

Subscriber Profile: Chief Lending Officer

Analysis Needs: As a CLO at a mission-oriented financial institution, designated as both a CDFI and MDI for several years, I am looking to identify and present to my team how our bank compares to others in terms of social performance. **How can I compare my bank to other CDFI banks' performance?**

BankImpact Results: BankImpact's Standard Peer Builder responds to the needs of the many mission-oriented banks that are designated as a CDFI, MDI, or both. Benchmarking a particular bank against peer performance is a function of BankImpact that can then be saved within your BankImpact account and referenced as future 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, save the search, and export findings to disseminate around your organization.

STEPS TO START THE SEARCH

Step 1:

Sign into your account and navigate to the **Standard Peer Builder Tool**.

Step 2:

You will need an 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 (**Carver State Bank**). Copy the **FDIC Certificate #**.

Step 3:

Return to the Standard Peer Builder page. Paste Carver State Bank's **FDIC Certificate Number (16584)**.

Step 4:

Use the drop-down menu to select **CDFI**. This will return year-end aggregate performance indicators on all CDFI banks.

Step 5:

Submit your Search to view comparative performance data.



Standard Peer Builder

Compare a bank to one of our Standard Peer Groups.

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

FDIC Certificate #

3

[Find a bank's FDIC Certificate Number.](#)

Choose a standard peer group:

4
 CDFI
 MDI
 Quadrant 1 CDBI

5

([Return to your search](#) | [New search](#))

[Save this search now](#)

Give your bookmark a name

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](#)

2 [Select All](#)

State: Alabama Alaska Arizona Arkansas

City:

Your search returned 1 result. ([Return to your search](#) | [New search](#))

Institution Name	State	City	FDIC Certificate #
Carver State Bank	GA	Savannah	16584

HOW TO ANALYZE THE RESULTS

BankImpact Results Page

Your results show Carver State Bank's performance measures in a side-by-side comparison to its greater CDFI peer group. Use financial metrics to determine how the bank compares to its peers in terms of balance sheet and income, capitalization, asset quality, earnings and liquidity.

▶ BankImpact uses NCIF's **Social Performance Metrics** to gauge a bank's level of commitment to serving distressed local communities. Using **Development Lending Intensity-HMDA (DLI-HMDA)** (how much of each bank's HMDA-reported lending occurs in distressed areas) and **Development Deposit Intensity (DDI)** (the percentage of a bank's branches that are located in distressed areas) you can compare Carver to the median.

To learn how the bank compares to other MDIs: Repeat the search process for the MDI peer group comparison instead of CDFI peer group comparison. (see Step 4)

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

Standard Peer Builder

Save

Custom Analysis

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

Carver State Bank

Savannah, Georgia

<http://www.carverstatebank.com>

- FDIC Certificate #: 16584
- Parent Name: Carver Financial Corporation
- Date Established: 02/23/1927
- Number of Branches: 2

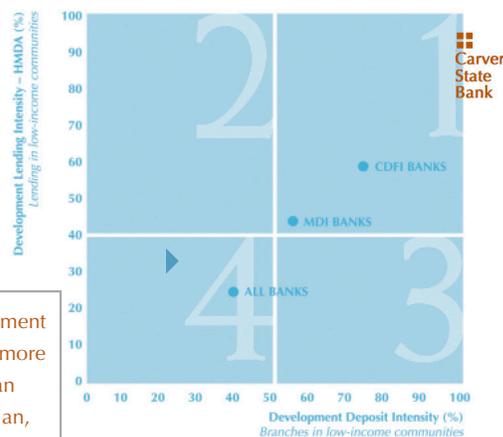
Mission Indicators Checklist:

Checkmarks (✓) show this bank's mission indicators.

- ✓ CDFI
- ✓ MDI
- ✓ Quadrant 1 CDBI

This bank's Development Lending Intensity is more than 30% higher than the peer group median, according to NCIF BankImpact.

Social Performance Metrics Quadrant Chart
Banks in Quadrant 1 exceed our impact thresholds.



Social Performance Metrics	Carver State Bank	Peer Group Median
Development Lending Intensity - HMDA	91.48%	57.02%
Housing Focus	46.92%	31.44%
Development Lending Intensity - Equity	24.84%	30.41%
Development Deposit Intensity	100.00%	80.00%
SPM Quadrant	1	1
Balance Sheet/Income Statement		
Total Assets (000's)	\$41,568	\$204,159
Total Equity (000's)	\$4,280	\$20,898
Total Loans (000's)	\$24,945	\$133,172
Total Deposits (000's)	\$33,657	\$173,686
Net Income (000's)	\$64	\$1,536
Capitalization		
Tier 1 Leverage Ratio	10.68%	10.46%
Tier 1 Risk-Based Capital Ratio	15.82%	15.90%
Total Risk-Based Capital Ratio	16.51%	17.12%
Asset Quality		
Net Charge-Offs to Average Loan Ratio	0.28%	0.19%
Noncurrent Loans to Total Loan Ratio	4.51%	1.68%
Loan Loss Reserves / Gross Loans	0.75%	1.66%
Texas Ratio	70.53%	19.93%
Earnings		
Return on Assets	0.16%	0.74%
Return on Equity	1.57%	7.00%
Net Interest Margin	5.70%	4.08%
Efficiency Ratio	96.03%	75.08%
Liquidity		
Net Loans to Deposits Ratio	74.12%	76.29%
Net Loans to Assets Ratio	60.01%	65.54%

CSV XLS PDF