

NCIF SOCIAL PERFORMANCE METRICS
Minority Depository Institutions Ranked by Development Lending Intensity
(includes those institutions that reported HMDA data for 2006)

						As of 12/31/2006		
	Institution	State	DLI-HMDA ¹	DDI ²	HousingFocus ³	Assets (000)	ROA	LeverageRatio
1	Douglass National Bank	MO	100.00%	100.00%	28.84%	68,430	-5.05%	3.55%
2	Citizens Savings Bank and Trust Company	TN	100.00%	100.00%	9.55%	71,870	0.40%	10.29%
3	EuroBank	FL	100.00%	0.00%	20.56%	94,682	0.51%	10.82%
4	Quantum National Bank	GA	100.00%	0.00%	0.38%	282,798	1.50%	8.80%
5	Haven Trust Bank	GA	100.00%	0.00%	23.63%	372,588	2.38%	9.58%
6	Community Bank of Lawndale	IL	92.41%	100.00%	30.98%	38,253	-0.91%	8.61%
7	Advance Bank	MD	92.25%	100.00%	40.63%	66,998	0.11%	13.54%
8	Premier American Bank	FL	91.74%	0.00%	19.46%	364,309	0.59%	8.78%
9	United Bank of Philadelphia	PA	89.94%	33.00%	40.22%	73,935	0.16%	9.93%
10	American First National Bank	TX	89.29%	66.00%	4.29%	374,425	1.18%	8.09%
11	Premier Bank	CO	88.22%	100.00%	4.79%	101,946	-0.81%	10.71%
12	United Central Bank	TX	86.96%	62.00%	4.24%	679,813	1.71%	10.21%
13	Community Commerce Bank	CA	86.89%	16.00%	27.05%	343,309	1.22%	9.28%
14	Unity National Bank of Houston	TX	85.64%	66.00%	26.91%	50,951	-6.21%	12.80%
15	OneUnited Bank	MA	85.37%	75.00%	90.15%	653,388	0.34%	6.14%
16	BNB Bank, National Association	NJ	84.99%	75.00%	6.85%	299,767	1.32%	9.57%
17	Southwestern National Bank	TX	83.96%	66.00%	7.89%	258,671	1.32%	8.68%
18	Legacy Bank	WI	83.44%	100.00%	35.25%	161,708	0.87%	9.16%
19	Gateway Bank of St. Louis	MO	82.93%	100.00%	76.24%	54,501	-0.34%	8.40%
20	First BankAmericano	NJ	80.35%	100.00%	19.21%	193,914	0.57%	10.36%
21	Consolidated Bank and Trust Company	VA	79.97%	66.00%	13.08%	83,140	0.99%	9.48%
22	North Milwaukee State Bank	WI	78.08%	100.00%	25.04%	74,993	0.58%	10.07%
23	Illinois-Service Federal Savings and Loan	IL	76.45%	50.00%	85.58%	117,017	0.06%	11.91%
24	Carver Federal Savings Bank	NY	74.33%	71.00%	35.32%	765,672	0.58%	7.63%
25	Chinatown Federal Savings Bank	NY	73.68%	100.00%	72.30%	146,374	1.30%	17.95%
26	Pan American Bank	CA	72.56%	100.00%	82.36%	41,889	0.19%	14.16%
27	Seaway National Bank of Chicago	IL	70.91%	100.00%	46.83%	358,547	0.83%	10.05%
28	Metrobank, National Association	TX	70.69%	75.00%	0.73%	1,011,445	1.43%	9.98%
29	Asian Bank	PA	68.93%	100.00%	11.88%	69,658	-0.19%	8.27%
30	Golden Bank,national Association	TX	68.41%	25.00%	7.69%	363,939	1.35%	14.90%
31	Preferred Bank	CA	67.66%	20.00%	6.35%	1,348,877	1.91%	11.50%
32	Detroit Commerce Bank	MI	66.94%	NA	18.60%	106,236	0.99%	8.41%
33	Industrial Bank, National Association	MD	66.78%	75.00%	42.82%	322,595	0.40%	8.01%
34	Pacific Global Bank	IL	66.31%	100.00%	64.62%	135,808	0.79%	9.39%
35	Falcon International Bank	TX	64.70%	50.00%	14.17%	646,173	1.68%	7.66%
36	Independence Federal Savings Bank	DC	63.32%	50.00%	70.74%	160,541	-1.65%	8.75%
37	First American International Bank	NY	63.04%	100.00%	15.04%	408,912	0.45%	9.34%
38	Wallis State Bank	TX	61.98%	40.00%	3.70%	243,666	1.84%	10.37%
39	Commonwealth National Bank	AL	59.64%	100.00%	47.44%	62,908	0.63%	7.89%
40	Plus International Bank	FL	58.85%	100.00%	2.23%	98,565	0.80%	11.00%
41	Universal Bank	CA	58.32%	33.00%	59.71%	472,651	2.07%	12.20%
42	Citizens Trust Bank	GA	58.02%	72.00%	30.28%	334,636	1.05%	10.80%
43	The Harbor Bank of Maryland	MD	56.80%	83.00%	21.69%	267,771	1.02%	8.63%
44	Bank of the Orient	CA	56.59%	50.00%	32.80%	645,521	0.92%	8.01%
45	Alamerica Bank	AL	53.87%	100.00%	13.94%	53,941	3.06%	19.05%
46	Tri-State Bank of Memphis	TN	53.49%	100.00%	19.91%	119,901	0.23%	12.78%
47	East West Bank	CA	53.01%	39.00%	25.31%	10,819,589	1.54%	8.16%
48	Mutual Community Savings Bank, SSB	NC	52.80%	100.00%	56.29%	88,980	-0.97%	6.01%
49	International Bank of Chicago	IL	52.40%	75.00%	28.93%	178,110	0.73%	9.08%
50	Ponce De Leon Federal Bank	NY	52.04%	80.00%	54.01%	617,106	0.82%	9.55%
51	One World Bank	TX	51.22%	100.00%	0.00%	54,636	0.92%	20.71%
52	Capitol City Bank & Trust Company	GA	51.17%	85.00%	8.08%	249,774	1.01%	7.75%
53	Executive National Bank	FL	51.05%	20.00%	31.61%	303,176	0.73%	9.07%
54	Lone Star National Bank	TX	50.18%	54.00%	11.46%	1,715,467	1.16%	7.24%
55	Mutual Bank	IL	48.66%	25.00%	10.62%	1,169,229	2.02%	9.69%
56	Broadway Federal Bank, F. S. B.	CA	48.47%	50.00%	62.67%	300,999	0.73%	7.95%
57	Highland Community Bank	IL	48.31%	100.00%	20.74%	94,043	0.01%	11.40%

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	Institution	State	DLI-HMDA ¹	DDI ²	HousingFocus ³	Assets (000)	ROA	LeverageRatio
58	Abacus Federal Savings Bank	NY	47.49%	83.00%	41.88%	237,791	0.38%	14.70%
59	Eastern International Bank	CA	46.03%	100.00%	16.49%	82,754	0.91%	15.13%
60	United Bank of El Paso del Norte	TX	45.85%	50.00%	3.48%	80,140	0.77%	9.03%
61	Metropolitan Bank	CA	44.17%	75.00%	29.87%	112,043	2.05%	9.19%
62	U. S. Century Bank	FL	43.23%	44.00%	15.84%	1,094,152	1.24%	16.96%
63	First State Bank of Porter	OK	42.91%	33.00%	24.33%	34,993	2.26%	11.70%
64	Citizens Bank and Trust Company of Chicago	IL	42.73%	0.00%	22.74%	75,145	0.69%	7.36%
65	TransAtlantic Bank	FL	42.30%	33.00%	20.79%	597,298	1.49%	8.82%
66	City National Bank of New Jersey	NJ	42.05%	100.00%	21.71%	395,000	0.59%	6.64%
67	Ocean Bank	FL	41.53%	33.00%	38.71%	5,872,353	1.68%	10.77%
68	International Bank of Commerce	TX	41.00%	85.00%	13.64%	824,536	1.10%	9.22%
69	South Carolina Community Bank	SC	40.95%	100.00%	16.54%	64,831	1.08%	7.04%
70	Amerasia Bank	NY	40.41%	NA	24.41%	147,816	1.49%	11.51%
71	Lumbee Guaranty Bank	NC	38.29%	88.00%	35.18%	194,531	1.07%	11.81%
72	Commerce Bank	TX	38.22%	66.00%	9.59%	517,183	1.09%	8.40%
73	United Orient Bank	NY	37.81%	100.00%	51.01%	88,541	0.60%	10.49%
74	First United Bank	CA	37.66%	33.00%	12.94%	257,160	0.64%	8.02%
75	Banco Popular, National Association	FL	37.59%	100.00%	79.92%	87,388	6.62%	37.00%
76	The Chinese American Bank	NY	37.52%	66.00%	3.62%	333,017	0.89%	12.34%
77	Cathay Bank	CA	35.91%	36.00%	16.31%	8,013,844	1.68%	8.95%
78	Banco Popular North America	NY	35.65%	60.00%	32.27%	12,245,910	0.77%	7.91%
79	United Trust Bank	IL	34.90%	0.00%	59.18%	34,123	-0.24%	10.57%
80	Canyon National Bank	CA	34.44%	33.00%	13.18%	252,075	1.81%	9.34%
81	American Metro Bank	IL	32.73%	100.00%	24.10%	73,313	0.81%	9.42%
82	Sofisa Bank Florida	FL	32.43%	0.00%	25.82%	134,579	0.33%	16.89%
83	UNION CREDIT BANK	FL	31.86%	100.00%	34.99%	132,479	-0.83%	16.32%
84	BAC Florida Bank	FL	31.43%	0.00%	80.02%	863,040	1.25%	8.43%
85	First Independence Bank	MI	31.37%	75.00%	39.25%	244,854	0.27%	6.65%
86	Finance Factors, Ltd.	HI	30.94%	36.00%	42.84%	672,927	0.70%	9.77%
87	First International Bank	TX	30.80%	57.00%	7.32%	243,625	2.33%	12.01%
88	Liberty Bank and Trust Company	LA	30.06%	69.00%	54.76%	290,233	1.37%	7.89%
89	Gateway Bank, FSB	CA	29.67%	50.00%	99.67%	433,025	1.32%	8.11%
90	Woodlands National Bank	MN	28.65%	0.00%	29.52%	119,648	1.58%	11.32%
91	Mechanics & Farmers Bank	NC	28.18%	55.00%	23.56%	267,868	0.85%	8.65%
92	Interamerican Bank, A FSB	FL	27.80%	40.00%	59.04%	254,286	1.53%	11.98%
93	The National Republic Bank of Chicago	IL	27.49%	50.00%	4.39%	642,345	3.60%	10.91%
94	United Americas Bank, National Association	GA	26.84%	66.00%	48.76%	189,020	0.98%	8.07%
95	International Bank of Miami, National	FL	25.94%	0.00%	30.79%	824,787	0.42%	14.78%
96	First State Bank	VA	23.50%	33.00%	51.89%	33,502	-6.68%	7.44%
97	Farmers & Merchants Bank	OK	23.50%	66.00%	27.24%	107,435	0.66%	11.18%
98	International Bank of Commerce	TX	22.73%	41.00%	18.23%	9,181,474	1.23%	6.56%
99	Hawaii National Bank	HI	20.09%	56.00%	23.55%	477,827	1.16%	8.79%
100	Espirito Santo Bank	FL	19.35%	0.00%	48.03%	434,834	-0.91%	7.28%
101	Territorial Savings Bank	HI	19.27%	35.00%	96.92%	1,302,089	0.77%	8.39%
102	Continental National Bank of Miami	FL	16.56%	66.00%	21.77%	230,908	0.69%	8.73%
103	People's Bank of Seneca	MO	15.61%	NA	40.95%	48,732	1.18%	7.06%
104	First Tuskegee Bank	AL	14.83%	66.00%	20.38%	90,392	0.45%	6.55%
105	UniBank	FL	14.75%	9.00%	60.61%	822,287	0.68%	7.91%
106	Bay Bank	WI	12.26%	0.00%	26.48%	99,634	0.71%	10.90%
107	Bank 2	OK	11.54%	0.00%	20.51%	82,847	0.26%	10.79%
108	The Foster Bank	IL	11.51%	40.00%	26.95%	484,234	2.33%	10.08%
109	Eastbank, National Association	NY	11.20%	100.00%	23.07%	156,603	0.63%	13.67%
110	International Finance Bank	FL	10.47%	66.00%	46.23%	323,488	0.71%	7.73%
111	Dryades Savings Bank, F.S.B.	LA	9.56%	50.00%	42.81%	89,617	0.40%	7.15%
112	Premier Bank	IL	9.13%	0.00%	20.69%	203,893	1.72%	7.99%
113	F & M Bank, National Association,	OK	2.28%	0.00%	7.06%	69,437	0.96%	9.34%
114	First State Bank	TX	0.00%	NA	8.41%	36,723	1.35%	10.54%
115	First Commercial Bank (USA)	CA	0.00%	20.00%	5.99%	374,821	1.18%	11.34%
116	Intercontinental Bank	FL	0.00%	0.00%	15.63%	117,881	1.17%	10.63%

NCIF SOCIAL PERFORMANCE METRICS
CDFI Banks and Thrifts Ranked by Development Lending Intensity
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No.	Institution	State	DLI-HMDA ¹	DDI ²	HousingFocus ³	As of 12/31/2006		
						Assets (000)	ROA	LeverageRatio
1	Douglass National Bank	MO	100.00%	100.00%	28.84%	68,430	-5.05%	3.55%
2	Citizens Savings Bank and Trust Company	TN	100.00%	100.00%	9.55%	71,870	0.40%	10.29%
3	City First Bank of D.C., National Association	DC	95.72%	100.00%	26.02%	111,405	-0.30%	14.06%
4	Community Bank of Lawndale	IL	92.41%	100.00%	30.98%	38,253	-0.91%	8.61%
5	Advance Bank	MD	92.25%	100.00%	40.63%	66,998	0.11%	13.54%
6	United Bank of Philadelphia	PA	89.94%	33.00%	40.22%	73,935	0.16%	9.93%
7	Community Commerce Bank	CA	86.89%	16.00%	27.05%	343,309	1.22%	9.28%
8	OneUnited Bank	MA	85.37%	75.00%	90.15%	653,388	0.34%	6.14%
9	ShoreBank	IL	85.06%	85.00%	42.29%	1,989,977	0.60%	6.95%
10	Legacy Bank	WI	83.44%	100.00%	35.25%	161,708	0.87%	9.16%
11	North Milwaukee State Bank	WI	78.08%	100.00%	25.04%	74,993	0.58%	10.07%
12	Illinois-Service Federal Savings and Loan	IL	76.45%	50.00%	85.58%	117,017	0.06%	11.91%
13	Carver Federal Savings Bank	NY	74.33%	71.00%	35.32%	765,672	0.58%	7.63%
14	Seaway National Bank of Chicago	IL	70.91%	100.00%	46.83%	358,547	0.83%	10.05%
15	Inter National Bank	TX	70.40%	40.00%	9.92%	1,474,184	2.35%	7.07%
16	Industrial Bank, National Association	MD	66.78%	75.00%	42.82%	322,595	0.40%	8.01%
17	Pacific Global Bank	IL	66.31%	100.00%	64.62%	135,808	0.79%	9.39%
18	First American International Bank	NY	63.04%	100.00%	15.04%	408,912	0.45%	9.34%
19	University National Bank	MN	62.26%	100.00%	32.91%	117,418	2.26%	10.17%
20	Park Midway Bank	MN	61.00%	33.00%	18.32%	219,991	2.44%	10.15%
21	Citizens Trust Bank	GA	58.02%	72.00%	30.28%	334,636	1.05%	10.80%
22	The Harbor Bank of Maryland	MD	56.80%	83.00%	21.69%	267,771	1.02%	8.63%
23	Mutual Community Savings Bank, SSB	NC	52.80%	100.00%	56.29%	88,980	-0.97%	6.01%
24	International Bank of Chicago	IL	52.40%	75.00%	28.93%	178,110	0.73%	9.08%
25	Capitol City Bank & Trust Company	GA	51.17%	85.00%	8.08%	249,774	1.01%	7.75%
26	Central Bank of Kansas City	MO	51.03%	57.00%	20.79%	144,073	2.25%	10.87%
27	Citizens Bank and Trust Company of Chicago	IL	42.73%	0.00%	22.74%	75,145	0.69%	7.36%
28	City National Bank of New Jersey	NJ	42.05%	100.00%	21.71%	395,000	0.59%	6.64%
29	South Carolina Community Bank	SC	40.95%	100.00%	16.54%	64,831	1.08%	7.04%
30	Franklin National Bank of Minneapolis	MN	34.27%	50.00%	13.02%	117,807	2.04%	11.14%
31	First Independence Bank	MI	31.37%	75.00%	39.25%	244,854	0.27%	6.65%
32	Liberty Bank and Trust Company	LA	30.06%	69.00%	54.76%	290,233	1.37%	7.89%
33	Mechanics & Farmers Bank	NC	28.18%	55.00%	23.56%	267,868	0.85%	8.65%
34	Albina Community Bank	OR	23.59%	66.00%	9.35%	135,079	0.67%	11.94%
35	Elk Horn Bank and Trust Company	AR	21.26%	25.00%	27.46%	184,552	1.14%	8.06%
36	Dryades Savings Bank, F.S.B.	LA	9.56%	50.00%	42.81%	89,617	0.40%	7.15%
37	Mission Community Bank	CA	3.74%	60.00%	12.18%	157,703	0.74%	9.34%

LEGEND:

1. DLI-HMDA = Development Lending Intensity: the % (dollar volume) of HMDA reported originations & purchases located in CDFI Investment Area census tracts during 2006. Source of HMDA Data, www.ffiec.gov.
2. DDI = Development Deposit Intensity: the % of an institution's branch locations that are located within CDFI Investment Area census tracts as of 2006. Source, Census 2000 data (www.ffied.gov), Summary of Deposits (www.fdic.gov).
3. Housing Focus = The % an institution's outstanding loan portfolio that is composed of single family and multi-family housing loans. As of 12/31/2006. Source, Statistics on Depository Institutions (www.fdic.gov).

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