48
42	Premier Bank	IL	43.71%	50.00%	1	\$ 290,264	4.08	-3.79
43	Liberty Bank & Trust Company	LA	43.07%	76.19%	1	\$ 463,959	7.41	0.51
44	Southern Bancorp Bank	AR	42.74%	72.97%	1	\$ 1,078,662	7.16	0.93
45	First, A National Banking Association	MS	41.97%	20.00%	2	\$ 502,277	10.66	0.61
46	Peoples State Bank	LA	41.17%	50.00%	1	\$ 467,735	9.37	0.65
47	BankFirst Financial Services	MS	38.95%	53.85%	3	\$ 697,128	7.57	0.55
48	Merchants & Farmers Bank	MS	37.75%	38.10%	4	\$ 1,599,283	7.66	0.34
49	Edgebrook Bank	IL	35.88%	0.00%	4	\$ 89,919	6.17	0.03
50	Bank 2	OK	34.43%	0.00%	4	\$ 86,911	13.96	1.14
51	Citizens Trust Bank	GA	33.64%	81.82%	3	\$ 387,731	10.43	0.2
52	Capitol City Bank & Trust Company	GA	33.46%	100.00%	3	\$ 295,074	4.31	0.08
53	Mechanics & Farmers Bank	NC	33.22%	75.00%	3	\$ 312,175	10.42	0.35
54	Magnolia State Bank	MS	32.82%	14.29%	4	\$ 233,636	8.07	1.07
55	American Metro Bank	IL	31.27%	66.67%	3	\$ 94,321	6.34	-2.64
56	Security Federal Bank	SC	24.72%	61.54%	3	\$ 930,084	8.23	0.2
57	Harbor Bank of Maryland	MD	17.65%	71.43%	3	\$ 249,555	7.31	-1.41
58	City National Bank of New Jersey	NJ	15.96%	100.00%	3	\$ 386,911	7.45	-1.78
59	BankPlus	MS	14.52%	40.98%	4	\$ 2,228,772	9.03	0.55
60	Landmark Community Bank	TN	10.67%	0.00%	4	\$ 252,593	8.6	0.55
61	First Independence Bank	MI	6.38%	60.00%	3	\$ 183,830	8.08	-0.17

CDFI as of 8/31/2011  
Failed Institutions not included  
Financial data as of 12/31/2010  
SPM as of 2010

**NCIF SOCIAL PERFORMANCE METRICS**  
**Minority Depository Institutions listed by DLI-HMDA (Only HMDA reporting Institutions 2010)**

#	Institution	State	DLI-HMDA	DDI	Quadrant	Assets (\$000)	Leverage Ratio (%)	ROAA (%)
1	COMMONWEALTH NATIONAL BANK	AL	100.00%	100.00%	1	\$ 502,786	6.44	-0.17
2	FIRST TUSKEGEE BANK	AL	100.00%	66.67%	1	\$ 101,357	4.68	-4.15
3	OMNI BANK NATIONAL ASSN	CA	100.00%	60.00%	1	\$ 61,287	11.51	-3.27
4	MISSION NATIONAL BANK	CA	100.00%	66.67%	1	\$ 171,342	10.43	-1.02
5	COMMUNITYS BANK	CT	100.00%	100.00%	1	\$ 142,755	11.36	0.65
6	BNB BANK NATIONAL ASSN	NJ	100.00%	66.67%	1	\$ 136,166	5.8	-0.63
7	NEVADA NATIONAL BANK	NV	100.00%	50.00%	1	\$ 91,822	11.94	-0.22
8	UNITED ORIENT BANK	NY	100.00%	100.00%	1	\$ 1,279,030	9.58	2.46
9	UNITED INTERNATIONAL BANK	NY	100.00%	100.00%	1	\$ 169,905	9.14	-1.24
10	UNITED BANK OF PHILADELPHIA	PA	100.00%	75.00%	1	\$ 41,598	5.15	-1.09
11	ASIAN BANK	PA	100.00%	100.00%	1	\$ 46,267	8.94	-1.71
12	CONSOLIDATED BANK&TRUST CO	VA	100.00%	100.00%	1	\$ 211,482	8.11	-0.13
13	CENTRAL BANK	FL	100.00%	0.00%	2	\$ 743,604	6.36	-4.11
14	HIGHLAND COMMUNITY BANK	IL	98.43%	100.00%	1	\$ 155,226	5.24	-4.59
15	HIGH TRUST BANK	GA	97.65%	100.00%	1	\$ 196,818	3.52	-1.8
16	ONEUNITED BANK	MA	95.01%	80.00%	1	\$ 581,815	8.81	0.3
17	BANCO POPULAR DE PUERTO RICO	PR	94.05%	91.92%	1	\$ 76,348	8.11	-0.68
18	MY BANK	NM	92.05%	20.00%	2	\$ 221,316	18.54	0.45
19	SCOTIABANK DE PUERTO RICO	PR	91.16%	78.05%	1	\$ 463,959	7.41	0.51
20	BROADWAY FEDERAL BANK FSB	CA	90.95%	60.00%	1	\$ 95,715	12.91	0.53
21	OCEAN BANK	FL	90.56%	28.57%	2	\$ 424,201	14.4	1.03
22	BANCO SANTANDER PUERTO RICO	PR	88.48%	84.91%	1	\$ 35,549	13.43	0.91
23	ORIENTAL BANK&TRUST	PR	87.51%	78.79%	1	\$ 249,555	7.31	-1.41
24	FIRSTBANK OF PUERTO RICO	PR	87.35%	67.92%	1	\$ 522,899	4.65	0.14
25	FIRST STATE BANK	TX	85.92%	0.00%	2	\$ 588,454	8.98	-1.1
26	BANCO BILBAO VIZCAYA ARGENTA	PR	85.38%	93.94%	1	\$ 7,204	13.15	-1.1
27	TEXAS NATIONAL BANK	TX	84.29%	50.00%	1	\$ 85,679	8.05	1.28
28	PACIFIC GLOBAL BANK	IL	83.93%	66.67%	1	\$ 992,058	8.53	0.72
29	ILLINOIS-SERVICE FS&LA	IL	82.50%	100.00%	1	\$ 367,833	13.02	1.13
30	UNION CREDIT BANK	FL	81.94%	100.00%	1	\$ 387,731	10.43	0.2
31	PAN AMERICAN BANK	CA	77.54%	100.00%	1	\$ 247,862	10.78	-2.2
32	BANK OF THE ORIENT	CA	77.38%	54.55%	1	\$ 565,948	12.77	0.32
33	UNITED BK EL PASO DEL NORTE	TX	77.35%	0.00%	2	\$ 57,827	10.79	-3.47
34	CARVER FEDERAL SAVINGS BANK	NY	76.50%	66.67%	1	\$ 68,888	5.71	-0.5
35	CARVER STATE BANK	GA	75.98%	50.00%	1	\$ 45,275	7.06	0.47
36	SECOND FEDERAL S&LA OF CHICAGO	IL	75.45%	100.00%	1	\$ 285,297	11.11	0.05
37	GOLDEN BANK NATIONAL ASSN	TX	74.39%	33.33%	2	\$ 184,173	10.84	1.42
38	AMERICAN PLUS BANK N A	CA	74.23%	0.00%	2	\$ 35,103	7.86	-7.41
39	COVENANT BANK	IL	74.16%	100.00%	1	\$ 345,905	9.75	0.16
40	AMERASIA BANK	NY	72.88%	50.00%	1	\$ 101,873	6.08	-1.47
41	SEAWAY BANK&TRUST CO	IL	72.40%	100.00%	1	\$ 295,074	4.31	0.08
42	CHINATOWN FSB	NY	69.91%	100.00%	1	\$ 210,076	4.69	-3.36
43	U S CENTURY BANK	FL	69.31%	37.50%	2	\$ 228,167	9.72	1.49
44	BANK OF SOUTH TEXAS	TX	68.26%	20.00%	2	\$ 144,985	9.68	0.75
45	OHANA PACIFIC BANK	HI	68.20%	0.00%	2	\$ 737,779	11.04	1.19
46	EXECUTIVE NATIONAL BANK	FL	67.19%	25.00%	2	\$ 89,722	10.76	0.36
47	UNITED CENTRAL BANK	TX	65.12%	50.00%	1	\$ 312,175	10.42	0.35
48	SOUTH CAROLINA CMTY BANK	SC	63.46%	100.00%	1	\$ 183,830	8.08	-0.17
49	FALCON INTERNATIONAL BANK	TX	61.92%	50.00%	1	\$ 386,911	7.45	-1.78
50	SOUTHWESTERN NATIONAL BANK	TX	60.50%	33.33%	2	\$ 122,744	10.42	0.11
51	ABACUS FEDERAL SAVINGS BANK	NY	57.26%	80.00%	1	\$ 149,284	9.52	0.05
52	LONE STAR NATIONAL BANK	TX	56.93%	61.90%	1	\$ 26,296	10.18	0.27
53	INTERNATIONAL BK OF CHICAGO	IL	56.77%	50.00%	1	\$ 80,715	17	-0.09
54	FIRST COMMERCIAL BANK USA	CA	55.35%	14.29%	2	\$ 161,443	9.03	0.63
55	EUROBANK	FL	54.33%	0.00%	2	\$ 187,433	12.86	0.85
56	TRI-STATE BANK OF MEMPHIS	TN	53.53%	100.00%	1	\$ 125,098	12.66	0.39
57	FIRST CHOICE BANK	CA	52.98%	0.00%	2	\$ 34,561	12.84	-10.07
58	ADVANCE BANK	MD	52.95%	75.00%	1	\$ 572,715	7.41	-1.54
59	GREATER SOUTH TEXAS BANK	TX	52.87%	66.67%	1	\$ 377,123	10.22	0.11
60	PEOPLES BANK OF SENECA	MO	52.73%	0.00%	2	\$ 163,855	18.11	1.6
61	LUMBEE GUARANTY BANK	NC	51.37%	75.00%	1	\$ 1,443,434	14.02	0.8
62	GLOBAL BANK	NY	50.67%	100.00%	1	\$ 94,321	6.34	-2.64
63	INDUSTRIAL BANK	DC	50.18%	87.50%	1	\$ 1,673,456	7.79	-2.69
64	FIRST AMERICAN INTL BANK	NY	50.09%	66.67%	1	\$ 239,697	9.9	0.77
65	NORTH MILWAUKEE STATE BANK	WI	49.55%	100.00%	1	\$ 149,470	16.31	0.91
66	PONCE DE LEON FEDERAL BANK	NY	49.45%	80.00%	1	\$ 533,356	8.78	-0.39
67	HANMI BANK	CA	49.27%	51.85%	1	\$ 172,369	12.54	-1.38
68	FIRST NATIONAL BANK&TRUST CO	OK	47.96%	25.00%	2	\$ 8,994,983	12.86	-3.57
69	CONTINENTAL NB OF MIAMI	FL	46.62%	66.67%	1	\$ 73,713	9.31	-1.27
70	CITIZENS SAVINGS B&T CO	TN	46.28%	75.00%	1	\$ 68,316	11.19	0.4

**NCIF SOCIAL PERFORMANCE METRICS**  
**Minority Depository Institutions listed by DLI-HMDA (Only HMDA reporting Institutions 2010)**

#	Institution	State	DLI-HMDA	DDI	Quadrant	Assets (\$000)	Leverage Ratio (%)	ROAA (%)
71	PREMIER BANK	IL	43.71%	50.00%	1	\$ 102,943	12.64	1.05
72	LIBERTY BANK&TRUST CO	LA	43.07%	76.19%	1	\$ 167,672	11.13	0.15
73	UNITY NB OF HOUSTON	TX	42.96%	66.67%	1	\$ 18,898	9.34	-0.8
74	ASIA BANK NATIONAL ASSN	NY	42.19%	80.00%	1	\$ 516,257	7.72	1.3
75	UNIVERSAL BANK	CA	42.15%	16.67%	2	\$ 165,004	8.67	2.05
76	INTERNATIONAL BK OF COM	TX	40.47%	86.67%	1	\$ 283,123	10.07	0.52
77	FARMERS&MERCHANTS BANK	OK	40.16%	50.00%	1	\$ 290,264	4.08	-3.79
78	METROBANK NATIONAL ASSN	TX	39.03%	57.14%	3	\$ 80,214	6.04	-1.64
79	QUANTUM NATIONAL BANK	GA	37.63%	0.00%	4	\$ 662,484	14.06	3.17
80	CATHAY BANK	CA	37.44%	34.69%	4	\$ 117,167	14.7	0.29
81	ESPIRITO SANTO BANK	FL	36.86%	0.00%	4	\$ 2,502,121	10.36	0.32
82	AMERICAN CONTINENTAL BANK	CA	34.82%	0.00%	4	\$ 570,332	11.33	1.38
83	BANK 2	OK	34.43%	0.00%	4	\$ 109,950	10.12	0.96
84	METRO UNITED BANK	CA	34.09%	28.57%	4	\$ 9,827,969	9.29	1.16
85	CITIZENS TRUST BANK	GA	33.64%	81.82%	3	\$ 56,993	6.82	0.7
86	CAPITOL CITY BANK&TRUST CO	GA	33.46%	100.00%	3	\$ 200,889	10.08	0.35
87	MECHANICS&FARMERS BANK	NC	33.22%	75.00%	3	\$ 6,920,242	6.71	1.58
88	MEGA BANK	CA	32.13%	50.00%	3	\$ 86,911	13.96	1.14
89	BANCO POPULAR NORTH AMERICA	NY	31.88%	60.20%	3	\$ 28,977,000	7.07	0.06
90	WOODLANDS NATIONAL BANK	MN	31.67%	57.14%	3	\$ 6,648,918	10.86	0.22
91	AMERICAN METRO BANK	IL	31.27%	66.67%	3	\$ 68,587	5.03	-1.3
92	FIRST GENERAL BANK	CA	30.42%	0.00%	4	\$ 2,090,558	9.3	0.23
93	PACIFIC RIM BANK	HI	29.98%	100.00%	3	\$ 91,988	7.51	1.04
94	INTERAMERICAN BANK A FSB	FL	29.36%	20.00%	4	\$ 76,526	6.89	-1.13
95	AMERICAS UNITED BANK	CA	28.81%	0.00%	4	\$ 519,179	10.9	1.73
96	INTERNATIONAL FINANCE BANK	FL	27.32%	40.00%	4	\$ 504,910	11.95	0.07
97	CHINATRUST BANK U SA	CA	27.05%	26.67%	4	\$ 74,640	11.84	0.21
98	METROPOLITAN BANK	CA	25.76%	75.00%	3	\$ 96,326	7.93	0.78
99	WILSHIRE STATE BANK	CA	25.65%	58.33%	3	\$ 52,593	10.68	1.87
100	BAC FLORIDA BANK	FL	24.81%	0.00%	4	\$ 887,523	12.78	1.98
101	FINANCE FACTORS LTD	HI	23.58%	42.86%	4	\$ 318,828	7.95	-2.04
102	TERRITORIAL SAVINGS BANK	HI	22.68%	28.00%	4	\$ 708,292	10.72	1.16
103	INTERNATIONAL BK OF COM	TX	22.46%	41.63%	4	\$ 111,783	8.84	-0.85
104	INTERCONTINENTAL BANK	FL	22.42%	0.00%	4	\$ 1,151,188	10.65	0.28
105	HAWAII NATIONAL BANK	HI	22.37%	46.67%	4	\$ 343,408	2.75	-6.58
106	EAST WEST BANK	CA	22.19%	45.86%	4	\$ 47,628	14.64	1.3
107	WALLIS STATE BANK	TX	20.70%	44.44%	4	\$ 145,340	15.35	0.87
108	HANOVER COMMUNITY BANK	NY	18.14%	0.00%	4	\$ 76,621	9.97	1.15
109	HARBOR BANK OF MARYLAND	MD	17.65%	71.43%	3	\$ 86,670	11.42	-0.6
110	INDUS AMERICAN BANK	NJ	16.84%	25.00%	4	\$ 35,373	3.32	-1.21
111	CITY NB OF NEW JERSEY	NJ	15.96%	100.00%	3	NA	NA	NA
112	EASTBANK NATIONAL ASSN	NY	15.87%	50.00%	3	\$ 7,168,817	9.28	0.14
113	PACIFIC CITY BANK	CA	15.19%	57.14%	3	\$ 34,774	14.29	2.22
114	PREFERRED BANK	CA	14.92%	11.11%	4	\$ 325,380	9.6	0.81
115	TOMATOBANK NATIONAL ASSN	CA	12.80%	16.67%	4	\$ 70,516	10.94	1.12
116	URBAN TRUST BANK	FL	12.41%	29.17%	4	\$ 65,074	11.36	-0.96
117	NATIONAL REPUBLIC BK CHICAGO	IL	10.52%	50.00%	3	\$ 73,966	7.53	-1.62
118	FOSTER BANK	IL	7.87%	25.00%	4	\$ 153,613	8.4	0.6
119	BAY BANK	WI	6.45%	0.00%	4	\$ 113,040	6.88	0.36
120	FIRST INDEPENDENCE BANK	MI	6.38%	60.00%	3	\$ 4,832,216	7.38	0.13
121	FIRST INTERNATIONAL BANK	TX	6.28%	36.36%	4	\$ 88,837	8.82	0.5
122	SUNSTATE BANK	FL	6.11%	0.00%	4	\$ 869,105	9.09	1.19
123	PACIFIC COMMERCE BANK	CA	4.56%	100.00%	3	\$ 31,967	12.28	0.5
124	F&M BANK NA OK CITY OK	OK	4.48%	0.00%	4	\$ 283,972	10.87	0.08
125	METRO CITY BANK	GA	0.19%	25.00%	4	\$ 50,653	10.22	-1.45
126	ALAMERICA BANK	AL	0.00%	100.00%	3	\$ 96,007	9.85	1.25
127	PREMIER BANK	CO	0.00%	100.00%	3	\$ 134,830	10.31	0.72
128	PLUS INTERNATIONAL BANK	FL	0.00%	100.00%	3	\$ 100,224	9.39	1.09
129	NOA BANK	GA	0.00%	50.00%	3	\$ 75,081	9.12	0.32
130	PLAZA BANK	WA	0.00%	100.00%	3	\$ 87,277	9.58	0.48
131	LOTUS BANK	MI	0.00%	0.00%	4	\$ 92,972	12.57	-1.39
132	AMERICAN FIRST NATIONAL BANK	TX	0.00%	42.86%	4	\$ 22,467	12.09	-0.53

MDI as of 3/31/2011  
Failed Institutions not included  
Financial data as of 12/31/2010  
SPM as of 2010