

CDFI Banking Industry Peer Group Report

THIRD QUARTER 2017

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 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 Profiles, reports on CDFI Bank social performance, and other NCIF publications.



135 South LaSalle Street • Suite 2040 • Chicago, Illinois 60603 • www.NCIF.org

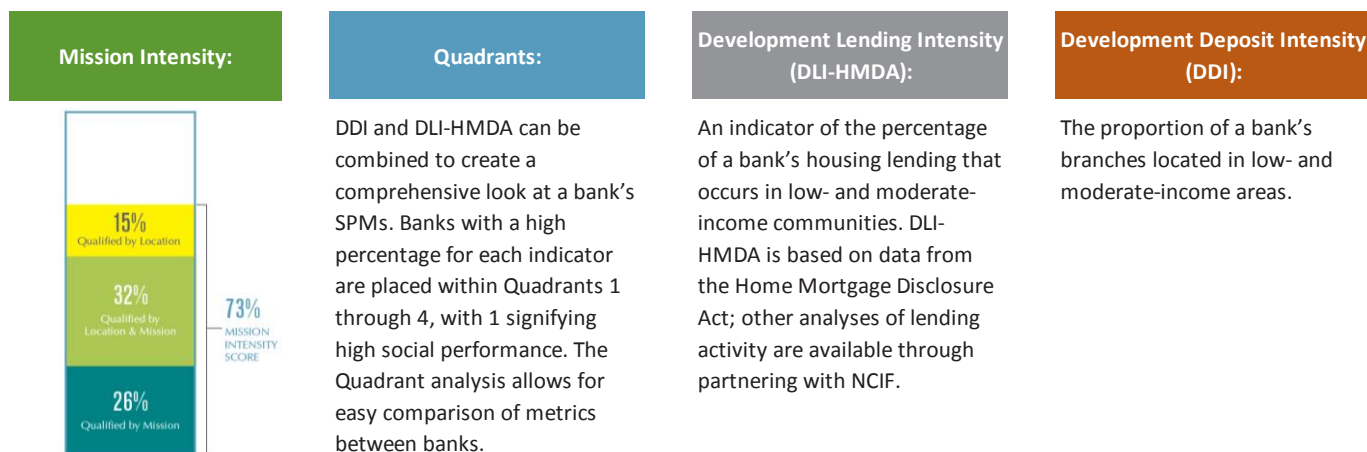
PEER GROUP DATA: THIRD QUARTER 2017

The following chart provides summary information on the social and financial performance of all certified CDFI Banks through the end of the third quarter 2017. As of September 30, 2017, there were 137 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				\$48,119,285	\$33,638,733	\$40,115,660	\$5,214,397	\$130,227								
MEDIAN	55.99	77.78	31.63	\$236,904	\$159,198	\$202,450	\$26,097	\$573	4.00	0.96	8.82	69.78	10.31	0.93	0.03	1.31
AVERAGE	55.37	72.60	33.76	\$353,818	\$247,344	\$294,968	\$38,341	\$958	4.05	1.01	8.83	71.96	10.84	1.56	0.09	1.38
MAXIMUM	100.00	100.00	97.18	\$2,718,084	\$1,898,986	\$2,128,480	\$257,720	\$7,460	6.08	4.60	26.69	157.92	26.75	9.97	1.77	5.88
MINIMUM	0.00	0.00	0.00	\$24,162	\$2,271	\$21,184	\$2,036	(\$510)	1.22	-1.71	-27.48	30.55	3.93	0.00	-4.44	0.32

Social Performance Metrics Definitions

NCIF has created the Social Performance Metrics (SPM) to help quantify and compare banks' social impacts 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	2,718,084
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	1,786,378
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,350,659
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,244,097
6.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,103,799
7.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,040,936
8.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	978,774
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	949,838
10.	First Choice Bank	CA	12.55	60.00	23.66	3	924,307
11.	First General Bank	CA	8.67	0.00	22.45	4	908,199
12.	First American International Bank	NY	46.36	100.00	70.70	1	863,601
13.	Security Federal Bank	SC	30.51	50.00	37.68	3	860,993
14.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441
15.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417
16.	Beneficial State Bank	CA	69.67	69.23	33.16	1	745,176
17.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	667,758
18.	OneUnited Bank	MA	78.30	80.00	96.89	1	663,797
19.	PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801
20.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	610,856

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	2,718,084	1,898,986
2.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	1,416,332
3.	First, A National Banking Association	MS	24.85	34.48	31.33	4	1,786,378	1,202,782
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,350,659	924,697
5.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,103,799	890,057
6.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,244,097	873,822
7.	First General Bank	CA	8.67	0.00	22.45	4	908,199	769,412
8.	First Choice Bank	CA	12.55	60.00	23.66	3	924,307	768,082
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	949,838	755,067
10.	First American International Bank	NY	46.36	100.00	70.70	1	863,601	708,954
11.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	978,774	683,674
12.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,040,936	602,546
13.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417	597,920
14.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441	573,273
15.	Beneficial State Bank	CA	69.67	69.23	33.16	1	745,176	532,974
16.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	667,758	518,544
17.	OneUnited Bank	MA	78.30	80.00	96.89	1	663,797	501,162
18.	PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801	461,630
19.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	491,908	427,026
20.	Pacific Commerce Bank	CA	19.45	66.67	11.99	3	537,909	424,617

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	2,718,084	2,128,480
2.	First, A National Banking Association	MS	24.85	34.48	31.33	4	1,786,378	1,507,972
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	1,369,219
4.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,350,659	1,175,639
5.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,244,097	987,159
6.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,103,799	932,677
7.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,040,936	886,768
8.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	978,774	879,529
9.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	949,838	834,795
10.	First General Bank	CA	8.67	0.00	22.45	4	908,199	798,778
11.	First Choice Bank	CA	12.55	60.00	23.66	3	924,307	793,531
12.	Security Federal Bank	SC	30.51	50.00	37.68	3	860,993	707,612
13.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441	664,931
14.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417	660,558
15.	First American International Bank	NY	46.36	100.00	70.70	1	863,601	621,936
16.	Beneficial State Bank	CA	69.67	69.23	33.16	1	745,176	615,124
17.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	667,758	577,762
18.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	610,856	555,635
19.	United Bank	AL	40.74	44.44	27.32	2	593,433	536,838
20.	PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801	503,856

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	203,841	26.75
2.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	140,831	21.41
3.	Metro Bank	KY	NA	100.00	11.69	1 or 3	28,606	18.61
4.	CBW Bank	KS	NA	0.00	37.29	2 or 4	29,300	17.79
5.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	144,569	16.57
6.	Mitchell Bank	WI	64.65	66.67	43.51	1	50,534	15.69
7.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	60,400	15.64
8.	First Eagle Bank	IL	33.50	50.00	41.82	3	472,447	15.58
9.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	125,728	15.42
10.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	14.57
11.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	316,135	13.97
12.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,840	13.85
13.	Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	59,194	13.82
14.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	316,867	13.75
15.	Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	85,810	13.57
16.	International Bank of Chicago	IL	25.60	57.14	27.87	3	540,257	13.30
17.	Community Bank of the Bay	CA	29.29	50.00	6.78	3	288,979	13.14
18.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417	13.03
19.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	78,750	12.90
20.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	251,286	12.81

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	29,300	No	4.60
2. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	140,831	Yes	3.64
3. First Eagle Bank	IL	33.50	50.00	41.82	3	472,447	Yes	2.62
4. Bank of Montgomery	LA	51.62	77.78	40.76	1	360,107	Yes	2.60
5. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	209,774	Yes	2.53
6. Bank of Rio Vista	CA	64.12	33.33	0.50	2	213,808	No	2.38
7. Peoples Bank	MS	31.23	100.00	23.73	3	290,316	Yes	2.37
8. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	160,929	Yes	2.31
9. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	225,589	Yes	2.26
10. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,787	Yes	2.23
11. Community Commerce Bank	CA	95.24	0.00	18.76	2	203,841	No	2.13
12. Metro Bank	KY	NA	100.00	11.69	1 or 3	28,606	No	2.04
13. Delta Bank	LA	NA	100.00	27.61	1 or 3	275,003	Yes	1.97
14. Quontic Bank	NY	37.24	100.00	90.44	3	324,750	Yes	1.97
15. Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	165,481	Yes	1.96
16. PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801	Yes	1.94
17. International Bank of Chicago	IL	25.60	57.14	27.87	3	540,257	Yes	1.91
18. Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441	Yes	1.82
19. Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	No	1.82
20. Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	210,873	No	1.82

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	29,300	No	26.69
2. Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	225,589	Yes	26.14
3. Bank of Montgomery	LA	51.62	77.78	40.76	1	360,107	Yes	25.11
4. Peoples Bank	MS	31.23	100.00	23.73	3	290,316	Yes	24.60
5. Delta Bank	LA	NA	100.00	27.61	1 or 3	275,003	Yes	24.01
6. Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,787	Yes	23.88
7. Urban Partnership Bank	IL	96.60	90.00	48.20	1	484,348	No	23.63
8. Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	160,929	Yes	21.50
9. Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	165,481	Yes	20.77
10. Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441	Yes	19.92
11. First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	209,774	Yes	19.43
12. Quontic Bank	NY	37.24	100.00	90.44	3	324,750	Yes	18.62
13. Bank of Rio Vista	CA	64.12	33.33	0.50	2	213,808	No	18.36
14. Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	210,873	No	18.04
15. Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	418,252	Yes	17.77
16. PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801	Yes	17.65
17. First Eagle Bank	IL	33.50	50.00	41.82	3	472,447	Yes	16.51
18. Central Bank of Kansas City	MO	56.56	100.00	10.82	1	140,831	Yes	16.30
19. RiverHills Bank	MS	51.96	66.67	32.65	1	334,814	Yes	16.11
20. Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	165,763	Yes	15.73

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	908,199	30.55
2.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	491,908	34.67
3.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	35.56
4.	First Eagle Bank	IL	33.50	50.00	41.82	3	472,447	37.37
5.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	394,906	42.27
6.	Bank of Rio Vista	CA	64.12	33.33	0.50	2	213,808	45.88
7.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417	46.98
8.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	209,774	46.99
9.	International Bank of Chicago	IL	25.60	57.14	27.87	3	540,257	47.06
10.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	160,929	47.61
11.	Savoy Bank	NY	71.35	0.00	41.67	2	297,319	47.68
12.	BNA Bank	MS	NA	66.67	40.23	1 or 3	490,751	49.85
13.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	125,728	51.78
14.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	210,873	52.50
15.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	144,569	53.15
16.	Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	165,481	53.31
17.	Pacific Global Bank and Trust	IL	67.05	100.00	86.58	1	186,399	53.59
18.	RiverHills Bank	MS	51.96	66.67	32.65	1	334,814	54.01
19.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	140,831	54.78
20.	First Choice Bank	CA	12.55	60.00	23.66	3	924,307	55.23

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2017

		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.	ABC Bank	IL	30.42	80.00	37.20	3	351,065	247,041	270,426	40,735	886	3.80	1.02	8.75	Yes	64.47	11.91	3.82	0.09	2.00
2.	Albina Community Bank	OR	69.90	60.00	12.12	1	186,896	125,901	166,396	17,695	385	4.01	0.84	8.79	No	70.86	9.69	0.10	0.01	2.18
3.	American Plus Bank, N.A.	CA	38.87	0.00	27.02	4	491,908	427,026	396,712	61,812	1,607	3.72	1.33	10.73	No	34.67	12.75	0.00	0.00	1.42
4.	Amory Federal Savings and Loan Association	MS	NA	0.00	97.18	2 or 4	85,336	65,113	74,168	10,940	44	2.47	0.20	1.61	No	83.47	12.64	0.94	0.52	0.73
5.	Bank of Anguilla	MS	NA	100.00	12.99	1 or 3	146,303	88,280	108,926	13,813	273	4.63	0.75	7.98	No	72.48	10.36	2.00	0.09	1.53
6.	Bank of Cherokee County	OK	NA	100.00	43.52	1 or 3	102,891	67,681	93,281	9,157	133	3.91	0.52	5.83	No	85.05	8.82	0.39	-0.02	1.31
7.	Bank of Commerce	MS	NA	80.00	36.48	1 or 3	394,906	268,324	324,430	35,802	1,326	3.63	1.45	14.80	No	42.27	9.73	0.24	0.32	1.69
8.	Bank of Franklin	MS	NA	80.00	37.56	1 or 3	137,516	85,266	119,036	14,477	308	4.48	0.90	8.60	No	72.86	9.78	0.86	0.02	1.06
9.	Bank of Kilmichael	MS	NA	100.00	22.31	1 or 3	165,481	100,083	144,832	15,823	813	4.16	1.96	20.77	Yes	53.31	9.02	0.47	0.90	1.32
10.	Bank of Lake Village	AR	NA	100.00	9.21	1 or 3	67,363	40,987	56,373	6,900	64	4.42	0.38	3.70	No	66.63	10.20	0.92	0.96	1.42
11.	Bank of Montgomery	LA	51.62	77.78	40.76	1	360,107	298,648	323,458	35,263	2,175	5.23	2.60	25.11	Yes	58.10	9.96	0.66	0.15	0.40
12.	Bank of Okolona	MS	NA	100.00	23.67	1 or 3	181,211	139,018	157,139	19,745	673	5.07	1.51	13.65	Yes	59.59	10.65	1.73	0.69	1.30
13.	Bank of Rio Vista	CA	64.12	33.33	0.50	2	213,808	81,103	184,040	28,640	1,291	3.28	2.38	18.36	No	45.88	12.59	0.00	-0.17	1.79
14.	Bank of South Texas	TX	73.32	66.67	40.45	1	131,202	97,691	116,391	13,696	226	6.08	0.69	6.65	No	81.19	8.03	0.37	-0.07	0.88
15.	Bank of St. Francisville	LA	63.22	0.00	37.66	2	123,459	87,983	100,226	12,467	420	4.84	1.41	13.61	Yes	69.76	10.51	1.04	0.43	1.33
16.	Bank of Vernon	AL	NA	100.00	24.17	1 or 3	144,569	108,294	119,481	23,878	251	4.23	0.70	4.19	No	53.15	16.57	1.90	0.23	1.37
17.	Bank of Winona	MS	NA	100.00	45.65	1 or 3	115,298	47,057	98,356	12,998	274	3.81	0.95	8.46	Yes	68.40	10.97	0.98	0.06	0.86
18.	Bank of York	AL	NA	100.00	26.86	1 or 3	96,327	36,843	74,233	10,907	186	3.24	0.77	6.86	Yes	74.97	11.03	0.20	0.04	1.00
19.	Bank 2	OK	36.85	0.00	44.21	4	137,354	97,782	113,401	17,758	282	4.37	0.81	6.40	No	82.64	11.40	0.48	0.00	1.14
20.	BankFirst Financial Services	MS	46.48	66.67	30.74	1	949,838	755,067	834,795	87,466	2,065	3.63	0.87	9.42	No	66.56	8.85	1.44	0.17	0.95
21.	BankPlus	MS	21.59	56.67	30.52	3	2,718,084	1,898,986	2,128,480	257,656	7,460	3.85	1.11	11.67	No	65.32	9.46	0.52	0.25	0.95
22.	Beneficial State Bank	CA	69.67	69.23	33.16	1	745,176	532,974	615,124	78,995	412	5.41	0.22	2.10	No	64.55	9.30	0.79	1.77	2.13
23.	BNA Bank	MS	NA	66.67	40.23	1 or 3	490,751	291,749	404,354	62,288	1,539	3.45	1.26	9.99	No	49.85	12.64	2.02	0.01	1.96
24.	Broadway Federal Bank	CA	75.96	33.33	87.50	2	437,864	347,256	299,062	50,697	626	3.07	0.57	4.97	No	80.57	11.07	0.62	-0.28	1.21
25.	Caldwell Bank & Trust Co.	LA	NA	100.00	36.80	1 or 3	168,269	137,948	142,544	18,159	327	4.64	0.75	7.27	Yes	71.96	10.44	5.23	0.77	1.28
26.	Carver Federal Savings Bank	NY	36.56	77.78	38.57	3	667,758	518,544	577,762	60,145	(419)	3.32	-0.25	-2.78	No	106.02	9.27	1.79	0.01	0.99
27.	Carver State Bank	GA	NA	100.00	43.16	1 or 3	40,271	25,180	32,821	3,828	147	3.44	1.46	15.67	No	79.46	9.51	4.35	0.38	1.46
28.	CBW Bank	KS	NA	0.00	37.29	2 or 4	29,300	2,271	21,184	7,215	466	1.22	4.60	26.69	No	57.67	17.79	0.04	-1.50	2.16
29.	Central Bank of Kansas City	MO	56.56	100.00	10.82	1	140,831	105,263	107,742	31,627	1,263	4.30	3.64	16.30	Yes	54.78	21.41	0.65	-0.51	2.59
30.	Century Bank of the Ozarks	MO	NA	100.00	27.94	1 or 3	174,787	137,770	155,856	16,042	955	5.04	2.23	23.88	Yes	56.39	9.08	0.98	0.05	1.95
31.	Citizens Bank (Byhalia)	MS	64.34	66.67	42.37	1	73,373	37,139	63,943	9,054	227	3.96	1.23	10.15	No	62.95	11.99	1.65	-0.01	0.82
32.	Citizens Bank (Columbia)	MS	55.09	62.50	30.90	1	418,252	327,354	363,200	38,704	1,685	4.62	1.63	17.77	Yes	64.34	10.19	1.15	0.30	1.37
33.	Citizens Bank & Trust Company	MS	62.28	66.67	20.88	1	137,452	105,993	93,483	13,486	351	4.52	1.03	10.50	Yes	72.05	8.22	1.54	0.20	1.09
34.	Citizens National Bank of Meridian	MS	29.31	73.08	34.57	3	1,350,659	924,697	1,175,639	149,576	5,537	3.43	1.64	14.91	Yes	59.72	10.10	0.91	0.03	1.29
35.	Citizens Progressive Bank	LA	NA	100.00	22.95	1 or 3	159,415	125,149	134,489	19,006	430	4.53	1.05	9.16	Yes	72.06	9.12	2.96	0.26	0.80
36.	Citizens Savings Bank & Trust Company	TN	100.00	100.00	8.63	1	108,207	91,099	94,232	9,470	(96)	4.59	-0.36	-4.05	No	104.09	8.09	4.11	1.02	1.94
37.	Citizens Trust Bank	GA	88.34	80.00	16.99	1	425,494	252,163	379,443	41,421	850	3.57	0.81	7.76	No	72.35	9.48	0.85	-0.19	0.76
38.	City First Bank of D.C., N.A.	DC	100.00	100.00	31.91	1	295,933	118,692	238,243	30,461	207	2.57	0.28	2.73	No	108.25	10.47	4.50	0.00	2.05

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2017

		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.	City National Bank of New Jersey	NJ	NA	75.00	18.43	1 or 3	200,418	114,392	180,856	7,190	(510)	3.24	-0.96	-27.48	No	105.76	3.93	6.10	-0.02	3.56
40.	Cleveland State Bank	MS	NA	100.00	35.24	1 or 3	228,560	124,000	202,534	22,466	525	3.94	0.93	9.43	No	66.14	10.73	0.08	0.49	1.30
41.	Colfax Banking Company	LA	77.51	60.00	51.91	1	106,307	52,068	95,634	10,290	298	3.78	1.13	11.67	Yes	70.36	9.78	0.10	0.00	0.48
42.	Columbia Savings and Loan	WI	NA	100.00	70.00	1 or 3	24,162	18,947	21,963	2,036	(50)	4.63	-0.84	-9.70	No	123.04	8.18	7.38	0.00	0.97
43.	Commercial Bank	MS	NA	60.00	25.75	1 or 3	147,522	85,615	120,292	15,000	302	4.23	0.83	8.15	No	69.58	10.22	0.17	0.06	1.33
44.	Commercial Capital Bank	LA	NA	100.00	20.86	1 or 3	160,929	134,195	120,087	17,997	881	4.86	2.31	21.50	Yes	47.61	11.79	1.04	0.03	0.91
45.	Commonwealth National Bank	AL	100.00	100.00	17.62	1	53,182	22,307	48,730	4,219	34	3.90	0.26	3.21	No	99.28	8.31	3.65	-0.05	2.66
46.	Community Bank of the Bay	CA	29.29	50.00	6.78	3	288,979	216,107	250,198	37,606	565	3.97	0.80	6.06	No	65.98	13.14	0.69	-0.45	1.57
47.	Community Commerce Bank	CA	95.24	0.00	18.76	2	203,841	142,650	115,033	52,912	1,047	5.87	2.13	7.97	No	57.45	26.75	0.99	-0.09	1.91
48.	Concordia Bank and Trust Co.	LA	NA	100.00	31.63	1 or 3	510,082	233,487	428,727	63,121	1,377	3.19	1.09	8.76	Yes	66.37	12.14	1.20	0.04	0.42
49.	Cottonport Bank	LA	56.18	75.00	34.40	1	338,460	217,172	298,167	39,584	815	4.16	0.98	8.31	No	68.42	11.77	1.32	0.12	1.02
50.	Cross Keys Bank	LA	48.13	62.50	29.17	1	355,001	230,825	268,304	43,314	1,013	3.93	1.17	9.43	Yes	66.97	11.90	1.19	0.00	0.88
51.	Delta Bank	LA	NA	100.00	27.61	1 or 3	275,003	205,726	246,857	23,577	1,392	4.59	1.97	24.01	Yes	58.09	8.20	0.40	0.02	0.99
52.	Farmers & Merchants Bank	MS	NA	66.67	22.88	1 or 3	316,135	170,182	266,249	44,732	1,150	4.83	1.48	10.40	No	62.17	13.97	0.76	0.24	1.99
53.	Fordyce Bank & Trust Company	AR	80.92	60.00	45.07	1	157,478	87,755	124,310	16,329	425	4.21	1.08	10.50	Yes	75.46	11.10	0.05	0.09	1.03
54.	First American International Bank	NY	46.36	100.00	70.70	1	863,601	708,954	621,936	83,755	1,721	3.22	0.80	8.29	No	73.22	9.70	0.49	-0.06	1.33
55.	First American National Bank	MS	NA	77.78	55.49	1 or 3	255,134	132,666	222,978	28,995	475	3.91	0.74	6.58	Yes	79.36	11.39	1.67	0.14	1.30
56.	First Bank of Linden	AL	NA	100.00	13.55	1 or 3	78,840	33,179	67,038	11,572	156	3.60	0.79	5.42	No	67.81	13.85	1.39	0.43	1.50
57.	First Choice Bank	CA	12.55	60.00	23.66	3	924,307	768,082	793,531	105,027	2,186	4.07	0.96	8.37	No	55.23	11.57	0.20	0.80	1.41
58.	First Community Bank	AL	45.79	50.00	27.56	1	391,596	285,492	345,380	38,379	1,194	3.83	1.22	12.44	Yes	66.86	9.80	1.58	-0.05	1.21
59.	First Eagle Bank	IL	33.50	50.00	41.82	3	472,447	354,900	368,004	74,259	3,037	4.23	2.62	16.51	Yes	37.37	15.58	0.26	-0.03	2.15
60.	First General Bank	CA	8.67	0.00	22.45	4	908,199	769,412	798,778	103,497	3,607	3.87	1.58	14.20	No	30.55	11.25	0.71	-0.13	0.92
61.	First Independence Bank	MI	44.59	66.67	42.17	1	240,493	183,822	188,375	18,788	518	4.75	0.86	11.09	No	84.19	9.03	0.46	0.07	0.80
62.	First National Bank and Trust	AL	NA	50.00	29.98	1 or 3	138,486	80,003	121,248	16,839	278	3.55	0.81	6.60	Yes	80.76	12.34	1.22	0.03	1.67
63.	First National Bank of Picayune	MS	NA	100.00	45.08	1 or 3	209,774	135,864	181,073	27,732	1,339	4.65	2.53	19.43	Yes	46.99	12.77	2.32	-0.04	1.45
64.	First Security Bank	MS	55.81	76.47	37.13	1	542,717	337,513	459,404	65,571	1,694	4.22	1.24	10.45	No	62.21	11.28	0.89	0.15	0.96
65.	First Southwest Bank	CO	NA	57.14	19.81	1 or 3	300,380	214,007	262,664	29,509	495	4.25	0.67	6.73	No	76.16	8.62	0.08	-0.05	1.39
66.	First, A National Banking Association	MS	24.85	34.48	31.33	4	1,786,378	1,202,782	1,507,972	191,852	5,082	3.68	1.15	10.70	No	57.96	9.52	0.52	-0.01	0.68
67.	Florida Parishes Bank	LA	41.08	80.00	37.15	1	337,591	204,595	303,222	31,316	580	4.49	0.69	7.67	No	67.93	9.27	1.10	0.14	2.09
68.	FNB of Central Alabama	AL	75.14	80.00	27.84	1	264,595	173,788	233,579	29,178	584	3.66	0.87	8.06	No	72.78	11.00	0.38	-0.06	1.34
69.	FNB Oxford Bank	MS	NA	50.00	44.44	1 or 3	308,723	180,286	259,878	35,856	770	3.53	1.02	8.63	No	60.48	11.63	0.28	0.00	1.16
70.	FNBC Bank	AR	NA	91.67	26.00	1 or 3	437,451	321,908	315,271	39,674	1,144	3.84	1.05	11.74	Yes	70.27	9.65	1.21	0.11	1.58
71.	Franklin State Bank & Trust Company	LA	NA	75.00	25.01	1 or 3	165,763	116,482	129,786	16,798	651	4.29	1.57	15.73	Yes	64.54	10.14	0.62	-0.04	0.79
72.	Gateway Bank	CA	0.00	100.00	84.36	3	125,051	78,392	115,902	7,880	(378)	2.99	-1.18	-18.72	No	131.45	5.70	2.82	0.07	2.03
73.	Golden Bank, N.A.	TX	8.89	33.33	16.09	4	805,417	597,920	660,558	104,382	2,505	3.77	1.25	9.71	No	46.98	13.03	0.61	0.00	1.28
74.	Guaranty Bank & Trust Company of Delhi	LA	50.65	77.78	42.96	1	225,589	181,371	177,874	19,331	1,252	5.14	2.26	26.14	Yes	56.80	8.73	0.66	0.04	0.70
75.	Guaranty Bank & Trust Company	MS	81.13	73.33	25.40	1	814,441	573,273	664,931	73,062	3,593	4.04	1.82	19.92	Yes	59.71	9.36	0.93	0.04	1.26
76.	Harbor Bank of Maryland	MD	34.51	85.71	39.89	3	253,286	199,383	226,018	20,760	327	3.92	0.52	6.36	No	81.73	8.54	0.84	-0.01	1.31

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2017

		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.	Holmes County Bank and Trust Company	MS	NA	100.00	19.05	1 or 3	117,053	51,381	100,540	14,314	196	3.47	0.69	5.51	Yes	83.76	12.76	5.74	-0.05	1.09
78.	Homeland Federal Savings Bank	LA	NA	66.67	34.88	1 or 3	231,306	193,335	176,381	23,529	895	5.41	1.63	15.34	Yes	73.27	10.68	0.61	0.28	1.38
79.	Illinois-Service FS and LA	IL	28.71	100.00	73.15	3	128,948	55,484	117,454	11,438	22	3.36	0.08	0.76	No	103.13	9.84	6.78	-0.16	1.87
80.	Industrial Bank	DC	69.10	87.50	41.79	1	419,336	302,151	327,041	36,206	253	4.41	0.25	2.81	No	88.36	8.65	5.14	0.04	1.51
81.	INSOUTH Bank	TN	41.77	66.67	36.88	1	308,895	245,400	261,325	29,929	608	4.64	0.78	8.13	No	69.82	9.12	0.47	0.60	0.64
82.	International Bank of Chicago	IL	25.60	57.14	27.87	3	540,257	397,708	461,396	72,070	2,520	4.24	1.91	14.20	Yes	47.06	13.30	3.35	-0.66	2.22
83.	Jefferson Bank	MS	NA	100.00	1.36	1 or 3	125,728	88,723	96,078	19,311	506	5.44	1.63	10.58	No	51.78	15.42	0.13	-0.01	2.16
84.	Legacy Bank & Trust Company	MO	73.75	100.00	34.95	1	173,495	156,318	128,734	17,295	481	4.57	1.14	11.28	No	57.75	8.62	0.09	-0.01	1.56
85.	Liberty Bank & Trust Company	LA	65.04	90.00	52.30	1	610,856	292,353	555,635	50,982	724	4.18	0.47	5.78	No	82.24	8.39	0.66	0.37	2.18
86.	Magnolia State Bank	MS	23.63	50.00	36.80	3	333,427	250,805	293,600	31,689	424	4.09	0.53	5.37	Yes	83.87	9.81	0.20	0.03	0.71
87.	Mechanics & Farmers Bank	NC	95.01	87.50	6.74	1	268,085	155,161	241,690	21,987	(143)	3.36	-0.22	-2.60	No	89.30	7.94	2.60	0.22	1.86
88.	Mechanics Bank	MS	NA	83.33	44.88	1 or 3	224,980	145,044	196,549	24,563	423	3.92	0.76	6.94	No	73.55	10.94	1.92	0.80	1.27
89.	Merchants & Farmers Bank	MS	72.37	100.00	27.87	1	99,074	45,971	86,647	10,922	133	3.50	0.54	4.88	Yes	82.56	11.26	3.98	0.12	1.37
90.	Merchants & Farmers Bank of Greene County	AL	39.54	50.00	30.32	3	60,442	31,981	53,218	6,966	198	5.05	1.30	11.43	Yes	77.17	10.78	2.67	-4.44	1.87
91.	Merchants & Marine Bank	MS	34.50	75.00	29.84	3	559,755	264,457	473,010	69,515	1,113	3.23	0.78	6.43	No	71.27	11.96	1.11	0.17	0.86
92.	Merchants & Planters Bank	TN	NA	25.00	27.83	2 or 4	86,122	48,421	72,676	11,299	136	4.18	0.62	4.84	No	80.37	12.61	0.10	-0.09	1.81
93.	Merchants & Planters Bank	MS	26.29	0.00	32.15	4	95,077	47,358	86,537	8,331	191	3.45	0.86	9.27	No	81.13	8.43	0.00	-0.02	1.08
94.	Metro Bank	KY	NA	100.00	11.69	1 or 3	28,606	13,489	22,988	5,334	147	2.50	2.04	11.17	No	70.66	18.61	3.68	-0.12	1.88
95.	Mission National Bank	CA	NA	100.00	45.21	1 or 3	286,487	233,822	246,659	27,738	613	3.59	0.85	8.93	No	59.65	9.62	0.56	-0.05	1.31
96.	Mission Valley Bank	CA	NA	50.00	12.52	1 or 3	316,867	245,370	268,484	44,716	1,125	4.62	1.38	10.08	No	62.80	13.75	0.35	0.00	1.48
97.	Mitchell Bank	WI	64.65	66.67	43.51	1	50,534	19,511	42,367	8,089	10	3.11	0.08	0.49	No	92.37	15.69	1.89	1.06	1.03
98.	Native American Bank, N.A.	CO	NA	100.00	1.75	1 or 3	88,114	73,461	78,057	9,488	88	4.78	0.39	3.73	No	94.45	10.29	5.60	-0.13	1.40
99.	Neighborhood National Bank	CA	NA	100.00	19.51	1 or 3	60,400	37,651	46,067	9,384	(64)	4.03	-0.43	-2.72	No	104.68	15.64	1.37	-0.58	3.44
100.	Noah Bank	PA	0.00	20.00	0.00	4	368,268	298,963	312,901	41,735	805	3.94	0.91	7.82	No	63.97	11.39	1.51	1.12	1.71
101.	Northern Hancock Bank and Trust*	WV	NA	100.00	0.00	1 or 3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
102.	OneUnited Bank	MA	78.30	80.00	96.89	1	663,797	501,162	369,526	49,137	(433)	2.24	-0.26	-3.56	No	116.20	5.75	1.55	0.02	0.54
103.	Oxford University Bank	MS	NA	33.33	43.66	2 or 4	142,650	113,406	123,919	13,019	283	3.67	0.79	8.76	No	68.07	9.01	0.05	0.06	0.84
104.	Pacific Commerce Bank	CA	19.45	66.67	11.99	3	537,909	424,617	467,349	68,599	1,499	4.64	1.14	8.85	No	58.75	11.23	0.02	0.00	0.84
105.	Pacific Global Bank and Trust	IL	67.05	100.00	86.58	1	186,399	146,290	164,733	20,914	624	4.24	1.36	12.12	No	53.59	11.33	0.63	-0.01	1.97
106.	Pan American Bank	IL	60.13	40.00	56.26	2	335,828	264,838	296,743	28,478	645	3.94	0.77	9.10	Yes	78.51	8.49	2.72	-0.01	0.98
107.	Peoples Bank	MS	31.23	100.00	23.73	3	290,316	236,874	250,904	27,631	1,674	5.75	2.37	24.60	Yes	62.68	9.72	2.54	0.50	1.27
108.	Pike National Bank	MS	NA	60.00	33.92	1 or 3	251,286	142,516	202,366	32,033	513	4.10	0.82	6.45	No	69.80	12.81	1.47	0.10	1.35
109.	Planters Bank and Trust Company	MS	NA	89.47	33.59	1 or 3	1,040,936	602,546	886,768	108,013	2,783	3.57	1.06	10.44	No	57.24	9.47	1.94	0.50	0.73
110.	PriorityOne Bank	MS	49.93	57.14	30.25	1	619,801	461,630	503,856	67,164	2,963	4.19	1.94	17.65	Yes	62.02	10.99	0.96	0.16	1.33
111.	Pulaski Savings Bank	IL	45.97	100.00	95.17	1	42,250	25,005	38,180	3,961	(137)	2.35	-1.28	-13.57	No	157.92	9.45	0.00	0.00	0.32
112.	Quontic Bank	NY	37.24	100.00	90.44	3	324,750	278,959	257,850	30,717	1,415	4.44	1.97	18.62	Yes	76.46	10.06	0.29	0.00	0.71
113.	Richland State Bank	LA	44.37	87.50	21.59	1	297,804	199,870	251,906	32,879	855	4.51	1.17	10.46	Yes	72.19	11.19	0.09	0.04	0.80
114.	Richton Bank and Trust Company	MS	72.50	33.33	32.59	2	59,194	23,589	49,211	8,680	110	3.62	0.74	5.10	Yes	81.78	13.82	1.81	-0.02	1.89

*Northern Hancock Bank and Trust was acquired by Emclair Financial on September 30, 2017.

CDFI BANK SOCIAL AND FINANCIAL PERFORMANCE: THIRD QUARTER 2017

		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 (%)
115.	RiverHills Bank	MS	51.96	66.67	32.65	1	334,814	196,521	270,591	30,434	1,209	3.06	1.53	16.11	Yes	54.01	9.60	1.34	0.57	2.13
116.	Robertson Banking Company	AL	72.49	83.33	44.24	1	284,469	224,132	243,647	31,833	1,168	4.24	1.68	14.88	Yes	59.29	11.37	0.04	-0.21	0.93
117.	Royal Business Bank	CA	19.55	46.15	29.53	4	1,637,286	1,416,332	1,369,219	257,720	7,228	3.99	1.82	11.97	No	35.56	14.57	0.01	-0.03	0.81
118.	Samson Banking Company, Inc.	AL	72.83	100.00	42.96	1	78,750	34,710	68,916	9,728	204	3.63	1.06	8.43	Yes	69.84	12.90	3.10	0.16	1.37
119.	Savoy Bank	NY	71.35	0.00	41.67	2	297,319	233,523	261,895	28,034	1,079	4.98	1.52	15.70	No	47.68	9.86	0.90	1.27	1.35
120.	Security Federal Bank	SC	30.51	50.00	37.68	3	860,993	383,880	707,612	93,742	2,078	3.40	0.97	8.88	No	68.97	10.33	1.96	0.14	2.13
121.	Security State Bank of Wewoka, Oklahoma	OK	78.45	100.00	21.00	1	210,873	173,856	187,845	21,451	948	4.85	1.82	18.04	No	52.50	9.85	1.35	0.78	1.48
122.	South Carolina Community Bank	SC	86.94	100.00	24.90	1	47,776	29,312	41,504	5,758	(204)	3.76	-1.71	-15.21	No	127.84	12.13	9.97	1.19	1.92
123.	Southern Bancorp Bank	AR	66.65	87.80	32.91	1	1,244,097	873,822	987,159	139,918	2,824	4.27	0.92	8.09	No	68.93	8.51	1.75	0.24	1.04
124.	Spring Bank	NY	93.70	100.00	33.31	1	177,442	142,093	156,502	20,194	453	5.17	1.05	9.05	No	62.27	11.59	0.51	0.08	1.03
125.	Start Community Bank	CT	25.79	100.00	47.54	3	128,698	113,575	93,021	13,208	150	2.96	0.48	4.57	No	83.98	10.48	0.17	0.00	1.26
126.	State Bank & Trust Company	MS	53.80	64.71	29.99	1	1,103,799	890,057	932,677	119,502	2,154	3.98	0.79	7.27	No	67.59	8.72	0.80	0.05	1.12
127.	Sunrise Banks, N.A.	MN	57.18	85.71	25.73	1	978,774	683,674	879,529	79,760	1,140	3.92	0.50	5.69	Yes	87.97	8.92	0.64	-0.07	1.14
128.	Sycamore Bank	MS	73.27	60.00	39.60	1	229,491	140,750	206,505	21,057	474	3.78	0.82	9.04	No	70.25	8.94	0.16	-0.03	0.73
129.	Texas National Bank	TX	61.62	50.00	36.18	1	233,315	162,078	196,066	21,959	533	5.38	0.94	9.83	No	74.63	9.65	0.41	-0.16	1.40
130.	Tri-State Bank of Memphis	TN	100.00	66.67	18.55	1	85,810	62,291	71,893	13,069	(192)	4.52	-0.88	-5.83	No	100.20	13.57	3.70	0.51	1.98
131.	United Bank	AL	40.74	44.44	27.32	2	593,433	351,742	536,838	51,673	1,453	3.72	0.98	11.38	No	66.06	8.72	0.69	0.01	1.22
132.	United Bank of Philadelphia	PA	100.00	100.00	20.56	1	61,603	40,002	58,009	3,297	41	4.83	0.29	5.21	No	97.73	5.74	7.52	-0.02	0.60
133.	United Mississippi Bank	MS	NA	100.00	28.25	1 or 3	349,688	258,055	311,281	36,398	899	4.35	1.03	9.92	Yes	78.14	10.08	0.47	0.14	0.63
134.	Urban Partnership Bank	IL	96.60	90.00	48.20	1	484,348	357,321	441,141	38,987	2,242	4.78	1.79	23.63	No	109.30	7.89	8.69	-0.69	5.88
135.	VCC Bank	VA	92.93	100.00	40.12	1	160,621	118,878	133,279	19,424	277	3.25	0.74	5.74	No	72.87	10.89	2.09	-0.59	1.12
136.	West Alabama Bank & Trust	AL	74.49	85.71	22.59	1	599,637	368,857	486,337	81,183	1,732	3.49	1.17	8.62	No	56.83	12.77	0.45	0.07	1.10
137.	Winnsboro State Bank & Trust Co.	LA	NA	66.67	19.28	1 or 3	180,185	132,735	147,807	15,826	416	4.42	0.96	10.56	Yes	70.57	9.57	1.09	0.07	0.68

Source: SNL.com | As of 9/30/2017

© 2017 National Community Investment Fund

THIS REPORT HAS BEEN PREPARED FOR THE GENERAL INFORMATION OF COMMUNITY DEVELOPMENT BANKING INSTITUTIONS AND THOSE WHO HAVE AN INTEREST IN THE SERVICES THAT THEY PROVIDE. IT IS NOT INTENDED TO BE RELIED UPON BY ANY PARTY WHO IS CONSIDERING MAKING A DEPOSIT OR INVESTMENT IN A COMMUNITY DEVELOPMENT BANKING INSTITUTION. WHILE NCIF STRIVES FOR ACCURACY, NCIF DISCLAIMS ANY RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION SET FORTH HEREIN.