

CDFI Banking Industry Peer Group Report

YEAR-END 2018

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. 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 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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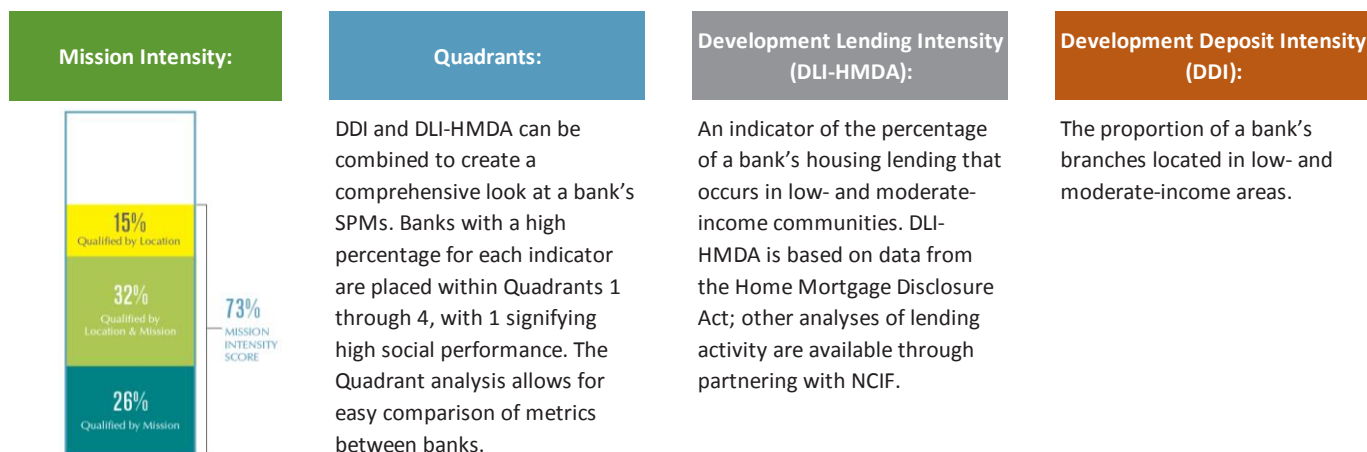
PEER GROUP DATA: YEAR-END 2018

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the year-end of 2018. As of December 31, 2018, there were 131 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 (%)
TOTAL				\$51,917,135	\$37,301,083	\$43,245,270	\$5,894,910	\$565,904								
MEDIAN	48.73	66.67	31.67	\$255,340	\$179,139	\$213,827	\$25,532	\$2,809	4.09	1.08	9.51	70.73	10.53	0.84	0.11	1.18
AVERAGE	49.48	67.54	34.06	\$405,603	\$291,415	\$337,854	\$46,054	\$4,421	4.06	1.06	8.88	72.92	11.09	1.43	0.17	1.30
MAXIMUM	99.79	100.00	97.95	\$2,997,331	\$2,575,527	\$2,466,922	\$434,351	\$39,198	5.56	7.55	42.58	132.22	21.96	11.59	2.80	6.51
MINIMUM	5.41	0.00	1.56	\$23,194	\$3,205	\$20,599	\$2,149	(\$4,791)	2.13	-2.31	-91.40	29.19	2.77	0.00	-0.63	0.32

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).



*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	32.62	50.00	29.78	3	2,997,331
2.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076
3.	BankPlus	MS	23.63	55.36	31.29	3	2,761,289
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,622,437
5.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,387,751
6.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161
7.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,178,729
8.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,127,209
9.	Ponce Bank	NY	71.87	64.29	71.38	1	1,058,206
10.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,047,355
11.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,010,603
12.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	975,235
13.	First General Bank	CA	NA	25.00	22.99	2 or 4	947,186
14.	Security Federal Bank	SC	34.47	53.33	33.72	3	912,599
15.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503
16.	First State Bank	MS	NA	92.86	43.53	1 or 3	835,378
17.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011
18.	OneUnited Bank	MA	74.38	80.00	97.95	1	656,198
19.	PriorityOne Bank	MS	43.10	57.14	28.64	1	648,839
20.	United Bank	AL	46.37	61.11	23.49	1	637,856

Total Loans			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Total Loans (\$000)
1.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	2,575,527
2.	BankPlus	MS	23.63	55.36	31.29	3	2,761,289	2,081,044
3.	First, A National Banking Association	MS	32.62	50.00	29.78	3	2,997,331	2,065,260
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,622,437	1,279,003
5.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161	983,020
6.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,387,751	959,531
7.	Ponce Bank	NY	71.87	64.29	71.38	1	1,058,206	931,168
8.	First General Bank	CA	NA	25.00	22.99	2 or 4	947,186	883,746
9.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,178,729	872,290
10.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,127,209	813,543
11.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	975,235	766,835
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,010,603	755,056
13.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503	685,897
14.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	625,497
15.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,047,355	610,740
16.	First State Bank	MS	NA	92.86	43.53	1 or 3	835,378	552,902
17.	PriorityOne Bank	MS	43.10	57.14	28.64	1	648,839	511,121
18.	OneUnited Bank	MA	74.38	80.00	97.95	1	656,198	493,659
19.	International Bank of Chicago	IL	23.53	57.14	32.69	3	636,817	450,950
20.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	514,262	450,175

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.	BankPlus	MS	23.63	55.36	31.29	3	2,761,289	2,466,922
2.	First, A National Banking Association	MS	32.62	50.00	29.78	3	2,997,331	2,461,439
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	2,195,274
4.	First Choice Bank	CA	5.41	0.00	21.22	4	1,622,437	1,252,512
5.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161	1,162,325
6.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,387,751	1,140,295
7.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,127,209	1,033,149
8.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,178,729	1,020,002
9.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,047,355	916,754
10.	Ponce Bank	NY	71.87	64.29	71.38	1	1,058,206	846,662
11.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	975,235	829,361
12.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,010,603	805,583
13.	First General Bank	CA	NA	25.00	22.99	2 or 4	947,186	804,154
14.	Security Federal Bank	SC	34.47	53.33	33.72	3	912,599	771,425
15.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503	761,077
16.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	687,150
17.	First State Bank	MS	NA	92.86	43.53	1 or 3	835,378	643,743
18.	United Bank	AL	46.37	61.11	23.49	1	637,856	576,959
19.	International Bank of Chicago	IL	23.53	57.14	32.69	3	636,817	560,233
20.	Carver Federal Savings Bank	NY	NA	66.67	40.56	1 or 3	592,255	520,615

Leverage Ratio			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1.	CBW Bank	KS	NA	100.00	33.32	1 or 3	51,951	21.96
2.	Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	259,428	21.02
3.	Metro Bank	KY	NA	100.00	11.59	1 or 3	26,189	19.95
4.	Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	65,100	18.01
5.	Mitchell Bank	WI	NA	66.67	38.51	1 or 3	46,847	17.37
6.	Bank of Vernon	AL	NA	66.67	24.31	1 or 3	149,184	16.92
7.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	177,251	16.26
8.	First Eagle Bank	IL	23.32	50.00	45.67	3	506,632	16.14
9.	Helena National Bank	AR	NA	83.33	11.72	1 or 3	163,696	15.90
10.	Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	56,602	15.82
11.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	129,814	15.61
12.	First Bank of Linden	AL	NA	100.00	14.97	1 or 3	77,438	14.76
13.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	349,829	14.43
14.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	514,262	14.31
15.	Pike National Bank	MS	NA	80.00	35.21	1 or 3	246,612	13.85
16.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	77,874	13.78
17.	Ponce Bank	NY	71.87	64.29	71.38	1	1,058,206	13.66
18.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	13.66
19.	Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	340,427	13.62
20.	Merchants & Marine Bank	MS	40.30	58.33	30.12	1	558,741	13.53

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. CBW Bank	KS	NA	100.00	33.32	1 or 3	51,951	No	7.55
2. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	177,251	Yes	4.78
3. First Eagle Bank	IL	23.32	50.00	45.67	3	506,632	Yes	2.76
4. Native American Bank, N.A.	CO	NA	100.00	1.59	1 or 3	113,297	No	2.35
5. First General Bank	CA	NA	25.00	22.99	2 or 4	947,186	No	2.31
6. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	253,711	Yes	2.31
7. Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	179,759	Yes	2.14
8. Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	145,523	Yes	2.02
9. Peoples Bank	MS	36.01	100.00	25.20	3	297,303	Yes	1.99
10. Bank of Okolona	MS	NA	75.00	22.51	1 or 3	197,423	Yes	1.95
11. Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	No	1.94
12. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161	Yes	1.85
13. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,446	Yes	1.83
14. Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	Yes	1.81
15. American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	514,262	No	1.80
16. Spring Bank	NY	NA	100.00	32.10	1 or 3	182,045	No	1.69
17. Delta Bank	LA	NA	80.00	27.90	1 or 3	296,921	Yes	1.67
18. Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503	No	1.66
19. Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,222	Yes	1.64
20. BOM Bank	LA	53.38	58.33	35.54	1	426,010	Yes	1.64

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. CBW Bank	KS	NA	100.00	33.32	1 or 3	51,951	No	42.58
2. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	253,711	Yes	27.75
3. Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	177,251	Yes	25.71
4. Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	179,759	Yes	23.06
5. Native American Bank, N.A.	CO	NA	100.00	1.59	1 or 3	113,297	No	21.67
6. Peoples Bank	MS	36.01	100.00	25.20	3	297,303	Yes	20.96
7. Delta Bank	LA	NA	80.00	27.90	1 or 3	296,921	Yes	20.82
8. Bank of Okolona	MS	NA	75.00	22.51	1 or 3	197,423	Yes	19.10
9. First General Bank	CA	NA	25.00	22.99	2 or 4	947,186	No	18.67
10. Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	Yes	18.61
11. Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,222	Yes	18.54
12. Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,446	Yes	17.75
13. Texas National Bank	TX	81.16	60.00	35.06	1	303,646	No	17.70
14. United Bank	AL	46.37	61.11	23.49	1	637,856	No	17.63
15. First Eagle Bank	IL	23.32	50.00	45.67	3	506,632	Yes	17.56
16. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161	Yes	16.76
17. Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	420,400	Yes	16.63
18. BOM Bank	LA	53.38	58.33	35.54	1	426,010	Yes	16.62
19. Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	145,523	Yes	16.35
20. Quontic Bank	NY	41.64	0.00	90.07	2	364,005	Yes	16.24

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	25.00	22.99	2 or 4	947,186	29.19
2.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	514,262	35.09
3.	First Eagle Bank	IL	23.32	50.00	45.67	3	506,632	37.35
4.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	40.86
5.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503	46.50
6.	CBW Bank	KS	NA	100.00	33.32	1 or 3	51,951	48.25
7.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	477,405	49.73
8.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	129,814	50.90
9.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	249,759	53.00
10.	Savoy Bank	NY	69.66	0.00	43.66	2	349,511	53.36
11.	Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	145,523	54.29
12.	BNA Bank	MS	NA	50.00	41.79	1 or 3	506,520	54.30
13.	RiverHills Bank	MS	46.89	75.00	29.43	1	315,992	56.84
14.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	197,423	57.04
15.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	177,251	57.06
16.	Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	252,063	57.11
17.	United Bank	AL	46.37	61.11	23.49	1	637,856	58.17
18.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	179,759	58.24
19.	First State Bank	MS	NA	92.86	43.53	1 or 3	835,378	58.27
20.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	58.30

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 2018

		Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		ST	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 (%)
1.	American Plus Bank, N.A.	CA	29.23	0.00	30.14	4	514,262	450,175	424,587	72,384	8,944	3.83	1.80	13.24	No	35.09	14.31	0.04	0.00	1.35
2.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.48	2 or 4	80,723	60,147	69,730	10,802	(65)	2.56	-0.08	-0.60	No	88.98	13.24	0.84	0.49	0.79
3.	Bank of Anguilla	MS	NA	100.00	12.17	1 or 3	150,720	100,961	115,663	13,120	1,282	4.55	0.88	9.90	No	71.02	10.01	2.55	0.12	1.79
4.	Bank of Cherokee County	OK	NA	66.67	45.23	1 or 3	111,914	77,518	102,138	9,420	578	4.20	0.56	6.22	No	86.95	8.97	0.84	0.04	1.11
5.	Bank of Commerce	MS	NA	100.00	39.71	1 or 3	477,405	272,150	410,674	44,280	6,559	3.41	1.43	15.58	No	49.73	9.28	0.65	0.23	1.49
6.	Bank of Franklin	MS	NA	40.00	37.67	2 or 4	138,625	90,516	122,970	15,265	1,337	4.53	0.98	9.09	No	73.41	11.16	1.09	0.08	1.18
7.	Bank of Kilmichael	MS	NA	75.00	20.70	1 or 3	178,222	113,263	154,886	16,303	2,843	4.18	1.64	18.54	Yes	61.16	9.74	0.38	0.30	1.29
8.	Bank of Lake Village	AR	NA	50.00	8.53	1 or 3	66,142	33,867	58,353	7,760	794	4.28	1.18	11.04	No	67.05	11.78	2.72	0.08	2.21
9.	Bank of Okolona	MS	NA	75.00	22.51	1 or 3	197,423	150,473	168,555	20,000	3,719	4.92	1.95	19.10	Yes	57.04	10.32	1.50	0.47	1.33
10.	Bank of Rio Vista*	CA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11.	Bank of St. Francisville	LA	52.03	0.00	35.51	2	132,947	99,977	113,256	14,033	1,625	4.60	1.21	12.61	Yes	72.24	10.84	0.84	0.07	1.38
12.	Bank of Vernon	AL	NA	66.67	24.31	1 or 3	149,184	115,663	123,419	25,062	2,328	4.23	1.59	9.58	No	59.40	16.92	0.80	-0.02	1.49
13.	Bank of Winona	MS	NA	100.00	44.32	1 or 3	116,894	50,567	100,139	12,491	1,016	3.79	0.87	8.27	Yes	74.90	11.01	2.31	0.00	1.04
14.	Bank of York	AL	NA	100.00	31.60	1 or 3	108,767	44,930	79,635	9,691	986	3.23	1.01	9.99	Yes	71.51	10.40	0.43	0.04	0.93
15.	Bank 2	OK	34.42	100.00	39.09	3	192,527	147,686	171,070	19,019	1,103	4.75	0.66	6.02	No	87.95	8.16	0.02	0.00	0.97
16.	BankFirst Financial Services	MS	51.73	76.47	32.26	1	975,235	766,835	829,361	107,432	10,708	3.74	1.11	10.22	No	64.04	10.74	1.38	0.05	1.08
17.	BankPlus	MS	23.63	55.36	31.29	3	2,761,289	2,081,044	2,466,922	265,433	20,388	4.09	0.75	7.58	No	73.30	9.79	0.75	0.49	1.18
18.	Beneficial State Bank	CA	75.88	84.62	45.58	1	1,010,603	755,056	805,583	115,176	1,438	4.61	0.15	1.35	No	84.08	10.54	0.84	0.53	2.23
19.	BNA Bank	MS	NA	50.00	41.79	1 or 3	506,520	308,333	431,431	58,916	7,109	3.43	1.39	12.13	No	54.30	11.84	1.38	0.33	1.64
20.	BOM Bank	LA	53.38	58.33	35.54	1	426,010	354,710	372,832	40,810	6,696	4.80	1.64	16.62	Yes	67.02	9.37	0.54	0.24	0.56
21.	Broadway Federal Bank	CA	71.12	66.67	89.23	1	407,170	364,716	284,223	51,221	1,297	2.65	0.32	2.56	No	97.28	12.03	0.25	-0.03	0.80
22.	Caldwell Bank & Trust Co.	LA	NA	100.00	41.15	1 or 3	158,283	112,616	133,261	17,492	1,141	4.39	0.70	6.41	Yes	76.49	10.84	2.82	1.14	0.72
23.	Carver Federal Savings Bank	NY	NA	66.67	40.56	1 or 3	592,255	427,406	520,615	62,426	4,040	2.94	0.63	6.37	No	88.24	10.79	3.84	0.00	1.12
24.	Carver State Bank	GA	NA	100.00	37.23	1 or 3	39,508	25,262	31,776	4,086	203	5.41	0.50	4.98	No	84.50	10.08	2.64	0.38	1.38
25.	CBW Bank	KS	NA	100.00	33.32	1 or 3	51,951	3,205	39,753	11,212	3,913	2.25	7.55	42.58	No	48.25	21.96	0.56	0.00	1.53
26.	Central Bank of Kansas City	MO	NA	100.00	10.76	1 or 3	177,251	143,777	137,221	28,649	7,558	4.93	4.78	25.71	Yes	57.06	16.26	0.00	-0.12	1.20
27.	Century Bank of the Ozarks	MO	NA	100.00	24.58	1 or 3	179,759	149,415	157,625	16,576	3,769	5.01	2.14	23.06	Yes	58.24	9.15	0.12	0.22	1.73
28.	Citizens Bank (Byhalia)	MS	34.41	0.00	40.71	4	73,132	39,607	63,721	8,889	559	4.30	0.76	6.38	No	72.66	12.11	1.20	0.33	0.74
29.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	420,400	323,973	364,750	38,244	6,268	4.37	1.48	16.63	Yes	68.06	10.40	1.56	0.12	1.43
30.	Citizens Bank & Trust Company	MS	66.98	66.67	21.80	1	126,745	94,609	102,919	13,271	773	4.48	0.58	5.73	Yes	74.45	9.96	5.20	0.74	1.02
31.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,349,161	983,020	1,162,325	147,159	25,088	3.58	1.85	16.76	Yes	59.30	10.25	0.56	0.07	1.24
32.	Citizens Progressive Bank	LA	NA	100.00	23.88	1 or 3	160,433	124,065	134,151	19,633	1,905	4.55	1.19	9.69	Yes	69.35	9.74	2.04	0.32	0.85
33.	Citizens Savings Bank & Trust Company	TN	NA	66.67	7.92	1 or 3	103,080	83,998	92,603	6,234	20	4.46	0.02	0.33	No	97.95	6.22	4.06	0.37	1.72
34.	Citizens Trust Bank	GA	99.79	100.00	30.34	1	410,144	260,919	348,671	43,569	4,351	3.90	1.07	10.55	No	71.85	11.19	0.58	0.09	0.63
35.	City First Bank of D.C., N.A.	DC	NA	0.00	31.39	2 or 4	367,101	130,970	288,717	30,986	1,049	2.78	0.33	3.51	No	85.23	9.55	0.09	-0.19	1.67
36.	City National Bank of New Jersey	NJ	NA	100.00	28.50	1 or 3	167,570	95,481	161,080	3,842	(4,791)	3.54	-2.31	-91.40	No	103.54	2.77	5.55	0.67	6.51
37.	Cleveland State Bank	MS	NA	80.00	37.05	1 or 3	226,828	125,843	198,636	21,362	2,777	4.02	1.23	13.04	No	65.15	11.17	0.21	0.02	1.34
38.	Cofax Banking Company	LA	27.43	20.00	49.55	4	121,071	60,360	101,917	9,563	1,246	3.79	1.13	13.39	Yes	71.67	9.39	0.60	0.01	0.40

*Bank of Rio Vista was acquired by Farmers & Merchants Bancorp on October 10, 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 2018

		Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		ST	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 (%)
39.	Columbia Savings and Loan Association	WI	NA	100.00	64.35	1 or 3	23,194	18,153	21,021	2,149	27	4.71	0.11	1.27	No	97.20	8.64	6.50	0.12	0.88
40.	Commercial Bank	MS	NA	40.00	27.31	2 or 4	150,301	88,675	123,594	16,159	1,621	4.12	1.06	10.73	No	67.19	10.81	0.26	0.01	1.55
41.	Commercial Capital Bank	LA	NA	66.67	25.83	1 or 3	145,523	114,164	124,071	19,693	3,183	4.74	2.02	16.35	Yes	54.29	11.67	2.55	0.27	1.31
42.	Commonwealth National Bank	AL	NA	100.00	20.33	1 or 3	47,588	17,383	43,715	3,741	(621)	3.83	-1.28	-16.12	No	109.15	8.54	3.66	2.80	2.61
43.	Community Bank of the Bay	CA	NA	50.00	16.27	1 or 3	390,671	315,415	326,354	47,675	2,827	4.04	0.78	7.08	No	70.95	12.06	0.44	0.14	1.08
44.	Community Commerce Bank	CA	NA	0.00	18.48	2 or 4	259,428	185,299	166,173	52,649	2,790	4.27	1.22	5.39	No	63.90	21.02	0.44	0.01	1.16
45.	Concordia Bank & Trust Co.	LA	NA	85.71	29.14	1 or 3	506,469	253,960	424,049	61,273	5,845	3.33	1.16	9.63	Yes	66.83	12.14	0.81	0.10	0.41
46.	Cottonport Bank	LA	65.17	83.33	33.99	1	326,868	224,321	282,933	42,737	3,903	4.30	1.16	9.61	No	70.23	12.92	1.52	-0.23	1.25
47.	Cross Keys Bank	LA	54.37	62.50	25.17	1	382,804	233,462	302,023	43,414	4,094	3.88	1.14	9.67	Yes	67.01	11.92	0.87	0.72	0.70
48.	Delta Bank	LA	NA	80.00	27.90	1 or 3	296,921	206,033	269,435	25,110	4,975	4.23	1.67	20.82	Yes	61.82	8.52	2.02	0.20	1.08
49.	Farmers & Merchants Bank	MS	NA	66.67	21.17	1 or 3	340,427	196,306	273,221	45,911	5,105	4.81	1.53	11.48	No	65.29	13.62	0.99	0.15	1.65
50.	First American International Bank*	NY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
51.	First American National Bank	MS	NA	55.56	57.61	1 or 3	263,698	140,673	230,961	28,816	1,838	4.08	0.71	6.59	Yes	80.99	11.56	1.16	0.18	1.22
52.	First Bank of Linden	AL	NA	100.00	14.97	1 or 3	77,438	31,797	65,979	11,396	667	3.67	0.85	5.94	No	71.30	14.76	0.32	0.69	1.00
53.	First Choice Bank	CA	5.41	0.00	21.22	4	1,622,437	1,279,003	1,252,512	256,330	15,979	4.97	1.35	9.83	No	59.16	12.03	0.14	0.10	0.86
54.	First Eagle Bank	IL	23.32	50.00	45.67	3	506,632	390,788	405,595	82,716	13,805	4.14	2.76	17.56	Yes	37.35	16.14	0.04	0.00	1.95
55.	First General Bank	CA	NA	25.00	22.99	2 or 4	947,186	883,746	804,154	121,938	21,105	4.58	2.31	18.67	No	29.19	12.81	0.17	-0.01	0.88
56.	First Independence Bank	MI	22.29	66.67	42.35	3	259,692	177,299	194,797	21,495	3,050	4.54	1.16	14.96	No	82.43	9.65	0.51	0.07	0.82
57.	First National Bank and Trust	AL	NA	100.00	33.98	1 or 3	145,914	89,321	129,712	15,845	905	3.48	0.64	5.72	Yes	82.57	12.06	2.80	0.06	1.44
58.	First Security Bank	MS	40.60	35.29	34.22	2	546,716	358,446	478,041	62,385	7,422	4.31	1.32	11.66	No	64.42	10.86	0.43	0.14	0.95
59.	First Southwest Bank	CO	NA	71.43	20.93	1 or 3	303,821	227,540	258,786	31,161	2,526	4.37	0.86	8.32	No	75.47	9.13	0.56	0.02	1.29
60.	First State Bank	MS	NA	92.86	43.53	1 or 3	835,378	552,902	643,743	103,265	9,634	3.50	1.16	9.44	No	58.27	11.57	0.99	0.10	0.82
61.	First, A National Banking Association	MS	32.62	50.00	29.78	3	2,997,331	2,065,260	2,461,439	434,351	26,895	4.03	1.11	8.34	No	64.07	12.24	1.12	0.01	0.49
62.	FNB Oxford Bank	MS	NA	83.33	42.81	1 or 3	309,392	199,486	252,810	37,210	3,365	3.49	1.09	9.40	No	62.92	12.16	0.24	0.04	1.10
63.	FNBC Bank	AR	NA	75.00	26.94	1 or 3	464,018	342,902	350,310	42,195	5,523	3.87	1.23	13.08	Yes	65.23	9.52	3.46	0.17	1.74
64.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	1 or 3	168,446	102,965	147,329	15,329	2,940	4.31	1.83	17.75	Yes	62.24	9.37	0.30	0.04	1.04
65.	GN Bank	IL	NA	100.00	77.17	1 or 3	139,918	53,149	127,941	11,962	12	3.27	0.01	0.10	No	113.55	9.43	1.57	-0.05	0.93
66.	Golden Bank, N.A.	TX	23.36	42.86	17.36	4	904,503	685,897	761,077	118,909	14,259	4.04	1.66	12.80	No	46.50	13.30	0.49	0.00	1.25
67.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	253,711	188,104	209,333	20,737	5,660	4.80	2.31	27.75	Yes	59.61	8.35	0.10	0.06	0.68
68.	Guaranty Bank & Trust Company	MS	71.46	56.25	23.53	1	831,011	625,497	687,150	83,813	14,627	4.17	1.81	18.61	Yes	58.30	10.31	0.54	0.35	1.17
69.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	282,357	216,319	219,151	20,432	190	3.97	0.07	0.95	No	94.10	7.56	0.93	0.12	0.96
70.	Helena National Bank	AR	NA	83.33	11.72	1 or 3	163,696	64,995	137,751	25,549	712	3.12	0.40	2.83	No	85.52	15.90	0.82	0.11	2.80
71.	Holmes County Bank and Trust Company	MS	NA	100.00	19.40	1 or 3	116,784	44,960	100,425	14,041	870	3.23	0.73	6.25	Yes	77.70	12.74	4.46	0.16	1.63
72.	Homeland Federal Savings Bank	LA	37.95	66.67	37.81	3	297,631	244,493	245,851	31,041	3,976	4.85	1.47	14.41	Yes	66.01	10.68	0.72	0.17	1.33
73.	Industrial Bank	DC	50.33	62.50	40.02	1	432,771	311,746	351,001	35,304	1,002	4.43	0.24	2.87	No	90.19	8.67	5.06	-0.35	1.33
74.	INSOUTH Bank	TN	57.51	66.67	33.73	1	323,312	253,770	270,254	31,494	4,017	4.79	1.25	13.23	No	67.30	9.84	0.87	0.09	0.99
75.	International Bank of Chicago	IL	23.53	57.14	32.69	3	636,817	450,950	560,233	74,446	8,434	3.85	1.40	11.56	Yes	60.87	11.96	3.76	0.23	1.49
76.	Jefferson Bank	MS	NA	100.00	2.19	1 or 3	129,814	91,487	99,569	19,994	1,619	5.53	1.32	7.98	No	50.90	15.61	0.01	0.03	4.80

*First American International Bank was acquired by RBB Bancorp on October 15, 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 2018

		Social Performance Metrics					Balance Sheet/Income Statement					Earnings					Capitalization	Asset Quality		
		ST	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 (%)
77.	Legacy Bank & Trust Company	MO	50.50	50.00	32.95	1	252,063	213,220	216,366	27,377	3,710	4.75	1.55	14.98	No	57.11	9.57	0.06	0.05	1.39
78.	Liberty Bank & Trust Company	LA	49.11	78.95	46.26	1	591,186	328,655	515,084	50,584	5,046	4.11	0.84	10.32	No	78.57	9.09	1.62	0.44	1.55
79.	Magnolia State Bank	MS	39.35	75.00	36.14	3	329,258	258,263	295,830	32,347	3,147	4.11	0.95	9.79	Yes	74.05	9.77	0.33	0.20	0.82
80.	Mechanics & Farmers Bank	NC	NA	100.00	7.26	1 or 3	256,968	174,449	233,161	19,501	598	3.39	0.23	3.20	No	92.67	7.91	0.74	-0.10	1.19
81.	Mechanics Bank	MS	NA	100.00	44.77	1 or 3	222,861	157,888	190,683	23,656	1,959	3.92	0.88	8.34	No	73.34	10.52	1.91	-0.01	1.27
82.	Merchants & Farmers Bank	MS	70.81	75.00	25.06	1	101,277	44,350	88,045	9,889	792	3.70	0.78	8.21	Yes	76.41	10.80	3.57	0.21	1.60
83.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	1 or 3	66,542	42,421	59,350	6,901	584	5.33	0.96	8.62	Yes	83.64	11.02	2.37	0.50	0.99
84.	Merchants & Marine Bank	MS	40.30	58.33	30.12	1	558,741	304,849	476,217	69,032	4,353	3.24	0.76	6.43	No	72.63	13.53	1.80	0.11	1.00
85.	Merchants & Planters Bank	MS	23.87	25.00	30.96	4	91,421	54,234	82,634	8,415	323	3.82	0.35	3.89	No	85.28	8.45	0.00	0.16	1.07
86.	Metro Bank	KY	NA	100.00	11.59	1 or 3	26,189	14,004	20,599	5,237	(16)	2.52	-0.06	-0.31	No	101.20	19.95	1.56	-0.06	1.01
87.	Mission National Bank	CA	NA	66.67	45.12	1 or 3	248,350	201,007	209,081	30,176	2,530	3.57	0.93	8.72	No	67.26	11.66	0.75	0.44	1.46
88.	Mission Valley Bank	CA	NA	0.00	11.41	2 or 4	349,829	247,694	297,558	47,338	3,832	4.94	1.16	8.30	No	68.28	14.43	0.75	0.15	1.53
89.	Mitchell Bank	WI	NA	66.67	38.51	1 or 3	46,847	16,558	38,189	8,603	459	3.43	0.94	5.57	No	89.05	17.37	0.36	-0.02	1.23
90.	Native American Bank, N.A.	CO	NA	100.00	1.59	1 or 3	113,297	93,067	89,159	12,627	2,442	4.63	2.35	21.67	No	90.95	9.34	3.40	0.13	1.00
91.	Neighborhood National Bank	CA	NA	66.67	19.23	1 or 3	65,100	39,956	51,078	11,242	(1,335)	4.44	-2.31	-13.37	No	126.77	18.01	0.18	-0.63	2.99
92.	Noah Bank	PA	NA	20.00	1.56	2 or 4	427,222	326,803	369,712	45,792	1,822	3.71	0.46	4.21	No	69.45	10.54	2.37	1.49	1.34
93.	OneUnited Bank	MA	74.38	80.00	97.95	1	656,198	493,659	375,805	42,364	510	2.13	0.08	1.18	No	111.23	5.76	0.79	-0.03	0.33
94.	Oxford University Bank	MS	NA	66.67	44.93	1 or 3	155,551	124,667	133,338	15,925	1,282	3.75	0.85	9.16	No	66.47	10.39	0.27	0.11	1.02
95.	Pacific Global Bank	IL	61.09	100.00	88.26	1	208,253	162,750	183,380	22,965	2,881	4.18	1.47	13.30	No	59.61	11.21	0.70	0.17	1.47
96.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	355,907	284,243	313,546	31,523	2,490	3.84	0.71	8.35	Yes	78.22	8.94	1.61	0.12	0.85
97.	Peoples Bank	MS	36.01	100.00	25.20	3	297,303	243,718	255,795	27,473	5,762	5.56	1.99	20.96	Yes	70.00	9.25	1.52	0.28	1.25
98.	Pike National Bank	MS	NA	80.00	35.21	1 or 3	246,612	147,490	211,287	32,371	2,599	4.36	1.07	8.17	No	70.57	13.85	1.13	0.17	1.35
99.	Planters Bank and Trust Company	MS	69.79	94.74	31.88	1	1,047,355	610,740	916,754	104,316	12,162	3.57	1.17	11.74	No	63.65	9.78	1.30	0.10	0.82
100.	Ponce Bank	NY	71.87	64.29	71.38	1	1,058,206	931,168	846,662	130,738	4,399	3.85	0.45	3.45	No	82.19	13.66	0.73	-0.04	1.36
101.	PriorityOne Bank	MS	43.10	57.14	28.64	1	648,839	511,121	518,810	73,561	10,142	4.24	1.58	14.32	Yes	69.93	11.19	1.09	0.27	1.06
102.	Progressive National Bank	LA	NA	33.33	46.30	2 or 4	60,653	38,287	55,581	4,895	334	4.08	0.57	7.17	Yes	86.45	8.15	0.21	0.01	0.66
103.	Pulaski Savings Bank	IL	NA	100.00	96.08	1 or 3	45,154	30,493	37,683	3,302	(412)	2.57	-0.94	-11.82	No	132.22	7.75	0.00	0.14	0.32
104.	Quontic Bank	NY	41.64	0.00	90.07	2	364,005	316,223	313,747	34,967	5,273	3.99	1.41	16.24	Yes	80.79	8.51	0.51	0.00	0.54
105.	Richland State Bank*	LA	52.06	62.50	23.89	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
106.	Richton Bank and Trust Company	MS	56.97	0.00	30.57	2	56,602	23,230	46,148	8,881	481	3.95	0.84	5.63	Yes	82.11	15.82	1.15	0.01	1.91
107.	RiverHills Bank	MS	46.89	75.00	29.43	1	315,992	190,390	254,072	31,844	4,805	3.33	1.52	15.45	Yes	56.84	10.17	0.77	0.20	2.17
108.	Robertson Banking Company	AL	57.10	83.33	43.40	1	304,453	246,378	259,785	31,314	4,692	4.22	1.56	14.88	Yes	58.40	10.22	0.02	0.02	1.24
109.	Royal Business Bank	CA	29.96	46.15	37.95	4	2,970,076	2,575,527	2,195,274	432,952	39,198	4.33	1.94	13.13	No	40.86	13.66	0.03	0.04	0.68
110.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	77,874	34,007	67,459	10,290	1,090	4.01	1.41	11.11	Yes	61.42	13.78	1.13	0.12	1.40
111.	Savoy Bank	NY	69.66	0.00	43.66	2	349,511	311,120	301,147	35,446	5,003	4.72	1.55	15.69	No	53.36	10.25	1.71	0.39	1.52
112.	Security Federal Bank	SC	34.47	53.33	33.72	3	912,599	439,225	771,425	90,360	7,923	3.39	0.89	8.85	No	71.33	9.78	1.60	-0.01	2.09
113.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	249,759	200,670	223,468	24,985	3,742	4.56	1.59	16.12	No	53.00	10.15	1.75	0.32	1.57
114.	South Carolina Community Bank	SC	NA	100.00	21.09	1 or 3	65,052	43,146	55,212	6,477	137	3.99	0.25	2.50	No	95.24	10.94	3.70	0.20	1.15

*Richland State Bank was acquired by Business First Bancshares on November 30, 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: YEAR-END 2018

			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 (%)
115.	Southern Bancorp Bank	AR	46.44	83.72	32.56	1	1,387,751	959,531	1,140,295	152,377	12,760	4.01	0.99	8.76	No	64.53	8.81	1.27	0.34	1.16
116.	Spring Bank	NY	NA	100.00	32.10	1 or 3	182,045	144,118	158,807	22,512	3,084	5.11	1.69	14.11	No	59.04	12.53	0.13	0.05	1.01
117.	Start Community Bank	CT	40.41	100.00	44.46	1	140,477	123,008	107,316	13,969	713	2.95	0.52	5.25	No	82.34	10.09	0.16	0.00	1.22
118.	State Bank & Trust Company	MS	57.32	65.71	28.41	1	1,178,729	872,290	1,020,002	123,420	9,288	3.82	0.82	7.78	No	72.71	8.71	0.41	0.14	0.99
119.	Sunrise Banks, N.A.	MN	NA	57.14	27.56	1 or 3	1,127,209	813,543	1,033,149	91,976	13,554	4.51	1.22	14.98	Yes	82.28	8.82	0.45	0.06	1.41
120.	Sycamore Bank	MS	58.64	60.00	38.39	1	221,634	154,693	192,431	21,325	2,203	3.95	0.97	10.47	No	71.68	9.88	0.39	0.07	0.77
121.	Tensas State Bank	LA	NA	80.00	19.31	1 or 3	151,387	86,092	122,834	18,976	1,821	3.69	1.22	9.68	Yes	66.40	12.75	1.62	0.18	1.10
122.	Texas National Bank	TX	81.16	60.00	35.06	1	303,646	180,979	265,629	25,515	4,273	5.10	1.63	17.70	No	65.04	9.21	0.56	-0.02	1.50
123.	Tri-State Bank of Memphis	TN	NA	100.00	17.10	1 or 3	82,336	51,230	69,424	12,617	972	4.53	1.12	7.41	No	73.28	12.93	2.70	0.02	2.51
124.	Union Bank & Trust Company	AR	NA	100.00	25.50	1 or 3	211,122	150,032	181,477	20,756	3,024	3.86	1.43	14.99	Yes	65.26	10.26	0.23	0.29	0.98
125.	United Bank	AL	46.37	61.11	23.49	1	637,856	409,749	576,959	57,843	9,490	3.84	1.50	17.63	No	58.17	9.45	1.03	0.27	1.07
126.	United Bank of Philadelphia	PA	NA	50.00	16.14	1 or 3	51,057	36,823	48,304	2,585	(628)	4.91	-1.16	-21.80	No	115.49	4.70	11.59	0.05	0.58
127.	United Mississippi Bank	MS	NA	54.55	25.88	1 or 3	357,671	272,626	319,029	36,059	2,897	4.29	0.81	8.06	Yes	81.83	9.98	2.78	0.11	0.67
128.	Urban Partnership Bank	IL	84.74	87.50	57.22	1	438,816	340,161	391,346	44,354	1,821	5.24	0.41	4.21	No	115.49	10.42	7.81	-0.53	2.41
129.	VCC Bank	VA	NA	50.00	33.95	1 or 3	194,139	141,290	149,960	21,362	1,705	2.82	0.94	8.48	No	69.65	10.93	3.44	0.31	0.73
130.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	606,858	392,587	495,063	82,514	7,051	3.48	1.16	8.80	No	60.37	13.09	0.53	0.10	1.05
131.	Winnsboro State Bank & Trust Co.	LA	NA	100.00	22.83	1 or 3	193,425	146,882	156,460	16,608	1,802	4.16	0.96	11.31	Yes	70.88	9.38	1.64	0.20	0.83

*Urban Partnership Bank was acquired by Providence Bank & Trust on January 29, 2019.

Source: SNL.com | As of 12/31/2018

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