Step 1: Enter the Auto Peer Builder tool.

Step 2: You will need an FDIC Certificate number to use this tool. If you are uncertain of 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 (Broadway Federal Bank). Copy the FDIC Certificate #.


Step 4: Build your peer group. First, narrow your search to banks in California.

Step 5: To limit your peer group to CDFI Banks only, select CDFI in the Mission Indicators Checklist.

Step 6: Limit your peer group to banks similar in size. To include only banks with Total Assets between $100M and $500M, select “Is between” and enter 100000 and 500000.

Step 7: Submit your Search to view comparative performance data.

BankImpact Results: BankImpact’s Auto Peer Builder allows you to define your own relevant peer groups based on criteria you specify. The step-by-step guide that follows shows how you can tailor a peer group to analyze an individual bank relative to similar institutions.
HOW TO ANALYZE THE RESULTS

BankImpact Results Page
Your criteria created a peer group with nine banks. Data from your bank of analysis is displayed on the left, side-by-side with the aggregate results derived from the peer group you defined.

Key Metrics to Consider
Evaluate your bank’s profitability and social performance relative to your tailored benchmark. Net Income and Return on Assets (ROA) are datapoints that can reveal whether this bank is profitable. Use the peer data to gauge whether a high value is attributable to an overall trend in the market, or a unique characteristic of this bank. Use NCIF’s Social Performance Metrics to gauge a bank’s level of commitment to serving distressed local communities.

Development Lending Intensity-HMDA (DLI-HMDA) metric shows how much of each bank’s HMDA-reported housing lending occurs in distressed areas.

Development Deposit Intensity (DDI) refers to the percentage of a bank’s branches that are located in distressed areas.

Custom Analysis
Get more data for deeper insights. NCIF can help you inform your investment decisions based on datapoints you define and historical analysis to meet your specific needs. Learn more about our Custom Analysis services at www.NCIF.org.