

COMMUNITY DEVELOPMENT  
FINANCIAL INSTITUTIONS FUND

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# CDFI Snapshot Analysis: Fiscal Year 2012

Presented to the CDFI Coalition Institute  
by Greg Bischak

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Data and analysis prepared  
by Giang Do

# Introduction



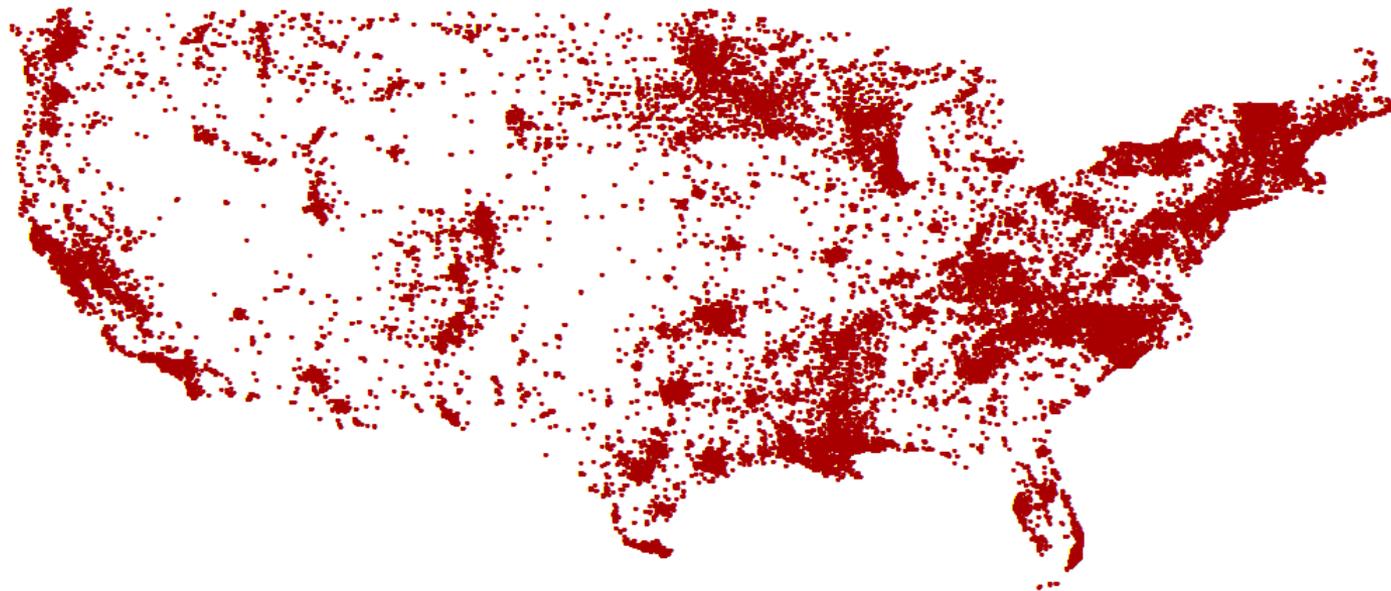
## Summary data from CDFI 2012 Reports:

- 350 CDFIs out of 808 certified CDFIs reported in CIIS as of 12/15/2013:
  - 306 CDFI awardees reported and 44 voluntary reports by non-awardees.
  - Includes non-duplicative results reported in ILR and/or TLR.
  - Agency Financial Report tabulates only awardee results (306)
- Self-reporting system (validation rules and cleansing)
- Data release later this month for cleaned historical ILR and TLR.
- Annual Certification Report planned to provide a complete profile of the industry.
  - Request for public comment will be issued later this March on Annual Certification Report.

# CDFIs and Community Impact – CDFI Activities from 2003 to 2012



## CDFI Activities Reported from 2003 to 2012



All CDFI loans/investments reported in CIIS from FY2003 to FY2012

**Source: CIIS-TLR**

# CDFIs and Community Impact by Metropolitan Area from 2003 to 2012



	Amount	Percent	Number	Percent
Metropolitan Statistical Area	\$15,558,734,402	80.7%	234,632	74.5%
Non-metropolitan Statistical Area	\$3,695,962,337	19.2%	79,868	25.4%
N/A	\$31,720,399	0.2%	412	0.1%
<b>Total</b>	<b>\$19,286,417,138</b>	<b>100.0%</b>	<b>314,912</b>	<b>100.0%</b>

Source: CIIS-TLR, Feb 2013 OMB

Note: Non-metropolitan Statistical Area includes Micropolitan and rural non-designated areas.

- Approximately, CDFIs had made 20 percent of their loans/investments in the non-metropolitan areas.

# CDFI and Total Assets



Fiscal Year 2012	N	Average	Median
Banks	7	\$145,434,143	\$103,510,000
Credit Unions	42	\$112,844,859	\$35,724,615
Loan Funds	279	\$28,439,389	\$8,303,263
Venture Funds	5	\$22,305,214	\$9,150,861

Source: CIIS-ILR

- On average, in terms of total assets , a loan fund was smaller than a credit union.
- The difference between average and median assets highlights that there were a few very large CDFI loan funds and credit unions in FY2012.

# CDFI Portfolio Outstanding and Loan Purposes



	Fiscal Year 2012					
	N	Amount	Percent	Number of Loans	Percent	Amount per loan
Business and Micro	202	\$2,471,480,907	21.3%	48,551	15.3%	\$50,905
Commercial Real Estate	85	\$1,397,842,608	12.1%	1,813	0.6%	\$771,011
Consumer	83	\$1,365,901,197	11.8%	210,699	66.5%	\$6,483
Home Improvement and Purchase	107	\$2,199,036,828	19.0%	45,036	14.2%	\$48,828
Residential Real Estate	105	\$2,843,940,621	24.6%	4,739	1.5%	\$600,114
Other	112	\$1,299,042,486	11.2%	5,977	1.9%	\$217,340
<b>Total</b>		<b>\$11,577,244,647</b>	<b>100.0%</b>	<b>316,815</b>	<b>100.0%</b>	<b>\$36,543</b>

Source: CIIS-ILR and CIIS-TLR

- Residential real estate loans made up the largest share at 24.6 percent.
- In terms of the number of loans, consumer loans made up the largest share at 66.5 percent.
- On average, consumer loans were the smallest.

# Financials: Portfolio At Risk



Type				
Fiscal Year 2012	N	Portfolio at Risk	Portfolio	Percent
Banks	7	\$31,550,856	\$851,125,976	3.7%
Credit Unions	41	\$119,655,983	\$3,649,484,509	3.3%
Loan Funds	252	\$183,842,485	\$6,912,508,200	2.7%
Venture Funds	5	\$4,538,790	\$163,011,776	2.8%

Source: CIIS-ILR and CIIS-TLR