

NCIF SOCIAL PERFORMANCE METRICS
Minority Depository Institutions Ranked by Development Lending Intensity
(includes those institutions that reported HMDA data for 2007)

								As of 12/31/2008		
#	Institution	MDI	State	DLI-HMDA ¹	DDI ²	Housing Focus ³	Quadrant	Assets	ROA	Tier 1 leverage ratio
1	BNB Bank, National Association	3	NJ	100.00%	66.67%	9.05%	1	\$ 315,583	0.05%	11.54%
2	Covenant Bank	1	IL	100.00%	100.00%	79.46%	1	\$ 57,452	-2.92%	9.11%
3	First General Bank	3	CA	100.00%	0.00%	20.74%	2	\$ 161,565	0.68%	15.13%
4	Highland Community Bank	1	IL	100.00%	100.00%	17.38%	1	\$ 111,602	0.57%	8.97%
5	Asia Bank, National Association	3	NY	95.76%	80.00%	12.91%	1	\$ 440,834	0.83%	12.51%
6	United Central Bank	3	TX	94.99%	60.00%	4.36%	1	\$ 1,011,386	0.34%	8.76%
7	Southwestern National Bank	3	TX	91.20%	33.33%	8.60%	2	\$ 333,631	0.79%	8.29%
8	Illinois-Service Federal Savings and Loan	1	IL	85.88%	100.00%	79.87%	1	\$ 142,206	0.04%	10.10%
9	Consolidated Bank and Trust Company	1	VA	81.60%	100.00%	15.94%	1	\$ 91,330	0.20%	9.35%
10	Legacy Bank	1	WI	79.93%	100.00%	34.78%	1	\$ 226,267	0.26%	8.55%
11	OneUnited Bank	1	MA	78.66%	80.00%	85.32%	1	\$ 635,846	-4.30%	6.13%
12	Commonwealth National Bank	1	AL	77.60%	100.00%	35.37%	1	\$ 73,649	0.67%	7.83%
13	Chinatown Federal Savings Bank	3	NY	77.30%	100.00%	70.77%	1	\$ 178,386	1.15%	15.08%
14	My Bank	2	NM	76.16%	60.00%	21.77%	1	\$ 140,577	0.79%	9.27%
15	Carver Federal Savings Bank	6	NY	73.39%	60.00%	28.98%	1	\$ 790,750	-0.35%	7.71%
16	Pacific Global Bank	3	IL	72.67%	66.67%	68.16%	1	\$ 167,516	0.84%	9.32%
17	Eastbank, National Association	3	NY	71.95%	50.00%	25.64%	1	\$ 181,526	0.28%	11.93%
18	Pan American Bank	2	CA	70.96%	100.00%	85.76%	1	\$ 38,940	-0.17%	12.54%
19	Asian Bank	3	PA	70.83%	100.00%	18.63%	1	\$ 87,612	0.13%	5.60%
20	Community Commerce Bank	2	CA	70.64%	33.33%	29.61%	2	\$ 393,077	0.67%	8.33%
21	First American International Bank	3	NY	69.06%	55.56%	13.66%	1	\$ 604,374	0.25%	7.97%
22	Gateway Bank of St. Louis	1	MO	68.33%	100.00%	59.17%	1	\$ 30,772	-4.54%	5.85%
23	Premier American Bank	2	FL	67.65%	75.00%	16.58%	1	\$ 375,481	-1.83%	6.85%
24	Metro United Bank	3	CA	67.54%	28.57%	11.20%	2	\$ 429,155	-0.29%	8.79%
25	Capitol City Bank & Trust Company	1	GA	62.39%	100.00%	8.82%	1	\$ 302,107	0.03%	7.58%
26	South Carolina Community Bank	1	SC	62.16%	100.00%	26.65%	1	\$ 81,222	-0.67%	8.16%
27	EuroBank	7	FL	61.73%	0.00%	18.20%	2	\$ 101,495	0.00%	9.98%
28	Broadway Federal Bank, F. S. B.	1	CA	60.92%	60.00%	45.12%	1	\$ 405,342	0.74%	8.25%
29	OMNI Bank, National Association	3	CA	60.40%	60.00%	45.37%	1	\$ 134,891	0.22%	19.82%
30	Amerasia Bank	3	NY	60.27%	50.00%	28.17%	1	\$ 201,199	0.61%	9.98%
31	Bank of the Orient	3	CA	59.78%	45.45%	35.19%	2	\$ 728,107	0.36%	8.23%
32	Metropolitan Bank	3	CA	58.16%	75.00%	33.77%	1	\$ 143,721	1.75%	8.92%
33	MetroBank, National Association	3	TX	58.02%	57.14%	2.57%	1	\$ 1,157,128	0.77%	8.85%
34	International Bank of Chicago	3	IL	57.61%	75.00%	33.41%	1	\$ 182,710	0.63%	8.90%
35	Falcon International Bank	2	TX	55.90%	52.94%	17.06%	1	\$ 914,173	1.59%	7.36%
36	East West Bank	8	CA	55.47%	44.44%	16.48%	2	\$ 12,411,098	-0.33%	12.19%
37	UNION CREDIT BANK	2	FL	55.34%	100.00%	15.82%	1	\$ 154,311	-2.25%	11.32%
38	The Bank of Miami, National Association	2	FL	54.64%	0.00%	26.87%	2	\$ 717,831	-1.71%	12.90%
39	North Milwaukee State Bank	1	WI	54.21%	100.00%	23.58%	1	\$ 93,790	0.14%	9.23%
40	United Bank of El Paso del Norte	2	TX	53.45%	0.00%	7.98%	2	\$ 133,663	0.55%	9.78%
41	United International Bank	3	NY	52.34%	100.00%	18.34%	1	\$ 196,266	-0.57%	8.50%
42	Advance Bank	6	MD	52.27%	100.00%	53.58%	1	\$ 76,011	0.01%	11.74%
43	Lone Star National Bank	2	TX	52.08%	68.42%	13.73%	1	\$ 1,776,124	0.88%	9.55%
44	City National Bank of New Jersey	1	NJ	51.57%	100.00%	16.67%	1	\$ 494,390	0.40%	6.78%
45	Tri-State Bank of Memphis	1	TN	51.36%	100.00%	22.35%	1	\$ 119,722	0.31%	12.33%
46	Industrial Bank	1	DC	51.26%	71.43%	41.76%	1	\$ 363,881	0.49%	7.53%
47	Commerce Bank	2	TX	50.90%	25.00%	17.91%	2	\$ 444,588	1.40%	11.83%
48	United Orient Bank	3	NY	49.23%	100.00%	61.27%	1	\$ 112,572	0.10%	8.89%
49	Neighborhood National Bank	10	CA	48.78%	66.67%	23.53%	1	\$ 133,812	-0.32%	8.67%
50	American First National Bank	3	TX	48.74%	57.14%	4.64%	1	\$ 618,062	0.78%	10.12%
51	Ponce De Leon Federal Bank	7	NY	47.15%	80.00%	61.46%	1	\$ 681,500	0.77%	10.08%
52	Interamerican Bank, A FSB	2	FL	45.86%	33.33%	62.04%	2	\$ 251,333	0.45%	13.82%
53	Cathay Bank	3	CA	45.44%	34.00%	15.83%	2	\$ 11,568,039	0.51%	9.38%
54	American Metro Bank	3	IL	44.28%	66.67%	26.40%	1	\$ 90,856	-0.65%	7.65%
55	Canyon National Bank	4	CA	43.86%	75.00%	17.70%	1	\$ 297,095	-1.11%	9.45%
56	Lumbee Guaranty Bank	4	NC	42.56%	75.00%	37.59%	1	\$ 236,852	0.95%	11.30%
57	Citizens Bank and Trust Company of Chicago	3	IL	42.49%	0.00%	24.70%	2	\$ 84,788	0.34%	6.92%
58	First International Bank	3	TX	42.25%	37.50%	5.90%	2	\$ 385,795	0.45%	8.70%
59	Abacus Federal Savings Bank	3	NY	42.20%	80.00%	49.07%	1	\$ 229,024	0.08%	15.62%
60	Mutual Bank	3	IL	41.36%	36.36%	7.29%	2	\$ 1,693,167	-4.04%	4.16%
61	TransAtlantic Bank	2	FL	41.00%	42.86%	33.88%	2	\$ 453,185	-0.61%	11.73%
62	Banco Popular North America	2	NY	40.76%	56.83%	36.52%	1	\$ 12,440,891	-4.30%	7.23%
63	Texas National Bank	2	TX	40.50%	100.00%	27.79%	1	\$ 66,107	-3.97%	4.94%
64	Espirito Santo Bank	7	FL	40.33%	0.00%	52.30%	2	\$ 493,315	-0.67%	5.02%
65	The Harbor Bank of Maryland	1	MD	38.70%	71.43%	20.78%	3	\$ 285,053	-0.02%	8.29%

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#	Institution	MDI	State	DLI-HMDA ¹	DDI ²	Housing Focus ³	Quadrant	Assets	ROA	Tier 1 leverage ratio
66	Bank of South Texas	2	TX	37.47%	25.00%	30.12%	4	\$ 76,505	0.43%	9.29%
67	Unity National Bank of Houston	1	TX	37.34%	50.00%	23.81%	3	\$ 59,833	-6.86%	10.62%
68	Golden Bank, National Association	3	TX	37.11%	20.00%	10.86%	4	\$ 483,337	0.87%	12.63%
69	Liberty Bank and Trust Company	1	LA	36.91%	80.00%	64.87%	3	\$ 373,867	0.87%	7.49%
70	International Bank of Commerce	2	TX	35.27%	86.67%	11.58%	3	\$ 847,833	1.52%	10.00%
71	Sunstate Bank	10	FL	34.32%	0.00%	33.62%	4	\$ 182,961	0.02%	11.92%
72	Executive National Bank	2	FL	33.58%	20.00%	29.02%	4	\$ 306,227	0.08%	9.48%
73	First BankAmericano	2	NJ	32.11%	66.67%	14.13%	3	\$ 180,305	-3.04%	4.14%
74	First National Bank and Trust Company	4	OK	31.39%	25.00%	26.25%	4	\$ 185,625	0.35%	9.42%
75	Gateway Bank, FSB	3	CA	30.49%	50.00%	101.23%	3	\$ 479,176	-1.80%	6.06%
76	Citizens Trust Bank	1	GA	30.07%	80.00%	27.40%	3	\$ 347,751	0.35%	9.80%
77	Universal Bank	3	CA	27.46%	16.67%	61.36%	4	\$ 524,865	0.06%	10.53%
78	FirstBank Florida	7	FL	27.31%	18.18%	61.63%	4	\$ 984,500	-1.01%	8.78%
79	Mechanics & Farmers Bank	1	NC	27.03%	75.00%	25.42%	3	\$ 270,326	0.55%	8.90%
80	Eastern International Bank	3	CA	26.79%	100.00%	17.55%	3	\$ 94,590	0.59%	14.64%
81	Detroit Commerce Bank	6	MI	26.26%	0.00%	16.61%	4	\$ 101,169	-1.55%	8.10%
82	Woodlands National Bank	4	MN	26.02%	60.00%	26.81%	3	\$ 117,609	0.82%	12.94%
83	Intercontinental Bank	2	FL	25.93%	0.00%	17.44%	4	\$ 123,136	0.81%	11.50%
84	Hawaii National Bank	3	HI	24.03%	53.33%	24.98%	3	\$ 499,737	0.64%	9.71%
85	Preferred Bank	3	CA	22.81%	30.00%	14.23%	4	\$ 1,487,851	-0.03%	10.07%
86	Dryades Savings Bank, F.S.B.	1	LA	22.74%	50.00%	39.18%	3	\$ 69,727	-1.04%	10.26%
87	International Bank of Commerce	2	TX	21.31%	40.17%	18.05%	4	\$ 10,638,109	1.15%	7.54%
88	BAC Florida Bank	2	FL	21.14%	0.00%	69.18%	4	\$ 974,164	0.29%	8.31%
89	Territorial Savings Bank	3	HI	21.12%	20.83%	96.34%	4	\$ 1,222,598	0.69%	9.89%
90	Ocean Bank	2	FL	20.25%	28.57%	39.01%	4	\$ 4,756,021	-4.14%	8.71%
91	Finance Factors, Ltd.	3	HI	19.61%	40.00%	40.15%	4	\$ 690,233	0.29%	8.89%
92	Independence Federal Savings Bank	6	DC	17.76%	50.00%	62.67%	3	\$ 183,793	-0.39%	5.50%
93	Farmers & Merchants Bank	4	OK	16.98%	66.67%	30.73%	3	\$ 137,341	1.04%	9.82%
94	The Foster Bank	3	IL	16.17%	28.57%	31.71%	4	\$ 570,228	1.28%	9.90%
95	U. S. Century Bank	2	FL	15.69%	38.89%	15.58%	4	\$ 1,745,167	0.13%	10.43%
96	International Finance Bank	2	FL	15.67%	25.00%	49.74%	4	\$ 408,936	0.59%	7.47%
97	People's Bank of Seneca	4	MO	15.51%	0.00%	53.34%	4	\$ 72,984	1.32%	7.03%
98	Wallis State Bank	3	TX	15.47%	37.50%	7.02%	4	\$ 285,876	0.60%	10.17%
99	Alamerica Bank	1	AL	14.20%	100.00%	29.81%	3	\$ 100,564	1.63%	9.99%
100	The National Republic Bank of Chicago	3	IL	13.90%	50.00%	3.81%	3	\$ 1,059,194	1.95%	8.06%
101	Pacific Rim Bank	3	HI	12.24%	100.00%	34.95%	3	\$ 123,299	0.40%	9.26%
102	First Independence Bank	1	MI	11.52%	80.00%	22.62%	3	\$ 161,139	-0.07%	8.34%
103	Bank 2	4	OK	8.32%	0.00%	26.68%	4	\$ 82,981	-0.78%	9.07%
104	Bay Bank	4	WI	7.57%	0.00%	22.50%	4	\$ 107,758	0.70%	10.60%
105	Premier Bank	3	IL	6.43%	50.00%	13.57%	3	\$ 342,644	0.58%	6.52%
106	First Tuskegee Bank	1	AL	6.04%	66.67%	26.56%	3	\$ 78,396	0.62%	7.86%
107	American Plus Bank, N.A.	3	CA	0.00%	0.00%	25.39%	4	\$ 75,721	-2.58%	26.42%
108	American United Bank	3	GA	0.00%	0.00%	1.16%	4	\$ 118,737	-1.98%	6.05%
109	Continental National Bank of Miami	2	FL	0.00%	66.67%	18.07%	3	\$ 213,613	-0.17%	11.31%
110	F & M Bank, NA, Oklahoma City, Oklahoma	4	OK	0.00%	0.00%	14.35%	4	\$ 84,679	0.19%	8.33%
111	First State Bank	3	TX	0.00%	0.00%	4.13%	4	\$ 51,043	1.49%	12.16%
112	One World Bank	3	TX	0.00%	100.00%	0.92%	3	\$ 94,801	-0.47%	13.66%

Minority Status

- 1 - Black or African American
- 2 - Hispanic American
- 3 - Asian or Pacific Islander American
- 4 - Native American or Alaskan Native American
- 5 - Multi-racial American
- 6 - Minority Board and Serving African American Community
- 7 - Minority Board and Serving Hispanic Community
- 8 - Minority Board and Serving Asian or Pacific Islander Community
- 9 - Minority Board and Serving Native American or Alaskan Native American Community
- 10 - Minority Board and Serving Multi-Racial Community

NCIF SOCIAL PERFORMANCE METRICS
CDFI Banks and Thrifts Ranked by Development Lending Intensity
(includes those institutions that reported HMDA data for 2007)

									As of 12/31/2008
#	Institution	State	DLI-HMDA ¹	DDI ²	Housing Focus ³	Quadrant	Assets	ROA	Tier 1 leverage ratio
1	Covenant Bank	IL	100.00%	100.00%	78.52%	1	\$ 57,452	-2.92%	9.11%
2	Highland Community Bank	IL	100.00%	100.00%	16.82%	1	\$ 111,602	0.57%	8.97%
3	Albina Community Bank	OR	89.43%	40.00%	14.25%	2	\$ 213,506	-0.29%	8.23%
4	Illinois-Service Federal Savings and Loan Association	IL	85.88%	100.00%	78.96%	1	\$ 142,206	0.04%	10.10%
5	ShoreBank	IL	81.20%	78.57%	43.57%	1	\$ 2,433,071	0.11%	6.36%
6	Legacy Bank	WI	79.93%	100.00%	33.97%	1	\$ 226,267	0.26%	8.55%
7	OneUnited Bank	MA	78.66%	80.00%	84.72%	1	\$ 635,846	-4.30%	6.13%
8	Franklin National Bank of Minneapolis	MN	78.09%	100.00%	11.02%	1	\$ 117,357	0.15%	11.98%
9	Guaranty Bank and Trust Company	MS	74.33%	58.33%	20.37%	1	\$ 491,797	1.32%	8.20%
10	Carver Federal Savings Bank	NY	73.39%	60.00%	28.74%	1	\$ 790,750	-0.35%	7.71%
11	City First Bank of D.C., National Association	DC	73.11%	100.00%	26.12%	1	\$ 142,635	0.26%	12.93%
12	Pacific Global Bank	IL	72.67%	66.67%	67.25%	1	\$ 167,516	0.84%	9.32%
13	Community Commerce Bank	CA	70.64%	33.33%	29.19%	2	\$ 393,077	0.67%	8.33%
14	First American International Bank	NY	69.06%	55.56%	13.53%	1	\$ 604,374	0.25%	7.97%
15	Inter National Bank	TX	68.94%	60.00%	17.27%	1	\$ 1,746,144	1.61%	7.99%
16	New York National Bank	NY	68.91%	100.00%	18.80%	1	\$ 144,916	-0.60%	6.53%
17	Second Federal Savings and Loan Association of Chicago	IL	65.85%	100.00%	92.75%	1	\$ 264,954	-0.73%	10.41%
18	Capitol City Bank & Trust Company	GA	62.39%	100.00%	8.69%	1	\$ 302,107	0.03%	7.58%
19	South Carolina Community Bank	SC	62.16%	100.00%	26.18%	1	\$ 81,222	-0.67%	8.16%
20	Central Bank of Kansas City	MO	61.94%	42.86%	19.31%	2	\$ 168,333	2.13%	10.91%
21	Broadway Federal Bank, F. S. B.	CA	60.92%	60.00%	44.75%	1	\$ 405,342	0.74%	8.25%
22	International Bank of Chicago	IL	57.61%	75.00%	33.03%	1	\$ 182,710	0.63%	8.90%
23	North Milwaukee State Bank	WI	54.21%	100.00%	23.08%	1	\$ 93,790	0.14%	9.23%
24	University National Bank	MN	53.92%	100.00%	33.95%	1	\$ 120,304	1.28%	11.35%
25	Advance Bank	MD	52.27%	100.00%	53.28%	1	\$ 76,011	0.01%	11.74%
26	City National Bank of New Jersey	NJ	51.57%	100.00%	16.44%	1	\$ 494,390	0.40%	6.78%
27	Tri-State Bank of Memphis	TN	51.36%	100.00%	21.97%	1	\$ 119,722	0.31%	12.33%
28	Industrial Bank	DC	51.26%	71.43%	41.23%	1	\$ 363,881	0.49%	7.53%
29	Landmark Community Bank	TN	51.03%	0.00%	45.88%	2	\$ 71,306	-4.20%	13.84%
30	Neighborhood National Bank	CA	48.78%	66.67%	23.20%	1	\$ 133,812	-0.32%	8.67%
31	American Metro Bank	IL	44.28%	66.67%	26.13%	1	\$ 90,856	-0.65%	7.65%
32	Citizens Bank and Trust Company of Chicago	IL	42.49%	0.00%	24.46%	2	\$ 84,788	0.34%	6.92%
33	Mission Community Bank	CA	40.97%	75.00%	13.06%	1	\$ 215,057	-1.83%	9.47%
34	The Harbor Bank of Maryland	MD	38.70%	71.43%	20.47%	3	\$ 285,053	-0.02%	8.29%
35	Liberty Bank and Trust Company	LA	36.91%	80.00%	63.66%	3	\$ 373,867	0.87%	7.49%
36	Citizens Trust Bank	GA	30.07%	80.00%	26.81%	3	\$ 347,751	0.35%	9.80%
37	Mechanics & Farmers Bank	NC	27.03%	75.00%	25.06%	3	\$ 270,326	0.55%	8.90%
38	Southern Bancorp Bank of Arkansas	AR	19.15%	0.00%	20.20%	4	\$ 201,285	0.98%	7.70%
39	Park Midway Bank, National Association	MN	12.77%	50.00%	21.14%	3	\$ 259,043	0.86%	9.03%
40	First Independence Bank	MI	11.52%	80.00%	22.08%	3	\$ 161,139	-0.07%	8.34%
41	Premier Bank	IL	6.43%	50.00%	13.42%	3	\$ 342,644	0.58%	6.52%

Legend:

1. DLI-HMDA = Development Lending Intensity: the % (dollar volume) of HMDA reported originations & purchases located in CDFI Investment Area census tracts during 2007. Source data per www.ffiec.gov as of 12/31/2007.
2. DDI = Development Deposit Intensity: the % of an institution's branch locations that are located within CDFI Investment Area census tracts as of 6/30/2008. Source data per FDIC Summary of Deposits.
3. Housing Focus = The % of an institution's outstanding loan portfolio that is composed of single family and multi-family housing loans. As of 12/31/2008. Source, Statistics on Depository Institutions (ww.fdic.gov)

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