



## 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.

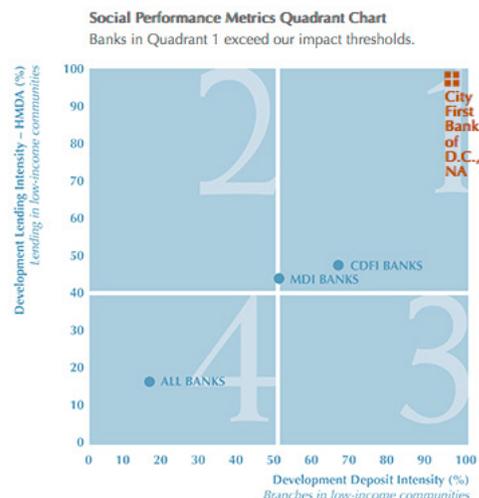
**Development Deposit Intensity (DDI)** refers to the percentage of a bank's branches that are located in distressed areas.

## City First Bank of D.C., NA

Washington, District of Columbia  
<http://www.cityfirstbank.com>

- ① **FDIC Certificate #:** 34352
- ① **Parent Name:** City First Enterprises, Inc.
- ① **Date Established:** 11/24/1998
- ① **Number of Branches:** 1

- ① **Mission Indicators Checklist:**
- Checkmarks (✓) show this bank's mission indicators.
- ✓ CDFI
- ✓ MDI
- ✓ Quadrant 1 CDBI



	City First Bank of D.C., NA	Peer Group Median
<b>Social Performance Metrics</b>		
① Development Lending Intensity - HMDA	100.00%	47.10%
① Housing Focus	36.05%	29.89%
① Development Lending Intensity - Equity	NA	14.43%
① Development Deposit Intensity	100.00%	66.67%
① SPM Quadrant	1	1
<b>Balance Sheet/Income Statement</b>		
① Total Assets (000's)	\$225,359	\$225,613
① Total Equity (000's)	\$29,503	\$21,321
① Total Loans (000's)	\$142,888	\$139,625
① Total Deposits (000's)	\$182,975	\$190,405
① Net Income (000's)	\$1,827	\$1,130
<b>Capitalization</b>		
① Tier 1 Leverage Ratio	12.85%	9.34%
① Tier 1 Risk-Based Capital Ratio	17.65%	14.57%
① Total Risk-Based Capital Ratio	18.92%	15.77%
<b>Asset Quality</b>		
① Net Charge-Offs to Average Loan Ratio	0.64%	0.55%
① Noncurrent Loans to Total Loan Ratio	3.89%	3.75%
① Loan Loss Reserves / Gross Loans	3.01%	1.92%
① Texas Ratio	17.33%	36.12%
<b>Earnings</b>		
① Return on Assets	0.91%	0.52%
① Return on Equity	6.40%	5.57%
① Net Interest Margin	4.03%	3.68%
① Efficiency Ratio	68.25%	78.85%
<b>Liquidity</b>		
① Net Loans to Deposits Ratio	78.09%	72.56%
① Net Loans to Assets Ratio	63.40%	62.42%

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