

## CONTACT

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## CDBA BY THE NUMBERS

(2013)

→NUMBER OF MEMBER BANKS:  
39

→TOTAL VALUE OF MEMBER  
ASSETS: \$17.9B

→TOTAL VALUE OF MEMBER  
DEPOSIT HOLDINGS: \$14.8B

→TOTAL VALUE OF MEMBER  
EQUITY HOLDINGS: \$1.8B

→TOTAL DOLLAR AMOUNT  
LOANED BY MEMBERS:  
\$11.2B

→FOUNDED IN 2001

# COMMUNITY DEVELOPMENT BANKERS ASSOCIATION

## WASHINGTON, D.C.

The Community Development Bankers Association (CDBA) is the national trade association of the community development banking sector. As the voice for certified Community Development Financial Institution (CDFI) community development banks and thrifts, CDBA advances public policy for mission-focused community development banks. The organization also educates policymakers, regulators, legislators, and the general public on the importance of these institutions.

Full membership in the CDBA is open to all banks and thrifts certified as CDFIs. As of the third quarter in 2013, CDBA represented 39 of the 77 CDFI-certified banks. Together, CDBA's members manage nearly \$17.9 billion in assets—or 69 percent of the CDFI banking sector's total assets—and over \$11.2 billion in combined lending—69 percent of the sector's total lending. The organization has branches in both rural and urban communities in 16 states and the District of Columbia.

Through advocacy, exchange of best practices, and research, CDBA leads the growth and development of the community development banking sector. CDBA encourages healthy institutions that promote access to capital and financial services for distressed and underserved communities. By acting together, CDBA members educate policymakers and regulators on the "double bottom line" CDFI banks work for: success in business and success in providing capital and financial services to the unbanked.



Photo: Riverside Pace

## VIRGINIA COMMUNITY CAPITAL, FIRST EAGLE BANK, & ONE PACIFICCOAST BANK

Financing from CDBA member Virginia Community Capital gave a historic event venue in Richmond, Virginia new life as an elderly care facility. The Riverside PACE facility, located in a building that once hosted the U.S. National Roller Skating Championships, now provides all-inclusive care for the elderly. In addition to creating 60 construction jobs, Riverside PACE now employs 50 full-time staff members. Care workers at PACE encourage a self-directed approach for their elderly clients and offer essential services, including physical therapy, medical assistance, and 24-hour clinical support.

The Shirks, a family of six, squeezed into a two-bedroom apartment in Chicago, Illinois for nearly a decade because they believed that homeownership was out of reach. Because of a partnership between CDBA member First Eagle Bank and

Neighborhood Housing Services of Chicago, the Shirks received a grant for first-time homebuyers through the Federal Home Loan Bank of Chicago. This financial assistance made it possible for them to buy a beautiful, single-family home near Chicago's Garfield Park.

When San Francisco, California's affordable housing provider, Resources for Community Development, needed financing to refurbish its aging Triangle Court apartment building, CDBA member One PacificCoast Bank stepped in. By providing mortgage financing, the bank financed substantial building upgrades, including new exterior siding and new windows. The apartments now provide 20 units of affordable housing to families earning at or below 50 percent of the Area Median Income (AMI), which is critical in an area where very low-income families can afford just 3.5 percent of the total housing stock.

**CDFI**  
**COALITION**  
WWW.CDFI.ORG