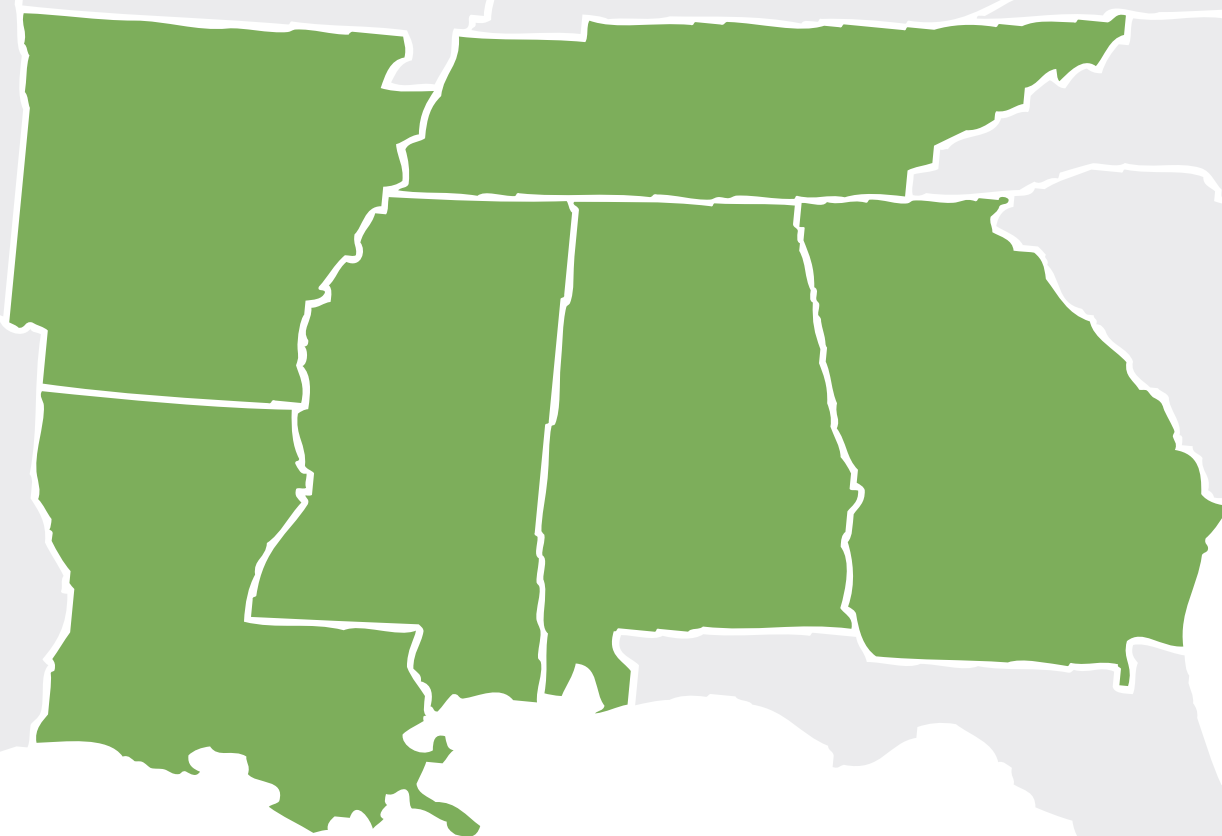


CDFI BANKS IN THE SOUTHERN STATES

Alabama ▪ Arkansas ▪ Georgia ▪ Louisiana ▪ Mississippi ▪ Tennessee

PEER GROUPS AND PROFILES



Analysis of 2016 Financial Data and
Social Performance Metrics



LEVERAGING CAPITAL FOR CHANGESM

BankIMPACT
an NCIF resource

BankIMPACT MAPS
an NCIF resource

ABOUT NATIONAL COMMUNITY INVESTMENT FUND (NCIF)

NCIF is a nonprofit private equity fund, a certified Community Development Financial Institution (CDFI), and a national network of mission-oriented banks with a mission of increasing the availability of financial products and services in underserved areas. NCIF is the largest investor in the mission-oriented banking industry, with investments in 12% of all certified CDFI banks. NCIF has \$198 million of assets under management, including \$178 million of New Market Tax Credits (NMTC) allocations. NCIF has three main lines of businesses:

1. **Equity Investing:** Investing patient Tier 1 and Tier 2 capital into mission-oriented banks and nonbanks to strengthen institutions that provide scarce financial products and services in their markets.
2. **Lending and NMTC:** Deploying NMTCs into high-impact projects nationally and providing loans to enable NMTC deployments in partnership with NCIF's Network of Mission-Oriented Financial Institutions (MOFIs).
3. **Research and Impact Measurement:** Creating tools for impact measurement to "tell the story" of the NCIF Network partners and to enable impact investors to deploy more capital to the toughest markets in the country. NCIF pioneered bank Social Performance Metrics, which quantify impact activity of banks in their communities. (www.bankimpact.org and www.bankimpactmaps.org)

NCIF IMPACT MODEL



As an impact investor, NCIF pursues a triple-bottom-line strategy that generates reasonable social and environmental impact in addition to financial returns. NCIF builds opportunities for CDFI banks, Minority Depository Institutions, and other mission-oriented financial institutions through a variety of programs. We inform banks, investors, and others of the industry's financial and social performance using our specially developed Social Performance Metrics and research. NCIF also facilitates industry innovation, encouraging banks to leverage new opportunities and innovative business models.

Through new business models and powerful Social Performance Metrics, NCIF and its network aspire to create a brighter future for underserved low-income communities.

REPORT CONTENTS

This report compiles an aggregate financial and social impact analysis of CDFI Banks in the six southern states of Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee (collectively called “*Southern CDFI Banks*” in this document) in comparison with the total CDFI Bank sector and U.S. banking industry. It provides peer group highlights around financial and impact performance. This type of analysis has been used by investors, bank leaders, regulators, and other institutions committed to understanding the impact of banks within their communities in the following way:

Investors: Identify and support banks that meet their programmatic and geographic criteria by placing deposits, making loans, and investing capital.

Regulators and researchers: Inform regulation and industry policy to support the sector in maximizing positive financial and social outcomes in undeserved markets.

Bank leadership: Benchmark their performance to gain an understanding of their institution’s role within the region and as part of the larger CDFI bank community. NCIF also creates customized documents as part of the BankImpact suite of products to complement efforts to maximize community outcomes, communicate your story to stakeholders, and apply for grants from the CDFI Fund and other funders.

Communities: Identify community and mission-oriented banks that offer affordable investment capital and financial products and can serve as local partners in community development.

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PREFACE: Introduction by NCIF

The CDFI banking industry has grown rapidly since 2010. As of Q2 2017 there were 139 banks in the U.S. certified as Community Development Financial Institutions (CDFI), with total assets of \$45 billion as of YE 2016. Only 56 of these 139 certified CDFIs banks were certified CDFIs in 2010. Consistent with this trend, the industry in the six states of Alabama, Arkansas, Georgia, Louisiana, Mississippi and Tennessee (collectively called “Southern CDFI Banks,” in this document) also experienced similar growth – between 2010 and 2017 the number of Southern CDFI Banks grew by 150%, from 32 banks active in 2010 with \$9.8 billion of total assets to 79 banks as of Q2 2017 with more than \$26.7 billion of total 2016 assets. Of the 32 Southern CDFI Banks active in 2010, 20 banks remain active. However, unlike in the past, there is a significant concentration of CDFI banks in these six states as these 79 institutions represent approximately 57% of the total CDFI industry in terms of number of banking institutions.

We believe that many of these institutions initially became certified in 2010 in order to gain access to low-cost capital from the U.S. Treasury under the Community Development Capital Initiative. Others pursued the certification in order to leverage exemptions under the Dodd-Frank Act to better support their communities. The high concentration of CDFI banks in the South also represents the significant focus these institutions have on their local communities, many of which are among the most challenged in the country. The median poverty rate for the six Southeastern states profiled in this report is 17.4%, which is higher than the national poverty rate of 15%. On average, 15% of the population above the age of 25 in these states do not have a high school degree, which is significantly higher than the national average of 13%.

Unemployment rates are also higher in all six Southern states than the national unemployment rate. In half of the Southern states (Mississippi, Alabama, and Georgia), nearly 1 in 10 people are unemployed. The Southern states are also overwhelmingly rural compared to the rest of the U.S., which is reflected by the fact that 71% of Southern CDFI Banks are headquartered in rural areas.¹ Many Southern CDFI Banks act as anchor institutions in local communities by providing financial and nonfinancial support in areas that need them most.

The White House’s Council of Economic Advisors² reinforced the importance of CDFI banks in their 2016 report on community banks, where they explained that: *“Community banks ... are an important part of this setting, providing access to banking services for millions of Americans and serving as the only local source of brick-and-mortar traditional banking services for many counties, as well as key sources of credit for rural communities and small business loans.”*

Over the past 20 years, NCIF has invested in or lent to 56 CDFI, minority banks, and credit unions and told the story around the importance of these high-impact institutions using proprietary Social Performance Metrics (see www.bankimpact.org and www.bankimpactmaps.org).

Given the importance of this region, NCIF is continuing to engage with Southern CDFI Banks and their stakeholders in order to understand their strategic motivations around growth, provide much-needed capital to strengthen them, and to facilitate the flow of public and private funding to the sector and the region as needed.

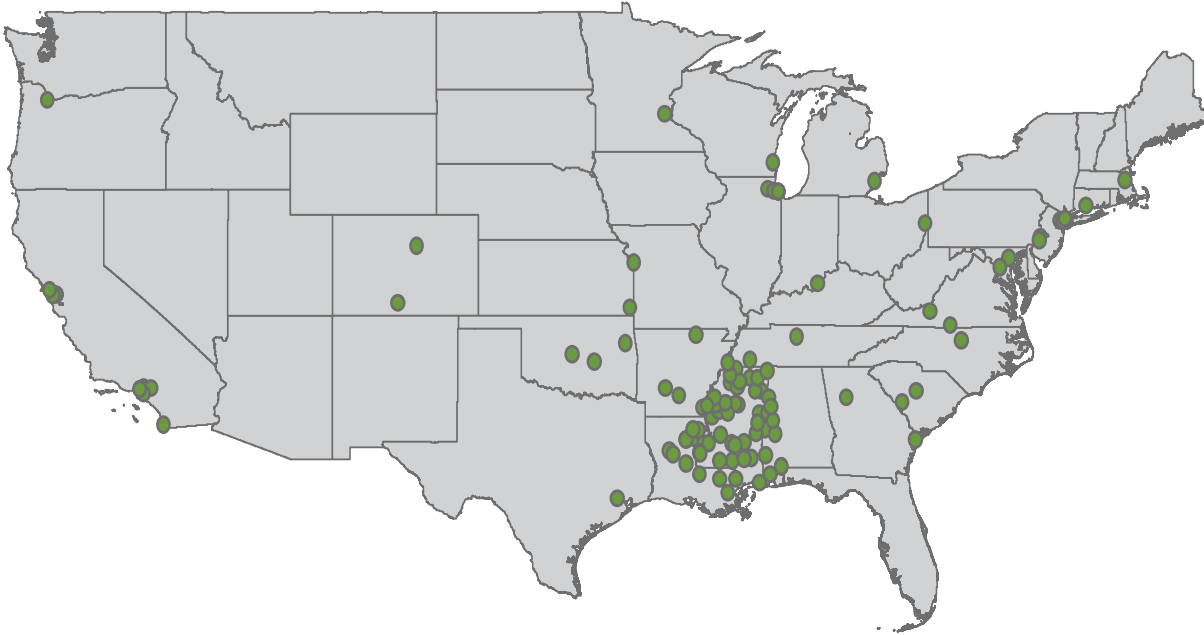
¹American Community Survey Data. Accessed 8/14/17.

²Council of Economic Advisers. (2016) Issue brief. The Performance Of Community Banks Over Time. Retrieved August 15, 2016, from https://www.whitehouse.gov/sites/default/files/page/files/20160810_cea_community_banks.pdf.

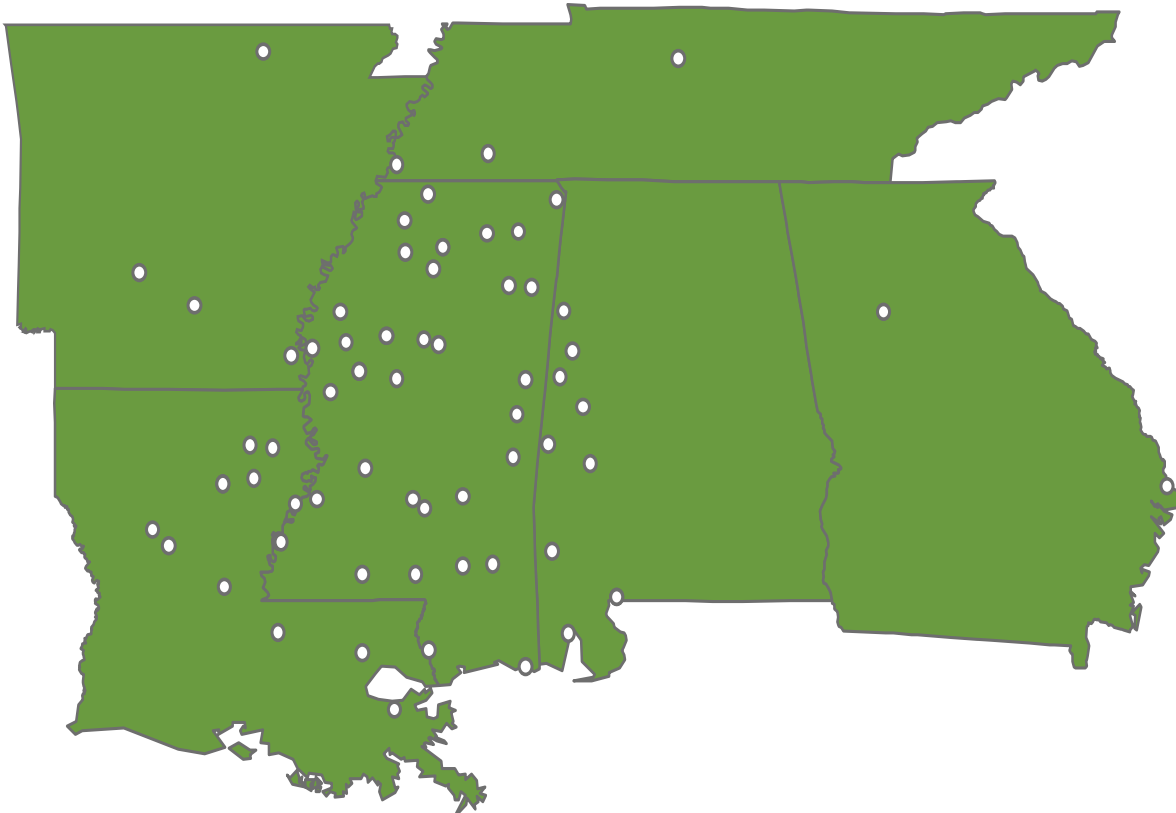
DISTRIBUTION OF CDFI BANKS IN THE SIX SOUTHERN STATES

Prior to 2010, the CDFI banking sector was relatively dispersed across all major states in the country. Since then, many community banks in the Southeast, especially in the Mississippi Delta, have become certified as CDFIs. Apart from the fact that these CDFI banks are located in highly distressed areas (hence eligible for certification), several external and regulatory factors have also contributed to the increase in certification. Access to low-cost capital under the Community Development Capital Initiative (CDCI) and exemptions under the Dodd Frank/CFPB rules around Qualified Mortgages were two such external catalysts.

Map 1: All CDFI Bank Headquarters

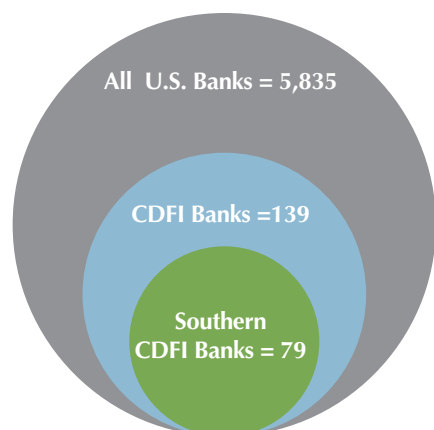


Map 2: All Southern CDFI Bank Headquarters



EXECUTIVE SUMMARY

The number of Southern banks certified as CDFIs continues to grow. Since 2010, the number of certified CDFI banks in the Southeast has increased from 32 to 79 as of the second quarter of 2017. These 79 banks, on page 2, represent more than half of the current total number of CDFI banks in the United States. *Southern CDFI Banks* indicated stronger 2016 financial metrics than the aggregate CDFI bank industry, as well as surpassed the trends within all U.S. banks in several performance metrics.



Financial Highlights

The *Southern CDFI Bank* peer group showed continued strength in 2016, with sustained growth and improvement in key financial performance ratios. Total Assets grew to \$26.7 billion in 2016 from \$22.7 billion in 2015, representing an impressive 15% growth rate. *Southern CDFI Banks* had the second highest median total assets, exceeding the median total assets for all U.S. banks. *Southern CDFI Banks* have also continued to improve the quality of their loan portfolios, with stable Net Charge-offs and Noncurrent Loan Ratios that have decreased significantly since 2010.

Furthermore, *Southern CDFI banks'* earnings ability remained robust in 2016, with a median ROAA of 0.88%, which is close to the median ROAA of 0.91% for All U.S. banks and exceeds the median ROAA of 0.79% for all CDFI banks. This is a great achievement, given local demographic and economic trends, as it shows that *Southern CDFI Banks* continued to increase operational efficiency in 2016 in spite of current regulatory pressures. The banking industry has faced tough interest rate conditions in the past couple years, which has resulted in lower Net Interest Margins. *Southern CDFI Banks* have generally maintained the highest median numbers compared to CDFI banks and All U.S. Banks.

Key Financial Highlights Southern CDFIs Comparison 2010-2016

	2010	2016*
Active Southern CDFI Bank Count #	32	79
Total Assets (\$000)	\$9,806,134	\$26,753,640
Total Deposits (Incl Domestic and Foreign) (\$000)	\$8,153,031	\$22,576,383
Net Income (\$000)	\$38,528	\$259,761
Net Interest Margin (%)	4.13	4.00
ROAA (%)	0.50	0.88
ROAE (%)	5.32	7.65
Noncurrent Loans / Loans (%)	2.69	1.13
Leverage Ratio (%)	8.77	10.16

*These metrics reflect the cohort of Southern CDFI Banks as of Q2 2017.

Loan Composition

In comparing the median composition of loan portfolios of the three groups, *Southern CDFI Banks'* portfolios showed significantly higher median values for farm loans compared to CDFI banks (over 3 times higher) and All U.S. banks (twice as high). This reflects the largely rural concentration of Southern CDFI Bank headquarters. Agricultural product loans are also the highest for Southern CDFIs, with a median of 1.45% compared to a median of .08% percent for All CDFIs and 1.00% for All U.S. Banks. Similarly, *Southern CDFI Banks'* median concentration of consumer loans is over 1.6 times the median amount for All CDFI banks and nearly two times the median amount for All U.S. Banks.

Total Loan Composition

	Southern Banks (Median)				CDFI Banks (Median)	All Banks (Median)
	2013	2014	2015	2016	2016	2016
Total Real Estate Loans / Loans	76.17	76.79	77.41	76.12	79.70	76.03
Construction & Land Development Loans / Loans	6.44	6.56	6.82	7.31	6.17	4.25
One- to Four-Family Loans / Loans	30.27	29.16	28.93	28.49	27.33	26.81
Multifamily Loans / Loans	1.03	1.17	1.44	1.69	2.24	1.73
Farm Loans / Loans	6.16	6.42	6.88	6.52	1.73	3.30
Commercial Real Estate (No Farm or Residential) / Loans	26.77	27.79	26.81	26.09	28.80	22.48
Total Commercial & Industrial Loans / Loans	11.86	12.25	12.08	12.19	12.04	10.66
Total Consumer Loans / Loans	7.63	6.96	6.07	5.77	3.59	3.00
Agricultural Products / Loans	1.27	1.38	1.56	1.45	0.08	1.00

These metrics reflect the cohort of Southern CDFI Banks as of Q2 2017.

EXECUTIVE SUMMARY

Demographics and Social Performance Metrics

Southern CDFI Banks operate in some of the most challenging markets in the country. The poverty rate, median household income, and unemployment rate in census tracts where *Southern CDFI* branches are located all exhibited higher signs of distress than national rates. Furthermore, CDFI banks located in census tracts with the highest levels of distress (highest poverty, lowest household income, and highest unemployment) were all located in the South.

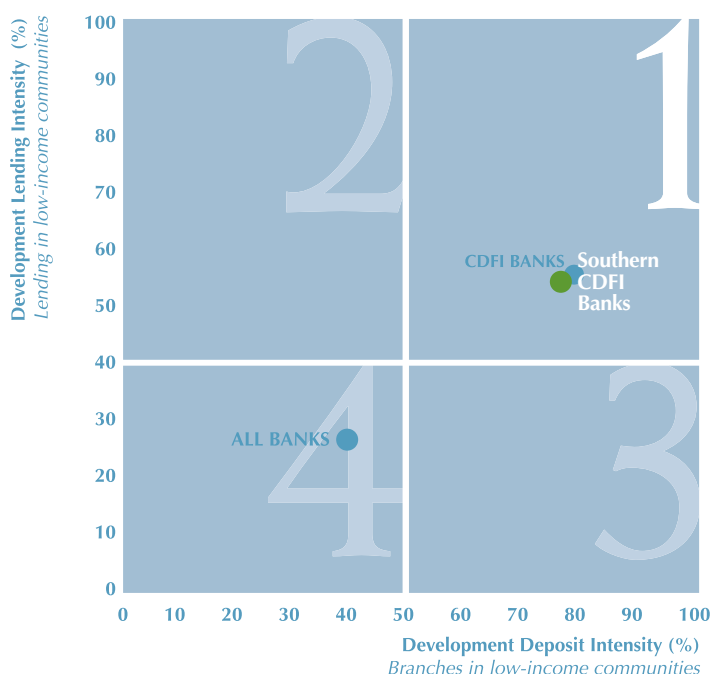
Demographic Metrics

	Southern CDFI Banks		CDFI Banks	
	Median	Greatest Level of Distress*	Median	Greatest Level of Distress**
Poverty	17.5%	63.9%	16.7%	63.9%
Household Income (\$)	\$35,706	\$11,993	\$37,954	\$11,993
Unemployment Rate	10.2%	37.2%	9.9%	37.2%

*Greatest Level of Distress is the maximum poverty, minimum household income, and maximum unemployment rate for a census tract where a bank is headquartered.

NCIF's Social Performance Metrics (SPM) use data to benchmark the social impact a bank has on its local community through analyzing the number of bank branches located in, as well as the number of HMDA loans originated in, distressed census tracts, or census tracts with poverty rates that exceed 20%, unemployment rates that are at least 1.5 times the national unemployment rate, and/or median household incomes less than 80% of the local area or statewide median income. In addition to measuring the HMDA loans originated in low-income census tracts, NCIF Social Performance Metrics also measure a bank's mission intensity, which is the number of loans that are either located in a low-income census tract and/or support a bank's mission. Mission categories selected by the banks have included loans provided to low- and moderate-income (LMI) borrowers, minority borrowers, women-owned business borrowers, arts and culture centers, tribal nation borrowers, clean energy facilities, and much more.

When evaluating CDFI banks across the country and the Southeast, *Southern CDFI Banks* operating in 2015 provided a median of 53.50% of their HMDA-reported loans and located a median of 78.17% of their total bank branches in underserved communities. The performance of *Southern CDFI Banks* places them in what NCIF calls the "Quadrant 1" bank category, indicating that the majority of a bank's lending and branches are located in low-income areas. *Southern CDFI Banks* outperformed U.S. banks as a whole in terms of Social Performance Metrics.

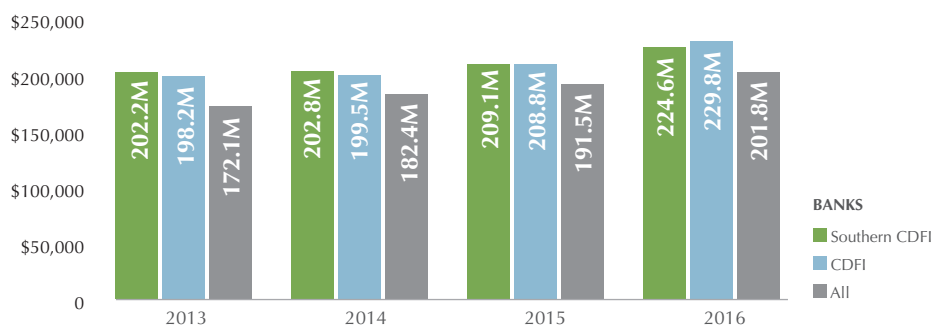


Demographic data from 2015 American Community Survey.
Social Impact Data as of 12/31/2015 from NCIF SPM.

a. Median Total Assets (\$000)

Southern CDFI Banks have seen steady growth as a group over the past 5 years, with Median Total Assets growing by nearly \$45 million since YE2012.

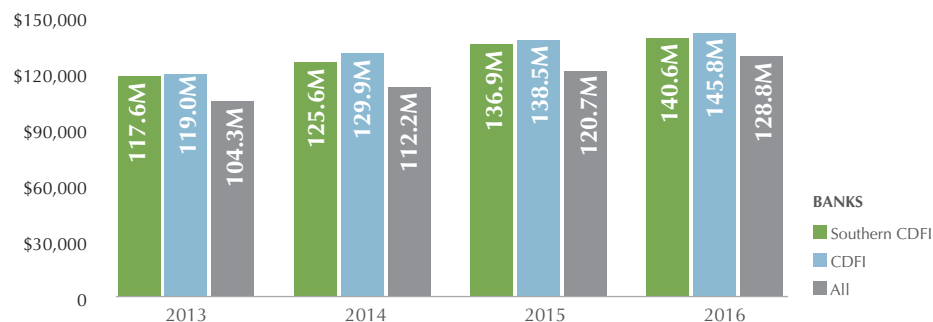
In the past, *Southern CDFI Banks* have been consistently larger than the average CDFI bank, but in 2016 *Southern CDFI Banks* had approximately the same size of median assets as the CDFI banking industry as a whole, with the CDFI banking median asset size only \$5 million larger than the median asset size for *Southern CDFI Banks*. In 2016, the CDFI banking industry grew faster than *Southern CDFI Banks*, with asset growth rates of 10% and 7.4%, respectively. *Southern CDFI Banks* did grow faster than U.S. banks as a whole, which had a median total asset growth rate of 5.4%.



2016	Total Assets for Southern CDFI Banks	\$26,753,640
	Median Assets for Southern CDFI Banks	\$224,575
	Median Assets for all CDFI Banks	\$229,794
	Median Assets for All U.S. Banks	\$201,813
	Average Southern CDFI CDFI Assets	\$338,557
	Highest Southern CDFI CDFI Assets	\$2,569,849
	Lowest Southern CDFI CDFI Assets	\$39,030

b. Median Total Loans (\$000)

Southern CDFI Banks have experienced a 2.7% increase in median total loans compared to YE2015, growing from \$135.0 million to \$140.6 million. This growth rate is the same as the CDFI Banks' median growth rate and lower than the U.S. banking sector's growth rate of 6.7%.

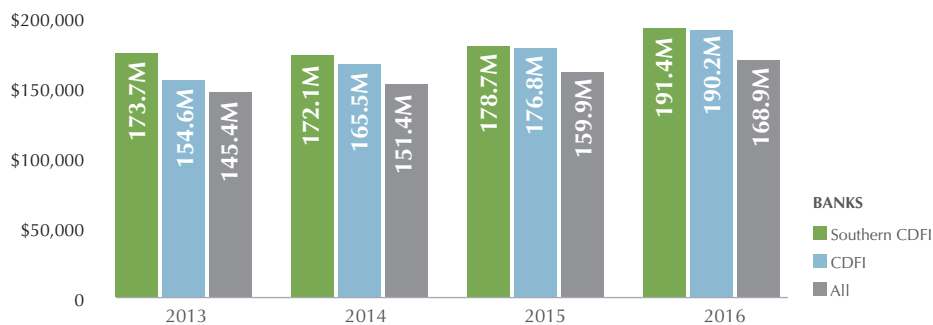


2016	Total Loans for Southern CDFI Banks	\$17,328,640
	Median Loans for Southern CDFI Banks	\$140,578
	Median Loans for all CDFI Banks	\$145,789
	Median Loans for All U.S. Banks	\$128,776
	Average Southern CDFI Loans	\$219,350
	Highest Southern CDFI Loans	\$1,566,708
	Lowest Southern CDFI Loans	\$23,827

c. Median Total Deposits (\$000)

Median total deposits continued its upward trend for *Southern CDFI Banks* in 2016 and has consistently exceeded median values of all CDFI Banks and All U.S. Banks.

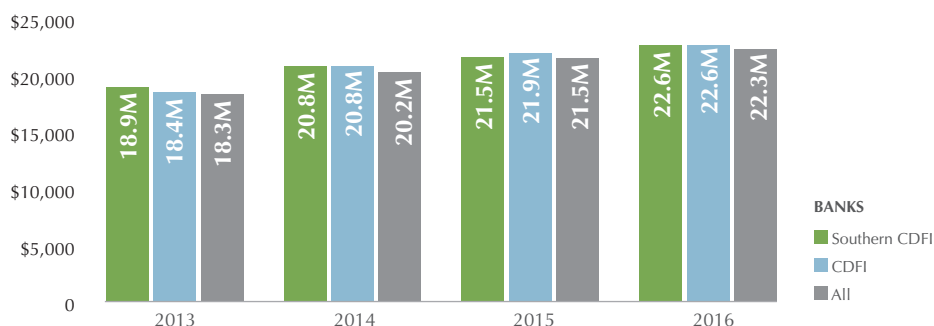
Median deposits increased by 7.1% between 2015 and 2016, from \$178.7 million to \$191.4 million. This increase was close to the comparable increase of 7.6% by CDFI Banks and 5.6% by All U.S. Banks.



2016	Total Deposits for Southern CDFI Banks	\$22,576,383
	Median Deposits for Southern CDFI Banks	\$191,430
	Median Deposits for all CDFI Banks	\$190,212
	Median Deposits for All U.S. Banks	\$168,872
	Average Southern CDFI Deposits	\$285,777
	Highest Southern CDFI Deposits	\$2,040,377
	Lowest Southern CDFI Deposits	\$35,592

d. Median Total Equity Capital (\$000)

All groups have shown continued growth in their capital bases; however, *Southern CDFI Banks* consistently have the highest median total capital at \$22.6 million at YE2016, which in 2016 is equal to the median total capital of the CDFI Industry at large.

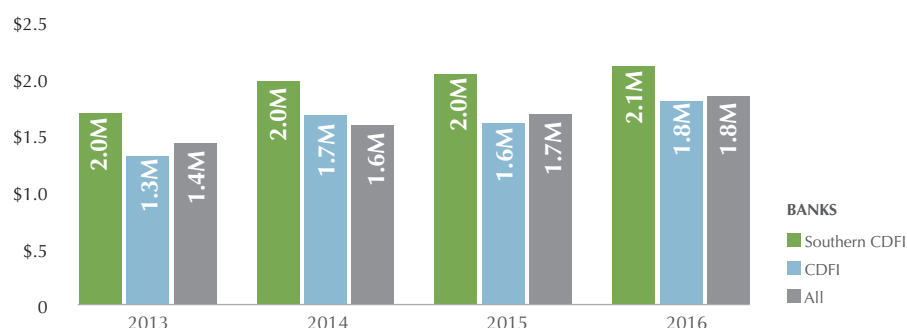


2016	Total Equity for Southern CDFI Banks	\$2,808,573
	Median Equity for Southern CDFI Banks	\$22,622
	Median Equity for all CDFI Banks	\$22,622
	Median Equity for All U.S. Banks	\$22,288
	Average Southern CDFI Equity	\$35,552
	Highest Southern CDFI Equity	\$245,264
	Lowest Southern CDFI Equity	\$3,861

e. Median Net Income (\$000)

Median Net Income remained stable and positive for *Southern CDFI Banks*, with an increase of 3.6% during the year. CDFI banks also experienced an increase of 12%, while All U.S. Banks experienced a median increase of 9.5%. Southern CDFIs continue to be the group with the highest Median Net Income values.

Southern CDFIs earned median incomes of \$2.1 million during 2016. Of the 79 *Southern CDFI Banks*, only four banks (5%) were not profitable.

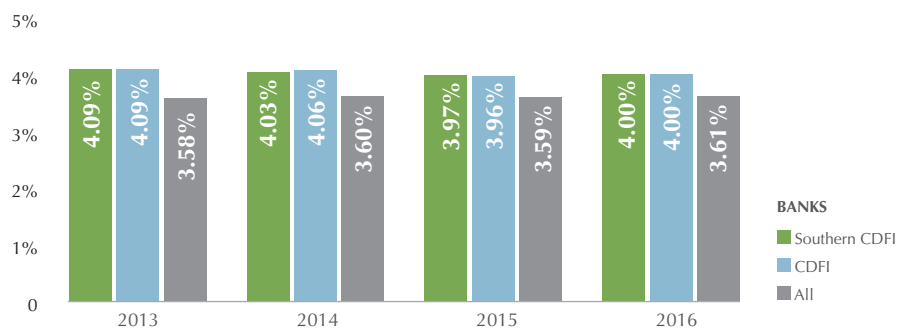


2016	Total Net Income for Southern CDFI Banks	\$259,761
	Median Net Income for Southern CDFI Banks	\$2,096
	Median Net Income for all CDFI Banks	\$1,787
	Median Net Income for All U.S. Banks	\$1,828
	Average Southern CDFI Net Income	\$3,288
	Highest Southern CDFI Net Income	\$21,408
	Lowest Southern CDFI Net Income	– \$286

f. Median Net Interest Margin (%)

Southern CDFI Banks have maintained a high Net Interest Margin equal to the overall CDFI Bank Industry median of 4%.

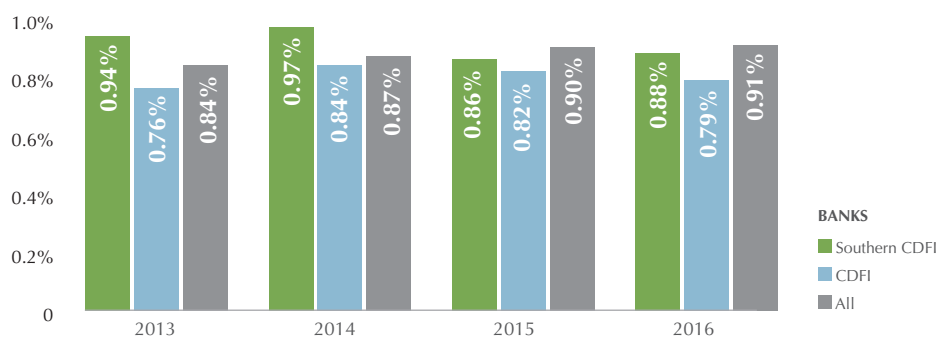
This metric has remained relatively flat in the past two years and has been almost identical to CDFI banks. *Southern CDFI Banks* had a Net Interest Margin in 2016 that was nearly 0.4 percentage points higher than the Net Interest Margin for All U.S. Banks, which was 3.61%.



2016	Total Net Interest Margin for Southern CDFI Banks	N/A
	Median Net Interest Margin for Southern CDFI Banks	3.64
	Median Net Interest Margin for all CDFI Banks	3.68
	Median Net Interest Margin for All U.S. Banks	3.37
	Average Southern CDFI Net Interest Margin	3.70
	Highest Southern CDFI Net Interest Margin	5.20
	Lowest Southern CDFI Net Interest Margin	2.37

g. Median Return on Average Assets (ROAA) (%)

Median ROAA for *Southern CDFI Banks* increased by 2.3% in 2016. The *Southern CDFI Banks'* percentage growth of ROAA remains higher than the median ROAA for CDFI Banks (-3.7%) and for All U.S. banks (1.1%).

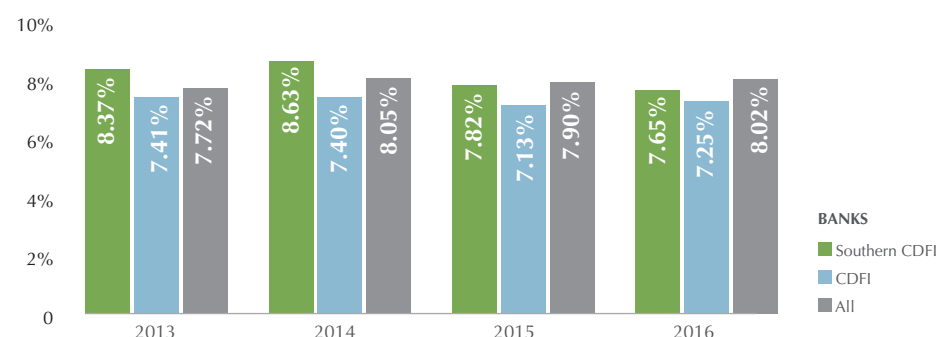


2016	Total ROAA for Southern CDFI Banks	N/A
	Median ROAA for Southern CDFI Banks	0.88
	Median ROAA for all CDFI Banks	0.79
	Median ROAA for All U.S. Banks	0.91
	Average Southern CDFI ROAA	0.90
	Highest Southern CDFI ROAA	2.60
	Lowest Southern CDFI ROAA	-0.49

h. Median Return on Average Equity (ROAE) (%)

Median ROAE for *Southern CDFI Banks* continued to outperform the median for the CDFI Banks as a whole and was 37 basis points lower than the median ROAE of the larger banking sector.

During 2016, there was a decline in the median ROAE values for *Southern CDFI Banks* of -2.2%. CDFIs grew by 1.7% and All U.S. Banks grew by 1.5%.

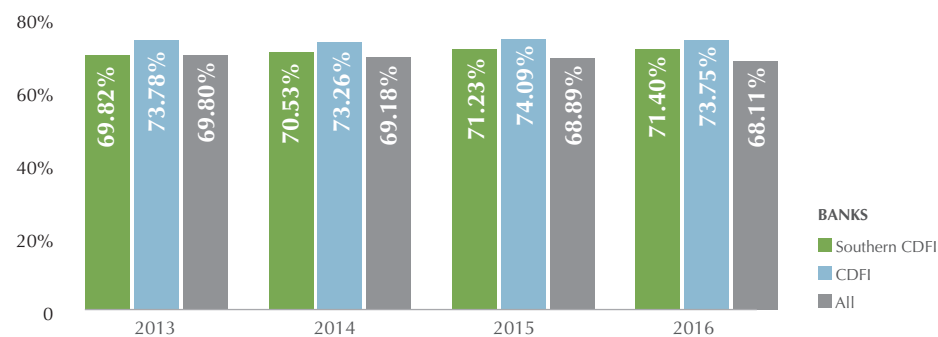


2016	Total ROAE for Southern CDFI Banks	N/A
	Median ROAE for Southern CDFI Banks	7.65
	Median ROAE for all CDFI Banks	7.25
	Median ROAE for All U.S. Banks	8.02
	Average Southern CDFI ROAE	8.37
	Highest Southern CDFI ROAE	27.75
	Lowest Southern CDFI ROAE	-6.68

i. Median Efficiency Ratio (%)

Consistent with their higher profitability, *Southern CDFI Banks* have a strong median efficiency ratio of 71.4% compared to 73.75% for All CDFI banks and 68.11% for All U.S. Banks. This demonstrates that they have managed to balance operating performance with their social orientation.

The median efficiency ratios stayed relatively stable for every group during 2016 compared to 2015.

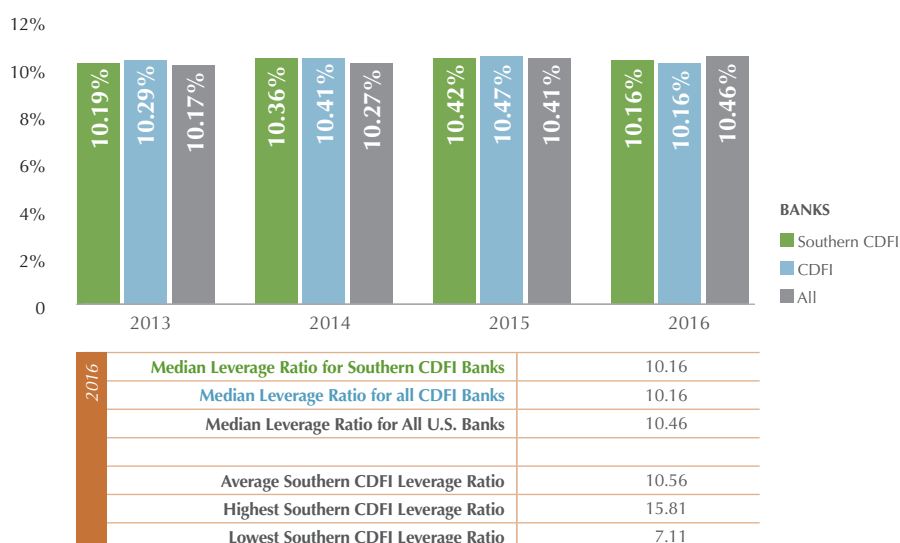


2016	Total Efficiency Ratio for Southern CDFI Banks	N/A
	Median Efficiency Ratio for Southern CDFI Banks	71.40
	Median Efficiency Ratio for all CDFI Banks	73.75
	Median Efficiency Ratio for All U.S. Banks	68.11
	Average Southern CDFI Efficiency Ratio	72.05
	Highest Southern CDFI Efficiency Ratio	106.30
	Lowest Southern CDFI Efficiency Ratio	45.02

j. Median Tier 1 Leverage Ratio (%)

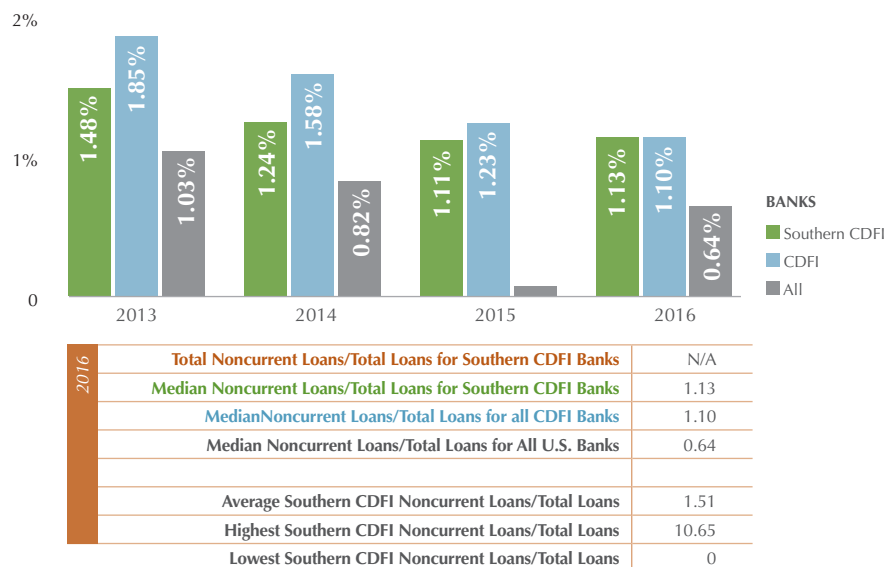
While the entire banking industry has sought to increase capital adequacy in response to the changing regulatory environment, CDFI banks have consistently had greater levels of capital than All U.S. banks, except for 2016.

During 2016, *Southern CDFI Banks* and CDFI banks overall bucked this trend with a median Tier 1 Leverage Ratio that decreased by 26 basis points to 10.16%.

**k. Median Noncurrent Loans to Total Loans Ratio (%)**

Southern CDFI Banks have almost the same median noncurrent loan ratio as the CDFI industry as a whole, at 1.13%.

Since 2012, *Southern CDFI Banks*' asset quality has improved consistently in line with the CDFI Banking Industry. However, in 2016 this trend reversed slightly for *Southern CDFI Banks* when noncurrent loans to total loans increased 2 basis points: from 1.14% in 2015 to 1.16% in 2016.

**l. Median Loan Portfolio Composition**

Southern CDFI Banks show the following trends in their loan composition:

- Total real estate loans have been consistently the same, at approximately 76%; and, in 2016, they were slightly higher than All U.S. Banks, at 76.12%. However, this is lower than the median loan composition for all CDFI Banks.
- Southern CDFI Banks* have a greater median percentage of one- to four-family loans as well as construction loans compared to CDFI banks.
- Southern CDFI Banks*' portfolio of consumer and agricultural loans exceeded All U.S. Banks by nearly 50% in both categories.

Appendix B provides a list of *Southern CDFI Banks* sorted by name and by each major loan category.

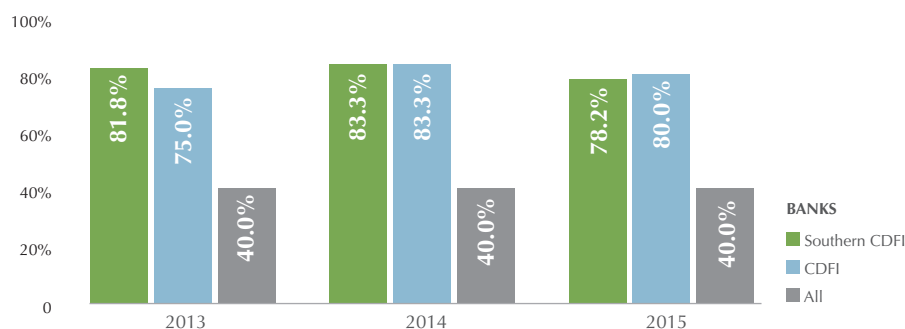
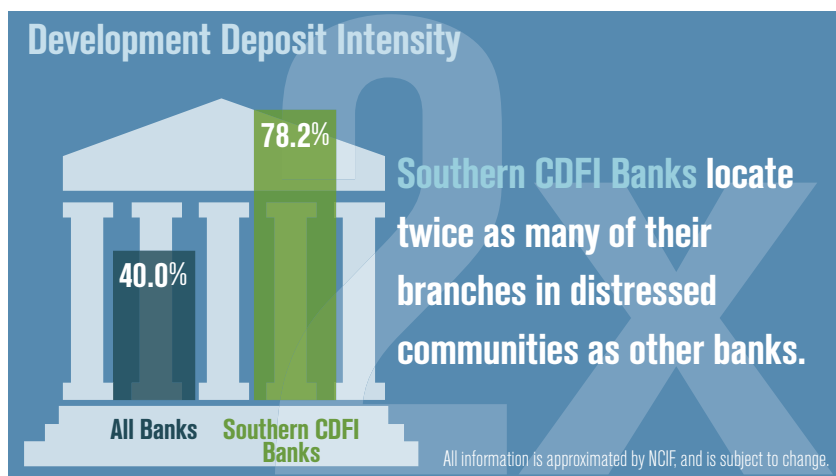
	Total Loan Composition					
	Southern Banks (Median)				CDFI Banks (Median)	All Banks (Median)
	2013	2014	2015	2016	2016	2016
Total Real Estate Loans / Loans	76.17	76.79	77.41	76.12	79.70	76.03
Construction & Land Development Loans / Loans	6.44	6.56	6.82	7.31	6.17	4.25
One- to Four-Family Loans / Loans	30.27	29.16	28.93	28.49	27.33	26.81
Multifamily Loans / Loans	1.03	1.17	1.44	1.69	2.24	1.73
Farm Loans / Loans	6.16	6.42	6.88	6.52	1.73	3.30
Commercial Real Estate (No Farm or Residential) / Loans	26.77	27.79	26.81	26.09	28.80	22.48
Total Commercial & Industrial Loans / Loans	11.86	12.25	12.08	12.19	12.04	10.66
Total Consumer Loans / Loans	7.63	6.96	6.07	5.77	3.59	3.00
Agricultural Products / Loans	1.27	1.38	1.56	1.45	0.08	1.00

*These metrics reflect the cohort of Southern CDFI Banks as of Q2 2017.

a. Development Deposit Intensity (DDI) (%)

Development Deposit Intensity (DDI) is a core NCIF Social Performance Metric. A bank's branch location is an important indicator of a bank's relationship with its community, as indicated in community development research, including NCIF's 2015 study, *The Impact of Financial Products and Services on Quality of Life*. Banks offer a range of products and services in communities beyond lending, and proximity to a branch location can significantly increase access to these products and services for both individuals and businesses.

A branch's location allows banks to establish strong local connections and solidify their role as significant economic contributors and stakeholders within a community. DDI is a place-based metric, allowing us to understand how banks interact with their physical surroundings and change the places in which they are operating.



Data as of 12/31/2015 from NCIF SPM Metrics

How does the Southern CDFI Bank group compare to banks across the U.S.?

Southern CDFI Banks score much higher relative to the median of All U.S. banks and only score slightly lower than the CDFI bank median in 2016. Since 2013, *Southern CDFI Banks* have maintained their high DDI score by locating nearly twice as many of their branches in distressed communities as the average U.S. Bank.

These results corroborate the long-term trend that, as a whole, CDFIs locate more banks in LMI areas than the overall banking industry.

- Consistent with the mission of being a CDFI, *Southern CDFI Banks* have a high percentage of bank branches in LMI census tracts. At the median, the DDI is only slightly lower for *Southern CDFI Banks* as it is for all CDFI banks. *Southern CDFI Banks* still, on average, have more than 3 out of 4 of their bank branches located in LMI areas.
- In 2015, there was a slight decrease in the overall proportion of Southern CDFI bank branches located in LMI areas; however, at the same time, the overall number of CDFI banks has increased, thereby expanding CDFI bank services in low-income communities.
- Under NCIF Social Performance Metrics, DDI scores of above 50 percent are over the threshold for superior impact, and *Southern CDFI Banks* have met that standard over the past four years.

b. Development Lending Intensity: Measuring lending activity in underserved communities

Development Lending Intensity (DLI) is one of the core NCIF Social Performance Metrics and provides information on a bank's lending concentrations in underserved communities including LMI areas. DLI is a place-based metric that indicates how banks interact with their physical surroundings and change the places in which they are operating.

NCIF analysis allows for multiple versions of Development Lending Intensity (DLI) based on different sources of data. Using publicly available HMDA-reported data, NCIF creates its proprietary DLI-HMDA metric for the majority of U.S. banks.

Additional derivatives of DLI can be created with privately reported lending data from banks. This includes Development Lending Intensity, which considers the overall impact of a bank's loans by: 1) location in a qualified census tract or 2) supporting the bank's mission, as identified by the bank. Mission categories selected by the banks have included loans provided to LMI borrowers, minority borrowers, women-owned business borrowers, arts and culture centers, tribal nation borrowers, clean energy facilities, and much more. This combination of location-based and programmatic mission-focused lending is NCIF's metric of Mission Intensity.

Additional forms of DLI beyond mission intensity include DLI-All Loans, DLI Housing, DLI-CRE, DLI-C&I, DLI-Agriculture, and DLI-Consumer. These detailed metrics tell a story unique to each bank and show the diverse needs of their respective communities. (For definitions, refer to Appendix C).

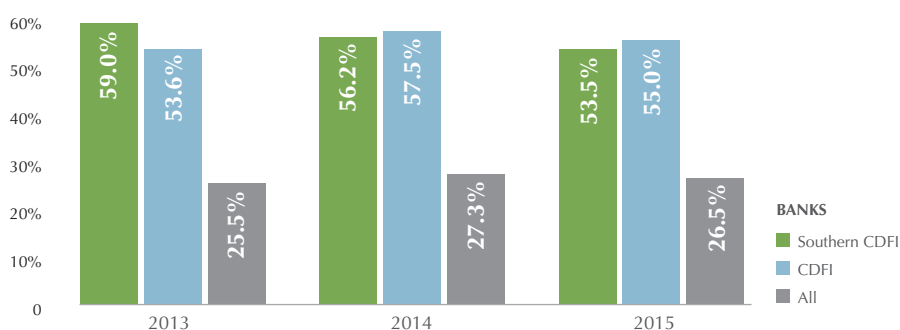
Southern CDFI Banks as a group had a slight decrease in DLI-HMDA in 2015, but overall, have increased lending in low-income areas since 2013. *Southern CDFI Banks* provide relatively twice as many loans in underserved communities as compared to the median of All U.S. banks.

Mission-oriented banks are best positioned to maximize community development lending as these institutions are able to leverage equity investments with deposits to augment loanable funds. These loans are then able to transform economically disadvantaged communities and support local development efforts.

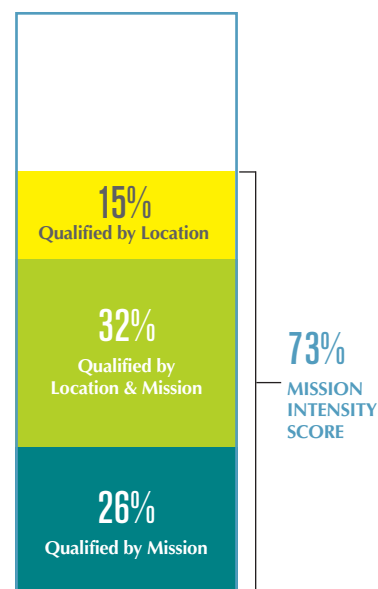
- *Southern CDFI Banks* have a Development Lending Intensity-HMDA that is only slightly lower than the median for all CDFI banks and significantly higher than that of All U.S. Banks.
- The median DLI-HMDA for Southern CDFIs and for all CDFIs decreased from 2014 to 2015, but remained high with more than 1 of every 2 HMDA loans occurring in low-income areas.
- DLI scores of above 40 percent are over the threshold for superior impact. *Southern CDFI Banks* have been above the threshold for superior DLI impact since 2012.

Development Lending Intensity

Southern CDFI Banks provide over 2 times the home mortgage lending to distressed communities as other banks.



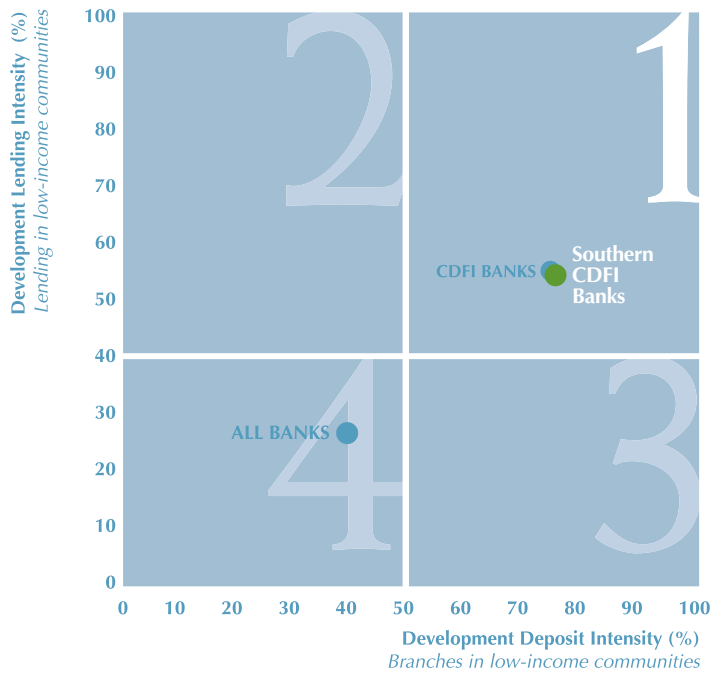
Data as of 12/31/15 from NCIF SPM Metrics



Source: NCIF Telling the Story report (2015)

c. Quadrant Analysis:
Comprehensive Impact of Lending and Branch Presence

- The **Quadrant Analysis** combines DLI and DDI into an additional metric to capture overall concentration in the community, recognizing that banks interact with their communities through lending as well as other products and services operated out of branches.
- In 2015, ***Southern CDFI Banks*** as a group were located **in Quadrant 1** with coordinates (DDI 78.17%, DLI 53.50%). This is a laudable achievement of the *Southern CDFI Banks*, which have a strong commitment to underserved communities. *Southern CDFI Banks* have comparable impact to the CDFI Bank industry as a whole.



Demographic data from 2015 American Community Survey.
 Social Impact Data as of 12/31/2015 from NCIF SPM.

CDFI banks in the state of Mississippi stand out among their Southern peers in Alabama, Tennessee, Louisiana, Georgia and Arkansas due to their exceptional financial and social performance. The success of the CDFI industry in Mississippi – one of the states with the most challenging economies in the U.S. – represents a call to action to strengthen and grow Mississippi CDFIs with the end goal of catalyzing impactful development in communities across the state.

Mississippi is largely rural and has the highest poverty rate and lowest household median income among the six Southern states referenced in this publication. Twenty seven percent of households in Mississippi live below the poverty line and 31%, or 358,481 households, earn an annual household income that is less than \$25,000 per year. Mississippi also has the largest number of people over the age of 25 without a high school degree. In fact, nearly 1 in 5 rural Mississippians failed to finish high school. Mississippi has the highest statewide unemployment rate (10.3% as of June 2017) and, despite having the youngest median population age out of the other five Southern states, has the lowest labor force participation rate at 58%.¹

Mississippi is also the state with the largest concentration of CDFI Banks in the country. As of June 30, 2017, there were 40 certified CDFI banks with total assets as of YE 2016 of more than \$16.8 billion. This constitutes approximately 28% of the total number of CDFI banks and almost 37% of the total assets of the CDFI banking industry. The largest bank in Mississippi is BankPlus, with total assets of \$2.7 billion.

Partially due to the high levels of economic distress, very few national banks operate in Mississippi. For this reason, CDFI banks are prevalent across the state and are often the anchor institutions of rural communities, providing financial products and services to largely underserved populations in a responsible manner. For example, Guaranty Bank and Trust Company (total assets of \$794 million) is one of two institutions in a highly impoverished rural community of Belzoni, MS, and has been operating in the town since 1943.

Banks in Mississippi have been able to use their status as CDFI banks to stay financially strong. The median total asset size for CDFI banks in Mississippi is the second largest of all of the other Southern states at \$242 million, with a median return on average assets of 0.86% and a return on average equity of 7.58%. Mississippi banks also have the second lowest median level of noncurrent loans at 1.16%. The median efficiency ratio for Mississippi banks is 68.67%, putting them on par with the median efficiency ratio of All U.S. banks at 68.11%. Another institution that operates in Hattiesburg is The First, a CDFI bank with total assets as of June 2017 of \$1.87 billion and a ROA of 0.63%, providing a mix of financing for local businesses and communities.

Mississippi CDFI Banks also performed well in NCIF Social Performance Metrics. Their median Development Deposit Intensity (DDI) of 74.50% and their median Development Lending Intensity (DLI) of 51%² places Mississippi CDFI banks firmly in the Quadrant 1 bank category of NCIF Social Performance Metrics. This superior social impact performance demonstrates that Mississippi institutions consistently combine their local market expertise to successfully serve low-income communities throughout the state. Banks like State Bank and Trust Company (Ridgeland, MS) and Planters Bank (Indianola, MS) operate in some of the toughest markets in the state that has unemployment rates above 12.5%, which are among the highest in the country.

Given the size and the strong financial and social performance of Mississippi CDFI banks, NCIF continues to seek out mission-oriented financial institutions in the state to provide capital, New Market Tax Credits, and other support as needed by the CDFI bank and their local communities. In addition, as an Impact Investor, NCIF will continue to shine a bright light on the sector as a whole for both the public and private sector investors to bring in additional funding. Finally, and most importantly, the work being done by *Southern CDFI Banks*, especially in Mississippi, demonstrates the continuing need for critical financial and technical support by the CDFI Fund in order to continue creating financial opportunity for all.

¹American Community Survey. Data Accessed as of 8/14/17 SNL.

²For more information on NCIF Social Performance Metrics see Appendix C.

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 1 Total Assets (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets
1	BankPlus	Belzoni	MS	56.67	22.54	3	\$2,679,507
2	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	\$1,315,467
3	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	\$1,276,073
4	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	\$1,149,088
5	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	\$1,051,928
6	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$1,033,732
7	BankFirst Financial Services	Macon	MS	72.73	51.97	1	\$927,725
8	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	\$707,682
9	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	\$624,901
10	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	\$594,859
11	PriorityOne Bank	Magee	MS	57.14	46.87	1	\$588,215
12	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	\$564,326
13	United Bank	Atmore	AL	44.44	53.50	2	\$558,328
14	First Security Bank	Batesville	MS	76.47	50.04	1	\$534,367
15	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$515,466
16	BNA Bank	New Albany	MS	66.67	NA	1 or 3	\$465,738
17	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	\$421,173
18	Citizens Bank	Columbia	MS	57.14	53.27	1	\$405,496
19	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	\$394,849
20	First Community Bank	Mobile	AL	60.00	53.50	1	\$376,529
21	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	\$366,916
22	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$347,800
23	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	\$337,398
24	Cottonport Bank	Cottonport	LA	75.00	67.71	1	\$330,878
25	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	\$318,018
26	BOM	Montgomery	LA	83.33	55.55	1	\$312,280
27	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	\$298,815
28	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	\$298,752
29	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	\$295,966
30	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	\$294,143
31	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	\$291,404
32	Peoples Bank	Mendenhall	MS	100.00	48.60	1	\$284,312
33	Richland State Bank	Rayville	LA	87.50	43.13	1	\$282,890
34	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	\$280,897
35	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	\$270,432
36	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$263,149
37	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$255,445
38	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$229,794
39	Pike National Bank	McComb	MS	60.00	NA	1 or 3	\$225,917
40	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$224,575
41	Sycamore Bank	Senatobia	MS	60.00	57.72	1	\$212,874
42	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	\$212,665
43	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	\$208,857
44	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$204,153
45	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$186,860
46	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$171,846
47	Citizens Progressive Bank	Winnboro	LA	100.00	NA	1 or 3	\$160,705
48	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$158,146
49	Winnboro State Bank & Trust Company	Winnboro	LA	66.67	NA	1 or 3	\$158,106
50	Franklin State Bank & Trust Company	Winnboro	LA	75.00	NA	1 or 3	\$157,792
51	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	\$150,968
52	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$143,164
53	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$140,820
54	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$138,327
55	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	\$138,300
56	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	\$135,633
57	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	\$134,762
58	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	\$127,295
59	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	\$123,356
60	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$115,159
61	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$109,916
62	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$108,530
63	Colfax Banking Company	Colfax	LA	60.00	74.14	1	\$103,595
64	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	\$101,688
65	Bank of York	York	AL	100.00	NA	1 or 3	\$97,915
66	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$97,666
67	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	\$95,432
68	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	\$93,056
69	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$86,798
70	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$86,710
71	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	\$85,257
72	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$80,564
73	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	\$76,326
74	Citizens Bank	Byhalia	MS	66.67	70.90	1	\$72,324
75	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$64,301
76	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	\$62,050
77	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	\$60,705
78	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	\$56,759
79	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$39,030

MEDIAN
\$224.6

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 2 Total Loans (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Loans
1	BankPlus	Belzoni	MS	56.67	22.54	3	1,821,827
2	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	879,299
3	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	872,934
4	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	822,963
5	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	784,303
6	BankFirst Financial Services	Macon	MS	72.73	51.97	1	735,254
7	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	566,787
8	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	479,550
9	PriorityOne Bank	Magee	MS	57.14	46.87	1	438,949
10	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	347,416
11	Citizens Bank	Columbia	MS	57.14	53.27	1	307,881
12	United Bank	Atmore	AL	44.44	53.50	2	299,552
13	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	299,383
14	First Security Bank	Batesville	MS	76.47	50.04	1	297,341
15	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	289,643
16	First Community Bank	Mobile	AL	60.00	53.50	1	278,332
17	BNA Bank	New Albany	MS	66.67	NA	1 or 3	269,251
18	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	268,279
19	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	267,081
20	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	256,822
21	BOM	Montgomery	LA	83.33	55.55	1	249,187
22	Peoples Bank	Mendenhall	MS	100.00	48.60	1	231,476
23	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	225,753
24	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	219,681
25	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	219,495
26	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	212,714
27	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	209,970
28	Cottonport Bank	Cottonport	LA	75.00	67.71	1	206,554
29	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	196,451
30	Richland State Bank	Rayville	LA	87.50	43.13	1	190,088
31	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	189,312
32	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	188,242
33	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	174,861
34	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	173,317
35	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.80	3	173,032
36	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	169,513
37	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	164,747
38	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	163,936
39	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	145,789
40	Sycamore Bank	Senatobia	MS	60.00	57.72	1	140,578
41	Pike National Bank	McComb	MS	60.00	NA	1 or 3	136,841
42	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	135,961
43	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	129,200
44	First American National Bank	Iuka	MS	77.78	NA	1 or 3	129,099
45	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	127,762
46	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	118,003
47	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	113,531
48	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	110,277
49	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	106,217
50	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	104,408
51	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	99,297
52	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	90,822
53	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	89,856
54	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	87,535
55	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	87,239
56	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	82,698
57	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	81,837
58	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	80,814
59	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	79,857
60	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	78,159
61	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	76,540
62	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	72,687
63	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	65,772
64	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	64,794
65	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	52,698
66	Colfax Banking Company	Colfax	LA	60.00	74.14	1	51,367
67	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	46,756
68	Bank of Winona	Winona	MS	100.00	NA	1 or 3	45,766
69	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	42,943
70	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	38,080
71	Bank of York	York	AL	100.00	NA	1 or 3	38,029
72	Citizens Bank	Byhalia	MS	66.67	70.90	1	35,855
73	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	35,548
74	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	32,657
75	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	32,346
76	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	26,676
77	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	24,982
78	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	24,828
79	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	23,360

MEDIAN
\$140.6

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 3 Total Deposits (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Deposits
1	BankPlus	Belzoni	MS	56.67	22.54	3	2,114,984
2	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	1,117,778
3	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	1,039,452
4	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	953,222
5	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	919,984
6	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	878,624
7	BankFirst Financial Services	Macon	MS	72.73	51.97	1	832,750
8	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	630,189
9	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	549,188
10	United Bank	Atmore	AL	44.44	53.50	2	507,062
11	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	471,844
12	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	470,644
13	PriorityOne Bank	Magee	MS	57.14	46.87	1	470,556
14	First Security Bank	Batesville	MS	76.47	50.04	1	460,326
15	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	436,489
16	BNA Bank	New Albany	MS	66.67	NA	1 or 3	395,919
17	Citizens Bank	Columbia	MS	57.14	53.27	1	350,649
18	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	339,810
19	First Community Bank	Mobile	AL	60.00	53.50	1	327,980
20	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	309,899
21	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	302,660
22	Cottonport Bank	Cottonport	LA	75.00	67.71	1	292,196
23	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	278,042
24	BOM	Montgomery	LA	83.33	55.55	1	277,579
25	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	267,492
26	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	261,636
27	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	259,421
28	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	257,409
29	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	252,074
30	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	251,082
31	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	250,396
32	Peoples Bank	Mendenhall	MS	100.00	48.60	1	244,641
33	Richland State Bank	Rayville	LA	87.50	43.13	1	242,656
34	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	238,519
35	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	237,968
36	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	231,404
37	First American National Bank	Iuka	MS	77.78	NA	1 or 3	225,461
38	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	203,265
39	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	201,401
40	Sycamore Bank	Senatobia	MS	60.00	57.72	1	191,430
41	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	180,456
42	Pike National Bank	McComb	MS	60.00	NA	1 or 3	178,581
43	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.80	3	170,150
44	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	162,833
45	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	154,964
46	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	149,336
47	Citizens Progressive Bank	Winnboro	LA	100.00	NA	1 or 3	142,414
48	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	141,455
49	Franklin State Bank & Trust Company	Winnboro	LA	75.00	NA	1 or 3	138,008
50	Winnboro State Bank & Trust Company	Winnboro	LA	66.67	NA	1 or 3	130,585
51	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	121,181
52	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	119,786
53	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	118,162
54	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	117,224
55	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	113,834
56	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	111,049
57	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	109,974
58	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	104,800
59	Bank of Winona	Winona	MS	100.00	NA	1 or 3	100,035
60	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	99,031
61	Colfax Banking Company	Colfax	LA	60.00	74.14	1	94,777
62	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	93,913
63	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	90,912
64	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	87,976
65	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	86,601
66	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	84,627
67	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	78,666
68	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	77,121
69	Bank of York	York	AL	100.00	NA	1 or 3	76,477
70	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	75,896
71	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	72,450
72	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	69,467
73	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	66,998
74	Citizens Bank	Byhalia	MS	66.67	70.90	1	63,334
75	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	57,305
76	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	55,425
77	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	52,589
78	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	51,099
79	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	32,811

MEDIAN
\$191.4

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 4 Median Total Equity Capital (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Equity
1	BankPlus	Belzoni	MS	56.67	22.54	3	247,365
2	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	179,542
3	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	137,587
4	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	129,981
5	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	112,782
6	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	98,522
7	BankFirst Financial Services	Macon	MS	72.73	51.97	1	83,931
8	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	74,940
9	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	68,218
10	PriorityOne Bank	Magee	MS	57.14	46.87	1	66,584
11	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	66,056
12	First Security Bank	Batesville	MS	76.47	50.04	1	61,538
13	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	60,945
14	BNA Bank	New Albany	MS	66.67	NA	1 or 3	56,556
15	United Bank	Atmore	AL	44.44	53.50	2	47,884
16	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	47,109
17	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	45,317
18	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	40,693
19	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	40,612
20	Citizens Bank	Columbia	MS	57.14	53.27	1	38,709
21	Cottonport Bank	Cottonport	LA	75.00	67.71	1	37,610
22	First Community Bank	Mobile	AL	60.00	53.50	1	35,880
23	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	35,675
24	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	35,159
25	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	33,816
26	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	33,597
27	BOM	Montgomery	LA	83.33	55.55	1	33,514
28	Richland State Bank	Rayville	LA	87.50	43.13	1	31,898
29	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	30,223
30	Pike National Bank	McComb	MS	60.00	NA	1 or 3	30,133
31	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	29,243
32	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	28,971
33	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	28,164
34	First American National Bank	Iuka	MS	77.78	NA	1 or 3	27,956
35	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	27,702
36	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	27,426
37	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	27,123
38	Peoples Bank	Mendenhall	MS	100.00	48.60	1	25,888
39	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	23,879
40	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	22,622
41	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	22,593
42	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	20,522
43	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	20,482
44	Sycamore Bank	Senatobia	MS	60.00	57.72	1	20,036
45	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	17,920
46	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	17,851
47	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	17,742
48	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	17,461
49	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	16,978
50	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	15,617
51	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	15,336
52	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	14,246
53	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	14,217
54	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	14,201
55	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	13,982
56	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	13,769
57	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	13,386
58	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	13,277
59	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	12,768
60	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	12,646
61	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	12,549
62	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	11,908
63	Bank of Winona	Winona	MS	100.00	NA	1 or 3	11,408
64	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	10,987
65	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	10,979
66	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	10,719
67	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	10,714
68	Bank of York	York	AL	100.00	NA	1 or 3	9,789
69	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	9,396
70	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	9,250
71	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	9,220
72	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	9,172
73	Colfax Banking Company	Colfax	LA	60.00	74.14	1	8,653
74	Citizens Bank	Byhalia	MS	66.67	70.90	1	8,417
75	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	7,998
76	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	6,889
77	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	6,508
78	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	4,047
79	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	3,590

MEDIAN
\$22.6

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 5 Net Interest Margin (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Net Interest Margin
1	Peoples Bank	Mendenhall	MS	100.00	48.60	1	5.59
2	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	5.52
3	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	5.29
4	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	5.29
5	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	5.17
6	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	5.08
7	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	4.99
8	BOM	Montgomery	LA	83.33	55.55	1	4.86
9	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	4.85
10	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	4.82
11	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	4.72
12	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	4.71
13	Citizens Bank	Columbia	MS	57.14	53.27	1	4.62
14	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	4.60
15	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	4.51
16	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	4.44
17	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	4.43
18	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	4.43
19	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	4.42
20	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	4.40
21	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	4.40
22	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	4.36
23	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	4.34
24	Richland State Bank	Rayville	LA	87.50	43.13	1	4.33
25	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	4.28
26	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	4.25
27	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	4.24
28	Pike National Bank	McComb	MS	60.00	NA	1 or 3	4.22
29	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	4.20
30	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	4.17
31	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	4.17
32	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	4.17
33	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	4.14
34	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	4.12
35	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	4.11
36	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	4.07
37	PriorityOne Bank	Magee	MS	57.14	46.87	1	4.05
38	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	4.04
39	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	4.01
40	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	4.00
41	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	3.96
42	Sycamore Bank	Senatobia	MS	60.00	57.72	1	3.96
43	First Security Bank	Batesville	MS	76.47	50.04	1	3.95
44	Cottonport Bank	Cottonport	LA	75.00	67.71	1	3.95
45	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	3.90
46	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	3.89
47	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	3.87
48	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	3.86
49	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	3.86
50	First Community Bank	Mobile	AL	60.00	53.50	1	3.84
51	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	3.84
52	Bank of Winona	Winona	MS	100.00	NA	1 or 3	3.84
53	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	3.78
54	Colfax Banking Company	Colfax	LA	60.00	74.14	1	3.72
55	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	3.71
56	BankPlus	Belzoni	MS	56.67	22.54	3	3.67
57	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	3.66
58	Citizens Bank	Byhalia	MS	66.67	70.90	1	3.61
59	BankFirst Financial Services	Macon	MS	72.73	51.97	1	3.60
60	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	3.58
61	First American National Bank	Iuka	MS	77.78	NA	1 or 3	3.55
62	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	3.53
63	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	3.51
64	United Bank	Atmore	AL	44.44	53.50	2	3.45
65	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	3.45
66	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	3.41
67	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	3.41
68	BNA Bank	New Albany	MS	66.67	NA	1 or 3	3.34
69	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	3.31
70	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	3.31
71	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	3.23
72	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	3.20
73	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	3.15
74	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	3.13
75	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	3.10
76	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	3.09
77	Bank of York	York	AL	100.00	NA	1 or 3	3.03
78	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	3.02
79	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	2.99

MEDIAN
4.00%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 6 Return on Average Assets (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	ROAA
1	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	2.71
2	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	2.35
3	Peoples Bank	Mendenhall	MS	100.00	48.60	1	2.05
4	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	1.91
5	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	1.84
6	BOM	Montgomery	LA	83.33	55.55	1	1.73
7	PriorityOne Bank	Magee	MS	57.14	46.87	1	1.73
8	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	1.63
9	Citizens Bank	Columbia	MS	57.14	53.27	1	1.61
10	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	1.6
11	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	1.59
12	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	1.49
13	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	1.42
14	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	1.37
15	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	1.31
16	BNA Bank	New Albany	MS	66.67	NA	1 or 3	1.31
17	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	1.22
18	Richland State Bank	Rayville	LA	87.50	43.13	1	1.22
19	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	1.21
20	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	1.19
21	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	1.19
22	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	1.17
23	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	1.16
24	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	1.15
25	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	1.14
26	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	1.11
27	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	1.06
28	First Community Bank	Mobile	AL	60.00	53.50	1	1.04
29	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	1.03
30	Colfax Banking Company	Colfax	LA	60.00	74.14	1	1.02
31	Bank of York	York	AL	100.00	NA	1 or 3	1.02
32	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	0.97
33	First Security Bank	Batesville	MS	76.47	50.04	1	0.96
34	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	0.95
35	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	0.95
36	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	0.94
37	Pike National Bank	McComb	MS	60.00	NA	1 or 3	0.93
38	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	0.93
39	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	0.88
40	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	0.88
41	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	0.87
42	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	0.86
43	Sycamore Bank	Senatobia	MS	60.00	57.72	1	0.84
44	BankFirst Financial Services	Macon	MS	72.73	51.97	1	0.81
45	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	0.79
46	Bank of Winona	Winona	MS	100.00	NA	1 or 3	0.79
47	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	0.78
48	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	0.76
49	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	0.76
50	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	0.76
51	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	0.75
52	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	0.73
53	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	0.71
54	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	0.70
55	Cottonport Bank	Cottonport	LA	75.00	67.71	1	0.70
56	United Bank	Atmore	AL	44.44	53.50	2	0.69
57	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	0.68
58	BankPlus	Belzoni	MS	56.67	22.54	3	0.68
59	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	0.67
60	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	0.66
61	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	0.65
62	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	0.60
63	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	0.59
64	Citizens Bank	Byhalia	MS	66.67	70.90	1	0.57
65	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	0.55
66	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	0.55
67	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	0.54
68	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	0.44
69	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	0.44
70	First American National Bank	Iuka	MS	77.78	NA	1 or 3	0.44
71	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	0.43
72	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	0.38
73	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	0.35
74	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	0.33
75	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	0.25
76	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	-0.46
77	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	-0.70
78	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	-0.95
79	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	-1.47

MEDIAN
0.88%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 7 Return on Average Equity (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	ROAE
1	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	27.11
2	Peoples Bank	Mendenhall	MS	100.00	48.60	1	21.66
3	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	20.39
4	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	18.77
5	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	17.86
6	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	17.04
7	Citizens Bank	Columbia	MS	57.14	53.27	1	16.34
8	PriorityOne Bank	Magee	MS	57.14	46.87	1	15.89
9	BOM	Montgomery	LA	83.33	55.55	1	15.74
10	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	14.57
11	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	14.52
12	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	14.19
13	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	13.54
14	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	13.37
15	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	12.96
16	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	12.89
17	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	12.65
18	Richland State Bank	Rayville	LA	87.50	43.13	1	11.47
19	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	11.03
20	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	10.89
21	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	10.74
22	BNA Bank	New Albany	MS	66.67	NA	1 or 3	10.40
23	Colfax Banking Company	Colfax	LA	60.00	74.14	1	10.29
24	First Community Bank	Mobile	AL	60.00	53.50	1	10.17
25	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	9.97
26	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	9.63
27	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	9.38
28	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	9.30
29	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	9.23
30	Bank of York	York	AL	100.00	NA	1 or 3	9.01
31	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	8.92
32	BankFirst Financial Services	Macon	MS	72.73	51.97	1	8.81
33	Sycamore Bank	Senatobia	MS	60.00	57.72	1	8.77
34	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	8.66
35	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	8.16
36	First Security Bank	Batesville	MS	76.47	50.04	1	8.14
37	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	8.03
38	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	8.01
39	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	7.69
40	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	7.65
41	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	7.62
42	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	7.54
43	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	7.47
44	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	7.47
45	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	7.27
46	BankPlus	Belzoni	MS	56.67	22.54	3	7.25
47	United Bank	Atmore	AL	44.44	53.50	2	7.21
48	Bank of Winona	Winona	MS	100.00	NA	1 or 3	7.08
49	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	7.01
50	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	6.99
51	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	6.96
52	Pike National Bank	McComb	MS	60.00	NA	1 or 3	6.88
53	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	6.74
54	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	6.54
55	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	6.50
56	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	6.23
57	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	6.08
58	Cottonport Bank	Cottonport	LA	75.00	67.71	1	6.05
59	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	6.01
60	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	5.67
61	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	5.65
62	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	5.20
63	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	5.09
64	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	4.98
65	Citizens Bank	Byhalia	MS	66.67	70.90	1	4.95
66	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	4.85
67	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	4.78
68	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	4.43
69	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	4.11
70	First American National Bank	Iuka	MS	77.78	NA	1 or 3	3.99
71	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	3.67
72	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	3.66
73	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	3.61
74	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	3.19
75	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	2.72
76	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	-5.01
77	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	-7.52
78	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	-10.65
79	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	-10.76

MEDIAN
7.65%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 8 Leverage Ratio (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Leverage Ratio
1	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	16.66
2	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	15.20
3	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	14.74
4	Pike National Bank	McComb	MS	60.00	NA	1 or 3	13.48
5	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	13.36
6	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	13.20
7	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	13.11
8	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	13.10
9	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	12.94
10	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	12.81
11	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	12.30
12	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	12.29
13	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	12.29
14	BNA Bank	New Albany	MS	66.67	NA	1 or 3	12.18
15	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	12.17
16	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	12.11
17	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	12.05
18	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	11.81
19	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	11.77
20	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	11.66
21	Citizens Bank	Byhalia	MS	66.67	70.90	1	11.40
22	PriorityOne Bank	Magee	MS	57.14	46.87	1	11.31
23	First American National Bank	Iuka	MS	77.78	NA	1 or 3	11.23
24	Cottonport Bank	Cottonport	LA	75.00	67.71	1	11.08
25	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	11.06
26	Richland State Bank	Rayville	LA	87.50	43.13	1	10.95
27	First Security Bank	Batesville	MS	76.47	50.04	1	10.83
28	Citizens Bank	Columbia	MS	57.14	53.27	1	10.82
29	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	10.80
30	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	10.73
31	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	10.72
32	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	10.69
33	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	10.68
34	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	10.64
35	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	10.57
36	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	10.51
37	Bank of York	York	AL	100.00	NA	1 or 3	10.45
38	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	10.38
39	BOM	Montgomery	LA	83.33	55.55	1	10.36
40	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	10.16
41	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	10.16
42	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	10.13
43	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	10.09
44	First Community Bank	Mobile	AL	60.00	53.50	1	10.08
45	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	10.04
46	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	10.04
47	Bank of Winona	Winona	MS	100.00	NA	1 or 3	10.03
48	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	10.02
49	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	9.98
50	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	9.97
51	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	9.87
52	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	9.84
53	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	9.76
54	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	9.75
55	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	9.51
56	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	9.37
57	Peoples Bank	Mendenhall	MS	100.00	48.60	1	9.36
58	Colfax Banking Company	Colfax	LA	60.00	74.14	1	9.36
59	Sycamore Bank	Senatobia	MS	60.00	57.72	1	9.31
60	BankPlus	Belzoni	MS	56.67	22.54	3	9.30
61	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	9.28
62	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	9.20
63	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	9.14
64	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	9.14
65	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	9.07
66	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	8.92
67	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	8.90
68	BankFirst Financial Services	Macon	MS	72.73	51.97	1	8.83
69	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	8.68
70	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	8.63
71	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	8.56
72	United Bank	Atmore	AL	44.44	53.50	2	8.51
73	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	8.47
74	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	8.43
75	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	8.37
76	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	8.13
77	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	7.99
78	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	7.74
79	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	7.72

MEDIAN
10.16%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 9 Noncurrent Loans / Total Loans (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Noncurrent / Total Loans
1	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	7.62
2	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	100.00	1	7.21
3	Tri-State Bank of Memphis	Memphis	TN	66.67	18.56	3	6.69
4	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	4.72
5	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	4.50
6	Commonwealth National Bank	Mobile	AL	100.00	92.87	1	3.86
7	Merchants & Farmers Bank	Holly Springs	MS	100.00	92.22	1	3.50
8	First National Bank of Picayune	Picayune	MS	100.00	NA	1 or 3	2.96
9	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	2.94
10	Peoples Bank	Mendenhall	MS	100.00	48.60	1	2.86
11	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	2.72
12	Samson Banking Company, Inc.	Samson	AL	100.00	62.27	1	2.66
13	Merchants & Farmers Bank of Greene County	Eutaw	AL	50.00	45.26	1	2.37
14	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	2.28
15	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	2.21
16	Southern Bancorp Bank	Arkadelphia	AR	88.10	70.09	1	2.21
17	Liberty Bank and Trust Company	New Orleans	LA	90.48	59.68	1	2.14
18	BNA Bank	New Albany	MS	66.67	NA	1 or 3	2.13
19	First Community Bank	Mobile	AL	60.00	53.50	1	2.08
20	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	2.02
21	Pike National Bank	McComb	MS	60.00	NA	1 or 3	1.97
22	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	1.75
23	BankFirst Financial Services	Macon	MS	72.73	51.97	1	1.71
24	Guaranty Bank and Trust Company	Belzoni	MS	78.57	77.40	1	1.63
25	Bank of Winona	Winona	MS	100.00	NA	1 or 3	1.58
26	First American National Bank	Iuka	MS	77.78	NA	1 or 3	1.57
27	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	1.54
28	RiverHills Bank	Port Gibson	MS	100.00	NA	1 or 3	1.53
29	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	1.49
30	Cross Keys Bank	Saint Joseph	LA	71.43	68.24	1	1.47
31	Farmers and Merchants Bank	Baldwyn	MS	66.67	NA	1 or 3	1.28
32	Citizens Bank	Columbia	MS	57.14	53.27	1	1.27
33	Winnsboro State Bank & Trust Company	Winnsboro	LA	66.67	NA	1 or 3	1.26
34	Merchants & Marine Bank	Pascagoula	MS	75.00	26.07	3	1.25
35	Magnolia State Bank	Bay Springs	MS	50.00	52.43	1	1.24
36	Bank of Franklin	Meadville	MS	80.00	NA	1 or 3	1.22
37	United Bank	Atmore	AL	44.44	53.50	2	1.19
38	Citizens Trust Bank	Atlanta	GA	80.00	92.93	1	1.15
39	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	1.13
40	FNBC Bank	Ash Flat	AR	91.67	NA	1 or 3	1.13
41	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	1.10
42	FNB of Central Alabama	Tuscaloosa	AL	80.00	92.18	1	1.10
43	Cottonport Bank	Cottonport	LA	75.00	67.71	1	1.09
44	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	1.07
45	Florida Parishes Bank	Hammond	LA	80.00	44.27	1	1.03
46	Citizens Bank & Trust Company	Marks	MS	66.67	46.65	1	1.00
47	PriorityOne Bank	Magee	MS	57.14	46.87	1	0.95
48	INSOUTH Bank	Brownsville	TN	66.67	55.74	1	0.91
49	State Bank & Trust Company	Ridgeland	MS	62.86	62.91	1	0.91
50	Bank of St. Francisville	Saint Francisville	LA	0.00	54.82	2	0.86
51	Citizens National Bank of Meridian	Meridian	MS	74.07	39.64	3	0.85
52	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	0.84
53	Citizens Bank	Byhalia	MS	66.67	70.90	1	0.78
54	FBT Bank & Mortgage	Fordyce	AR	60.00	72.78	1	0.75
55	Bank of York	York	AL	100.00	NA	1 or 3	0.66
56	First Security Bank	Batesville	MS	76.47	50.04	1	0.64
57	BankPlus	Belzoni	MS	56.67	22.54	3	0.62
58	Merchants and Planters Bank	Raymond	MS	0.00	28.97	4	0.62
59	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	0.59
60	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	0.57
61	Bank of Commerce	Greenwood	MS	75.00	NA	1 or 3	0.53
62	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	0.46
63	First, A National Banking Association	Hattiesburg	MS	35.71	39.89	4	0.40
64	FNB Oxford	Oxford	MS	50.00	NA	1 or 3	0.39
65	Robertson Banking Company	Demopolis	AL	83.33	73.64	1	0.36
66	BOM	Montgomery	LA	83.33	55.55	1	0.35
67	West Alabama Bank & Trust	Reform	AL	85.71	49.94	1	0.33
68	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	0.30
69	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	0.25
70	Franklin State Bank & Trust Company	Winnsboro	LA	75.00	NA	1 or 3	0.25
71	Richland State Bank	Rayville	LA	87.50	43.13	1	0.24
72	Sycamore Bank	Senatobia	MS	60.00	57.72	1	0.19
73	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	0.16
74	Colfax Banking Company	Colfax	LA	60.00	74.14	1	0.15
75	Guaranty Bank & Trust Company of Delhi	Delhi	LA	50.00	27.86	3	0.14
76	First National Bank and Trust	Atmore	AL	50.00	NA	1 or 3	0.04
77	Richton Bank & Trust Company	Richton	MS	33.33	69.62	2	0.02
78	Oxford University Bank	Oxford	MS	33.33	NA	2 or 4	0.01
79	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	0.00

MEDIAN
1.13%

APPENDIX B: SOUTHERN CDFI LOAN PORTFOLIO COMPOSITION

			Percent of Total Loans					
		ST	Headquarters Rural / Urban	Real Estate Loans (%)	Construction & Land Development Loans (%)	Total Commercial & Industrial Loans (%)	Total Consumer Loans (%)	Agricultural Products (%)
1	Amory Federal Savings and Loan Association	MS	Rural	98.50	0.30	0.00	0.81	0.00
2	Bank of Anguilla	MS	Rural	32.67	2.65	10.51	8.87	48.29
3	Bank of Commerce	MS	Rural	76.09	13.70	10.47	4.90	6.51
4	Bank of Franklin	MS	Rural	73.92	10.74	17.21	8.08	0.30
5	Bank of Kilmichael	MS	Rural	41.59	0.90	26.46	9.77	20.86
6	Bank of Lake Village	AR	Rural	36.52	0.30	6.16	4.87	52.43
7	Bank of Okolona	MS	Rural	55.15	0.68	20.64	9.15	14.55
8	Bank of St. Francisville	LA	Urban	83.15	12.06	6.23	6.17	1.34
9	Bank of Vernon	AL	Rural	72.62	2.77	21.79	3.56	0.59
10	Bank of Winona	MS	Rural	79.24	0.29	1.70	10.47	5.93
11	Bank of York	AL	Rural	81.94	11.95	8.22	4.38	1.72
12	BankFirst Financial Services	MS	Rural	81.85	8.83	12.97	2.06	2.13
13	BankPlus	MS	Rural	75.85	8.29	16.98	3.26	3.52
14	BNA Bank	MS	Rural	82.32	10.08	4.05	7.08	0.17
15	BOM	LA	Urban	80.25	8.80	12.19	6.11	1.45
16	Caldwell Bank & Trust Company	LA	Rural	69.09	5.76	9.89	10.70	10.11
17	Carver State Bank	GA	Urban	73.41	1.95	20.58	5.26	0.58
18	Citizens Bank	MS	Urban	76.10	9.90	5.29	17.28	1.34
19	Citizens Bank	MS	Rural	79.72	8.29	9.65	8.87	1.30
20	Citizens Bank & Trust Company	MS	Rural	49.21	8.04	21.33	5.73	22.34
21	Citizens National Bank of Meridian	MS	Rural	80.32	7.56	13.79	3.40	0.06
22	Citizens Progressive Bank	LA	Rural	65.78	0.00	17.75	7.73	5.57
23	Citizens Savings Bank and Trust Company	TN	Urban	94.28	0.97	3.49	2.30	0.00
24	Citizens Trust Bank	GA	Urban	72.99	5.14	18.67	3.51	0.00
25	Cleveland State Bank	MS	Rural	72.22	10.10	16.19	9.38	2.21
26	Colfax Banking Company	LA	Urban	86.05	20.67	7.57	6.06	0.00
27	Commercial Bank	MS	Rural	64.26	7.13	12.51	21.45	2.60
28	Commercial Capital Bank	LA	Rural	52.65	6.65	16.00	3.67	27.52
29	Commonwealth National Bank	AL	Urban	80.90	4.37	14.19	4.97	0.00
30	Concordia Bank & Trust Company	LA	Rural	83.85	6.22	6.91	5.77	1.71
31	Cottonport Bank	LA	Rural	79.36	11.45	11.25	5.65	2.59
32	Cross Keys Bank	LA	Rural	72.50	12.15	18.68	1.73	4.99
33	Delta Bank	LA	Rural	70.18	2.05	9.56	3.50	16.05
34	Farmers and Merchants Bank	MS	Rural	74.33	1.52	6.60	15.27	1.09
35	FBT Bank & Mortgage	AR	Rural	65.75	4.45	14.77	15.71	0.00
36	First American National Bank	MS	Rural	82.72	4.81	4.53	12.51	0.00
37	First Bank of Linden	AL	Rural	63.53	5.10	16.57	16.41	1.98
38	First Community Bank	AL	Rural	76.12	10.84	14.40	4.59	0.00
39	First National Bank and Trust	AL	Rural	71.95	9.29	9.81	7.94	5.10
40	First National Bank of Picayune	MS	Rural	84.90	12.11	2.95	7.16	0.00
41	First Security Bank	MS	Rural	84.39	16.93	6.34	6.87	1.86
42	First, A National Banking Association	MS	Urban	82.40	12.53	14.83	1.79	0.00
43	Florida Parishes Bank	LA	Rural	87.98	25.94	7.71	4.14	0.00
44	FNB of Central Alabama	AL	Urban	77.35	7.79	17.92	1.06	3.44
45	FNB Oxford	MS	Rural	88.64	10.31	8.45	2.64	0.09
46	FNBC Bank	AR	Rural	77.39	10.49	12.89	5.51	3.83
47	Franklin State Bank & Trust Company	LA	Rural	68.29	1.31	5.41	8.82	13.73
48	Guaranty Bank and Trust Company	MS	Rural	69.94	6.07	17.26	2.37	8.84
49	Guaranty Bank and Trust Company	LA	Urban	79.77	15.73	4.98	4.45	10.09
50	Holmes County Bank & Trust Company	MS	Rural	27.84	3.02	50.47	10.63	11.06
51	Homeland Federal Savings Bank	LA	Rural	71.40	3.80	11.69	15.47	1.27
52	INSOUTH Bank	TN	Rural	74.71	5.54	17.43	5.25	2.58
53	Jefferson Bank	MS	Rural	42.58	2.44	29.99	0.76	21.78
54	Liberty Bank and Trust Company	LA	Urban	81.95	1.23	5.94	5.61	0.00
55	Magnolia State Bank	MS	Rural	78.93	15.85	11.12	8.09	1.14
56	Mechanics Bank	MS	Rural	77.66	7.31	17.10	4.57	0.51
57	Merchants & Farmers Bank	MS	Urban	71.11	2.10	16.60	11.41	0.04
58	Merchants & Farmers Bank of Greene County	AL	Urban	66.31	6.63	17.29	14.52	1.05
59	Merchants & Marine Bank	MS	Urban	73.80	7.79	14.41	9.56	0.00
60	Merchants & Planters Bank	TN	Rural	82.43	3.31	10.09	6.00	0.05
61	Merchants and Planters Bank	MS	Urban	82.21	7.89	11.26	3.61	2.56
62	Oxford University Bank	MS	Rural	81.03	11.78	11.61	7.33	0.01
63	Peoples Bank	MS	Urban	79.68	17.47	12.15	5.80	2.07
64	Pike National Bank	MS	Rural	78.10	15.32	10.05	9.41	0.06
65	Planters Bank & Trust Company	MS	Rural	66.00	5.80	17.19	6.10	9.47
66	PriorityOne Bank	MS	Urban	84.03	15.33	9.84	5.79	0.15
67	Richland State Bank	LA	Rural	64.72	12.33	25.27	2.57	7.28
68	Richton Bank & Trust Company	MS	Urban	67.74	2.83	16.34	8.03	0.14
69	RiverHills Bank	MS	Rural	80.95	11.03	13.55	3.15	1.87
70	Robertson Banking Company	AL	Rural	82.05	1.89	13.10	2.58	0.83
71	Samson Banking Company, Inc.	AL	Urban	76.43	1.38	7.84	11.87	3.54
72	Southern Bancorp Bank	AR	Rural	73.19	6.11	14.33	4.67	5.69
73	State Bank & Trust Company	MS	Urban	88.75	10.81	7.17	2.36	1.23
74	Sycamore Bank	MS	Urban	81.81	10.18	9.50	5.88	2.59
75	Tri-State Bank of Memphis	TN	Urban	71.49	0.00	14.23	9.06	0.00
76	United Bank	AL	Rural	70.62	6.72	14.29	5.62	7.79
77	United Mississippi Bank	MS	Rural	81.27	4.36	11.00	5.23	1.43
78	West Alabama Bank & Trust	AL	Rural	80.19	9.27	12.68	3.05	1.44
79	Winnsboro State Bank & Trust Company	LA	Rural	75.15	8.40	9.87	5.33	8.34

The BankImpact suite of products (available online at BankImpact.org and BankImpactMaps.org) are interactive resources offering financial data and Social Performance Metrics on all U.S. banks. NCIF offers these dynamic tools in response to feedback from industry leaders and investors as well as informed consumers who desire a way to search, evaluate, and benchmark high-performing mission-oriented banks. BankImpact allows industry stakeholders (investors, financial advisors, regulators, bank CEOs, analysts, and others) to:

Search and compare mission-oriented banks (now in beta: utilizing map visualizations to identify mission-oriented banks and the proximity of their branches to you at BankImpactMaps.org).

Benchmark the performance of a bank relative to standard or customized peer groups.

View trends in the CDFI, MDI and greater mission-oriented banking industries.

BankImpact Dashboards are third-party reports provided by NCIF to partner banks. Based on publicly-available data as well as data reported directly from the banks, NCIF creates a comprehensive analysis of social performance for the banks. The report also considers financial products and services, clients served, analysis of staff and governance, financial performance, and environmental impacts.

Custom Analysis allows investors, bank leaders, and other decision makers to stay informed about the financial health and social impact of banks. NCIF can provide a variety of financial and social metrics, along with trend analysis that most resonates with your mission and analytical needs, in the format most useful to you. We offer detailed analysis of any U.S. bank's financial and social performance, compared to a standard or customized peer group, with historical data available since 1996.

NCIF pioneered impact measurement specifically for the mission-oriented banking industry, to better inform bankers, investors, regulators, and other potential stakeholders on the social impacts of banks to be considered in addition to traditional financial performance. **NCIF's Social Performance Metrics** are transparent and compelling, allowing for year-to-year comparisons of individual bank performance and peer group benchmarking. These metrics serve mission-oriented banks in many ways:

Inform investors about the social impact their investments are generating.

Help bank management **evaluate** a bank's progress toward achieving its mission objectives.

Demonstrate the importance of the industry to regulators and legislators.

Show consumers the effect mission-oriented banks have in their community.

Key Definitions:

Development Deposit Intensity (DDI):

A measure of how many of a bank's branches are located in distressed communities. The percentage of a bank's branches located in Investment Area census tracts, as defined by the CDFI Fund.

Development Lending Intensity-HMDA (DLI-HMDA):

A measure of how much of a bank's lending occurs in distressed communities. Reported lending (in dollars) occurring in Investment Area census tracts, as defined by the CDFI Fund, as a percentage of total loans.

DLI-All Loans:

DLI based on total annual lending, directly reported by participating banks to NCIF.

DLI-HDMA:

DLI based on HMDA-reported housing lending. Available for any U.S. bank.

DLI-Equity:

Qualified lending as a percentage of total equity, meant as a measure of the bank's leverage in distressed areas.

DLI is also calculated for each category of lending activity, including **DLI-Small Business**, **DLI-CRE** (Commercial Real Estate), **DLI-Housing**, **DLI-Agriculture**, and **DLI-Consumer** (consumer lending).

Development Intensity:

A measure of how much of a bank's lending occurs in a distressed community and/or supports a bank's mission as identified by the bank. Mission categories selected by banks have included loans provided to LMI borrowers, minority borrowers, women-owned business borrowers, arts and culture centers, tribal nation borrowers, clean energy facilities, and much more.

SPM Quadrant:

NCIF evaluates the social impact of a bank using our two primary Social Performance Metrics – DLI and DDI. Banks in Quadrant 1 have exceeded our thresholds for both of these metrics and are considered high-impact banks. See a sample Quadrant Chart on page 11.

NCIF is constantly working with industry leaders to refine our SPM, developing additional metrics and broadening the type of data collected in order to create a more complete, compelling picture of CDFI banks and their community impact. **Additional information about the full suite of Social Performance Metrics, including measures of self-reported data from NCIF Network Banks, is available online at NCIF.org.**

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