

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 #**.

Step 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.

BankIMPACT Catalyzing Investments in Underserved Communities
an NCIF resource

Auto Peer Builder

Benchmark to an Auto Peer Group you define using the search criteria below.

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

3 **FDIC Certificate #** 30306
[Find a bank's FDIC Certificate Number.](#)

Create a peer group of up to 600 banks using the criteria below:

4 **Search using Institutional Information**

- State**
 - California
 - Colorado
 - Connecticut
- Public or Private** - Any -
- CDARS Participant** - Any -

2 **Look up FDIC Certificate Numbers**

Look up FDIC Certificate Numbers to use in your Peer Builder searches.

2 **Institution Name** Broadway Federal Bank, FSB
State CA
City Los Angeles
FDIC C 30306

5 **Search using Social Impact Criteria**

- Mission Indicators Checklist**
 - CDFI
 - MDI
 - Quadrant 1 CDBI
- DLI-HMDA** Is greater than or equal to if 40.00% then enter 40
- DDI** Is greater than or equal to if 50.00% then enter 50
- DLI-Equity** Is greater than or equal to if 50.00% then enter 50

6 **Search using Financial Criteria**

- Total Assets (in thousands)** Is between 100000 And 500000
- Return on Assets** Is greater than or equal to if 0.50% then enter .5
- Return on Equity** Is greater than or equal to if 9.00 then enter 9
- Loan to Deposit Ratio** Is greater than or equal to if 70.00% then enter 70
- Noncurrent Loans to Total Loans Ratio** Is greater than or equal to if 2.00% then enter 2
- Efficiency Ratio** Is greater than or equal to if 70.00% then enter 70
- Tier 1 Leverage Ratio** Is greater than or equal to if 10.00% then enter 10

7 Search

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](#))

▼ [Save this search now](#)

Give your bookmark a name

	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 Statement							
Total Assets (000's)	\$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
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%	

[CSV](#) [XLS](#) [PDF](#)