

**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  
**Search**

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

Institution Name	State	City	FDIC C
Broadway Federal Bank, FSB	CA	Los Angeles	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](http://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
<b>Social Performance Metrics</b>							
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%	
<b>Balance Sheet/Income Statement</b>							
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
<b>Capitalization</b>							
Tier 1 Leverage Ratio	8.82%	10.82%	10.95%	2.91%	6.12%	14.88%	
<b>Asset Quality</b>							
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%	
<b>Earnings</b>							
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](#)