BankIMPACT
an NCIF resource

Case Study #1

Custom Peer Builder

- FDIC Certificate #
- Tier 1 Leverage Ratio

Subscriber Profile: Bank CEO

Analysis Needs: I am the CEO of a CDFI Bank. Our bank has been carefully monitoring our Tier 1 Leverage Ratio so we can be in compliance with new Basel III capital requirements. I find it useful to benchmark the bank to a handful of other banks I consider our peers, to gauge the industry's progress. **How can I regularly monitor my bank's Tier 1 Leverage Ratio relative to its peers in the industry?**

BankImpact Results: Use the Custom Peer Builder tool to benchmark your bank's performance to the small group of banks you know and identify as your peers. The step-by-step guide below shows how you can build a Custom Peer Group that includes up to ten banks, and save your peer group so you can analyze as often as you want.


STEPS TO START THE SEARCH

Step 1:
Enter the **Custom 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 **(Industrial Bank).** Copy the **FDIC Certificate #**.

Step 3:
Return to the Custom Peer Builder page. Paste Industrial Bank's **FDIC Certificate Number (14679)** into the top field "**FDIC Certificate #**" as your bank of analysis.

Step 4:
Build your **Custom Peer Group.** Continue to search and add FDIC Certificate Numbers of the banks you consider to be your bank's peers, using "Find a bank's FDIC Certificate Number." Paste those numbers into the fields on the Custom Peer Builder page.

Step 5:
Submit your **Search** to view comparative performance data.
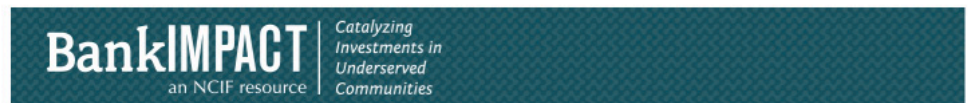
BankIMPACT — *Catalyzing Investments in Underserved Communities*

Custom Peer Builder

Benchmark to a Custom Peer Group built using up to ten banks of your choice.

BankImpact
Advanced Search
Standard Peer Builder
Auto Peer Builder
Custom Peer Builder

FDIC Certificate # — 14679

Find a bank's FDIC Certificate Number.

Create a peer group of up to ten banks:

FDIC Certificate #	24015
FDIC Certificate #	57987
FDIC Certificate #	58203
FDIC Certificate #	30394
FDIC Certificate #	21883
FDIC Certificate #	11682
FDIC Certificate #	35186
FDIC Certificate #	34352
FDIC Certificate #	
FDIC Certificate #	

Search

Look up FDIC Certificate Numbers

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

BankImpact
Advanced
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Auto Peer
Custom Pe

Institution Name — Industrial Bank

State
☐ Alabama
☐ Alaska
☐ Arizona

Select All

City

Search

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

Institution Name	State	City	FDIC Certificate #
Industrial Bank	DC	Washington	14679

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HOW TO ANALYZE THE RESULTS

BankImpact Results Page
The results compare your bank's data to aggregate Custom Peer Group data. BankImpact automatically calculates the average, median, standard deviation, minimum, maximum, and total of the banks in your peer, for each of the performance datapoints. For example, this bank's **Tier 1 Leverage Ratio** is slightly below the average value for the eight banks entered, but within the standard deviation.

▶ Bookmark This Search
Check your Custom Peer Group numbers 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.

Custom Analysis
Learn about other banks in your peer group using additional metrics and historic data. Find out more about NCIF's Custom Analysis services at www.NCIF.org.

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Your peer group includes 8 banks. (Return to your search | New search)

▶ ▼ Save this search now
Give your bookmark a name
Custom Peer Builder
Save

	Industrial Bank	Peer Median	Peer Average	Standard Deviation	Peer Minimum	Peer Maximum	Peer Total
Social Performance Metrics							
ⓘ DLI - HMDA	48.38%	43.48%	48.06%	35.85%	7.67%	100.00%	
ⓘ DDI	87.50%	61.12%	56.25%	39.22%	0.00%	100.00%	
Balance Sheet/Income Statement							
ⓘ Total Assets (000's)	$364,041	$237,128	$314,097	$201,005	$69,485	$640,482	$2,512,777
ⓘ Total Equity (000's)	$37,028	$28,200	$34,559	$21,628	$10,122	$69,313	$276,469
ⓘ Total Loans (000's)	$233,810	$157,334	$196,239	$123,516	$34,762	$383,444	$1,569,908
ⓘ Total Deposits (000's)	$279,840	$198,551	$262,459	$164,430	$59,233	$509,399	$2,099,672
ⓘ Net Income (000's)	$1,045	$645	$614	$4,803	$-6,242	$9,084	$4,913
Capitalization							
▶ ⓘ Tier 1 Leverage Ratio	9.93%	11.18%	10.96%	2.53%	6.96%	14.38%	
Asset Quality							
ⓘ Net Charge-Offs Ratio	0.53%	0.84%	1.25%	1.30%	-0.02%	3.86%	
ⓘ Noncurrent LoansRatio	6.64%	5.43%	5.97%	4.26%	1.75%	14.23%	
ⓘ Loan Loss Reserves / Gross Loans	2.11%	2.42%	2.38%	0.87%	0.98%	3.78%	
Earnings							
ⓘ ROA	0.29%	0.61%	0.55%	1.25%	-1.13%	2.50%	
ⓘ ROE	3.00%	6.40%	6.01%	10.62%	-11.94%	21.91%	
ⓘ Net Interest Margin	4.47%	3.69%	3.80%	0.65%	3.10%	4.88%	
ⓘ Efficiency Ratio	89.06%	76.61%	75.47%	19.87%	44.14%	106.33%	

Your peer group: Anna State Bank, TruPoint Bank, City First Bank of D.C., NA, The Harbor Bank of Maryland, Carver FSB, First American International Bank, United International Bank, NewBank

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NCIF Social Performance Metrics:
DDI: % of a bank's branches located in low- and moderate-income communities.
DLI-HMDA: % a bank's HMDA-reported lending occurring in low- and moderate-income areas.
Housing Focus: Housing lending as a % of total lending, meant as a compliment to the DLI-HMDA metric.
Complete definitions.

All information is based on annual HMDA data (ffiec.gov), Census data, and annual Summary of Deposits data (fdic.gov), and Statistics on Depository Institutions (fdic.gov) as well as private reporting from banks where appropriate. DLI-HMDA and DDI are as of 2011. Financial data is as of 12/31/2012. All information is gathered from or calculated using publicly available data. NCIF is not responsible for any inaccuracy.