

Subscriber Profile: Money Manager

Analysis Needs: As a money manager for a group of foundations, I'm interested in learning more about a particular community development bank. This bank serves distressed, niche markets in Washington, DC and could be an interesting vehicle to further these foundations' organizational missions. **How can I learn how this bank's impact compares to all CDFI Banks'?**

BankImpact Results: The Standard Peer Builder can be used to compare a bank with one of three pre-determined peer groups: CDFIs, MDIs or high-impact banks NCIF defines as Quadrant 1 CDBIs. The step-by-step guide that follows shows how to evaluate a bank relative to the standard peer group of your choice.

STEPS TO START THE SEARCH

Step 1:

Enter the **Standard 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 (**City First Bank of DC**). Copy the **FDIC Certificate #**.

Step 3:

Return to the Standard Peer Builder page. Paste City First's **FDIC Certificate Number (34352)**.

Step 4:

Use the drop-down menu to select **CDFI**. This will return aggregate statistics on all CDFI Banks.

Step 5:

Submit your **Search** to view comparative performance data.

BankIMPACT Catalyzing Investments in Underserved Communities
an NCIF resource

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](#)

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

4 Choose a standard peer group:
 5

2

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

State: Alabama Alaska Arizona California

City:

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

Institution Name	State	City	FDIC Certificate #
City First Bank of D.C., NA	DC	Washington	34352

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.

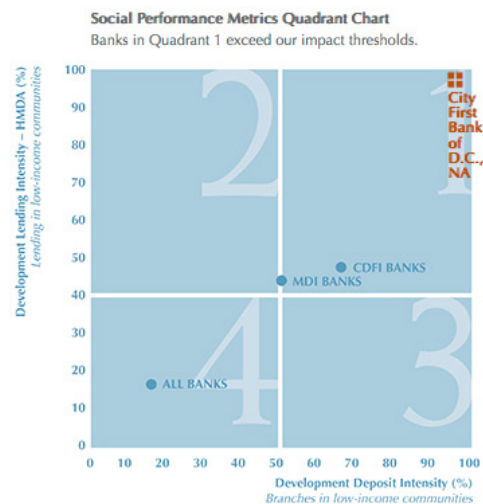
Development Deposit Intensity (DDI) refers to the percentage of a bank's branches that are located in distressed areas.

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
Social Performance Metrics		
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
Balance Sheet/Income Statement		
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
Capitalization		
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%
Asset Quality		
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%
Earnings		
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%
Liquidity		
① Net Loans to Deposits Ratio	78.09%	72.56%
① Net Loans to Assets Ratio	63.40%	62.42%

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