

## 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	32.61	43.10	29.78	4	3,934,554	3,082,224
2.	BankPlus	MS	23.63	54.39	31.29	3	2,971,297	2,609,358
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,783,284	2,284,743
4.	First Choice Bank	CA	5.40	0.00	21.22	4	1,690,431	1,314,030
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,495,986	1,239,254
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,421,227	1,226,079
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,278,148	1,110,104
8.	State Bank & Trust Company	MN	NA	57.14	27.56	5	1,179,926	1,072,634
9.	Sunrise Banks, N.A.	MS	57.32	65.71	28.41	1	1,150,836	999,601
10.	Ponce Bank	MS	69.78	94.74	31.88	1	1,098,217	958,355
11.	Planters Bank and Trust Company	MS	71.46	58.82	23.53	1	1,040,564	920,908
12.	Beneficial State Bank	TX	23.36	42.86	17.36	4	1,022,609	848,895
13.	Golden Bank, N.A.	CA	75.88	73.68	45.58	1	1,036,536	833,955
14.	Security Federal Bank	NY	71.86	64.29	71.38	1	1,051,663	801,754
15.	First General Bank	SC	34.47	56.25	33.72	3	962,701	797,380
16.	Guaranty Bank & Trust Company	CA	NA	20.00	22.99	6	977,318	795,247
17.	First State Bank	MS	NA	92.86	43.53	5	809,576	664,763
18.	United Bank	AL	46.37	63.16	23.49	1	711,540	627,735
19.	PriorityOne Bank	IL	23.52	50.00	32.69	3	677,878	585,240
20.	OneUnited Bank	MS	43.10	53.33	28.64	1	696,736	578,255

## TOP 20 CDFI BANKS by Selected Indicators

Total Loans		Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (%)
1.	First, A National Banking Association	MS	32.61	43.10	29.78	4	3,934,554	2,611,168
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,783,284	2,371,123
3.	BankPlus	MS	23.63	54.39	31.29	3	2,971,297	2,092,770
4.	First Choice Bank	CA	5.40	0.00	21.22	4	1,690,431	1,382,334
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,495,986	1,004,642
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,421,227	978,994
7.	Ponce Bank	NY	71.86	64.29	71.38	1	1,051,663	968,490
8.	First General Bank	CA	NA	20.00	22.99	6	977,318	905,752
9.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,150,836	905,654
10.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,278,148	904,439
11.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	5	1,179,926	817,427
12.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,040,564	802,972
13.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,022,609	747,553
14.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,036,536	740,144
15.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,098,217	587,237
16.	PriorityOne Bank	MS	43.10	53.33	28.64	1	696,736	530,349
17.	First State Bank	MS	NA	92.86	43.53	5	809,576	527,530
18.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	563,445	488,812
19.	OneUnited Bank	MA	74.38	80.00	97.95	1	653,951	488,357
20.	Security Federal Bank	SC	34.47	56.25	33.72	3	962,701	462,084

## TOP 20 CDFI BANKS by Selected Indicators

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	32.61	43.10	29.78	4	3,934,554	3,082,224
2.	BankPlus	MS	23.63	54.39	31.29	3	2,971,297	2,609,358
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,783,284	2,284,743
4.	First Choice Bank	CA	5.40	0.00	21.22	4	1,690,431	1,314,030
5.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	1,495,986	1,239,254
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,421,227	1,226,079
7.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	1,278,148	1,110,104
8.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	5	1,179,926	1,072,634
9.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,150,836	999,601
10.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,098,217	958,355
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,040,564	920,908
12.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,022,609	848,895
13.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,036,536	833,955
14.	Ponce Bank	NY	71.86	64.29	71.38	1	1,051,663	801,754
15.	Security Federal Bank	SC	34.47	56.25	33.72	3	962,701	797,380
16.	First General Bank	CA	NA	20.00	22.99	6	977,318	795,247
17.	First State Bank	MS	NA	92.86	43.53	5	809,576	664,763
18.	United Bank	AL	46.37	63.16	23.49	1	711,540	627,735
19.	International Bank of Chicago	IL	23.52	50.00	32.69	3	677,878	585,240
20.	PriorityOne Bank	MS	43.10	53.33	28.64	1	696,736	578,255

## TOP 20 CDFI BANKS by Selected Indicators

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	5	218,640	23.14
2.	Community Commerce Bank	CA	NA	0.00	18.48	6	279,806	19.09
3.	Metro Bank	KY	NA	100.00	11.59	5	26,311	18.18
4.	Jefferson Bank	MS	NA	100.00	2.19	5	124,815	17.62
5.	Neighborhood National Bank	CA	NA	50.00	19.23	5	67,366	17.24
6.	First Eagle Bank	IL	23.31	50.00	45.67	3	538,085	17.10
7.	CBW Bank	KS	NA	100.00	33.32	5	86,916	17.08
8.	Mitchell Bank	WI	NA	66.67	38.51	5	47,240	17.05
9.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	55,663	16.83
10.	Bank of Vernon	AL	NA	66.67	24.31	5	161,991	15.75
11.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,783,284	15.23
12.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	347,026	14.74
13.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	563,445	14.54
14.	First Bank of Linden	AL	NA	100.00	14.97	5	80,480	14.38
15.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	238,195	14.35
16.	First General Bank	CA	NA	20.00	22.99	6	977,318	14.23
17.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	81,106	14.00
18.	Pike National Bank	MS	NA	80.00	35.21	5	253,845	13.72
19.	Bay Bank	WI	35.71	0.00	33.18	4	108,303	13.53
20.	Mission National Bank	CA	NA	66.67	45.12	5	250,037	13.40

## 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	5	238,195	Yes	5.80
2.	CBW Bank	KS	NA	100.00	33.32	5	86,916	No	5.41
3.	Peoples Bank	MS	36.00	100.00	25.20	3	309,299	Yes	2.54
4.	First Eagle Bank	IL	23.31	50.00	45.67	3	538,085	Yes	2.48
5.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	296,830	Yes	2.18
6.	First General Bank	CA	NA	20.00	22.99	6	977,318	No	2.15
7.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	178,904	No	2.11
8.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	263,177	No	1.90
9.	Commercial Capital Bank	LA	NA	66.67	25.83	5	167,203	Yes	1.88
10.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,421,227	Yes	1.86
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,040,564	Yes	1.81
12.	Bank of Okolona	MS	NA	75.00	22.51	5	206,590	Yes	1.80
13.	First Choice Bank	CA	5.40	0.00	21.22	4	1,690,431	No	1.79
14.	BOM Bank	LA	53.37	61.54	35.54	1	506,584	Yes	1.77
15.	New Haven Bank	CT	40.41	100.00	44.46	1	147,052	No	1.77
16.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	347,026	No	1.75
17.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	563,445	No	1.75
18.	Delta Bank	LA	NA	80.00	27.90	5	309,638	Yes	1.74
19.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	207,960	Yes	1.74
20.	Friend Bank	AL	NA	60.00	36.21	5	134,153	Yes	1.70

## 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	5	238,195	Yes	35.16
2.	CBW Bank	KS	NA	100.00	33.32	5	86,916	No	29.48
3.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	296,830	Yes	26.33
4.	Peoples Bank	MS	36.00	100.00	25.20	3	309,299	Yes	25.65
5.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	178,904	No	21.12
6.	Delta Bank	LA	NA	80.00	27.90	5	309,638	Yes	20.58
7.	BOM Bank	LA	53.37	61.54	35.54	1	506,584	Yes	18.12
8.	Bank of Okolona	MS	NA	75.00	22.51	5	206,590	Yes	17.87
9.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,040,564	Yes	17.80
10.	Friend Bank	AL	NA	60.00	36.21	5	134,153	Yes	17.48
11.	New Haven Bank	CT	40.41	100.00	44.46	1	147,052	No	17.20
12.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	263,177	No	17.10
13.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	207,960	Yes	16.75
14.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,421,227	Yes	16.69
15.	PROGRESSIVE NATIONAL BANK	LA	NA	60.00	46.30	5	74,975	Yes	16.47
16.	Citizens Bank	MS	39.72	75.00	30.47	3	421,145	Yes	16.45
17.	Robertson Banking Company	AL	57.10	85.71	43.40	1	327,866	Yes	16.13
18.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	179,153	Yes	15.95
19.	First General Bank	CA	NA	20.00	22.99	6	977,318	No	15.67
20.	RiverHills Bank	MS	46.89	75.00	29.43	1	327,551	Yes	15.17

## TOP 20 CDFI BANKS by Selected Indicators

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	20.00	22.99	6	977,318	30.73
2.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	563,445	34.08
3.	First Eagle Bank	IL	23.31	50.00	45.67	3	538,085	39.44
4.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,783,284	44.85
5.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	263,177	46.78
6.	First Choice Bank	CA	5.40	0.00	21.22	4	1,690,431	48.26
7.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,022,609	48.76
8.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	238,195	50.89
9.	Bank of Commerce	MS	NA	100.00	39.71	5	569,937	51.29
10.	BNA Bank	MS	NA	50.00	41.79	5	515,398	51.52
11.	First, A National Banking Association	MS	32.61	43.10	29.78	4	3,934,554	51.67
12.	Savoy Bank	NY	69.66	0.00	43.66	2	382,692	53.38
13.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	178,904	54.16
14.	CBW Bank	KS	NA	100.00	33.32	5	86,916	55.10
15.	RiverHills Bank	MS	46.89	75.00	29.43	1	327,551	55.38
16.	Friend Bank	AL	NA	60.00	36.21	5	134,153	56.95
17.	Jefferson Bank	MS	NA	100.00	2.19	5	124,815	57.52
18.	Commercial Capital Bank	LA	NA	66.67	25.83	5	167,203	57.83
19.	Robertson Banking Company	AL	57.10	85.71	43.40	1	327,866	58.17
20.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	468,632	58.27