

## TOP 20 CDFI BANKS by Selected Indicators

Total Assets		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Assets (\$000)
1.	First, A National Banking Association	MS	32.62	50.00	29.78	3	2,815,705	3,472,906
2.	BankPlus	MS	23.63	55.36	31.29	3	3,472,906	2,965,559
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,965,559	2,815,705
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,655,635
5.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,461,819
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	1,432,447
7.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,098,506	1,273,339
8.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,273,339	1,151,033
9.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	982,769	1,123,904
10.	Ponce Bank	NY	71.87	64.29	71.38	1	1,151,033	1,098,506
11.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,123,904	1,090,964
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	1,056,166
13.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	991,869
14.	Security Federal Bank	SC	34.47	53.33	33.72	3	896,432	991,131
15.	First General Bank	CA	NA	25.00	22.99	2 or 4	1,090,964	982,769
16.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	791,522	896,432
17.	First State Bank	MS	NA	92.86	43.53	1 or 3	687,782	791,522
18.	United Bank	AL	46.37	61.11	23.49	1	650,210	692,067
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	565,881	687,782
20.	OneUnited Bank	MA	74.38	80.00	97.95	1	991,131	650,210

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Total Loans		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (%)
1.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	2,431,474
2.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	2,361,090
3.	BankPlus	MS	23.63	55.36	31.29	3	2,965,559	2,123,314
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,328,525
5.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,030,531
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	989,825
7.	Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506	960,709
8.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339	927,875
9.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	920,139
10.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033	890,418
11.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	844,769
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	749,460
13.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	745,872
14.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	681,552
15.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964	612,228
16.	First State Bank	MS	NA	92.86	43.53	1 or 3	791,522	531,827
17.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	523,165
18.	OneUnited Bank	MA	74.38	80.00	97.95	1	650,210	508,108
19.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	482,365
20.	Security Federal Bank	SC	34.47	53.33	33.72	3	991,131	462,400

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Total Deposits		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Deposits (\$000)
1.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	2,769,321
2.	BankPlus	MS	23.63	55.36	31.29	3	2,965,559	2,612,970
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	2,293,238
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	1,339,767
5.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	1,242,375
6.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,461,819	1,209,381
7.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	1,273,339	1,106,019
8.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	1,018,946
9.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,151,033	998,756
10.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,090,964	946,003
11.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,056,166	852,987
12.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	833,471
13.	Security Federal Bank	SC	34.47	53.33	33.72	3	991,131	820,287
14.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	819,276
15.	Ponce Bank	NY	71.87	64.29	71.38	1	1,098,506	782,381
16.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	761,117
17.	First State Bank	MS	NA	92.86	43.53	1 or 3	791,522	648,275
18.	United Bank	AL	46.37	61.11	23.49	1	692,067	616,254
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	571,624
20.	International Bank of Chicago	IL	23.53	57.14	32.69	3	648,663	552,456

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Leverage Ratio		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	1 or 3	219,997	22.98
2.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	19.82
3.	Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	276,756	19.12
4.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	125,564	18.46
5.	Metro Bank	KY	NA	100.00	11.59	1 or 3	25,775	18.46
6.	First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	17.35
7.	Mitchell Bank	WI	NA	66.67	38.51	1 or 3	48,834	17.03
8.	Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	68,110	16.85
9.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	16.36
10.	Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	57,079	15.98
11.	Bank of Vernon	AL	NA	66.67	24.31	1 or 3	162,894	15.97
12.	Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	342,200	15.03
13.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	14.98
14.	First Bank of Linden	AL	NA	100.00	14.97	1 or 3	80,486	14.87
15.	Bay Bank	WI	35.71	0.00	25.96	4	103,511	14.78
16.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	14.10
17.	Pike National Bank	MS	NA	80.00	35.21	1 or 3	256,465	13.99
18.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	79,858	13.97
19.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	13.87
20.	Partners Bank	AR	NA	83.33	11.72	1 or 3	205,202	13.69

## TOP 20 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 (%)
1.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	Yes	5.83
2.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	No	4.30
3.	Peoples Bank	MS	36.01	100.00	25.20	3	310,997	Yes	2.67
4.	BOM Bank	LA	53.38	58.33	35.54	1	476,958	Yes	2.38
5.	First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	Yes	2.30
6.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	275,108	Yes	2.30
7.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	Yes	2.20
8.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	Yes	2.14
9.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	No	2.11
10.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	No	2.05
11.	Quontic Bank	NY	41.64	0.00	90.07	2	392,656	Yes	2.03
12.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	No	1.92
13.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	No	1.91
14.	Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	173,968	Yes	1.84
15.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	338,294	No	1.84
16.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	175,951	No	1.82
17.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	Yes	1.82
18.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,432,447	Yes	1.81
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	Yes	1.78
20.	Bank of Winona	MS	NA	100.00	44.32	1 or 3	122,876	Yes	1.77

## TOP 20 CDFI BANKS by Selected Indicators

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 (%)
1.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	Yes	35.12
2.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	275,108	Yes	27.75
3.	Peoples Bank	MS	36.01	100.00	25.20	3	310,997	Yes	26.74
4.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	Yes	26.59
5.	BOM Bank	LA	53.38	58.33	35.54	1	476,958	Yes	24.34
6.	CBW Bank	KS	NA	100.00	33.32	1 or 3	64,947	No	22.27
7.	Quontic Bank	NY	41.64	0.00	90.07	2	392,656	Yes	21.49
8.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	Yes	20.66
9.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	425,412	Yes	18.17
10.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	175,951	No	18.03
11.	PriorityOne Bank	MS	43.10	57.14	28.64	1	687,782	Yes	16.96
12.	Optus Bank	SC	NA	100.00	21.09	1 or 3	72,041	No	16.95
13.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	No	16.86
14.	United Bank	AL	46.37	61.11	23.49	1	692,067	No	16.84
15.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,123,904	Yes	16.65
16.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	200,865	Yes	16.60
17.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	Yes	16.52
18.	Security Bank and Trust Company	TN	NA	90.00	25.61	1 or 3	475,743	Yes	16.41
19.	Union Bank & Trust Company	AR	NA	100.00	25.50	1 or 3	211,380	Yes	16.41
20.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	172,476	Yes	16.24

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Efficiency Ratio (ER)		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	ER (%)
1.	First General Bank	CA	NA	25.00	22.99	2 or 4	982,769	29.47
2.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	565,881	30.89
3.	First Eagle Bank	IL	23.32	50.00	45.67	3	528,748	40.95
4.	VCC Bank	VA	NA	50.00	33.95	1 or 3	214,190	43.26
5.	First Choice Bank	CA	5.41	0.00	21.22	4	1,655,635	43.34
6.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	255,796	45.43
7.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,815,705	46.64
8.	First, A National Banking Association	MS	32.62	50.00	29.78	3	3,472,906	48.96
9.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	216,164	49.07
10.	RiverHills Bank	MS	46.89	75.00	29.43	1	338,502	49.70
11.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	991,869	49.98
12.	Savoy Bank	NY	69.66	0.00	43.66	2	381,689	50.24
13.	International Bank of Chicago	IL	23.53	57.14	32.69	3	648,663	52.63
14.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	545,573	52.66
15.	BNA Bank	MS	NA	50.00	41.79	1 or 3	524,965	53.49
16.	Southern Independent Bank	AL	NA	100.00	35.57	1 or 3	241,970	53.88
17.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	896,432	54.15
18.	Robertson Banking Company	AL	57.10	83.33	43.40	1	336,766	55.01
19.	Security Bank and Trust Company	TN	NA	90.00	25.61	1 or 3	475,743	55.27
20.	Delta Bank	LA	NA	80.00	27.90	1 or 3	308,839	55.69