

CDFI Banking Industry Peer Group Report

THIRD QUARTER 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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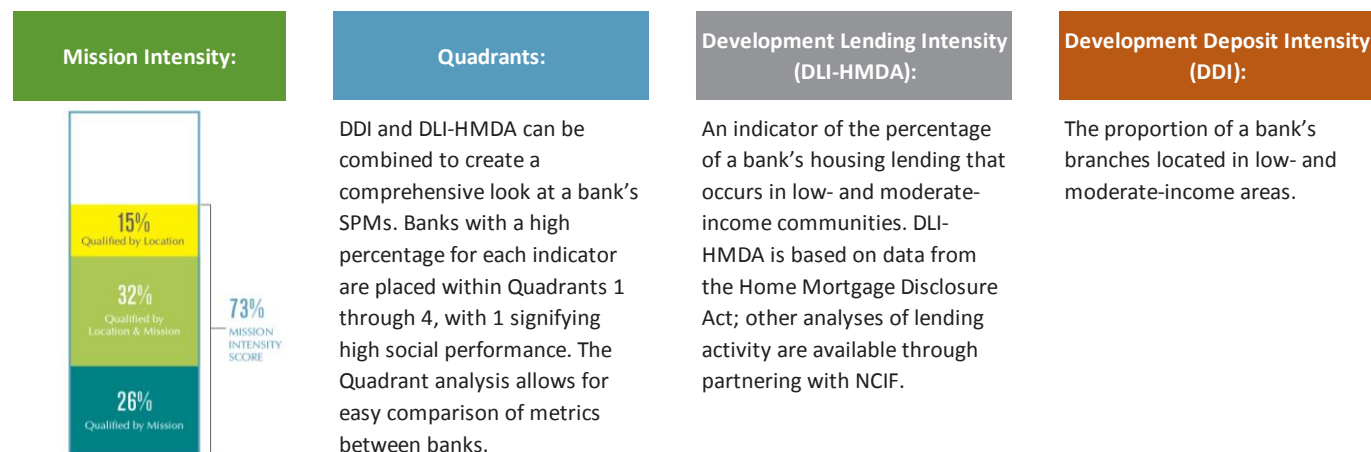
PEER GROUP DATA: THIRD QUARTER 2018

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the end of the third quarter of 2018. As of September 30, 2018, there were 135 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				\$51,897,423	\$37,338,901	\$43,201,745	\$5,788,659	\$160,900								
MEDIAN	56.87	77.78	31.91	\$246,231	\$172,466	\$210,237	\$25,430	\$760	4.19	1.24	11.69	66.83	10.48	0.84	0.04	1.20
AVERAGE	57.20	73.17	34.17	\$387,294	\$278,649	\$322,401	\$43,199	\$1,201	4.14	1.27	10.91	70.91	11.12	1.42	0.11	1.29
MAXIMUM	100.00	100.00	97.18	\$2,706,841	\$2,021,685	\$2,349,857	\$339,938	\$9,632	6.79	8.93	52.29	163.70	22.41	9.99	1.75	6.20
MINIMUM	0.00	0.00	0.00	\$23,586	\$2,705	\$21,177	\$2,125	(\$1,782)	1.82	-2.19	-68.99	29.83	2.32	0.00	-2.84	0.33

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.



*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.	BankPlus	MS	21.59	56.67	30.52	3	2,706,841
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,505,925
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405
4.	First Choice Bank	CA	12.55	60.00	23.66	3	1,587,355
5.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,364,335
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,323,792
7.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,136,833
8.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,114,107
9.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,045,886
10.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,003,509
11.	Ponce Bank	NY	68.72	85.71	74.29	1	981,089
12.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	974,105
13.	First General Bank	CA	8.67	0.00	22.45	4	947,679
14.	Security Federal Bank	SC	30.51	50.00	37.68	3	902,080
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	896,205
16.	First American International Bank	NY	46.36	100.00	70.70	1	843,509
17.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	823,981
18.	First State Bank	MS	NA	71.43	46.31	1 or 3	819,678
19.	PriorityOne Bank	MS	49.93	57.14	30.25	1	653,663
20.	OneUnited Bank	MA	78.30	80.00	96.89	1	649,058

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	21.59	56.67	30.52	3	2,706,841	2,021,685
2.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405	1,758,140
3.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,505,925	1,752,752
4.	First Choice Bank	CA	12.55	60.00	23.66	3	1,587,355	1,251,498
5.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,364,335	976,339
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,323,792	968,217
7.	Ponce Bank	NY	68.72	85.71	74.29	1	981,089	906,250
8.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,136,833	888,873
9.	First General Bank	CA	8.67	0.00	22.45	4	947,679	855,548
10.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,114,107	801,346
11.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,003,509	774,921
12.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	974,105	773,980
13.	First American International Bank	NY	46.36	100.00	70.70	1	843,509	715,841
14.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	896,205	677,970
15.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,045,886	618,199
16.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	823,981	608,463
17.	First State Bank	MS	NA	71.43	46.31	1 or 3	819,678	561,133
18.	PriorityOne Bank	MS	49.93	57.14	30.25	1	653,663	510,675
19.	OneUnited Bank	MA	78.30	80.00	96.89	1	649,058	470,846
20.	International Bank of Chicago	IL	25.60	57.14	27.87	3	612,151	441,328

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)
1.	BankPlus	MS	21.59	56.67	30.52	3	2,706,841	2,349,857
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,505,925	2,069,330
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405	1,618,934
4.	First Choice Bank	CA	12.55	60.00	23.66	3	1,587,355	1,314,149
5.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,364,335	1,183,743
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,323,792	1,033,008
7.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,114,107	1,022,687
8.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,136,833	978,767
9.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,045,886	887,031
10.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	974,105	831,916
11.	First General Bank	CA	8.67	0.00	22.45	4	947,679	821,716
12.	Ponce Bank	NY	68.72	85.71	74.29	1	981,089	802,710
13.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,003,509	800,370
14.	Security Federal Bank	SC	30.51	50.00	37.68	3	902,080	756,005
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	896,205	750,752
16.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	823,981	675,200
17.	First American International Bank	NY	46.36	100.00	70.70	1	843,509	633,667
18.	First State Bank	MS	NA	71.43	46.31	1 or 3	819,678	628,173
19.	United Bank	AL	40.74	44.44	27.32	2	631,427	571,967
20.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	616,552	544,446

Leverage Ratio			Social Performance Metrics				Balance Sheet/ Income Statement	
		ST	DLI-HMDA (%)	DDI (%)	Housing Focus (%)	Quadrant	Total Assets (\$000)	Leverage Ratio (%)
1.	Community Commerce Bank	CA	95.24	0.00	18.76	2	239,701	22.41
2.	Metro Bank	KY	NA	100.00	11.69	1 or 3	26,562	19.78
3.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	165,306	18.70
4.	CBW Bank	KS	NA	0.00	37.29	2 or 4	42,502	18.30
5.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	59,160	18.06
6.	Mitchell Bank	WI	64.65	66.67	43.51	1	47,999	17.31
7.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	147,700	17.00
8.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	137,388	16.52
9.	First Eagle Bank	IL	33.50	50.00	41.82	3	511,365	15.95
10.	Helena National Bank	AR	100.00	100.00	12.49	1	167,106	15.31
11.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,822	14.82
12.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	306,068	14.27
13.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405	13.94
14.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	504,459	13.93
15.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	243,292	13.89
16.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	334,331	13.86
17.	Ponce Bank	NY	68.72	85.71	74.29	1	981,089	13.78
18.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	77,532	13.75
19.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	169,972	13.58
20.	Bank of Rio Vista	CA	64.12	33.33	0.50	2	215,538	13.52

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	0.00	37.29	2 or 4	42,502	No	8.93
2. Mitchell Bank	WI	64.65	66.67	43.51	1	47,999	No	5.94
3. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	165,306	Yes	4.60
4. Jefferson Bank	MS	NA	100.00	1.36	1 or 3	137,388	No	2.97
5. Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	83,180	No	2.97
6. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	243,880	Yes	2.89
7. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	205,478	Yes	2.82
8. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	169,972	Yes	2.77
9. Peoples Bank	MS	31.23	100.00	23.73	3	294,423	Yes	2.74
10. First Eagle Bank	IL	33.50	50.00	41.82	3	511,365	Yes	2.65
11. Carver State Bank	GA	NA	100.00	43.16	1 or 3	39,726	No	2.48
12. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,647	Yes	2.42
13. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,064	Yes	2.39
14. First General Bank	CA	8.67	0.00	22.45	4	947,679	No	2.30
15. Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	71,808	No	2.24
16. BOM Bank	LA	51.62	77.78	40.76	1	421,552	Yes	2.24
17. Quontic Bank	NY	37.24	100.00	90.44	3	406,804	Yes	2.24
18. Delta Bank	LA	NA	100.00	27.61	1 or 3	295,816	Yes	2.06
19. Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	164,287	Yes	2.00
20. RiverHills Bank	MS	51.96	66.67	32.65	1	309,981	Yes	2.00

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	0.00	37.29	2 or 4	42,502	No	52.29
2. Mitchell Bank	WI	64.65	66.67	43.51	1	47,999	No	34.60
3. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	243,880	Yes	34.48
4. Peoples Bank	MS	31.23	100.00	23.73	3	294,423	Yes	29.14
5. Quontic Bank	NY	37.24	100.00	90.44	3	406,804	Yes	26.77
6. Delta Bank	LA	NA	100.00	27.61	1 or 3	295,816	Yes	25.54
7. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,064	Yes	25.27
8. Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,647	Yes	23.74
9. Carver State Bank	GA	NA	100.00	43.16	1 or 3	39,726	No	23.67
10. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	165,306	Yes	23.33
11. BOM Bank	LA	51.62	77.78	40.76	1	421,552	Yes	22.22
12. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	205,478	Yes	21.93
13. Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	71,808	No	21.80
14. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	169,972	Yes	21.06
15. Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,114,107	Yes	19.82
16. RiverHills Bank	MS	51.96	66.67	32.65	1	309,981	Yes	19.81
17. Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	83,180	No	19.47
18. Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	823,981	Yes	19.41
19. GN Bank	IL	28.71	100.00	73.15	3	142,129	No	19.38
20. Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	418,951	Yes	19.16

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)
1.	First General Bank	CA	8.67	0.00	22.45	4	947,679	29.83
2.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	504,459	32.78
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405	37.40
4.	Mitchell Bank	WI	64.65	66.67	43.51	1	47,999	37.68
5.	First Eagle Bank	IL	33.50	50.00	41.82	3	511,365	37.70
6.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	137,388	37.98
7.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	482,857	44.06
8.	CBW Bank	KS	NA	0.00	37.29	2 or 4	42,502	44.33
9.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	896,205	46.07
10.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	169,972	47.53
11.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	205,478	47.53
12.	RiverHills Bank	MS	51.96	66.67	32.65	1	309,981	48.06
13.	International Bank of Chicago	IL	25.60	57.14	27.87	3	612,151	48.85
14.	Security State Bank of Oklahoma	OK	78.45	100.00	21.00	1	239,670	50.41
15.	Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	71,808	51.97
16.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	243,880	52.09
17.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,647	52.26
18.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	147,700	52.70
19.	Robertson Banking Company	AL	72.49	83.33	44.24	1	310,789	53.31
20.	Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,064	53.94

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/ Loans (%)
1.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	504,459	439,221	410,432	70,061	2,427	3.84	1.93	14.12	No	32.78	13.93	0.00	0.00	1.38
2.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.18	2 or 4	81,009	60,736	69,861	10,905	(24)	2.48	-0.12	-0.88	No	90.12	13.31	1.26	0.43	0.79
3.	Bank of Anguilla	MS	NA	100.00	12.99	1 or 3	152,493	95,454	111,434	13,254	426	4.58	1.11	12.99	No	66.61	9.92	2.43	-0.02	1.69
4.	Bank of Cherokee County	OK	NA	100.00	43.52	1 or 3	101,323	74,055	91,533	9,303	107	4.25	0.42	4.61	No	88.98	9.16	0.31	0.02	1.18
5.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	482,857	278,859	418,002	42,791	1,841	3.71	1.66	17.08	No	44.06	9.77	0.59	0.33	1.46
6.	Bank of Franklin	MS	NA	80.00	37.56	1 or 3	132,389	87,874	116,918	14,908	499	4.50	1.47	13.52	No	66.79	10.73	0.36	0.06	1.20
7.	Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	176,480	111,543	151,691	15,059	678	4.22	1.55	17.97	Yes	59.89	9.09	0.29	0.02	1.39
8.	Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	71,808	44,751	57,436	7,401	394	4.60	2.24	21.80	No	51.97	10.90	2.17	0.00	1.56
9.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	192,647	150,193	163,812	19,666	1,163	4.94	2.42	23.74	Yes	52.26	10.42	2.23	0.44	1.39
10.	Bank of Rio Vista*	CA	64.12	33.33	0.50	2	215,538	80,663	188,208	26,182	550	3.24	1.03	8.46	No	59.07	13.52	2.52	-0.21	1.99
11.	Bank of South Texas	TX	73.32	66.67	40.45	1	136,359	104,591	117,564	15,064	439	6.13	1.31	11.81	No	72.69	9.11	0.35	0.00	0.87
12.	Bank of St. Francisville	LA	63.22	0.00	37.66	2	131,065	94,774	114,120	12,947	429	4.38	1.29	13.40	Yes	71.67	10.17	0.89	0.03	1.39
13.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	147,700	114,562	122,507	24,507	695	4.23	1.89	11.41	No	52.70	17.00	0.19	0.02	1.47
14.	Bank of Winona	MS	NA	100.00	45.65	1 or 3	114,730	48,998	98,327	12,183	341	3.93	1.18	11.16	Yes	66.90	11.20	2.40	0.02	1.05
15.	Bank of York	AL	NA	100.00	26.86	1 or 3	98,144	44,403	74,820	9,956	376	3.20	1.53	15.24	Yes	62.83	11.39	0.62	0.04	0.92
16.	Bank 2	OK	36.85	0.00	44.21	4	186,710	137,458	165,777	18,305	166	4.73	0.35	3.64	No	91.17	8.49	0.05	0.00	0.94
17.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	974,105	773,980	831,916	106,329	2,700	3.79	1.11	10.20	No	63.10	10.73	1.25	0.00	1.05
18.	BankPlus	MS	21.59	56.67	30.52	3	2,706,841	2,021,685	2,349,857	276,722	9,632	4.19	1.43	14.08	No	66.55	10.21	0.28	0.15	0.91
19.	Beneficial State Bank	CA	69.67	69.23	33.16	1	1,003,509	774,921	800,370	113,212	461	4.54	0.18	1.67	No	80.89	10.50	0.88	0.69	2.22
20.	BNA Bank	MS	NA	66.67	40.23	1 or 3	506,692	319,547	423,887	59,963	1,590	3.54	1.25	10.70	No	57.78	12.14	1.74	1.04	1.57
21.	BOM Bank	LA	51.62	77.78	40.76	1	421,552	338,974	377,787	41,774	2,327	4.65	2.24	22.22	Yes	61.72	9.72	0.68	0.34	0.56
22.	Broadway Federal Bank	CA	75.96	33.33	87.50	2	417,335	377,543	282,658	50,855	894	2.52	0.86	7.08	No	90.46	11.83	0.31	0.00	0.84
23.	Caldwell Bank & Trust Co.	LA	NA	100.00	36.80	1 or 3	160,523	126,622	131,532	18,110	362	4.71	0.89	8.06	Yes	75.28	11.19	5.03	1.01	1.06
24.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	616,552	431,369	544,446	62,561	(1,782)	2.98	-1.13	-11.20	No	128.19	10.31	2.28	0.41	1.11
25.	Carver State Bank	GA	NA	100.00	43.16	1 or 3	39,686	25,430	31,720	4,307	210	6.79	2.08	19.98	No	72.07	10.28	3.31	0.06	1.47
26.	CBW Bank	KS	NA	0.00	37.29	2 or 4	42,502	2,705	31,007	10,450	1,283	3.07	8.93	52.29	No	44.33	18.30	0.74	0.00	1.81
27.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	165,306	129,144	132,536	31,103	1,791	5.00	4.60	23.33	Yes	56.15	18.70	0.17	-0.26	2.06
28.	Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,064	148,523	154,614	16,580	1,047	5.18	2.39	25.27	Yes	53.94	9.34	0.09	0.09	1.73
29.	Citizens Bank (Byhalia)	MS	64.34	66.67	42.37	1	73,470	38,431	64,059	8,861	215	4.46	1.16	9.78	No	65.34	12.61	1.65	0.52	0.78
30.	Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	418,951	324,084	363,104	38,746	1,815	4.44	1.74	19.16	Yes	62.80	10.38	1.24	0.27	1.40
31.	Citizens Bank & Trust Company	MS	62.28	66.67	20.88	1	137,509	108,851	102,610	13,836	510	4.43	1.49	14.92	Yes	66.86	9.21	1.83	0.68	0.85
32.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,364,335	976,339	1,183,743	152,713	6,354	3.57	1.87	16.75	Yes	59.79	10.81	0.72	0.08	1.26
33.	Citizens Progressive Bank	LA	NA	100.00	22.95	1 or 3	159,921	128,453	132,708	20,187	594	4.62	1.48	11.92	Yes	67.31	10.10	2.03	0.30	0.86
34.	Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.63	1	104,819	83,446	94,418	6,089	76	4.46	0.29	5.01	No	93.27	6.02	3.88	0.00	2.09
35.	Citizens Trust Bank	GA	88.34	80.00	16.99	1	395,923	249,414	344,626	41,707	1,189	3.92	1.20	11.52	No	70.99	10.98	0.69	0.17	0.67
36.	City First Bank of D.C., N.A.	DC	100.00	100.00	31.91	1	313,582	129,925	237,447	29,478	198	2.74	0.25	2.69	No	86.48	9.90	1.77	0.00	1.66
37.	City National Bank of New Jersey	NJ	NA	75.00	18.43	1 or 3	180,631	106,829	174,591	2,863	(549)	3.59	-1.13	-68.99	No	112.90	2.32	5.23	-0.33	6.20
38.	Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	222,820	124,763	192,630	21,553	760	4.05	1.37	14.18	No	61.73	11.62	0.00	0.05	1.34

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

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 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 (%)	NCD/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
39.	Colfax Banking Company	LA	77.51	60.00	51.91	1	112,064	57,712	101,463	9,148	318	3.84	1.13	13.77	Yes	71.31	9.56	0.60	0.00	0.42
40.	Columbia Savings and Loan Association	WI	NA	100.00	70.00	1 or 3	23,586	18,428	21,412	2,125	-	4.83	0.00	0.00	No	100.00	8.61	6.61	0.00	1.00
41.	Commercial Bank	MS	NA	60.00	25.75	1 or 3	152,189	89,069	126,454	15,261	437	4.22	1.15	11.57	No	67.48	10.52	0.14	0.01	1.35
42.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	169,972	133,277	122,730	22,466	1,145	4.65	2.77	21.06	Yes	47.53	13.58	0.81	0.04	1.08
43.	Commonwealth National Bank	AL	100.00	100.00	17.62	1	46,771	20,178	43,023	3,621	(151)	4.18	-1.25	-16.13	No	100.02	8.59	3.01	0.00	3.69
44.	Community Bank of the Bay	CA	29.29	50.00	6.78	3	410,185	303,260	354,475	39,679	525	3.92	0.54	5.32	No	79.01	10.24	0.41	0.47	1.10
45.	Community Commerce Bank	CA	95.24	0.00	18.76	2	239,701	176,023	140,361	52,169	766	4.17	1.32	5.90	No	65.01	22.41	0.59	0.00	1.22
46.	Concordia Bank & Trust Co.	LA	NA	100.00	31.63	1 or 3	497,996	244,988	417,259	60,566	1,473	3.38	1.18	9.77	Yes	66.40	12.41	1.33	0.11	0.41
47.	Cottonport Bank	LA	56.18	75.00	34.40	1	330,691	222,773	287,901	41,203	1,013	4.50	1.21	9.92	No	70.25	12.52	1.43	-1.22	1.29
48.	Cross Keys Bank	LA	48.13	62.50	29.17	1	360,997	247,468	279,147	42,561	1,378	3.93	1.52	13.11	Yes	63.73	11.85	0.87	0.04	0.65
49.	Delta Bank	LA	NA	100.00	27.61	1 or 3	295,816	216,658	265,128	24,425	1,536	4.43	2.06	25.54	Yes	59.25	8.35	0.15	0.06	1.04
50.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	334,331	191,221	266,274	45,493	1,507	4.93	1.79	13.36	No	59.77	13.86	0.76	0.18	1.64
51.	FBT Bank & Mortgage	AR	80.92	60.00	45.07	1	160,173	94,622	127,012	16,946	701	4.38	1.75	16.45	Yes	60.75	12.50	4.50	0.02	1.26
52.	First American International Bank*	NY	46.36	100.00	70.70	1	843,509	715,841	633,667	77,631	2,138	3.53	0.99	10.28	No	71.12	8.80	0.21	0.00	1.34
53.	First American National Bank	MS	NA	77.78	55.49	1 or 3	262,244	138,268	230,842	27,772	583	4.06	0.90	8.43	Yes	77.03	11.56	1.21	0.12	1.22
54.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,822	30,934	67,561	11,177	198	3.64	1.02	7.09	No	70.16	14.82	0.00	-0.13	1.03
55.	First Choice Bank	CA	12.55	60.00	23.66	3	1,587,355	1,251,498	1,314,149	248,243	2,852	5.04	0.85	6.33	No	73.34	13.50	0.10	0.12	0.85
56.	First Community Bank**	AL	45.79	50.00	27.56	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57.	First Eagle Bank	IL	33.50	50.00	41.82	3	511,365	396,422	413,824	80,150	3,369	4.12	2.65	16.96	Yes	37.70	15.95	0.21	-0.01	1.92
58.	First General Bank	CA	8.67	0.00	22.45	4	947,679	855,548	821,716	118,956	5,278	4.57	2.30	18.17	No	29.83	12.91	0.19	0.00	0.89
59.	First Independence Bank	MI	44.59	66.67	42.17	1	255,617	175,881	197,820	20,806	879	4.88	1.32	17.06	No	81.29	8.92	0.54	0.01	0.82
60.	First National Bank and Trust	AL	NA	50.00	29.98	1 or 3	141,430	82,128	124,599	15,420	316	3.57	0.90	8.10	Yes	79.52	12.30	2.66	0.24	1.56
61.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	205,478	139,883	176,528	28,012	1,532	4.78	2.82	21.93	Yes	47.53	13.19	2.39	0.10	1.35
62.	First Security Bank	MS	55.81	76.47	37.13	1	559,366	377,304	469,957	65,791	1,593	4.37	1.14	9.78	No	63.72	11.38	0.35	0.16	0.88
63.	First Southwest Bank	CO	NA	57.14	19.81	1 or 3	301,849	221,674	255,659	30,752	750	4.46	1.01	9.83	No	71.23	9.06	0.06	0.01	1.34
64.	First State Bank	MS	NA	71.43	46.31	1 or 3	819,678	561,133	628,173	103,096	2,113	3.44	1.03	8.24	No	61.73	11.96	0.84	0.10	0.79
65.	First, A National Banking Association	MS	24.85	34.48	31.33	4	2,505,925	1,752,752	2,069,330	339,938	6,637	4.10	1.08	7.86	No	66.38	11.84	0.82	0.04	0.56
66.	FNB Oxford Bank	MS	NA	50.00	44.44	1 or 3	312,178	191,885	258,571	36,147	1,002	3.55	1.30	11.15	No	59.10	12.09	0.36	0.06	1.13
67.	FNBC Bank	AR	NA	91.67	26.00	1 or 3	451,028	327,877	338,122	44,141	1,564	3.90	1.39	14.32	Yes	64.69	10.33	3.77	0.25	1.76
68.	Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	164,287	107,520	136,571	17,472	804	4.39	2.00	18.76	Yes	61.49	10.96	0.47	0.10	0.87
69.	GN Bank***	IL	28.71	100.00	73.15	3	142,129	55,343	130,593	11,479	551	3.27	1.54	19.38	No	93.28	9.26	2.46	-0.12	0.98
70.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	896,205	677,970	750,752	114,724	3,825	4.01	1.74	13.54	No	46.07	13.21	0.44	0.00	1.19
71.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	243,880	191,940	197,063	20,692	1,767	4.97	2.89	34.48	Yes	52.09	8.67	0.35	0.15	0.65
72.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	823,981	608,463	675,200	80,207	3,839	4.13	1.88	19.41	Yes	56.05	10.02	0.69	0.35	1.30
73.	Harbor Bank of Maryland	MD	34.51	85.71	39.89	3	284,055	222,348	221,546	19,874	90	4.09	0.13	1.80	No	91.68	7.63	0.90	0.01	0.96
74.	Helena National Bank****	AR	100.00	100.00	12.49	1	167,106	71,240	141,594	24,677	203	3.42	0.46	3.27	No	82.65	15.31	0.43	0.40	2.55
75.	Holmes County Bank and Trust Company	MS	NA	100.00	19.05	1 or 3	116,842	49,299	100,451	14,099	468	3.32	1.57	13.38	Yes	65.03	12.71	2.89	0.44	1.28
76.	Homeland Federal Savings Bank	LA	NA	66.67	34.88	1 or 3	286,660	238,883	225,780	28,978	1,027	4.72	1.48	14.69	Yes	64.77	10.42	1.31	0.91	1.16

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

**First Community Bank merged into First, a National Banking Association on March 1, 2018.

***Illinois-Service Federal Savings and Loan Association was renamed to GN Bank in July 2018.

**** Helena National Bank was renamed to HNB Bank in October 2018.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 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 (%)	NCLoans (%)	NCDAAvg. Loans (%)	Loan Loss Reserves/Loans (%)
77.	Industrial Bank	DC	69.10	87.50	41.79	1	421,121	299,361	352,355	34,683	138	4.46	0.14	1.59	No	83.52	8.68	4.27	0.16	1.09
78.	INSOUTH Bank	TN	41.77	66.67	36.88	1	323,518	258,431	262,292	30,641	1,168	4.78	1.45	15.36	No	62.60	9.65	0.76	0.26	0.98
79.	International Bank of Chicago	IL	25.60	57.14	27.87	3	612,151	441,328	535,502	73,890	2,786	3.88	1.83	15.29	Yes	48.85	12.36	3.14	1.75	1.49
80.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	137,388	105,087	89,752	21,314	956	5.06	2.97	18.24	No	37.98	16.52	0.13	0.00	2.28
81.	Legacy Bank & Trust Company	MO	73.75	100.00	34.95	1	248,581	212,764	212,927	26,610	964	5.16	1.57	14.70	No	56.63	9.43	0.10	0.03	1.31
82.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	596,695	329,987	534,746	48,843	1,435	4.20	0.96	11.80	No	78.82	8.99	1.34	0.37	1.62
83.	Magnolia State Bank	MS	23.63	50.00	36.80	3	336,242	257,673	298,856	32,348	791	4.16	0.95	9.79	Yes	71.86	9.81	0.31	0.07	0.84
84.	Mechanics & Farmers Bank	NC	95.01	87.50	6.74	1	262,050	169,051	238,871	18,775	878	3.45	1.34	19.02	No	99.19	7.81	0.75	-2.84	1.23
85.	Mechanics Bank	MS	NA	83.33	44.88	1 or 3	221,936	159,367	188,326	23,694	436	3.89	0.78	7.37	No	72.78	10.84	2.45	-0.14	1.27
86.	Merchants & Farmers Bank	MS	72.37	100.00	27.87	1	100,799	47,354	87,944	9,407	370	3.68	1.45	15.61	Yes	67.78	11.04	3.93	0.19	1.55
87.	Merchants & Farmers Bank of Greene County	AL	39.54	50.00	30.32	3	60,473	40,375	52,127	6,864	195	5.82	1.31	11.46	Yes	77.68	11.61	1.50	1.20	1.18
88.	Merchants & Marine Bank	MS	34.50	75.00	29.84	3	551,308	295,494	467,848	67,672	1,031	3.44	0.74	6.10	No	74.12	13.30	1.66	0.08	1.00
89.	Merchants & Planters Bank	MS	26.29	0.00	32.15	4	90,350	53,778	81,531	8,385	113	3.90	0.50	5.41	No	74.24	8.33	0.00	0.66	1.01
90.	Metro Bank	KY	NA	100.00	11.69	1 or 3	26,562	13,462	21,177	5,115	(107)	2.51	-1.62	-8.28	No	145.53	19.78	6.51	-0.18	1.10
91.	Mission National Bank	CA	NA	100.00	45.21	1 or 3	269,937	208,727	227,740	29,702	742	3.53	1.09	10.11	No	62.08	10.91	0.82	0.00	1.52
92.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	306,068	245,799	255,446	46,049	194	5.14	0.24	1.69	No	84.75	14.27	0.99	-0.05	1.61
93.	Mitchell Bank	WI	64.65	66.67	43.51	1	47,999	16,708	39,369	8,574	711	3.44	5.94	34.60	No	37.68	17.31	0.38	0.00	1.21
94.	Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	112,451	89,061	93,653	12,390	149	5.05	0.56	4.89	No	89.01	9.88	3.72	0.15	1.06
95.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	59,160	37,928	45,938	10,301	(312)	4.36	-2.19	-12.74	No	123.71	18.06	0.20	-0.13	2.58
96.	Noah Bank	PA	0.00	20.00	0.00	4	417,825	327,519	360,635	44,198	1,894	3.73	1.88	17.74	No	64.99	10.48	2.18	0.18	1.45
97.	OneUnited Bank	MA	78.30	80.00	96.89	1	649,058	470,846	369,447	41,679	110	1.82	0.07	1.04	No	119.31	5.79	0.83	0.00	0.36
98.	Oxford University Bank	MS	NA	33.33	43.66	2 or 4	152,399	122,917	128,669	15,708	562	4.03	1.47	15.65	No	56.90	10.44	0.20	0.02	0.91
99.	Pacific Global Bank	IL	67.05	100.00	86.58	1	199,734	159,506	176,092	22,369	759	4.35	1.54	13.79	No	56.99	11.42	0.42	0.68	1.52
100.	Pan American Bank & Trust	IL	60.13	40.00	56.26	2	362,170	275,068	321,346	29,950	921	3.87	1.04	12.38	Yes	72.27	8.89	1.67	0.01	0.92
101.	Peoples Bank	MS	31.23	100.00	23.73	3	294,423	240,988	257,223	27,767	1,999	5.71	2.74	29.14	Yes	62.31	9.63	1.75	0.37	1.26
102.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	243,292	145,424	208,897	32,189	603	4.41	1.00	7.54	No	70.23	13.89	1.19	0.23	1.43
103.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,045,886	618,199	887,031	106,399	3,316	3.56	1.26	12.63	No	60.18	9.96	1.46	-0.03	0.74
104.	Ponce Bank	NY	68.72	85.71	74.29	1	981,089	906,250	802,710	128,339	905	3.83	0.37	2.83	No	81.84	13.78	0.73	-0.01	1.36
105.	PriorityOne Bank	MS	49.93	57.14	30.25	1	653,663	510,675	529,085	70,926	2,980	4.34	1.83	16.90	Yes	66.91	10.89	0.86	0.40	1.04
106.	Progressive National Bank	LA	NA	66.67	48.41	1 or 3	59,170	37,092	54,105	4,760	82	4.25	0.56	6.94	Yes	87.39	8.29	0.15	0.01	0.66
107.	Pulaski Savings Bank	IL	45.97	100.00	95.17	1	46,051	28,380	39,106	3,367	(132)	2.74	-1.19	-15.36	No	142.52	8.12	0.00	0.53	0.33
108.	Quontic Bank	NY	37.24	100.00	90.44	3	406,804	356,516	337,147	33,543	2,176	3.71	2.24	26.77	Yes	68.89	8.16	0.97	0.00	0.64
109.	Richland State Bank	LA	44.37	87.50	21.59	1	306,868	200,721	269,574	34,145	1,336	4.60	1.75	15.85	Yes	64.93	11.53	0.65	0.20	0.89
110.	Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	54,979	23,468	44,912	8,542	119	4.22	0.84	5.59	Yes	86.14	13.17	1.14	0.08	1.89
111.	RiverHills Bank	MS	51.96	66.67	32.65	1	309,981	195,279	247,049	32,234	1,569	3.38	2.00	19.81	Yes	48.06	10.47	0.98	0.05	2.09
112.	Robertson Banking Company	AL	72.49	83.33	44.24	1	310,789	242,222	264,746	32,842	1,416	4.26	1.84	17.52	Yes	53.31	10.80	0.03	0.03	1.11
113.	Royal Business Bank	CA	19.55	46.15	29.53	4	2,133,405	1,758,140	1,618,934	291,573	9,293	4.32	1.95	12.95	No	37.40	13.94	0.13	0.04	0.92
114.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	77,532	35,102	67,591	9,809	265	4.11	1.38	10.81	Yes	62.93	13.75	0.23	0.22	1.36

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 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 (%)	NCC/Avg. Loans (%)	Loan Loss Reserves/Loans (%)
115.	Savoy Bank	NY	71.35	0.00	41.67	2	334,617	284,149	291,926	32,628	797	4.25	0.95	9.89	No	61.11	9.66	2.69	-0.08	1.75
116.	Security Federal Bank	SC	30.51	50.00	37.68	3	902,080	432,582	756,005	87,909	2,284	3.45	1.01	10.32	No	68.46	9.90	2.31	0.15	1.99
117.	Security State Bank of Oklahoma	OK	78.45	100.00	21.00	1	239,670	195,435	211,577	24,136	1,069	4.77	1.79	18.06	No	50.41	10.00	2.11	0.21	1.51
118.	South Carolina Community Bank	SC	86.94	100.00	24.90	1	59,771	34,591	53,408	5,663	(51)	4.22	-0.36	-3.74	No	107.74	10.41	6.35	-0.01	1.45
119.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,323,792	968,217	1,033,008	147,860	3,100	4.01	0.95	8.45	No	63.83	8.88	1.16	0.18	1.05
120.	Spring Bank	NY	93.70	100.00	33.31	1	177,031	139,654	154,134	22,275	847	4.97	1.90	15.31	No	57.17	12.84	0.17	0.07	1.06
121.	Start Community Bank	CT	25.79	100.00	47.54	3	141,542	121,625	110,103	13,721	204	3.06	0.59	5.99	No	81.31	10.14	0.15	0.00	1.23
122.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,136,833	888,873	978,767	121,150	2,436	3.87	0.87	8.10	No	72.42	8.91	0.51	0.08	0.99
123.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	1,114,107	801,346	1,022,687	89,504	4,440	4.63	1.62	19.82	Yes	74.49	9.01	0.09	0.01	1.30
124.	Sycamore Bank	MS	73.27	60.00	39.60	1	227,173	149,927	203,753	21,243	644	3.98	1.12	12.18	No	68.43	9.46	0.44	0.01	0.80
125.	Tensas State Bank	LA	NA	100.00	19.61	1 or 3	155,932	91,290	118,982	18,790	458	3.71	1.22	9.74	Yes	67.01	12.96	0.99	0.13	1.00
126.	Texas National Bank	TX	61.62	50.00	36.18	1	260,121	183,542	227,967	24,671	580	5.05	0.89	9.52	No	76.64	9.55	0.75	-0.01	1.45
127.	Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	83,180	54,897	69,052	13,845	658	4.41	2.97	19.47	No	60.59	13.34	2.84	0.30	2.50
128.	Union Bank & Trust Company	AR	NA	100.00	25.28	1 or 3	211,767	154,231	179,016	20,175	727	3.81	1.37	14.45	Yes	65.53	10.09	0.10	0.15	0.89
129.	United Bank	AL	40.74	44.44	27.32	2	631,427	404,754	571,967	55,240	1,812	3.78	1.13	13.19	No	65.53	9.24	1.08	0.06	1.05
130.	United Bank of Philadelphia	PA	100.00	100.00	20.56	1	54,055	39,853	51,103	2,772	(43)	5.25	-0.32	-6.13	No	102.16	4.87	9.99	-0.02	0.51
131.	United Mississippi Bank	MS	NA	100.00	28.25	1 or 3	359,638	269,299	321,522	35,921	888	4.35	1.00	9.92	Yes	78.90	10.11	3.13	0.03	0.74
132.	Urban Partnership Bank	IL	96.60	90.00	48.20	1	445,142	350,060	394,793	42,167	(1,704)	5.33	-1.54	-15.83	No	163.70	10.04	4.18	-0.67	2.41
133.	VCC Bank	VA	92.93	100.00	40.12	1	184,568	137,837	145,817	20,415	228	2.68	0.50	4.51	No	76.09	9.75	3.85	0.00	1.23
134.	West Alabama Bank & Trust	AL	74.49	85.71	22.59	1	601,709	389,157	493,055	80,464	2,026	3.51	1.32	10.13	No	57.07	13.02	0.28	0.04	1.04
135.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	19.28	1 or 3	193,882	144,711	154,989	16,126	479	4.24	1.01	11.96	Yes	64.88	9.36	1.83	0.02	0.93

Source: SNL.com | As of 9/30/2018

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