

Subscriber Profile: A strategic consultant working for several years with a particular community bank

Analysis Needs: As a consultant traveling to the community banking client for an annual strategic planning meeting, I want to prepare some comprehensive analysis for the past year’s performance to share with my clients. I also want to reference data that demonstrates how the bank compares to local-area peers.

BankImpact Results: BankImpact’s Custom Peer Builder responds to the needs of banking industry analysts, in this example, for those looking to benchmark a particular bank against neighborhood and local area peers. In your account you can save data and reference it as performance data becomes available. The step-by-step guide that follows shows how you can navigate to the data you need to benchmark your bank against a hand-picked set of local peers.

STEPS TO START THE SEARCH

Step 1:

Sign into your account and navigate to **Custom Peer Builder** to start collecting data on local-area peers.

Step 2:

You will need the bank’s FDIC Certificate number to use this tool. If you want to confirm the bank’s number, click **“Find a bank’s FDIC Certificate Number.”** This will open a new window with a simple tool that generates the certificate numbers of all banks. Enter the institution name (**Spring Bank**). Copy the **FDIC Certificate # (58668)**. If needed, use the tool to look up the other banks to be included in the Custom Peer Group as well.

Step 3:

To create the peer group, add up to 10 certificate numbers of banks to be included in the search. Then **Search**. (For our example additional certificates include: Empire State Bank: 25749, Eastbank, NA: 32257, Abacus FSB: 57672)

Step 4: Submit your Search to view comparative performance data.



Look up FDIC Certificate Numbers

Look up FDIC Certificate Numbers to use in your Peer Builder searches.

- [BankImpact Advanced Search](#)
- [Standard Peer Builder](#)
- [Auto Peer Builder](#)
- [Custom Peer Builder](#)

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State:

- Alabama
- Alaska
- Arizona
- Arkansas

City:

Your search returned 3 results. ([Return to your search](#) | [New search](#))

Institution Name	State	City	FDIC Certificate #
Sandy Spring Bank	MD	Olney	4865
Spring Bank	NY	Bronx	58668
Spring Bank	WI	Brookfield	58780

Custom Peer Builder

Benchmark to a Custom Peer Group built using up to ten banks of your choice.

[BankImpact Advanced Search](#)
[Standard Peer Builder](#)
[Auto Peer Builder](#)
[Custom Peer Builder](#)

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Find a bank's FDIC Certificate Number.

Create a peer group of up to ten banks:

FDIC Certificate #

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HOW TO ANALYZE THE RESULTS

BankImpact Results Page

Your results screen presents both social and financial performance indicators for Spring Bank alongside the peer group's created. The results compare your bank's data to aggregate Custom Peer Group data.

▶ BankImpact automatically calculates the average, median, standard deviation, minimum, maximum, and total of the banks in your peer group, for each of the performance datapoints. Spring Bank outperforms similarly sized New York City-based banks in terms of [ROA and ROE](#).

To export and share these results:

From the results page scroll down to the [CSV/XLS/PDF buttons](#). Choose PDF format to have the results mirror the images on the screen. Choose CSV or XLS for a worksheet style layout for additional analysis.

Bookmark This Search

You can save your results and access them whenever you want, without re-entering the data. Type a name for your bookmark into the box and click [Save](#). Look for your saved search in the "My Account" area, under the "Bookmarks" tab.

▼ [Save this search now](#)

Give your bookmark a name

[Save](#)

	Spring Bank	Peer Median	Peer Average	Standard Deviation	Peer Minimum	Peer Maximum	Peer Total
Social Performance Metrics							
● DLI - HMDA	NA	31.01%	32.73%	8.74%	24.98%	42.20%	
● DDI	100.00%	83.33%	72.22%	34.70%	33.33%	100.00%	
Balance Sheet/Income Statement							
● Total Assets (000's)	\$117,234	\$189,056	\$206,379	\$33,108	\$185,526	\$244,554	\$619,136
● Total Equity (000's)	\$14,435	\$30,299	\$27,615	\$11,377	\$15,136	\$37,411	\$82,846
● Total Loans (000's)	\$89,047	\$139,095	\$128,232	\$20,661	\$104,406	\$141,195	\$384,696
● Total Deposits (000's)	\$102,241	\$151,337	\$167,061	\$27,848	\$150,632	\$199,215	\$501,184
● Net Income (000's)	\$2,341	\$722	\$-114	\$1,918	\$-2,308	\$1,244	\$-342
Capitalization							
● Tier 1 Leverage Ratio	13.07%	14.76%	12.88%	3.82%	8.48%	15.40%	
Asset Quality							
● Net Charge-Offs Ratio	0.42%	0.01%	0.15%	0.26%	0.00%	0.45%	
● Noncurrent LoansRatio	3.88%	0.48%	0.52%	0.55%	0.00%	1.09%	
● Loan Loss Reserves / Gross Loans	1.17%	0.48%	0.52%	0.54%	1.21%	2.25%	
Earnings							
● ROA	2.25%	0.45%	0.06%	0.85%	-0.91%	0.65%	
● ROE	17.87%	4.29%	1.07%	6.12%	-5.99%	4.91%	
● Net Interest Margin	5.31%	3.77%	3.50%	0.61%	2.80%	3.93%	
● Efficiency Ratio	62.71%	84.57%	100.96%	44.89%	66.57%	151.74%	

Returns are four times the peer medians.

Your peer group: [Empire State Bank](#), [Eastbank, NA](#), [Abacus FSB](#)

[CSV](#) [XLS](#) [PDF](#)

Custom Analysis

Learn about other banks in your peer group using additional metrics and historic data. Find out more about NCIF's Custom Analysis services at bit.ly/NCIFCA