Subscriber Profile: Bank CEO

Analysis Needs: I am the CEO of a CDFI Bank. Our bank has been carefully monitoring our Tier 1 Leverage Ratio so we can be in compliance with new Basel III capital requirements. I find it useful to benchmark the bank to a handful of other banks I consider our peers, to gauge the industry's progress. How can I regularly monitor my bank's Tier 1 Leverage Ratio relative to its peers in the industry?

BankImpact Results: Use the Custom Peer Builder tool to benchmark your bank's performance to the small group of banks you know and identify as your peers. The step-by-step guide below shows how you can build a Custom Peer Group that includes up to ten banks, and save your peer group so you can analyze as often as you want.

STEPS TO START THE SEARCH

Step 1: Enter the Custom 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 (Industrial Bank). Copy the FDIC Certificate #.

Step 3: Return to the Custom Peer Builder page. Paste Industrial Bank's FDIC Certificate Number (14679) into the top field “FDIC Certificate #” as your bank of analysis.

Step 4: Build your Custom Peer Group. Continue to search and add FDIC Certificate Numbers of the banks you consider to be your bank’s peers, using “Find a bank’s FDIC Certificate Number.” Paste those numbers into the fields on the Custom Peer Builder page.

Step 5: Submit your Search to view comparative performance data.
HOW TO ANALYZE THE RESULTS

BankImpact Results Page
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, for each of the performance datapoints. For example, this bank's Tier 1 Leverage Ratio is slightly below the average value for the eight banks entered, but within the standard deviation.

- Bookmark This Search
  Check your Custom Peer Group numbers 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.

- 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 www.NCIF.org.

These case studies are meant as an instructional guide. The data cited here may become outdated or be displayed slightly differently on different browsers and operating systems.

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