

CDFI Banking Industry Peer Group Report

FIRST QUARTER 2022

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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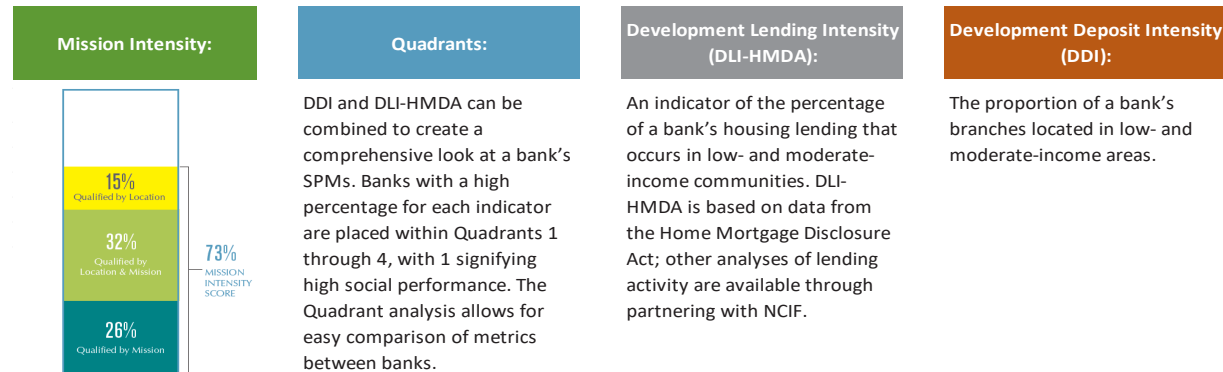
PEER GROUP DATA: FIRST QUARTER 2022

The following table provides summary information on the social and financial performance of all certified CDFI Banks through the first quarter of 2022. As of March 31, 2022, there were 180 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				\$95,650,087	\$57,888,712	\$83,695,586	\$9,423,066	\$240,034								
MEDIAN	46.40	66.67	31.53	\$328,628	\$189,266	\$285,679	\$30,036	\$713	3.33	0.93	10.24	69.39	9.93	0.51	0.00	1.37
AVERAGE	48.28	67.59	32.87	\$537,360	\$325,217	\$470,200	\$52,939	\$1,349	3.35	0.94	9.57	71.47	10.65	0.93	0.03	1.51
MAXIMUM	99.78	100.00	98.53	\$6,505,807	\$4,750,167	\$5,866,216	\$716,505	\$17,116	7.38	6.85	69.88	144.43	28.39	11.34	3.04	4.83
MINIMUM	11.93	0.00	0.00	\$26,607	\$9,406	\$22,452	\$2,132	(\$9,463)	1.07	(4.09)	(37.02)	24.53	5.84	0.00	(1.95)	0.06

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. BankPlus	MS	23.63	54.39	31.29	3	6,505,807
2. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,189,796
3. Royal Business Bank	CA	29.96	46.15	37.95	4	4,011,923
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,470,893
5. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,068,294
6. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,024,855
7. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,801,308
8. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251
9. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,620,073
10. Ponce Bank	NY	71.86	64.29	71.38	1	1,593,769
11. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,546,878
12. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,532,000
13. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310
14. Security Federal Bank	SC	34.47	56.25	33.72	3	1,299,490
15. First General Bank	CA	NA	20.00	22.99	6	1,255,393
16. City First Bank, National Association	DC	NA	0.00	31.39	6	1,128,631
17. Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,107,908
18. United Bank	AL	46.37	63.16	23.49	1	1,061,535
19. Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,014,251
20. Citizens Bank & Trust	AL	59.69	50.00	25.91	1	989,905

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	6,505,807	4,750,167
2. Royal Business Bank	CA	29.96	46.15	37.95	4	4,011,923	3,209,133
3. The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,189,796	2,978,459
4. River Bank & Trust	AL	41.14	60.00	32.01	1	2,470,893	1,344,565
5. Ponce Bank	NY	71.86	64.29	71.38	1	1,593,769	1,326,710
6. Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,068,294	1,254,386
7. BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,024,855	1,218,428
8. Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,620,073	1,097,042
9. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	1,076,792
10. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251	1,058,664
11. First General Bank	CA	NA	20.00	22.99	6	1,255,393	1,045,875
12. Beneficial State Bank	CA	75.88	73.68	45.58	1	1,546,878	942,289
13. Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,532,000	942,100
14. Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,801,308	867,487
15. Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	829,727	694,888
16. PriorityOne Bank	MS	43.10	53.33	28.64	1	915,826	660,875
17. City First Bank, National Association	DC	NA	0.00	31.39	6	1,128,631	656,914
18. International Bank of Chicago	IL	23.52	50.00	32.69	3	844,664	641,915
19. Quontic Bank	NY	41.63	0.00	90.07	2	872,052	634,315
20. Security Bank and Trust Company	TN	NA	90.00	30.22	5	852,272	616,458

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	54.39	31.29	3	6,505,807	5,866,216
2.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,189,796	5,448,927
3.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,011,923	3,239,611
4.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,470,893	2,256,552
5.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,024,855	1,789,403
6.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,068,294	1,743,412
7.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,801,308	1,622,786
8.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251	1,566,399
9.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,620,073	1,479,149
10.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,546,878	1,425,357
11.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,532,000	1,389,772
12.	Ponce Bank	NY	71.86	64.29	71.38	1	1,593,769	1,226,974
13.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,299,490	1,146,141
14.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	1,133,346
15.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,107,908	1,027,334
16.	First General Bank	CA	NA	20.00	22.99	6	1,255,393	1,012,072
17.	United Bank	AL	46.37	63.16	23.49	1	1,061,535	954,357
18.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,014,251	909,482
19.	City First Bank, National Association	DC	NA	0.00	31.39	6	1,128,631	848,908
20.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	989,905	840,880

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	274,527	28.39
2.	Citizens Bank of Weir	KS	NA	100.00	33.32	5	77,289	27.25
3.	Community Commerce Bank	CA	NA	0.00	18.48	6	316,372	18.44
4.	First Eagle Bank	IL	23.31	50.00	45.67	3	595,497	17.96
5.	Genesis Bank	MS	NA	100.00	6.32	5	27,862	17.81
6.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	584,089	17.43
7.	Mission National Bank	CA	NA	66.67	45.12	5	213,788	17.40
8.	Peoples Community Bank	MO	65.55	86.67	47.49	1	643,433	17.08
9.	Jefferson Bank	MS	NA	100.00	2.19	5	145,293	16.84
10.	First General Bank	CA	NA	20.00	22.99	6	1,255,393	15.13
11.	Ponce Bank	NY	71.86	64.29	71.38	1	1,593,769	15.04
12.	Bank of Oak Ridge	LA	NA	100.00	0.00	5	82,477	14.92
13.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	57,749	14.87
14.	Connect Bank	AR	71.52	80.00	27.50	1	110,313	13.99
15.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	13.44
16.	Wayne County Bank	TN	NA	83.33	25.78	5	402,570	13.38
17.	Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	149,678	13.33
18.	VCC Bank	VA	NA	50.00	33.95	5	223,635	13.25
19.	Bank of Camilla	GA	NA	100.00	28.87	5	140,357	13.22
20.	Carver State Bank	GA	NA	100.00	37.23	5	63,974	13.22

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. Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,576	No	6.85
2. Peoples Bank	MS	36.00	100.00	25.20	3	444,874	Yes	4.79
3. BOM Bank	LA	53.37	61.54	35.54	1	726,346	Yes	3.11
4. Citizens Bank of Weir	KS	NA	100.00	33.32	5	77,289	No	2.71
5. Central Bank of Kansas City	MO	NA	100.00	10.76	5	326,664	Yes	2.54
6. Peoples Community Bank	MO	65.55	86.67	47.49	1	643,433	Yes	2.52
7. First Eagle Bank	IL	23.31	50.00	45.67	3	595,497	Yes	2.49
8. Jefferson Bank	MS	NA	100.00	2.19	5	145,293	No	2.27
9. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	149,678	No	2.15
10. First General Bank	CA	NA	20.00	22.99	6	1,255,393	No	2.13
11. United Community Bank	LA	19.63	10.00	18.22	4	728,054	Yes	1.96
12. American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	584,089	No	1.85
13. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251	Yes	1.78
14. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	206,752	Yes	1.76
15. Bank of Holly Springs	MS	77.85	80.00	34.42	1	401,295	Yes	1.74
16. Bank of Commerce	MS	NA	100.00	39.71	5	768,094	No	1.71
17. Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	No	1.70
18. Commercial Capital Bank	LA	NA	66.67	25.83	5	258,019	Yes	1.66
19. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	437,971	Yes	1.65
20. Farmers and Merchants Bank	MS	NA	66.67	21.17	5	485,382	No	1.61

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. Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,576	No	69.88
2. Peoples Bank	MS	36.00	100.00	25.20	3	444,874	Yes	41.83
3. BOM Bank	LA	53.37	61.54	35.54	1	726,346	Yes	34.50
4. Piggott State Bank	AR	NA	100.00	35.52	5	121,995	Yes	23.57
5. Bank of Commerce	MS	NA	100.00	39.71	5	768,094	No	21.76
6. Central Bank of Kansas City	MO	NA	100.00	10.76	5	326,664	Yes	19.76
7. FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	206,752	Yes	19.21
8. Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	193,947	Yes	19.12
9. Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251	Yes	18.37
10. Texas National Bank	TX	81.16	66.67	35.06	1	675,388	No	17.67
11. Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	437,971	Yes	17.49
12. Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	149,678	No	17.49
13. Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	345,073	Yes	17.37
14. Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	255,952	Yes	17.25
15. Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	332,074	Yes	17.23
16. Bank of Kilmichael	MS	NA	75.00	20.70	5	258,016	Yes	17.13
17. Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	213,899	Yes	16.81
18. Bank of Holly Springs	MS	77.85	80.00	34.42	1	401,295	Yes	16.52
19. United Community Bank	LA	19.63	10.00	18.22	4	728,054	Yes	16.18
20. Delta Bank	LA	NA	80.00	27.90	5	480,387	Yes	16.07

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	NA	20.00	22.99	6	1,255,393	24.53
2.	Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,576	29.83
3.	American Plus Bank, N.A.	CA	29.22	0.00	30.14	4	584,089	34.16
4.	Jefferson Bank	MS	NA	100.00	2.19	5	145,293	37.03
5.	First Eagle Bank	IL	23.31	50.00	45.67	3	595,497	37.56
6.	Tensas State Bank	LA	NA	80.00	19.31	5	172,970	37.97
7.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,011,923	39.11
8.	Peoples Community Bank	MO	65.55	86.67	47.49	1	643,433	40.96
9.	Bank of Commerce	MS	NA	100.00	39.71	5	768,094	44.33
10.	BNA Bank	MS	NA	50.00	41.79	5	706,311	45.72
11.	BOM Bank	LA	53.37	61.54	35.54	1	726,346	45.91
12.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	46.87
13.	Asian Bank	PA	86.14	100.00	22.90	1	328,967	47.80
14.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	358,114	48.35
15.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,470,893	48.82
16.	Piggott State Bank	AR	NA	100.00	35.52	5	121,995	50.39
17.	International Bank of Chicago	IL	23.52	50.00	32.69	3	844,664	50.90
18.	SECURITY BANK AND TRUST COMPANY	TN	NA	90.00	30.22	5	852,272	51.69
19.	McGehee Bank	AR	NA	50.00	3.85	5	145,774	52.05
20.	Peoples Bank	MS	36.00	100.00	25.20	3	444,874	52.46

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2022

		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	29.22	0.00	30.14	4	584,089	478,076	474,899	102,365	2,714	3.94	1.85	10.65	No	34.16	17.43	0.00	0.00	1.65
2.	Asian Bank	PA	86.14	100.00	22.90	1	328,967	257,715	269,617	36,139	1,082	3.57	1.31	11.93	No	47.80	11.43	0.12	-0.09	1.40
3.	Bank of Anguilla	MS	NA	100.00	12.17	5	184,943	75,226	164,211	12,497	92	2.55	0.20	2.74	No	91.50	9.13	1.51	0.01	2.60
4.	Bank of Brookhaven	MS	NA	100.00	29.55	5	233,917	108,307	211,116	20,212	543	2.67	0.93	10.08	No	64.51	9.57	0.00	0.03	1.11
5.	Bank of Camilla	GA	NA	100.00	28.87	5	140,357	68,395	120,584	18,660	179	2.92	0.50	3.72	No	79.67	13.22	1.01	-0.01	1.38
6.	Bank of Cherokee County	OK	NA	66.67	45.23	5	174,258	121,620	159,998	13,987	160	3.49	0.37	4.42	No	89.78	8.69	0.04	0.06	0.86
7.	Bank of Commerce	MS	NA	100.00	39.71	5	768,094	395,685	703,804	50,341	3,272	2.95	1.71	21.76	No	44.33	9.66	0.58	0.04	1.39
8.	Bank of Commerce & Trust Co.	LA	59.80	60.00	22.13	1	378,233	76,800	344,370	21,601	137	1.53	0.14	1.95	No	89.95	10.33	3.14	-0.11	0.83
9.	Bank of Forest	MS	90.42	66.67	22.19	1	242,309	117,331	215,479	24,077	524	3.18	0.86	7.86	Yes	72.53	11.95	1.19	0.01	1.28
10.	Bank of Franklin	MS	NA	40.00	37.67	6	187,877	118,113	169,551	17,455	616	4.27	1.30	13.76	No	65.39	10.15	0.17	0.12	1.48
11.	Bank of Holly Springs	MS	77.85	80.00	34.42	1	401,295	314,216	346,117	41,783	1,716	4.20	1.74	16.52	Yes	57.54	9.64	1.55	-0.06	0.71
12.	Bank of Kilmichael	MS	NA	75.00	20.70	5	258,016	118,276	239,975	15,980	820	3.57	1.29	17.13	Yes	59.73	8.91	0.05	-0.01	2.28
13.	Bank of Lake Village	AR	NA	50.00	8.53	5	75,955	37,803	66,753	8,659	175	2.85	0.91	7.71	No	62.29	12.54	0.25	0.02	4.75
14.	Bank of Moundville	AL	NA	0.00	14.89	6	109,424	34,415	101,276	6,661	101	2.21	0.36	4.92	No	80.34	9.19	0.15	1.83	1.07
15.	Bank of Oak Ridge	LA	NA	100.00	0.00	5	82,477	54,919	68,396	12,352	41	3.21	0.20	1.32	Yes	89.03	14.92	0.00	0.00	1.00
16.	Bank of Okolona	MS	NA	75.00	22.51	5	257,656	140,733	232,925	20,405	585	3.52	0.92	10.31	Yes	72.07	9.37	0.62	-0.02	1.36
17.	Bank of St Francisville	LA	52.03	0.00	35.51	2	210,803	159,296	189,833	19,286	663	4.19	1.41	13.55	Yes	68.10	10.78	0.51	0.04	1.66
18.	Bank of Vernon	AL	NA	66.67	24.31	5	241,403	132,780	212,878	27,611	437	3.17	0.75	6.19	No	69.86	12.60	0.27	-0.02	1.59
19.	Bank of Winona	MS	NA	100.00	44.32	5	140,047	45,853	120,705	14,334	301	3.17	0.81	7.47	Yes	66.43	10.54	0.24	0.01	1.53
20.	Bank of Zachary	LA	31.22	33.33	49.99	4	332,484	183,143	312,110	19,762	601	3.34	0.72	10.25	No	74.34	8.33	0.26	-0.01	1.42
21.	Bank3	TN	NA	50.00	8.25	5	405,605	321,584	366,064	37,645	511	2.86	0.51	5.42	No	80.45	9.59	0.42	0.00	1.07
22.	BankFirst Financial Services	MS	51.72	76.47	32.26	1	2,024,855	1,218,428	1,789,403	221,120	5,149	3.47	1.02	10.03	No	66.12	8.99	1.07	0.00	1.30
23.	BankPlus	MS	23.63	54.39	31.29	3	6,505,807	4,750,167	5,866,216	566,842	14,597	3.32	1.03	11.64	No	69.86	9.20	0.20	0.10	0.93
24.	Bay Bank	WI	35.71	0.00	33.18	4	200,918	72,884	181,235	17,296	205	2.45	0.40	4.54	No	82.53	10.16	0.54	-0.11	2.24
25.	Beneficial State Bank	CA	75.88	73.68	45.58	1	1,546,878	942,289	1,425,357	103,350	1,472	3.53	0.38	5.10	No	70.95	8.64	1.77	0.12	1.96
26.	BNA Bank	MS	NA	50.00	41.79	5	706,311	338,242	633,218	67,897	2,546	3.01	1.48	14.22	No	45.72	11.13	0.76	0.01	1.97
27.	BOM Bank	LA	53.37	61.54	35.54	1	726,346	585,650	655,735	67,049	5,607	4.07	3.11	34.50	Yes	45.91	9.06	0.81	0.28	0.85
28.	Caldwell Bank & Trust Company	LA	NA	100.00	41.15	5	213,899	147,135	190,956	19,309	810	4.22	1.54	16.81	Yes	68.26	9.48	1.68	-0.03	1.14
29.	Carroll Bank and Trust	TN	NA	75.00	39.73	5	410,597	264,030	375,835	32,592	798	3.70	0.78	9.43	No	72.54	8.64	0.32	0.01	0.94
30.	Carver Federal Savings Bank	NY	NA	66.67	40.56	5	735,340	579,505	647,670	70,244	510	3.16	0.28	2.88	No	89.94	10.45	2.27	0.00	0.97
31.	Carver State Bank	GA	NA	100.00	37.23	5	63,974	30,177	52,310	8,268	(17)	2.63	-0.11	-0.82	No	103.63	13.22	2.33	0.01	2.53
32.	Centennial Bank	TN	45.52	66.67	26.73	1	698,548	442,501	613,864	71,163	1,269	3.89	0.73	7.02	No	59.16	9.77	0.82	-0.14	1.87
33.	Central Bank of Kansas City	MO	NA	100.00	10.76	5	326,664	213,660	278,134	40,875	1,985	3.35	2.54	19.76	Yes	76.44	12.65	0.00	0.00	1.63
34.	Century Bank of the Ozarks	MO	NA	100.00	24.58	5	242,427	173,204	216,975	22,317	575	3.66	0.94	10.22	No	69.39	8.96	0.08	0.00	1.89
35.	Chickasaw Community Bank	OK	34.41	0.00	39.09	4	362,116	269,040	322,276	34,457	1,191	4.04	1.33	13.67	No	69.00	9.02	0.03	0.02	1.23
36.	Citizens Bank & Trust	AL	59.69	50.00	25.91	1	989,905	447,325	840,880	66,111	1,835	2.68	0.75	9.67	No	71.18	9.10	0.31	-0.17	1.76
37.	Citizens Bank & Trust Company	MS	66.97	66.67	21.80	1	133,770	64,586	114,291	8,198	(34)	2.37	-0.10	-1.66	Yes	103.11	5.84	11.34	-0.89	3.57

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2022

		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 (%)
38.	Citizens Bank (Columbia)	MS	39.72	75.00	30.47	3	479,724	296,104	429,750	45,518	1,655	3.56	1.40	14.10	Yes	65.56	10.48	1.88	0.00	1.46
39.	Citizens Bank of Weir	KS	NA	100.00	33.32	5	77,289	15,937	57,106	18,255	487	1.07	2.71	10.81	No	60.28	27.25	0.00	0.64	1.08
40.	Citizens National Bank of Meridian	MS	32.70	61.54	33.00	3	1,758,251	1,058,664	1,566,399	164,437	7,767	3.16	1.78	18.37	Yes	58.32	10.50	0.50	0.01	1.42
41.	Citizens Progressive Bank	LA	NA	100.00	23.88	5	225,096	169,248	201,497	22,427	669	4.42	1.22	12.01	Yes	77.51	8.42	1.07	0.02	0.89
42.	Citizens Savings Bank and Trust Company	TN	NA	66.67	7.92	5	134,401	101,498	117,558	13,166	209	4.39	0.62	6.31	No	81.19	10.20	2.14	0.65	1.02
43.	Citizens Trust Bank	GA	99.78	100.00	30.34	1	680,998	315,646	616,846	53,019	779	2.40	0.46	5.69	No	79.13	8.43	0.43	0.04	0.96
44.	City First Bank, National Association	DC	NA	0.00	31.39	6	1,128,631	656,914	848,908	123,780	1,024	2.76	0.38	3.25	No	76.99	9.45	0.10	0.00	0.54
45.	CLB The Community Bank	LA	20.87	50.00	15.72	3	260,688	152,356	238,190	22,069	835	3.45	1.30	14.84	Yes	67.09	9.36	1.78	0.09	1.23
46.	Cleveland State Bank	MS	NA	80.00	37.05	5	328,288	132,246	306,090	17,151	483	2.79	0.60	9.15	No	72.31	9.39	0.00	0.17	1.48
47.	Colfax Banking Company	LA	27.43	20.00	49.55	4	151,505	59,746	143,250	7,975	415	3.06	1.06	15.00	Yes	73.65	8.98	0.04	0.02	0.67
48.	Columbia Savings and Loan Association	WI	NA	100.00	64.35	5	26,607	18,237	24,407	2,132	11	5.34	0.16	2.07	No	95.94	7.59	1.90	0.00	0.65
49.	Commerce Bank	MS	NA	100.00	48.13	5	158,076	87,548	143,757	13,837	403	3.46	1.02	10.61	Yes	71.74	10.87	0.71	0.06	2.17
50.	Commercial Bank	MS	NA	40.00	27.31	6	234,353	103,879	215,265	17,268	618	3.52	1.05	12.73	No	61.92	9.36	0.38	0.33	2.03
51.	Commercial Bank & Trust Company	AR	NA	100.00	23.40	5	255,952	137,094	238,936	16,804	833	3.04	1.31	17.25	Yes	61.39	9.38	0.07	0.01	0.99
52.	Commercial Bank and Trust Company	TN	27.62	54.55	40.30	3	1,107,908	512,994	1,027,334	74,409	3,492	2.71	1.24	15.54	Yes	65.32	9.02	0.63	0.03	1.64
53.	Commercial Capital Bank	LA	NA	66.67	25.83	5	258,019	155,249	229,980	27,317	1,074	3.68	1.66	16.04	Yes	58.58	10.10	1.50	0.05	1.08
54.	Commonwealth National Bank	AL	NA	100.00	20.33	5	57,066	22,708	51,873	4,967	(163)	2.76	-1.10	-11.54	No	137.97	10.87	0.00	0.05	2.65
55.	Community Bank	TN	31.53	33.33	42.24	4	226,329	186,390	203,337	18,940	549	4.22	0.99	11.72	No	72.08	8.37	0.09	0.02	1.62
56.	Community Bank of the Bay	CA	NA	33.33	16.27	6	791,436	521,675	698,606	66,812	1,701	3.54	0.90	10.12	No	63.91	9.10	0.00	-0.17	1.25
57.	Community Commerce Bank	CA	NA	0.00	18.48	6	316,372	221,430	223,768	57,091	752	3.88	0.97	5.29	No	66.90	18.44	0.11	0.00	1.35
58.	Concordia Bank & Trust Company	LA	NA	85.71	29.14	5	632,315	295,514	554,421	59,303	1,288	2.81	0.80	7.98	Yes	69.00	10.30	0.94	-0.01	0.72
59.	Connect Bank	AR	71.52	80.00	27.50	1	110,313	65,523	94,416	13,451	411	4.07	1.47	11.75	Yes	65.46	13.99	0.12	0.04	2.08
60.	Copiah Bank	MS	37.82	55.56	32.61	3	302,477	187,009	263,001	26,884	554	3.22	0.72	8.12	No	74.31	9.08	0.43	0.03	1.28
61.	Cottonport Bank	LA	65.16	83.33	33.99	1	465,739	283,684	413,929	50,979	1,096	3.25	0.93	8.31	No	68.45	12.00	0.42	-0.03	1.21
62.	Covington County Bank	MS	NA	100.00	16.98	5	85,799	44,378	77,684	7,512	106	2.47	0.45	5.24	No	77.78	9.38	0.74	0.01	0.95
63.	Cross Keys Bank	LA	54.36	62.50	25.17	1	465,847	261,744	391,337	43,907	1,513	3.61	1.28	12.58	Yes	67.43	11.05	0.50	-0.03	0.76
64.	Decatur County Bank	TN	68.51	100.00	21.41	1	205,349	152,898	184,379	17,822	663	4.30	1.33	14.21	Yes	68.64	9.89	0.07	-0.01	1.04
65.	Delta Bank	LA	NA	80.00	27.90	5	480,387	291,082	442,599	37,140	1,514	3.40	1.26	16.07	Yes	64.70	7.73	0.21	0.01	0.92
66.	Exchange Bank and Trust Company	LA	NA	100.00	58.67	5	193,947	75,409	181,049	12,489	709	2.93	1.46	19.12	Yes	52.56	8.99	2.79	0.01	1.28
67.	Farmers and Merchants Bank	MS	NA	66.67	21.17	5	485,382	221,357	422,363	58,090	1,966	3.97	1.61	13.11	No	58.61	12.48	0.81	0.03	2.06
68.	Farmers Bank and Trust Company	AR	86.21	85.71	26.38	1	332,074	232,685	300,921	30,329	1,333	3.15	1.61	17.23	Yes	53.70	9.29	0.43	0.01	2.08
69.	Farmers-Merchants Bank & Trust Company	LA	35.46	62.50	22.97	3	408,907	220,000	364,565	43,706	944	3.28	0.92	8.32	Yes	71.61	11.70	2.35	0.01	1.62
70.	FBT Bank & Mortgage	AR	35.08	20.00	42.26	4	206,752	106,119	172,110	16,005	922	4.19	1.76	19.21	Yes	61.25	10.79	0.42	-0.07	1.54
71.	Feliciana Bank and Trust Company	LA	67.89	100.00	38.17	1	144,603	92,021	127,093	13,751	382	3.63	1.05	10.38	Yes	69.21	10.89	0.57	0.04	1.67
72.	Fidelity Bank	AR	41.50	25.00	17.20	2	546,054	232,655	500,167	44,676	1,757	2.63	1.30	13.95	Yes	52.64	10.33	0.00	-0.13	1.33
73.	First American National Bank	MS	NA	55.56	57.61	5	380,015	199,522	346,569	30,417	1,103	3.66	1.17	13.04	Yes	73.88	10.09	0.79	0.08	1.11
74.	First Bank	MS	33.88	78.57	32.57	3	604,584	329,216	534,256	61,505	985	2.51	0.66	6.40	Yes	75.74	10.36	1.31	-0.11	1.47
75.	First Bank of Linden*	AL	NA	100.00	14.97	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

*First Bank of Linden was acquired by Alabama One CU. The transaction was completed on 5/28/21.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2022

		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 (%)
76.	First Eagle Bank	IL	23.31	50.00	45.67	3	595,497	390,955	450,204	103,066	3,715	3.76	2.49	13.58	Yes	37.56	17.96	0.00	-0.01	1.43
77.	First Federal Savings and Loan Association	MS	20.15	33.33	98.53	4	323,451	251,579	233,456	32,250	482	2.72	0.60	5.99	No	74.86	10.07	0.31	-0.05	0.48
78.	First General Bank	CA	NA	20.00	22.99	6	1,255,393	1,045,875	1,012,072	187,354	6,610	3.82	2.13	14.36	No	24.53	15.13	0.10	0.00	0.96
79.	First Independence Bank	MI	22.29	66.67	42.35	3	396,316	198,085	291,792	36,268	269	2.70	0.26	2.84	No	88.88	11.08	0.57	-0.01	1.16
80.	First Missouri Bank of SEMO	MO	NA	100.00	28.04	5	229,081	152,274	208,255	20,418	643	2.92	1.08	12.76	Yes	65.11	8.58	0.20	-0.03	1.85
81.	First National Bank and Trust	AL	NA	100.00	33.98	5	207,977	114,334	192,222	15,489	399	2.90	0.75	8.76	Yes	78.75	10.31	1.69	-0.02	1.74
82.	First NaturalState Bank	AR	NA	100.00	24.91	5	92,940	58,968	84,132	7,956	277	3.19	1.20	13.62	No	58.89	9.32	0.30	0.00	1.93
83.	First Security Bank	MS	40.59	38.89	34.22	2	864,653	437,119	797,306	62,868	2,492	3.38	1.18	14.69	No	61.19	8.14	0.46	0.21	1.20
84.	First Southern Bank	MS	46.75	50.00	32.24	1	241,459	139,439	218,975	22,089	770	3.58	1.26	12.92	Yes	71.70	10.43	0.75	0.03	1.53
85.	First Southwest Bank	CO	NA	66.67	20.93	5	438,373	208,966	389,533	29,086	654	3.08	0.61	8.21	No	80.06	7.83	0.21	-0.01	1.43
86.	First State Bank	MS	NA	92.86	43.53	5	931,600	419,012	830,833	97,564	1,765	3.10	0.73	6.87	No	65.01	10.48	1.63	-0.02	1.71
87.	First State Bank of Warren	AR	NA	75.00	15.30	5	116,569	48,331	106,964	9,509	189	2.73	0.65	6.89	Yes	77.89	11.25	0.08	0.02	2.40
88.	FNB Oxford Bank	MS	NA	100.00	42.81	5	496,415	245,693	434,705	43,023	916	3.00	0.74	7.79	No	63.56	9.55	0.03	0.00	1.29
89.	FNB Picayune Bank	MS	NA	66.67	42.96	5	287,057	126,956	256,379	29,742	852	3.50	1.19	10.45	Yes	71.22	12.26	1.82	0.01	1.59
90.	FNBC Bank	AR	NA	75.00	26.94	5	692,865	432,852	570,467	52,072	1,706	3.74	1.03	11.94	Yes	68.01	9.13	0.66	0.11	2.11
91.	Franklin State Bank & Trust Company	LA	NA	100.00	27.33	5	215,157	101,521	197,378	17,187	564	3.09	1.04	12.91	Yes	69.52	8.53	0.61	0.07	1.55
92.	Freedom Bank	TX	NA	0.00	14.06	6	104,128	53,164	91,801	11,674	129	3.94	0.51	4.76	No	81.34	10.11	0.00	0.00	1.01
93.	Friend Bank	AL	NA	60.00	36.21	5	186,669	97,140	169,587	16,624	588	3.59	1.26	13.95	Yes	65.17	9.24	0.16	-0.04	1.97
94.	Genesis Bank	MS	NA	100.00	6.32	5	27,862	9,406	22,452	5,147	(95)	7.38	-1.32	-7.66	No	138.46	17.81	0.68	-0.04	1.97
95.	Gibbsland Bank & Trust Company	LA	55.68	75.00	22.79	1	444,057	256,074	399,371	38,962	641	3.46	0.56	5.76	No	79.80	9.25	3.25	3.04	3.84
96.	GN Bank	IL	NA	100.00	77.17	5	79,793	64,272	69,357	10,089	55	4.25	0.26	2.17	No	87.25	12.36	3.88	0.10	1.38
97.	Golden Bank, National Association	TX	23.36	42.86	17.36	4	1,367,310	1,076,792	1,133,346	179,214	5,667	3.82	1.70	12.75	No	46.87	13.44	0.06	0.00	1.23
98.	Great Southern Bank	MS	41.44	75.00	33.34	1	358,597	123,371	334,895	23,289	703	3.37	0.78	10.56	Yes	84.34	8.43	1.43	0.13	1.18
99.	Guaranty Bank & Trust	LA	47.73	66.67	44.81	1	301,958	176,842	267,689	30,756	857	3.58	1.15	10.98	No	61.35	10.89	0.73	0.00	1.03
100.	Guaranty Bank & Trust Company of Delhi	LA	43.45	66.67	46.98	1	345,073	232,853	302,268	30,534	1,301	4.06	1.51	17.37	Yes	64.77	9.18	0.50	0.01	0.80
101.	Guaranty Bank and Trust Company	MS	71.46	58.82	23.53	1	1,532,000	942,100	1,389,772	130,018	4,210	3.48	1.13	13.27	Yes	69.05	8.68	0.20	-0.08	1.60
102.	Harbor Bank of Maryland	MD	51.20	71.43	34.78	1	369,532	191,522	334,241	25,075	67	2.82	0.08	1.06	No	97.25	7.94	3.09	-0.21	1.33
103.	Holmes County Bank & Trust Company	MS	NA	100.00	19.40	5	151,911	53,883	135,876	13,801	202	2.49	0.54	5.19	Yes	80.51	11.94	2.40	0.00	2.43
104.	Homeland Federal Savings Bank	LA	37.94	75.00	37.81	3	437,971	363,772	391,210	40,708	1,776	4.88	1.65	17.49	Yes	61.13	9.50	0.48	0.58	1.32
105.	Industrial Bank	DC	50.33	71.43	40.02	1	621,400	316,268	553,158	53,295	166	3.29	0.10	1.15	No	93.56	9.88	4.07	0.03	1.88
106.	Insouth Bank	TN	57.51	66.67	33.73	1	458,833	339,421	417,976	35,590	1,151	3.78	1.01	12.48	No	74.05	8.51	0.79	-0.17	1.20
107.	International Bank of Chicago	IL	23.52	50.00	32.69	3	844,664	641,915	729,947	95,494	3,176	3.50	1.47	13.03	Yes	50.90	11.72	3.25	0.00	1.98
108.	Jefferson Bank	MS	NA	100.00	2.19	5	145,293	107,534	118,092	22,302	813	4.89	2.27	14.44	No	37.03	16.84	0.29	-0.02	4.12
109.	Landmark Bank	LA	51.13	66.67	40.58	1	180,480	109,598	151,998	16,259	408	3.90	0.91	9.44	Yes	74.90	9.91	0.66	-0.03	1.37
110.	Legacy Bank & Trust Company	MO	50.50	57.14	32.95	1	829,727	694,888	741,646	72,127	2,029	3.76	1.03	11.41	No	54.88	8.75	0.05	0.00	1.34
111.	Liberty Bank and Trust Company	LA	49.11	78.95	46.26	1	1,014,251	501,488	909,482	78,326	2,225	2.90	0.89	10.71	No	73.44	8.45	0.96	0.18	1.38
112.	LimeBank	MO	54.47	60.00	37.12	1	77,640	56,714	68,734	8,388	(61)	4.43	-0.31	-2.86	No	107.61	9.43	0.11	0.00	1.39
113.	Magnolia State Bank	MS	39.35	75.00	36.14	3	429,223	275,044	395,385	32,509	873	2.98	0.81	10.18	Yes	75.93	8.34	0.17	-0.01	1.00

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2022

		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 (%)
114.	McGehee Bank	AR	NA	50.00	3.85	5	145,774	75,683	127,000	18,169	489	3.13	1.28	10.78	Yes	52.05	12.25	0.07	0.00	3.64
115.	Mechanics & Farmers Bank	NC	NA	100.00	7.26	5	370,124	228,401	325,915	39,197	868	3.62	0.92	8.51	No	74.01	11.75	0.42	0.12	0.96
116.	Mechanics Bank	MS	NA	100.00	44.77	5	290,197	195,057	258,942	28,038	709	3.16	0.99	9.92	No	63.71	10.24	0.72	-0.03	1.26
117.	Merchants & Farmers Bank of Greene County	AL	NA	50.00	31.67	5	88,731	45,659	80,819	7,659	62	3.17	0.28	2.91	Yes	92.08	10.45	2.33	0.04	1.29
118.	Merchants & Marine Bank	MS	40.29	58.33	30.12	1	733,464	362,748	649,721	73,965	158	2.80	0.09	0.82	No	96.54	11.14	1.25	0.22	1.00
119.	Merchants and Planters Bank	MS	23.86	25.00	30.96	4	125,972	55,182	114,608	11,129	159	2.69	0.52	5.40	No	80.75	10.00	0.00	-0.02	2.33
120.	Mission National Bank	CA	NA	66.67	45.12	5	213,788	125,822	174,357	37,501	(304)	2.98	-0.57	-3.23	No	124.28	17.40	0.00	0.00	2.31
121.	Mission Valley Bank	CA	NA	0.00	11.41	6	554,757	309,623	497,668	50,248	1,576	3.04	1.11	12.52	No	65.54	9.23	0.00	-0.02	1.55
122.	Mountain Valley Bank	TN	41.46	33.33	54.75	2	135,772	92,373	125,876	9,640	36	3.50	0.10	1.43	No	93.91	7.69	1.22	0.20	0.97
123.	Native American Bank, National Association	CO	NA	100.00	1.59	5	170,116	128,361	142,442	21,376	(29)	3.68	-0.07	-0.55	No	100.96	11.37	0.67	-0.02	0.94
124.	Neighborhood National Bank	CA	NA	50.00	19.23	5	121,215	67,107	95,208	12,155	(347)	2.73	-1.30	-11.99	No	144.43	11.35	3.23	0.00	2.19
125.	New Haven Bank	CT	40.41	100.00	44.46	1	159,529	132,992	123,367	19,546	393	3.66	0.98	8.06	No	68.99	10.89	0.00	-0.15	1.33
126.	Noah Bank	PA	NA	20.00	1.56	6	303,346	226,313	262,183	29,466	(5)	3.24	-0.01	-0.07	No	112.11	9.44	2.59	-0.42	3.24
127.	OneUnited Bank	MA	74.38	80.00	97.95	1	657,516	467,939	484,133	61,346	178	2.39	0.11	1.17	No	97.64	9.74	0.71	0.01	0.38
128.	Optus Bank	SC	NA	100.00	21.09	5	338,615	151,637	305,120	31,758	449	2.19	0.55	5.62	No	65.52	9.78	1.39	-0.04	0.53
129.	Oxford University Bank	MS	NA	66.67	44.93	5	211,819	148,036	188,975	19,978	553	3.57	1.06	10.67	No	62.55	10.21	0.10	0.00	1.28
130.	Pan American Bank & Trust	IL	48.35	33.33	54.67	2	445,174	329,615	406,977	36,088	967	3.43	0.90	10.54	Yes	67.46	8.77	0.00	-0.17	1.51
131.	Partners Bank	AR	NA	83.33	11.72	5	361,175	286,872	318,276	31,406	539	3.46	0.61	6.77	No	77.70	9.25	0.00	0.04	1.33
132.	Peoples Bank	MS	36.00	100.00	25.20	3	444,874	298,723	391,935	49,764	5,256	5.40	4.79	41.83	Yes	52.46	11.43	4.10	0.14	1.65
133.	Peoples Community Bank	MO	65.55	86.67	47.49	1	643,433	411,009	535,700	107,347	4,052	4.14	2.52	14.85	Yes	40.96	17.08	0.49	-0.03	1.34
134.	Piggott State Bank	AR	NA	100.00	35.52	5	121,995	51,815	114,815	7,042	504	3.19	1.58	23.57	Yes	50.39	8.01	0.13	0.00	1.97
135.	Pike National Bank	MS	NA	80.00	35.21	5	349,052	156,379	313,045	33,416	762	3.17	0.89	8.56	No	70.32	11.34	0.59	0.00	1.70
136.	Pioneer Community Bank, Inc.	WV	55.98	100.00	75.26	1	149,678	102,214	130,960	17,859	789	3.54	2.15	17.49	No	62.28	13.33	0.42	0.02	1.22
137.	Planters Bank & Trust Company	MS	69.78	94.74	31.88	1	1,801,308	867,487	1,622,786	148,760	4,257	2.77	0.93	10.54	No	60.06	8.33	1.01	-0.01	0.77
138.	Plaquemine Bank & Trust Company	LA	11.93	0.00	28.02	4	199,508	70,930	179,440	19,298	65	2.27	0.13	1.30	No	92.55	10.54	1.56	-0.19	1.82
139.	Ponce Bank	NY	71.86	64.29	71.38	1	1,593,769	1,326,710	1,226,974	244,306	(1,691)	4.38	-0.40	-3.27	No	103.25	15.04	1.21	0.22	1.27
140.	Priority Bank	AR	27.44	33.33	87.80	4	92,858	73,409	69,551	9,496	318	3.95	1.35	13.61	Yes	80.54	9.86	2.13	-0.02	1.95
141.	PriorityOne Bank	MS	43.10	53.33	28.64	1	915,826	660,875	807,489	81,673	2,768	3.75	1.22	13.32	Yes	72.86	9.43	0.55	0.02	1.47
142.	Progressive National Bank	LA	NA	60.00	46.30	5	112,898	63,707	103,367	9,285	287	3.53	1.06	12.30	Yes	72.76	8.86	0.11	0.03	1.25
143.	Pulaski Savings Bank	IL	NA	100.00	96.08	5	50,576	43,410	44,286	5,278	849	3.35	6.85	69.88	No	29.83	10.67	0.00	0.00	0.29
144.	Quontic Bank	NY	41.63	0.00	90.07	2	872,052	634,315	632,516	97,402	(9,463)	3.46	-4.09	-37.02	No	NM	12.24	3.95	0.00	0.06
145.	Richton Bank & Trust Company	MS	56.96	0.00	30.57	2	57,749	18,687	49,300	7,879	62	3.50	0.42	2.94	Yes	81.07	14.87	0.05	-0.02	4.83
146.	River Bank & Trust	AL	41.14	60.00	32.01	1	2,470,893	1,344,565	2,256,552	194,174	8,155	3.24	1.35	15.96	No	48.82	8.20	0.20	0.01	1.55
147.	RiverHills Bank	MS	46.89	75.00	29.43	1	399,556	154,423	354,739	36,735	1,320	2.55	1.35	13.45	Yes	55.59	10.59	1.07	0.05	3.27
148.	Robertson Banking Company	AL	57.10	85.71	43.40	1	432,484	263,803	396,975	34,180	1,281	3.14	1.22	14.56	Yes	61.97	9.01	0.21	0.00	1.60
149.	Royal Business Bank	CA	29.96	46.15	37.95	4	4,011,923	3,209,133	3,239,611	578,594	16,466	3.65	1.55	11.46	No	39.11	12.29	0.60	0.00	1.04
150.	Samson Banking Company, Inc.	AL	79.67	100.00	44.33	1	112,603	44,619	100,256	12,126	437	3.30	1.55	13.38	Yes	54.79	12.71	0.01	0.14	1.36
151.	Security Bank and Trust Company	TN	NA	90.00	30.22	5	852,272	616,458	769,425	77,678	2,597	3.59	1.27	12.93	No	51.69	9.43	0.01	-0.02	0.44

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: FIRST QUARTER 2022

		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 (%)
152.	Security Federal Bank	SC	34.47	56.25	33.72	3	1,299,490	515,488	1,146,141	111,860	1,885	2.77	0.58	6.23	No	77.45	9.68	0.55	-0.03	2.16
153.	Security State Bank of Oklahoma	OK	42.36	40.00	20.58	2	358,114	196,080	317,787	39,484	1,351	3.48	1.51	13.69	No	48.35	11.13	2.30	0.09	2.39
154.	South Georgia Banking Company	GA	NA	100.00	23.15	5	630,146	289,173	564,073	64,166	981	3.03	0.62	5.89	No	75.25	9.67	0.14	-0.01	1.53
155.	Southeast First National Bank	GA	44.51	66.67	55.59	1	69,036	13,578	61,739	7,205	93	1.96	0.59	5.14	No	73.57	11.55	0.17	0.00	2.02
156.	Southern Bancorp Bank	AR	46.43	83.72	32.56	1	2,068,294	1,254,386	1,743,412	203,345	5,309	3.27	1.03	10.25	No	68.21	8.51	0.66	0.03	1.31
157.	Southern Heritage Bank	LA	33.36	30.00	40.15	4	371,545	219,425	337,002	32,755	1,015	3.73	1.08	11.66	Yes	70.73	9.92	0.65	0.00	0.80
158.	Southern Independent Bank	AL	NA	100.00	37.67	5	323,488	130,271	279,565	29,013	716	2.66	0.89	9.22	No	59.04	11.02	0.19	0.00	1.49
159.	Spring Bank	NY	NA	100.00	32.10	5	293,689	212,154	225,227	29,280	484	3.65	0.66	6.55	No	74.09	11.63	3.88	0.03	0.89
160.	St. Landry Homestead Federal Savings Bank	LA	NA	100.00	73.80	5	274,527	132,003	191,040	73,774	(107)	2.64	-0.16	-0.57	No	110.81	28.39	0.96	0.10	1.65
161.	Sunrise Banks, National Association	MN	NA	57.14	27.56	5	1,620,073	1,097,042	1,479,149	103,355	3,571	3.49	0.85	12.87	Yes	84.20	7.54	0.42	0.07	1.37
162.	Sycamore Bank	MS	58.64	60.00	38.39	1	330,400	161,196	304,060	23,841	597	2.91	0.73	9.48	No	72.64	8.39	0.39	0.00	1.30
163.	Tensas State Bank	LA	NA	80.00	19.31	5	172,970	91,928	146,608	20,322	425	3.07	0.95	7.82	Yes	37.97	13.02	2.31	0.00	1.25
164.	Texas National Bank	TX	81.16	66.67	35.06	1	675,388	347,576	583,662	56,817	2,520	4.39	1.53	17.67	No	55.88	9.50	0.48	0.05	1.48
165.	The First National Bank of Jeanerette	LA	62.07	57.14	41.76	1	439,425	245,169	403,042	33,090	1,023	3.05	0.93	12.05	Yes	65.33	8.13	1.26	0.00	2.60
166.	The First, A National Banking Association	MS	32.61	43.10	29.78	4	6,189,796	2,978,459	5,448,927	716,505	17,116	2.86	1.11	9.17	No	53.16	10.10	0.83	-0.12	1.06
167.	The Mer Rouge State Bank	LA	NA	100.00	10.12	5	48,867	15,601	44,586	4,247	74	3.26	0.59	6.39	No	82.00	10.28	0.21	0.00	0.70
168.	The Peoples Bank	MS	NA	66.67	36.00	5	543,178	177,845	496,369	41,623	1,399	2.25	1.04	11.98	No	54.37	9.35	0.06	0.00	1.56
169.	Tri-State Bank of Memphis*	TN	NA	100.00	17.10	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
170.	Union Bank & Trust Company	AR	NA	100.00	25.50	5	271,256	185,215	238,399	23,099	981	3.45	1.41	15.88	Yes	61.31	9.78	0.06	0.13	1.68
171.	United Bank	AL	46.37	63.16	23.49	1	1,061,535	603,335	954,357	86,216	2,365	3.00	0.91	10.43	No	65.09	9.43	1.04	0.00	1.65
172.	United Bank of Philadelphia	PA	NA	50.00	16.14	5	67,850	40,498	60,628	6,418	(256)	3.09	-1.60	-15.59	No	143.43	9.83	7.66	-0.18	0.28
173.	United Community Bank	LA	19.63	10.00	18.22	4	728,054	416,102	632,659	84,356	3,511	3.36	1.96	16.18	Yes	56.21	12.14	1.09	-1.95	3.70
174.	United Mississippi Bank	MS	NA	60.00	25.88	5	434,682	264,090	391,755	39,276	807	3.32	0.75	7.91	Yes	80.11	9.59	0.43	0.00	0.80
175.	Unity Bank of Mississippi	MS	70.81	75.00	25.06	1	284,476	102,074	258,591	21,173	257	2.78	0.36	3.96	No	78.47	10.21	1.72	0.06	0.87
176.	VCC Bank	VA	NA	50.00	33.95	5	223,635	164,063	186,178	28,960	399	3.05	0.70	5.47	No	79.46	13.25	1.68	0.27	0.75
177.	Washington State Bank	LA	47.97	57.14	23.59	1	291,408	200,722	268,282	21,752	562	3.42	0.77	10.07	Yes	73.99	8.04	1.67	0.00	1.11
178.	Wayne County Bank	TN	NA	83.33	25.78	5	402,570	241,531	345,079	52,209	1,011	4.07	1.01	7.67	No	61.48	13.38	1.66	-0.06	1.45
179.	West Alabama Bank & Trust	AL	69.18	85.71	21.83	1	766,222	385,329	682,794	81,549	1,693	2.90	0.86	7.68	No	66.99	11.67	0.24	0.18	1.11
180.	Winnsboro State Bank & Trust Company	LA	NA	100.00	22.83	5	270,310	194,780	231,478	26,057	939	4.14	1.42	14.06	Yes	66.63	9.93	0.56	0.07	0.99

* Tri-State Bank of Memphis as acquired by Liberty Bank and Trust Co. The acquisition was completed in October 2021.