Case Study #1

Standard Peer Builder

- CDFI Peer Group
- DLI-HMDA
- DDI

Subscriber Profile: Money Manager

Analysis Needs: As a money manager for a group of foundations, I'm interested in learning more about a particular community development bank. This bank serves distressed, niche markets in Washington, DC and could be an interesting vehicle to further these foundations' organizational missions. How can I learn how this bank’s impact compares to all CDFI Banks’?

BankImpact Results: The Standard Peer Builder can be used to compare a bank with one of three pre-determined peer groups: CDFIs, MDIs or high-impact banks NCIF defines as Quadrant 1 CDBIs. The step-by-step guide that follows shows how to evaluate a bank relative to the standard peer group of your choice.

STEPS TO START THE SEARCH

Step 1:
Enter the Standard 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 (City First Bank of DC). Copy the FDIC Certificate #.

Step 3:

Step 4:
Use the drop-down menu to select CDFI. This will return aggregate statistics on all CDFI Banks.

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

BankImpact Results Page
Your search results compare data from your bank of analysis to aggregate CDFI Bank Peer Group Median data.

Key Metrics to Consider
Evaluate your bank’s financial and social performance relative to its peer group. 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.