

# CDFI Banking Industry Peer Group Report

FIRST QUARTER 2023

**National Community Investment Fund (NCIF)** is a nonprofit private equity fund with a mission to invest in and support CDFI Banks and other mission-oriented financial institutions in order to catalyze economic development in low-income and underserved communities. We support the mission-oriented banking industry by investing and lending capital, creating innovative business opportunities, and facilitating the flow of funds from mainstream, philanthropic, socially responsible, and public sources. In addition, we supply research and impact metrics for banks and their investors and encourage collaboration through the NCIF Network.

This CDFI Banking Industry Peer Group Report provides summary information for the industry and broadly relevant levels of analysis. Find greater depth and build custom peer group reports for your unique needs using the NCIF BankImpact online search tool at [BankImpact.org](http://BankImpact.org). Using BankImpact, you can select peers or take advantage of tailored peer groups, like CDFIs, MDIs, and those that rank highly using NCIF's Social Performance Metrics.

Please visit [NCIF.org](http://NCIF.org) to sign up for our e-newsletter and ensure you receive future Quarterly Reports, reports on CDFI Bank social performance, and other NCIF publications.



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## PEER GROUP DATA: FIRST QUARTER 2023

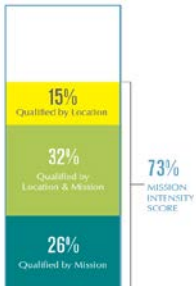
The following table provides summary information on the social and financial performance of all certified CDFI Banks for the first quarter of 2023. As of March 31, 2023, there were 191 CDFI Banks.

	Social Performance Metrics			Balance Sheet/Income Statement					Earnings				Capitalization	Asset Quality		
	DLI- HMDA (%)	DDI (%)	Housing Focus (%) *	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg-Loans (%)	Loan Loss Reserves/Loans (%)
<b>TOTAL</b>				\$111,385,460	\$72,742,745	\$94,303,646	\$11,900,197	\$311,934								
<b>MEDIAN</b>	46.43	66.67	31.29	\$352,950	\$216,652	\$303,571	\$32,988	\$912	3.72	1.12	12.35	65.63	10.98	0.43	0.01	1.35
<b>AVERAGE</b>	48.40	66.87	33.05	\$589,341	\$384,882	\$498,961	\$62,964	\$1,650	3.78	1.16	12.84	67.48	12.01	0.85	0.05	1.41
<b>MAXIMUM</b>	99.78	100.00	98.53	\$8,007,292	\$5,959,089	\$6,676,347	\$1,033,587	\$20,314	7.00	5.06	48.19	138.97	30.11	13.12	1.38	4.72
<b>MINIMUM</b>	11.93	0.00	0.00	\$23,925	\$15,480	\$21,644	\$2,203	(\$1,779)	1.95	(1.02)	(13.57)	17.08	7.71	0.00	(0.36)	0.08

### Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impact in their communities. NCIF believes the social performance of banks should be an important component of investment decision making and provides this information to help investors and consumers make informed banking choices. For more information on the metrics, please visit [NCIF.org/Inform](https://www.ncif.org/inform).

**Mission Intensity:**



73% MISSION INTENSITY SCORE

**Quadrants:**

DDI and DLI-HMDA can be combined to create a comprehensive look at a bank's SPMs. Banks with a high percentage for each indicator are placed within Quadrants 1 through 4, with 1 signifying high social performance. The Quadrant analysis allows for easy comparison of metrics between banks.

**Development Lending Intensity (DLI-HMDA):**

An indicator of the percentage of a bank's housing lending that occurs in low- and moderate-income communities. DLI-HMDA is based on data from the Home Mortgage Disclosure Act; other analyses of lending activity are available through partnering with NCIF.

**Development Deposit Intensity (DDI):**

The proportion of a bank's branches located in low- and moderate-income areas.

\*Total housing loans (multifamily and 1-4 family) as a percentage of total loans. This is meant as a complement to the DLI-HMDA metric: the higher the Housing Focus, the more indicative the DLI-HMDA score as an impact assessment of total lending activity.

**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)
1.	First, A National Banking Association	MS	32.61	43.10	29.78	4	8,007,292
2.	BankPlus	MS	23.63	54.39	31.29	3	7,166,976
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,106,226
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,988,763
5.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,666,230
6.	Ponce Bank	NY	71.86	64.29	71.38	1	2,527,056
7.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,404,042
8.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,155,252
9.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,940,240
10.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,916,526
11.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,802,541
12.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,724,229
13.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,557,241
14.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,514,913
15.	Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,448,218
16.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,341,100
17.	First General Bank	CA	NA	20.00	22.99	6	1,212,874
18.	City First Bank, National Association	DC	NA	0.00	31.39	6	1,204,895
19.	United Bank	AL	46.37	63.16	23.49	1	1,114,607
20.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,071,928

	Total Loans	Social Performance Metrics				Balance Sheet/ Income Statement		
		ST	DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	BankPlus	MS	23.63	54.39	31.29	3	7,166,976	5,959,089
2.	First, A National Banking Association	MS	32.61	43.10	29.78	4	8,007,292	4,973,849
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,106,226	3,341,515
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,988,763	1,915,955
5.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,666,230	1,725,309
6.	Ponce Bank	NY	71.86	64.29	71.38	1	2,527,056	1,646,389
7.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,404,042	1,499,431
8.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,155,252	1,299,156
9.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,557,241	1,293,809
10.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,802,541	1,199,763
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,940,240	1,184,025
12.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,916,526	1,150,359
13.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,514,913	1,137,773
14.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,724,229	1,091,427
15.	First General Bank	CA	NA	20.00	22.99	6	1,212,874	1,004,315
16.	Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,448,218	913,043
17.	City First Bank, National Association	DC	NA	0.00	31.39	6	1,204,895	783,348
18.	PriorityOne Bank	MS	43.10	53.33	28.64	1	1,031,026	762,576
19.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,065,018	736,578
20.	International Bank of Chicago	IL	23.52	50.00	32.69	3	911,541	731,558

**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	8,007,292	6,676,347
2.	BankPlus	MS	23.63	54.39	31.29	3	7,166,976	6,098,041
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,106,226	3,190,556
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,988,763	2,665,639
5.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,666,230	2,327,976
6.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,404,042	2,034,721
7.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,155,252	1,937,065
8.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,916,526	1,624,775
9.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,940,240	1,591,716
10.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,802,541	1,571,371
11.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,724,229	1,537,360
12.	Ponce Bank	NY	71.86	64.29	71.38	1	2,527,056	1,378,381
13.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,514,913	1,310,882
14.	Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,448,218	1,308,783
15.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,557,241	1,301,076
16.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,341,100	1,134,392
17.	United Bank	AL	46.37	63.16	23.49	1	1,114,607	986,988
18.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,051,698	975,513
19.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,071,928	942,636
20.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,065,018	937,267

	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	264,484	30.11
2.	VCC Bank	VA	NA	50.00	33.95	5	269,441	25.24
3.	Asian Bank	PA	86.14	100.00	22.90	1	460,033	24.36
4.	Genesis Bank	MS	NA	100.00	6.32	5	37,634	22.77
5.	LimeBank	MO	54.47	60.00	37.12	1	78,734	21.79
6.	Bank of Camilla	GA	NA	100.00	28.87	5	156,362	21.29
7.	Mission National Bank	CA	NA	66.67	45.12	5	186,420	19.77
8.	Community Bank of the Bay	CA	NA	33.33	16.27	6	1,008,821	19.54
9.	Ponce Bank	NY	71.86	64.29	71.38	1	2,527,056	19.51
10.	First Eagle Bank	IL	23.31	50.00	45.67	3	591,823	19.38
11.	First Southwest Bank	CO	NA	66.67	20.93	5	518,898	19.38
12.	First General Bank	CA	NA	20.00	22.99	6	1,212,874	18.88
13.	Bank of Vernon	AL	NA	66.67	24.31	5	293,357	18.45
14.	Freedom Bank	TX	NA	0.00	14.06	6	152,130	18.20
15.	Community Commerce Bank	CA	NA	0.00	18.48	6	334,887	17.38
16.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	648,522	17.27
17.	Peoples Community Bank	MO	65.55	86.67	47.49	1	678,317	17.08
18.	Optus Bank	SC	NA	100.00	21.09	5	418,728	16.77
19.	Jefferson Bank	MS	NA	100.00	2.19	5	146,929	16.75
20.	McGehee Bank	AR	NA	50.00	3.85	5	158,775	15.97

**TOP 20 CDFI BANKS** by Selected Indicators

		Social Performance Metrics				Balance Sheet/ Income Statement			
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAA (%)
1.	Peoples Bank	MS	36.00	100.00	25.20	3	438,557	Yes	5.06
2.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	358,597	Yes	4.48
3.	First General Bank	CA	NA	20.00	22.99	6	1,212,874	No	3.98
4.	United Community Bank	LA	19.63	10.00	18.22	4	669,176	Yes	3.95
5.	Priority Bank	AR	27.44	33.33	87.80	4	96,910	Yes	3.71
6.	Jefferson Bank	MS	NA	100.00	2.19	5	146,929	No	3.24
7.	FNB Picayune Bank	MS	NA	66.67	42.96	5	263,140	Yes	2.75
8.	BOM Bank	LA	53.37	61.54	35.54	1	906,449	No	2.71
9.	GN Bank	IL	NA	100.00	77.17	5	70,137	No	2.68
10.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	361,538	Yes	2.67
11.	First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	211,460	Yes	2.60
12.	Commercial Capital Bank	LA	NA	66.67	25.83	5	254,733	Yes	2.45
13.	Peoples Community Bank	MO	65.55	86.67	47.49	1	678,317	Yes	2.38
14.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	340,203	No	2.31
15.	McGehee Bank	AR	NA	50.00	3.85	5	158,775	Yes	2.22
16.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	211,242	Yes	2.21
17.	First State Bank & Trust Company, Inc.	MO	NA	80.00	27.49	5	564,346	Yes	2.19
18.	Spring Bank	NY	NA	100.00	32.10	5	381,097	No	2.16
19.	CLB The Community Bank	LA	20.87	50.00	15.72	3	270,948	Yes	2.14
20.	Bank of Lake Village	AR	NA	50.00	8.53	5	82,818	No	2.06

		Social Performance Metrics				Balance Sheet/ Income Statement			
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	S Corp	ROAE (%)
1.	Peoples Bank	MS	36.00	100.00	25.20	3	438,557	Yes	48.19
2.	Bank of Kilmichael	MS	NA	75.00	20.70	5	281,902	Yes	46.95
3.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,072	Yes	41.13
4.	Piggott State Bank	AR	NA	100.00	35.52	5	130,405	Yes	39.15
5.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	358,597	Yes	33.08
6.	Priority Bank	AR	27.44	33.33	87.80	4	96,910	Yes	31.81
7.	United Community Bank	LA	19.63	10.00	18.22	4	669,176	Yes	31.43
8.	Fidelity Bank	AR	41.50	25.00	17.20	2	539,610	Yes	30.37
9.	First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	211,460	Yes	28.24
10.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	361,538	Yes	27.93
11.	First Community Bank	TX	86.42	66.67	25.33	1	695,729	No	26.87
12.	Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	246,964	Yes	26.69
13.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,051,698	Yes	26.39
14.	BOM Bank	LA	53.37	61.54	35.54	1	906,449	No	26.00
15.	FNB Picayune Bank	MS	NA	66.67	42.96	5	263,140	Yes	25.75
16.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	211,242	Yes	25.43
17.	CLB The Community Bank	LA	20.87	50.00	15.72	3	270,948	Yes	25.01
18.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	230,265	Yes	24.60
19.	Bank of Anguilla	MS	NA	100.00	12.17	5	185,723	No	23.39
20.	Robertson Banking Company	AL	57.10	85.71	43.40	1	455,079	Yes	22.78

## 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	1,212,874	17.08
2.	Jefferson Bank	MS	NA	100.00	2.19	5	146,929	29.34
3.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	358,597	29.35
4.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	648,522	34.70
5.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	340,203	40.65
6.	Peoples Community Bank	MO	65.55	86.67	47.49	1	678,317	41.25
7.	First Eagle Bank	IL	23.31	50.00	45.67	3	591,823	41.33
8.	Spring Bank	NY	NA	100.00	32.10	5	381,097	41.78
9.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,557,241	42.46
10.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	361,538	42.98
11.	United Community Bank	LA	19.63	10.00	18.22	4	669,176	43.31
12.	Bank of Lake Village	AR	NA	50.00	8.53	5	82,818	43.44
13.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,065,018	44.87
14.	Optus Bank	SC	NA	100.00	21.09	5	418,728	45.54
15.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,072	45.66
16.	Asian Bank	PA	86.14	100.00	22.90	1	460,033	46.60
17.	FNB Picayune Bank	MS	NA	66.67	42.96	5	263,140	46.61
18.	First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	211,460	46.82
19.	Southern Independent Bank	AL	NA	100.00	37.67	5	335,532	47.24
20.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,106,226	47.25

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
		DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
1. American Bank & Trust Company	LA	45.11	75.00	41.60	1	240,274	149,477	217,635	18,797	987	3.66	1.65	21.99	Yes	58.34	10.71	0.37	0.01	1.05
2. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	648,522	550,790	529,505	112,405	2,865	3.87	1.75	10.24	No	34.70	17.27	0.00	0.00	1.50
3. Anstaff Bank	AR	35.72	58.33	25.83	3	981,196	700,210	887,315	74,997	3,002	3.17	1.23	16.26	Yes	63.76	9.42	0.08	0.01	1.29
4. Asian Bank	PA	86.14	100.00	22.90	1	460,033	339,158	329,291	104,861	1,419	3.12	1.27	5.45	No	46.60	24.36	0.03	-0.01	1.37
5. Bank of Anguilla	MS	NA	100.00	12.17	5	185,723	75,742	162,781	16,796	932	4.29	1.99	23.39	No	55.54	12.06	1.37	0.13	2.57
6. Bank of Brookhaven	MS	NA	100.00	29.55	5	236,157	110,949	212,976	19,899	705	3.16	1.26	14.76	No	62.28	10.54	0.00	0.00	0.80
7. Bank of Camilla	GA	NA	100.00	28.87	5	156,362	97,220	123,167	32,076	356	4.42	0.90	4.41	No	50.56	21.29	0.23	-0.01	1.01
8. Bank of Cherokee County	OK	NA	66.67	45.23	5	309,395	185,382	263,250	44,996	618	2.96	0.81	5.60	No	69.83	15.93	0.07	0.00	1.00
9. Bank of Commerce	MS	NA	100.00	39.71	5	809,841	430,749	732,185	71,404	2,299	2.78	1.14	12.60	No	53.00	13.11	0.43	0.51	1.21
10. Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	378,557	83,864	353,194	11,397	424	1.95	0.42	16.61	No	76.16	10.22	0.16	-0.35	0.85
11. Bank of Forest	MS	90.42	66.67	22.19	1	254,697	127,459	219,498	18,533	464	3.15	0.77	10.17	Yes	75.67	12.30	1.05	-0.01	1.27
12. Bank of Franklin	MS	NA	40.00	37.67	6	210,657	142,595	191,111	18,330	561	3.81	1.10	12.48	No	69.32	10.69	0.02	0.03	1.45
13. Bank of Holly Springs	MS	77.85	80.00	34.42	1	482,865	400,518	385,457	68,782	1,526	3.88	1.28	8.93	Yes	62.03	13.80	1.67	0.09	0.82
14. Bank of Kilmichael	MS	NA	75.00	20.70	5	281,902	129,421	261,654	11,098	1,212	3.41	1.81	46.95	Yes	52.94	9.37	2.42	1.38	1.80
15. Bank of Lake Village	AR	NA	50.00	8.53	5	82,818	41,934	73,671	8,891	438	4.15	2.06	20.33	No	43.44	12.66	0.10	0.00	4.13
16. Bank of Moundville	AL	NA	0.00	14.89	6	129,645	42,881	103,632	12,628	91	2.05	0.27	3.58	No	78.81	15.58	0.06	0.02	1.08
17. Bank of Oak Ridge	LA	NA	100.00	0.00	5	86,037	71,273	71,924	12,323	60	3.74	0.28	1.96	Yes	87.18	14.77	0.52	0.00	0.97
18. Bank of St Francisville	LA	52.03	0.00	35.51	2	253,797	199,348	228,144	23,729	857	3.84	1.46	14.59	Yes	66.95	10.99	0.25	-0.08	1.52
19. Bank Of Sunset & Trust Company	LA	53.62	50.00	29.46	1	182,121	135,275	164,126	15,463	660	4.21	1.40	17.56	No	58.56	9.62	0.02	0.00	1.05
20. Bank of Vernon	AL	NA	66.67	24.31	5	293,357	194,015	244,964	47,377	912	3.79	1.29	7.76	No	55.61	18.45	0.49	-0.16	1.57
21. Bank of Winona	MS	NA	100.00	44.32	5	148,052	48,210	130,709	11,989	297	3.13	0.79	10.38	Yes	67.99	10.77	0.73	-0.03	1.46
22. Bank of Zachary	LA	31.22	33.33	49.99	4	403,181	209,938	349,560	30,234	550	3.08	0.56	8.84	No	76.42	11.86	0.41	0.03	1.23
23. Bank3	TN	NA	50.00	8.25	5	444,513	368,657	403,478	38,763	363	2.75	0.33	3.77	No	83.05	9.38	0.00	0.00	0.87
24. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,666,230	1,725,309	2,327,976	316,536	7,942	3.95	1.18	10.59	No	61.88	9.62	0.69	0.04	1.35
25. BankOkolona	MS	NA	75.00	22.51	5	258,677	160,576	233,740	18,803	651	3.58	1.01	14.29	Yes	73.83	9.54	1.20	0.04	1.67
26. BankPlus	MS	23.63	54.39	31.29	3	7,166,976	5,959,089	6,098,041	687,270	19,111	3.61	1.07	11.31	No	66.97	9.50	0.17	0.04	1.08
27. Basile State Bank	LA	NA	100.00	55.42	5	67,105	46,906	59,798	7,152	296	5.51	1.83	16.64	Yes	66.73	11.03	1.72	-0.05	1.39
28. Bay Bank	WI	35.71	0.00	33.18	4	226,885	87,640	199,116	16,227	421	3.34	0.79	10.86	No	72.41	10.67	0.29	0.04	1.85
29. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,802,541	1,199,763	1,571,371	160,969	724	3.72	0.16	2.23	No	75.97	12.08	1.22	1.03	2.69
30. BNA Bank	MS	NA	50.00	41.79	5	753,612	420,372	658,494	69,069	1,905	2.46	1.02	11.33	No	54.90	10.95	0.46	-0.01	1.59
31. BOM Bank	LA	53.37	61.54	35.54	1	906,449	709,379	773,481	101,567	6,053	4.72	2.71	26.00	No	50.11	11.78	0.53	0.19	0.72
32. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	230,034	169,952	206,241	19,915	709	4.58	1.28	14.53	Yes	72.21	9.02	2.47	0.04	1.07
33. Carroll Bank and Trust	TN	NA	75.00	39.73	5	440,740	330,108	398,925	33,160	868	3.80	0.78	10.80	No	74.89	8.74	0.16	0.16	0.75
34. Carver Federal Savings Bank	NY	NA	66.67	40.56	5	724,169	597,896	610,735	62,050	(776)	3.62	-0.44	-5.03	No	111.47	10.61	2.14	-0.04	0.87
35. Carver State Bank	GA	NA	100.00	37.23	5	86,321	39,496	72,496	10,733	95	4.71	0.44	3.57	No	89.70	12.99	2.32	0.34	1.81
36. Centennial Bank	TN	45.52	66.67	26.73	1	654,784	498,475	568,484	72,562	2,257	4.96	1.40	12.55	No	55.01	11.25	0.42	0.04	1.89
37. Central Bank of Kansas City	MO	NA	100.00	10.76	5	358,597	226,084	303,571	48,792	4,013	4.10	4.48	33.08	Yes	29.35	13.43	0.00	-0.04	1.58

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings				Capitalization		Asset Quality		
		DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
38. Century Bank of the Ozarks	MO	NA	100.00	24.58	5	243,986	205,066	216,731	23,355	1,005	4.71	1.60	17.33	No	58.02	9.17	0.09	-0.01	1.62
39. Chickasaw Community Bank	OK	34.41	0.00	39.09	4	496,438	372,387	453,694	37,830	(1,229)	3.35	-1.02	-13.57	No	138.97	7.71	0.06	0.01	1.24
40. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	1,019,465	537,277	898,607	49,681	1,457	2.42	0.58	11.92	No	77.53	9.40	0.33	0.01	1.47
41. Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	119,702	57,313	97,167	11,279	294	3.47	0.90	10.56	No	77.01	8.64	4.96	0.06	3.27
42. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	446,667	300,030	397,776	44,299	2,057	4.41	1.87	18.85	Yes	62.45	11.89	0.60	0.11	1.48
43. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,724,229	1,091,427	1,537,360	150,776	6,202	3.29	1.42	17.09	Yes	65.30	10.69	0.41	0.01	1.35
44. Citizens Progressive Bank	LA	NA	100.00	23.88	5	252,273	191,961	223,843	26,856	794	4.80	1.34	12.00	Yes	74.02	9.57	0.88	0.01	0.77
45. Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	153,525	133,612	135,598	14,162	220	4.42	0.59	6.28	No	83.29	9.80	1.70	-0.04	0.72
46. Citizens Trust Bank	GA	99.78	100.00	30.34	1	745,463	354,136	666,556	66,557	3,601	4.43	1.81	22.27	No	50.93	9.65	0.41	0.13	1.16
47. City First Bank, National Association	DC	NA	0.00	31.39	6	1,204,895	783,348	739,166	196,469	1,667	2.92	0.56	3.42	No	69.25	15.75	0.00	0.00	0.80
48. CLB The Community Bank	LA	20.87	50.00	15.72	3	270,948	182,982	246,954	23,473	1,422	4.57	2.14	25.01	Yes	57.78	10.25	1.27	0.03	0.96
49. Cleveland State Bank	MS	NA	80.00	37.05	5	322,705	147,630	300,737	14,157	667	3.25	0.87	22.08	No	67.11	10.35	0.01	0.05	1.38
50. Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	23,925	19,030	21,644	2,203	11	5.06	0.18	2.00	No	96.18	8.87	0.67	0.00	0.68
51. Commerce Bank	MS	NA	100.00	48.13	5	160,452	97,495	144,882	13,071	539	4.01	1.40	17.41	Yes	67.89	12.30	0.55	0.08	1.47
52. Commercial Bank	MS	NA	40.00	27.31	6	233,908	88,044	220,814	11,166	625	3.53	1.00	22.62	No	63.35	9.74	0.26	0.73	2.15
53. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	246,964	149,327	232,996	10,435	660	2.81	1.07	26.69	Yes	66.19	9.96	0.67	0.06	0.95
54. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,051,698	534,918	975,513	69,691	4,129	3.13	1.60	26.39	Yes	64.59	11.16	0.05	0.04	1.45
55. Commercial Bank of Ozark, The	AL	NA	50.00	39.39	5	115,580	58,082	111,912	2,735	108	2.74	0.39	18.14	Yes	82.15	8.58	1.09	-0.03	0.79
56. Commercial Capital Bank	LA	NA	66.67	25.83	5	254,733	184,635	224,796	28,815	1,577	5.25	2.45	22.51	Yes	55.38	10.58	1.66	0.00	1.01
57. Commonwealth National Bank	AL	NA	100.00	20.33	5	65,033	24,175	60,005	4,878	(20)	3.26	-0.13	-1.71	No	103.32	11.70	0.00	0.00	2.54
58. Community Bank	TN	31.53	33.33	42.24	4	282,898	241,116	256,305	22,735	409	3.87	0.59	7.26	No	79.29	8.14	0.09	0.00	1.24
59. Community Bank of the Bay	CA	NA	33.33	16.27	6	1,008,821	666,864	661,411	186,700	2,070	3.17	0.84	4.47	No	62.84	19.54	0.02	0.09	0.97
60. Community Commerce Bank	CA	NA	0.00	18.48	6	334,887	253,671	240,993	57,926	728	3.46	0.87	5.01	No	64.02	17.38	0.05	0.00	1.42
61. Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	658,153	333,810	588,007	53,877	1,948	3.26	1.13	14.75	Yes	65.91	10.06	0.77	0.68	0.92
62. Connect Bank	AR	71.52	80.00	27.50	1	108,428	70,774	93,599	11,433	389	4.10	1.44	13.94	Yes	66.33	14.83	0.65	0.03	2.02
63. Copiah Bank	MS	37.82	55.56	32.61	3	307,131	204,504	274,831	27,715	501	3.28	0.65	7.26	No	77.76	9.55	0.15	0.00	1.23
64. Cottonport Bank	LA	65.16	83.33	33.99	1	463,237	295,726	409,059	52,983	1,622	4.18	1.42	12.46	No	60.81	13.40	0.45	0.04	1.48
65. Covington County Bank	MS	NA	100.00	16.98	5	86,041	57,261	77,921	7,398	283	3.89	1.24	15.79	No	60.95	10.32	1.19	0.01	0.87
66. Cross Keys Bank	LA	54.36	62.50	25.17	1	551,131	299,596	468,913	49,314	1,099	3.08	0.80	9.12	Yes	74.72	11.74	1.22	0.01	0.90
67. Decatur County Bank	TN	68.51	100.00	21.41	1	262,133	207,304	236,433	17,157	502	3.84	0.80	11.87	Yes	78.21	8.30	0.06	0.00	0.75
68. Delta Bank	LA	NA	80.00	27.90	5	539,335	356,837	478,793	49,606	2,293	3.79	1.73	18.54	Yes	57.51	9.21	0.11	0.01	0.64
69. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	196,072	82,358	177,569	10,023	976	3.47	1.99	41.13	Yes	45.66	9.60	1.19	0.00	1.16
70. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	473,903	276,276	412,321	55,119	2,043	4.12	1.68	15.11	No	59.51	12.95	1.16	-0.08	2.44
71. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	361,538	273,310	327,633	32,830	2,274	4.35	2.67	27.93	Yes	42.98	9.95	0.39	0.01	1.63
72. Farmers State Bank & Trust Co.	LA	53.09	80.00	17.42	1	161,573	81,132	147,379	13,109	722	4.11	1.84	21.80	Yes	58.54	9.04	0.09	0.00	1.90
73. Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	462,703	250,461	356,473	41,156	2,020	4.07	1.69	20.59	Yes	56.68	10.53	1.63	0.11	1.44
74. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	230,265	121,611	199,873	11,263	695	3.45	1.21	24.60	Yes	67.56	10.05	0.40	-0.12	1.51
75. Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	139,571	103,359	119,428	13,239	526	4.12	1.54	16.28	Yes	64.56	12.23	0.78	0.03	1.52



**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
76. Fidelity Bank	AR	41.50	25.00	17.20	2	539,610	252,832	487,299	26,034	1,717	2.61	1.20	30.37	Yes	55.06	10.49	0.00	0.00	1.33	
77. First American National Bank	MS	NA	55.56	57.61	5	384,924	223,240	358,297	22,773	491	3.34	0.52	9.10	Yes	82.61	10.10	1.07	0.06	1.26	
78. First Bank	MS	33.88	78.57	32.57	3	583,655	335,813	514,870	65,160	2,297	3.64	1.61	14.17	Yes	61.85	11.48	0.50	0.18	1.49	
79. First Community Bank	TX	86.42	66.67	25.33	1	695,729	401,377	635,579	41,432	2,718	3.86	1.55	26.87	No	55.73	9.09	0.02	0.04	1.24	
80. First Eagle Bank	IL	23.31	50.00	45.67	3	591,823	375,931	430,249	104,989	2,704	3.64	1.83	10.54	Yes	41.33	19.38	0.00	-0.01	1.41	
81. First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	346,181	279,650	220,444	32,878	600	3.09	0.70	7.36	No	71.34	9.86	0.19	0.00	0.52	
82. First General Bank	CA	NA	20.00	22.99	6	1,212,874	1,004,315	880,961	222,600	11,750	6.90	3.98	21.70	No	17.08	18.88	0.11	0.00	1.09	
83. First Independence Bank	MI	22.29	66.67	42.35	3	545,679	329,647	432,273	38,149	202	2.72	0.16	2.16	No	87.84	10.04	0.31	-0.01	1.01	
84. First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	211,460	158,422	190,326	20,582	1,424	4.62	2.60	28.24	Yes	46.82	9.44	0.15	-0.15	1.86	
85. First Missouri State Bank	MO	NA	0.00	41.15	6	237,409	184,442	209,380	19,046	713	3.38	1.27	15.25	Yes	62.73	8.45	0.50	-0.08	1.36	
86. First National Bank and Trust	AL	NA	100.00	33.98	5	212,812	130,853	193,595	11,330	490	3.23	0.94	18.25	Yes	73.62	11.05	1.34	0.01	1.40	
87. First National Bank of Clarksdale	MS	NA	60.00	18.56	5	390,453	206,035	352,068	35,473	870	2.95	0.87	10.18	No	65.36	11.85	1.27	0.22	1.39	
88. First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	417,963	293,080	380,288	36,048	1,837	4.18	1.74	21.05	Yes	54.40	9.54	0.24	0.33	1.97	
89. First NaturalState Bank	AR	NA	100.00	24.91	5	87,819	62,588	79,211	8,255	269	3.71	1.24	13.45	No	59.97	10.86	0.19	0.00	1.81	
90. First Security Bank	MS	40.59	38.89	34.22	2	875,010	464,701	807,515	62,691	2,336	3.53	1.08	15.38	No	62.02	8.56	0.28	0.01	1.30	
91. First Southern Bank	MS	46.75	50.00	32.24	1	265,786	139,971	243,848	21,672	931	4.18	1.47	17.72	Yes	69.29	10.65	0.03	-0.16	1.57	
92. First Southwest Bank	CO	NA	66.67	20.93	5	518,898	272,479	364,841	83,632	854	3.33	0.66	4.09	No	71.54	19.38	0.05	0.01	1.31	
93. First State Bank	MS	NA	92.86	43.53	5	906,142	431,475	814,991	82,757	926	2.29	0.41	4.59	No	83.45	11.15	1.37	0.05	1.67	
94. First State Bank-AR	AR	NA	92.86	43.53	5	498,792	349,360	432,314	47,561	1,347	3.33	1.12	11.48	No	55.83	11.41	0.02	0.00	1.20	
95. First State Bank & Trust Company, Inc.	MO	NA	80.00	27.49	5	564,346	376,675	483,197	55,340	2,994	4.31	2.19	22.38	Yes	52.09	12.59	0.36	0.01	1.26	
96. First State Bank of Warren	AR	NA	75.00	15.30	5	117,395	54,772	107,812	5,900	139	2.46	0.49	9.90	Yes	82.32	11.69	0.42	0.01	2.15	
97. First, A National Banking Association	MS	32.61	43.10	29.78	4	8,007,292	4,973,849	6,676,347	1,033,587	20,314	3.67	1.01	8.98	No	49.71	10.28	0.35	0.01	1.05	
98. FNB Bank, Incorporated	WV	58.99	75.00	46.32	1	266,244	198,842	224,419	20,791	500	3.18	0.77	9.95	No	72.29	9.74	1.47	0.00	1.18	
99. FNB Oxford Bank	MS	NA	100.00	42.81	5	613,178	290,300	511,263	60,168	1,417	2.94	0.94	9.71	No	55.76	12.10	0.03	-0.10	1.16	
100. FNB Picayune Bank	MS	NA	66.67	42.96	5	263,140	142,564	233,527	28,890	1,820	4.35	2.75	25.75	Yes	46.61	13.91	1.79	-0.01	1.48	
101. FNBC Bank	AR	NA	75.00	26.94	5	742,619	470,863	566,223	43,943	1,473	3.34	0.77	13.96	Yes	71.30	8.31	2.24	0.08	2.02	
102. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	211,242	111,642	191,596	18,836	1,160	4.61	2.21	25.43	Yes	55.23	9.50	0.65	0.10	1.35	
103. Freedom Bank	TX	NA	0.00	14.06	6	152,130	105,710	125,317	26,464	251	4.33	0.69	3.81	No	73.13	18.20	0.00	0.02	0.99	
104. Friend Bank	AL	NA	60.00	36.21	5	180,875	113,633	161,598	18,835	912	4.61	2.02	19.96	Yes	54.21	10.98	0.25	-0.01	1.88	
105. Genesis Bank	MS	NA	100.00	6.32	5	37,634	21,219	27,940	9,133	133	6.22	1.33	5.87	No	72.50	22.77	1.04	0.00	1.69	
106. Gibbsland Bank & Trust Company	LA	55.68	75.00	22.79	1	479,672	299,571	425,550	52,722	1,630	4.14	1.35	12.71	No	68.49	11.92	1.98	-0.03	1.74	
107. GN Bank	IL	NA	100.00	77.17	5	70,137	54,442	60,153	9,598	476	4.56	2.68	20.39	No	61.67	13.75	4.67	0.00	1.54	
108. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,557,241	1,293,809	1,301,076	202,282	6,632	4.27	1.70	13.34	No	42.46	13.18	0.07	0.00	1.25	
109. Great Southern Bank	MS	41.44	75.00	33.34	1	368,471	134,133	339,091	17,920	332	3.33	0.36	8.10	Yes	87.69	8.37	0.52	0.74	0.88	
110. Guaranty Bank & Trust	LA	47.73	66.67	44.81	1	288,299	221,357	252,650	32,988	1,059	4.56	1.43	13.09	No	59.94	12.22	0.91	0.01	1.00	
111. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	377,290	283,191	333,931	32,982	1,677	4.33	1.81	21.08	Yes	60.11	9.28	0.40	0.07	0.62	
112. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,940,240	1,184,025	1,591,716	185,481	4,113	3.36	0.86	8.96	No	69.58	10.36	0.25	-0.02	1.88	
113. Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	352,950	216,151	309,765	36,769	176	3.82	0.19	1.94	No	93.97	10.86	1.45	-0.01	1.17	

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DLI- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
114.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	153,474	62,967	140,677	10,353	(59)	2.11	-0.16	-2.33	Yes	105.92	12.06	0.98	0.09	1.73
115.	Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	511,795	440,366	452,599	47,306	1,821	3.99	1.47	15.37	Yes	63.03	9.59	0.43	0.15	1.41
116.	Industrial Bank	DC	50.33	71.43	40.02	1	713,367	365,287	606,134	96,234	(1,779)	4.41	-0.96	-7.45	No	77.68	15.54	5.99	0.09	3.27
117.	INSOUTH Bank	TN	57.51	66.67	33.73	1	490,883	371,544	449,691	36,688	1,312	4.63	1.10	14.57	No	69.00	8.86	0.24	0.01	1.19
118.	International Bank of Chicago	IL	23.52	50.00	32.69	3	911,541	731,558	760,453	93,373	2,916	3.02	1.24	12.76	Yes	57.12	11.19	2.07	0.00	1.81
119.	Jefferson Bank	MS	NA	100.00	2.19	5	146,929	106,037	122,833	23,640	1,268	6.06	3.24	22.24	No	29.34	16.75	0.14	-0.02	4.72
120.	Landmark Bank	LA	51.13	66.67	40.58	1	183,449	130,182	155,741	15,353	303	4.39	0.68	8.09	Yes	82.33	10.21	2.52	0.14	1.22
121.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	1,514,913	1,137,773	1,310,882	161,535	4,066	2.90	1.15	10.05	No	48.09	11.25	0.01	0.04	1.10
122.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,071,928	546,604	942,636	98,756	3,774	3.83	1.40	15.95	No	59.94	10.44	0.96	0.26	1.27
123.	LimeBank	MO	54.47	60.00	37.12	1	78,734	65,233	60,377	17,834	(53)	4.68	-0.27	-1.19	No	104.23	21.79	1.26	0.00	1.20
124.	Magnolia State Bank	MS	39.35	75.00	36.14	3	445,632	323,205	401,097	42,356	1,291	3.61	1.17	12.35	Yes	69.79	10.92	0.14	-0.11	0.98
125.	McGehee Bank	AR	NA	50.00	3.85	5	158,775	80,487	131,181	25,762	901	3.43	2.22	14.25	Yes	47.29	15.97	0.57	0.00	2.08
126.	Mechanics and Farmers Bank	NC	NA	100.00	7.26	5	421,830	243,470	361,129	55,058	1,614	4.33	1.46	11.99	No	64.36	14.69	0.35	0.02	1.14
127.	Mechanics Bank	MS	NA	100.00	44.77	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
128.	Mer Rouge State Bank	LA	NA	100.00	10.12	5	51,509	19,427	47,409	3,978	183	4.79	1.40	19.17	No	60.91	10.51	1.66	0.00	0.68
129.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	101,457	59,680	91,853	7,241	175	3.67	0.71	10.02	Yes	82.20	10.37	1.91	0.38	0.84
130.	Merchants & Marine Bank	MS	40.29	58.33	30.12	1	665,938	411,007	568,545	85,200	1,201	4.48	0.72	5.55	No	81.43	14.11	1.20	-0.03	2.07
131.	Merchants and Planters Bank	MS	23.86	25.00	30.96	4	208,764	96,526	179,318	28,820	676	3.88	1.33	9.56	No	58.38	14.84	0.16	-0.06	1.45
132.	Merchants & Planters Bank	AR	23.86	25.00	30.96	4	44,503	15,480	41,791	2,637	90	3.03	0.82	14.45	No	76.95	12.55	0.32	-0.03	1.01
133.	Mission National Bank	CA	NA	66.67	45.12	5	186,420	138,224	137,118	37,352	(228)	3.46	-0.49	-2.43	No	119.15	19.77	0.83	0.00	1.63
134.	Mission Valley Bank	CA	NA	0.00	11.41	6	544,812	427,573	447,614	53,884	1,950	4.67	1.45	14.73	No	62.73	10.83	0.03	0.32	1.41
135.	Mountain Valley Bank	TN	41.46	33.33	54.75	2	191,428	139,889	141,200	19,870	140	3.82	0.31	2.85	No	90.55	11.64	0.41	0.26	1.62
136.	Native American Bank, National Association	CO	NA	100.00	1.59	5	231,667	138,424	201,761	27,985	443	4.30	0.78	6.55	No	77.45	12.57	1.11	-0.03	0.94
137.	Neighborhood National Bank	CA	NA	50.00	19.23	5	118,654	86,079	101,384	13,973	(98)	3.85	-0.33	-2.76	No	108.34	12.09	2.12	-0.30	2.22
138.	New Haven Bank	CT	40.41	100.00	44.46	1	177,491	152,829	138,517	20,273	48	2.91	0.11	0.95	No	94.55	10.45	0.00	0.00	1.28
139.	Noah Bank	PA	NA	20.00	1.56	6	241,562	196,947	193,068	35,341	299	4.53	0.47	3.44	No	99.38	13.70	4.25	-0.08	1.47
140.	OneUnited Bank	MA	74.38	80.00	97.95	1	609,010	457,214	520,952	52,474	199	2.96	0.13	1.54	No	92.60	9.69	0.80	0.02	0.38
141.	Optus Bank	SC	NA	100.00	21.09	5	418,728	247,049	340,133	64,929	1,644	3.62	1.66	10.24	No	45.54	16.77	0.98	0.19	0.49
142.	Oxford University Bank	MS	NA	66.67	44.93	5	226,239	170,131	171,233	24,748	233	3.03	0.42	3.75	No	79.17	12.28	0.15	0.01	1.37
143.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	475,459	388,121	435,879	35,602	1,420	4.05	1.23	16.02	Yes	65.63	8.66	0.07	0.06	1.91
144.	Partners Bank	AR	NA	83.33	11.72	5	413,045	335,593	336,046	39,568	782	3.94	0.81	7.96	No	68.21	10.85	0.06	0.02	1.51
145.	Peoples Bank	MS	36.00	100.00	25.20	3	438,557	351,214	381,548	48,075	5,676	7.00	5.06	48.19	Yes	52.81	11.23	3.56	0.19	1.62
146.	People's Bank	MS	36.00	100.00	25.20	3	510,364	194,357	463,335	38,002	1,324	2.47	1.04	14.69	No	55.07	10.25	0.19	-0.03	1.55
147.	Peoples Community Bank	MO	65.55	86.67	47.49	1	678,317	439,762	568,348	109,179	4,071	3.91	2.38	15.29	Yes	41.25	17.08	1.41	0.09	1.21
148.	Piggott State Bank	AR	NA	100.00	35.52	5	130,405	65,282	111,139	4,007	393	3.51	1.32	39.15	Yes	57.41	8.54	0.05	-0.01	1.59
149.	Pike National Bank	MS	NA	80.00	35.21	5	372,830	168,172	339,543	30,938	778	3.27	0.87	10.47	No	71.23	11.51	1.05	0.01	1.31
150.	Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	161,231	117,391	142,736	17,678	192	3.62	0.48	4.41	No	82.92	12.98	0.47	0.45	1.06
151.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,916,526	1,150,359	1,624,775	168,532	4,362	2.93	0.89	10.47	No	62.62	9.86	0.48	0.05	0.77

**CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

	ST	Social Performance Metrics				Balance Sheet/Income Statement					Earnings					Capitalization		Asset Quality		
		DL- HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Net Income (\$000)	NIM (%)	ROAA (%)	ROAE (%)	S Corp	Efficiency Ratio (%)	Tier 1 Leverage Ratio (%)	NCL/ Loans (%)	NCO/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)	
152. Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	201,896	74,776	181,748	19,269	442	3.83	0.87	9.36	No	67.09	10.75	0.19	-0.01	1.48	
153. Ponce Bank	NY	71.86	64.29	71.38	1	2,527,056	1,646,389	1,378,381	442,729	1,147	2.66	0.19	1.04	No	90.13	19.51	1.41	0.56	1.76	
154. Priority Bank	AR	27.44	33.33	87.80	4	96,910	76,229	74,025	10,828	826	5.00	3.71	31.81	Yes	62.99	12.11	2.34	-0.02	1.89	
155. PriorityOne Bank	MS	43.10	53.33	28.64	1	1,031,026	762,576	911,315	89,594	2,903	3.77	1.14	13.08	Yes	70.85	9.47	0.36	-0.01	1.63	
156. PROGRESSIVE NATIONAL BANK	LA	NA	60.00	46.30	5	121,065	75,978	109,175	11,619	380	4.03	1.26	13.36	Yes	71.15	10.01	0.05	0.09	1.05	
157. Pulaski Savings Bank	IL	NA	100.00	96.08	5	51,871	42,920	42,084	5,273	(8)	3.23	-0.06	-0.61	No	102.04	10.20	0.00	0.00	0.29	
158. Quontic Bank	NY	41.63	0.00	90.07	2	583,673	390,630	471,165	81,446	(680)	4.52	-0.44	-3.33	No	109.34	11.87	4.55	0.00	0.08	
159. Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	55,663	22,385	48,157	6,854	83	3.46	0.60	4.94	Yes	83.13	15.35	0.00	-0.02	3.85	
160. River Bank & Trust	AL	41.14	60.00	32.01	1	2,988,763	1,915,955	2,665,639	197,147	5,570	2.78	0.77	11.95	No	61.48	8.07	0.25	0.00	1.34	
161. RiverHills Bank	MS	46.89	75.00	29.43	1	390,500	151,691	346,565	36,397	1,121	2.40	1.16	12.63	Yes	57.97	11.49	0.69	0.01	3.28	
162. Robertson Banking Company	AL	57.10	85.71	43.40	1	455,079	293,392	412,766	35,582	1,941	3.76	1.75	22.78	Yes	52.95	9.28	0.57	0.08	1.42	
163. Royal Business Bank	CA	29.96	46.15	37.95	4	4,106,226	3,341,515	3,190,556	636,576	12,966	3.87	1.30	8.24	No	47.25	14.86	0.76	0.02	1.29	
164. Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	115,141	41,293	103,031	11,975	312	3.39	1.09	10.96	Yes	66.91	13.09	0.13	0.42	1.55	
165. Security Bank and Trust Company	TN	NA	90.00	30.22	5	1,065,018	736,578	937,267	100,496	3,436	3.04	1.30	13.88	No	44.87	10.03	0.01	0.05	0.47	
166. Security Federal Bank	SC	34.47	56.25	33.72	3	1,341,100	586,557	1,134,392	108,405	2,533	3.16	0.74	9.64	No	73.40	10.39	1.07	0.00	2.07	
167. Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	340,203	196,348	292,027	44,567	1,926	4.44	2.31	17.67	No	40.65	14.52	3.37	0.04	2.05	
168. South Georgia Banking Company	GA	NA	100.00	23.15	5	611,781	335,550	546,608	63,045	2,548	4.21	1.64	16.70	No	55.20	10.65	0.25	0.00	1.33	
169. Southeast First National Bank	GA	44.51	66.67	55.59	1	62,447	16,557	55,273	7,065	42	2.93	0.27	2.38	No	86.82	11.85	1.02	0.00	1.72	
170. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,404,042	1,499,431	2,034,721	324,647	5,640	3.58	0.91	7.45	No	68.73	12.39	0.47	0.03	1.36	
171. Southern Heritage Bank	LA	33.36	30.00	40.15	4	361,523	248,700	329,166	30,231	1,035	3.70	1.12	14.01	Yes	72.11	10.39	0.30	0.03	0.66	
172. Southern Independent Bank	AL	NA	100.00	37.67	5	335,532	144,435	293,849	29,744	965	3.42	1.18	14.44	No	47.24	13.19	0.15	0.01	1.14	
173. Spring Bank	NY	NA	100.00	32.10	5	381,097	224,596	325,332	50,433	1,916	5.10	2.16	17.30	No	41.78	15.24	1.98	0.02	1.00	
174. St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	264,484	132,690	183,115	71,407	104	3.27	0.16	0.59	No	94.65	30.11	1.27	-0.16	1.56	
175. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	2,155,252	1,299,156	1,937,065	206,111	3,106	4.64	0.58	6.13	No	83.88	11.54	1.02	0.20	1.57	
176. Sycamore Bank*	MS	58.64	60.00	38.39	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
177. Tensas State Bank	LA	NA	80.00	19.31	5	173,657	103,100	145,706	18,142	587	3.56	1.36	13.15	Yes	63.27	13.68	0.97	0.03	1.08	
178. Texas National Bank	TX	81.16	66.67	35.06	1	706,127	397,209	626,330	67,077	1,823	4.23	1.03	11.28	No	66.55	10.98	0.34	0.04	1.49	
179. Troy Bank & Trust Company	AL	46.64	54.55	30.08	1	1,448,218	913,043	1,308,783	128,280	720	3.02	0.20	2.26	No	64.46	10.43	0.38	0.05	1.42	
180. Union Bank & Trust Company	AR	NA	100.00	25.50	5	293,718	218,233	255,223	21,565	1,159	3.92	1.61	22.52	Yes	60.26	10.14	0.29	0.00	1.62	
181. United Bank	AL	46.37	63.16	23.49	1	1,114,607	698,357	986,988	105,770	5,129	4.29	1.79	20.29	No	48.74	11.83	0.93	0.01	1.55	
182. United Bank of Philadelphia	PA	NA	50.00	16.14	5	59,023	32,041	52,994	5,613	16	6.29	0.11	1.14	No	98.98	9.65	13.12	-0.08	0.42	
183. United Community Bank	LA	19.63	10.00	18.22	4	669,176	474,013	577,343	85,542	6,506	5.40	3.95	31.43	Yes	43.31	13.58	0.21	-0.36	3.63	
184. United Mississippi Bank	MS	NA	60.00	25.88	5	455,949	298,639	394,383	48,312	1,194	3.72	1.06	10.00	Yes	74.30	12.18	0.23	-0.07	1.03	
185. Unity Bank of Mississippi	MS	70.81	75.00	25.06	1	291,174	115,892	271,248	14,330	360	2.95	0.49	9.95	No	76.81	9.65	0.98	0.04	2.03	
186. VCC Bank	VA	NA	50.00	33.95	5	269,441	216,652	178,875	65,286	98	3.17	0.15	0.60	No	84.57	25.24	1.00	0.00	0.81	
187. Washington State Bank	LA	47.97	57.14	23.59	1	303,498	230,205	269,007	24,749	1,259	4.23	1.69	20.88	Yes	58.48	9.42	1.02	0.04	1.26	
188. Wayne County Bank	TN	NA	83.33	25.78	5	441,191	293,812	382,349	53,532	1,318	4.02	1.23	9.99	No	55.68	13.39	1.38	0.12	1.29	

\* Acquired by BankFirst Capital Corp. in October 2022.

**CDF CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2023**

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189.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	845,055	474,292	721,504	69,637	2,392	3.09	1.08	14.25	No	59.01	11.01	0.19	0.01	1.11
190.	Whitesville State Bank	WV	34.47	25.00	49.46	4	129,079	68,988	122,540	6,104	164	3.29	0.51	11.33	No	85.05	8.90	0.41	0.15	1.20
191.	Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	323,388	242,585	279,368	28,549	1,190	4.26	1.58	16.90	Yes	61.51	10.01	0.53	0.00	1.01