

# Case Study #1

**Auto Peer Builder** 

- CDFI Mission Indicator
- Total Assets
- Net Income
- ROA
- DLI-HMDA
- DDI

Subscriber Profile: Institutional Investor

Analysis Needs: I monitor a portfolio of my institution's investments in CDFI Banks. I'd like to evaluate each bank's financial

and social performance in the context of a relevant peer group. How can I benchmark a bank relative to

other CDFI Banks of similar asset size operating in the same market?

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.

#### STEPS TO START THE SEARCH

#### 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 #.

#### Sten 3

Return to the Auto Peer Builder page. Paste Broadway's **FDIC Certificate Number** (30306).

### Step 4:

Build your peer group. First, narrow your search to banks in **California.** 

## Step 5:

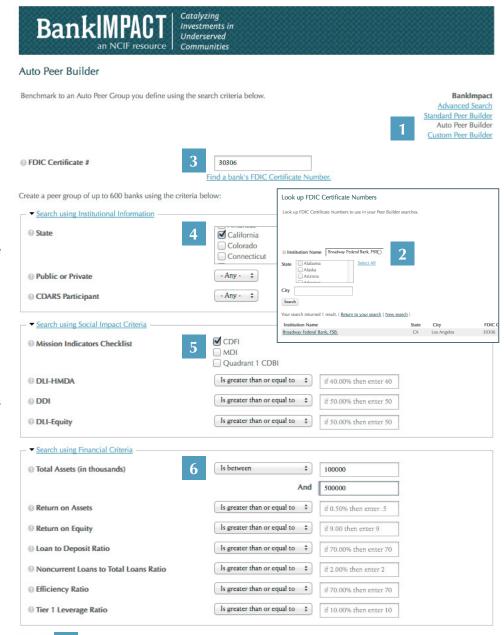
To limit your peer group to CDFI Banks only, select **CDFI** in the **Mission Indicators Checklist.** 

#### 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.





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#### **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**

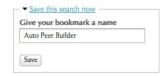
Evaluate your bank's profitability and social performance relative to your tailored benchmark. Net Income and Return on Assets (ROA) are datapoints that can reveal whether this bank is profitable. Use the peer data to gauge whether a high value is attributable to an overall trend in the market, or a 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. Your peer group includes 9 banks. ( Return to your search | New search )



		Broadway Federal Bank, FSB.	Peer Median	Peer Average	Standard Deviation	Peer Minimum	Peer Maximum	Peer Total
	Social Performance Metrics							
•	DLI-HMDA	91.03%	80.18%	62.85%	42.78%	0.00%	91.03%	
	⊕ DDI	60.00%	42.86%	50.32%	34.63%	0.00%	100.00%	
	Balance Sheet/Income Statem	nent						
		\$373,839	\$264,046	\$260,856	\$108,298	\$110,094	\$432,650	\$2,347,706
	Total Equity (000's)	\$33,268	\$33,094	\$29,289	\$11,804	\$6,588	\$42,500	\$263,597
	(i) Total Loans (000's)	\$282,644	\$181,550	\$172,410	\$69,804	\$68,585	\$282,644	\$1,551,694
	Total Deposits (000's)	\$258,435	\$198,611	\$214,129	\$90,557	\$102,338	\$389,441	\$1,927,164
	Net Income (000's)	\$1,873	\$1,390	\$945	\$1,787	\$-2,211	\$2,572	\$8,506
	Capitalization							
	Tier 1 Leverage Ratio	8.82%	10.82%	10.95%	2.91%	6.12%	14.88%	
	Asset Quality							
	Net Charge-Offs Ratio	2.04%	0.39%	0.91%	1.31%	0.00%	3.98%	
	Noncurrent Loans Ratio	13.06%	5.82%	6.67%	4.95%	1.17%	16.35%	
	Loan Loss Reserves / Gross Loans	4.20%	2.93%	3.17%	1.55%	1.62%	5.76%	
	Earnings							
	@ ROA	0.47%	0.50%	0.24%	1.01%	-2.12%	0.98%	
	⊕ ROE	5.67%	5.62%	1.69%	12.92%	-29.91%	9.47%	
	Net Interest Margin	3.59%	4.05%	3.87%	0.56%	3.18%	4.74%	
	Efficiency Ratio	75.19%	77.62%	81.03%	17.04%	52.66%	107.77%	

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