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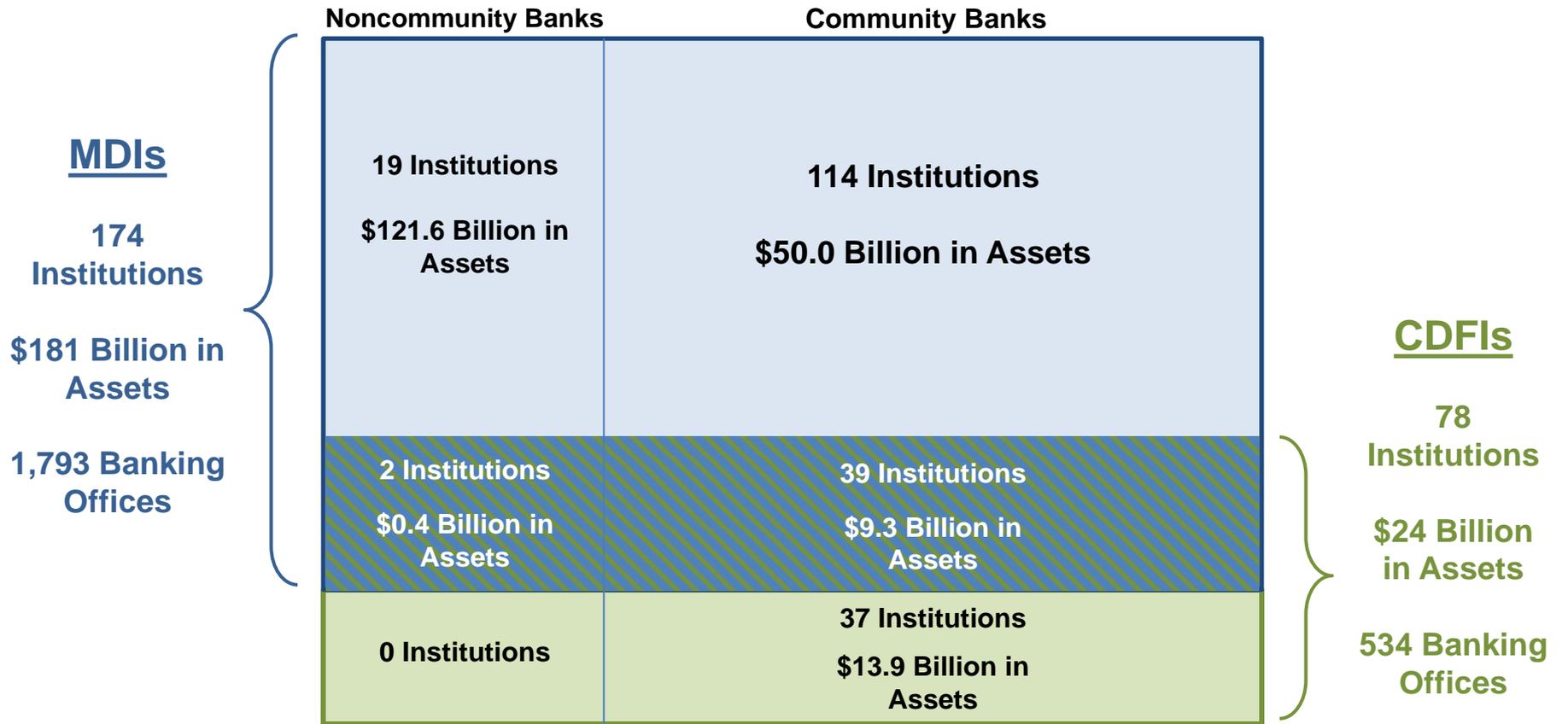
# Minority Depository Institutions: Structure, Performance, and Social Impact



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FDIC Advisory Committee on Community Banking  
July 23, 2014

# How FDIC-Insured MDIs and CDFIs Overlap, Year-End 2013



Source: FDIC, U.S. Department of Treasury.

Note: Community and Noncommunity banks are defined per the *FDIC Community Banking Study*.

<http://www.fdic.gov/regulations/resources/cbi/study.html>.

Legend		Number of Institutions
	FDIC-Insured MDIs	174
	FDIC-Insured MDI-CDFIs	41
	FDIC-Insured CDFIs (non-MDI)	37

CORRECTED CHART

# After Pre-Crisis Growth, the MDI Share of the Banking Industry has Declined

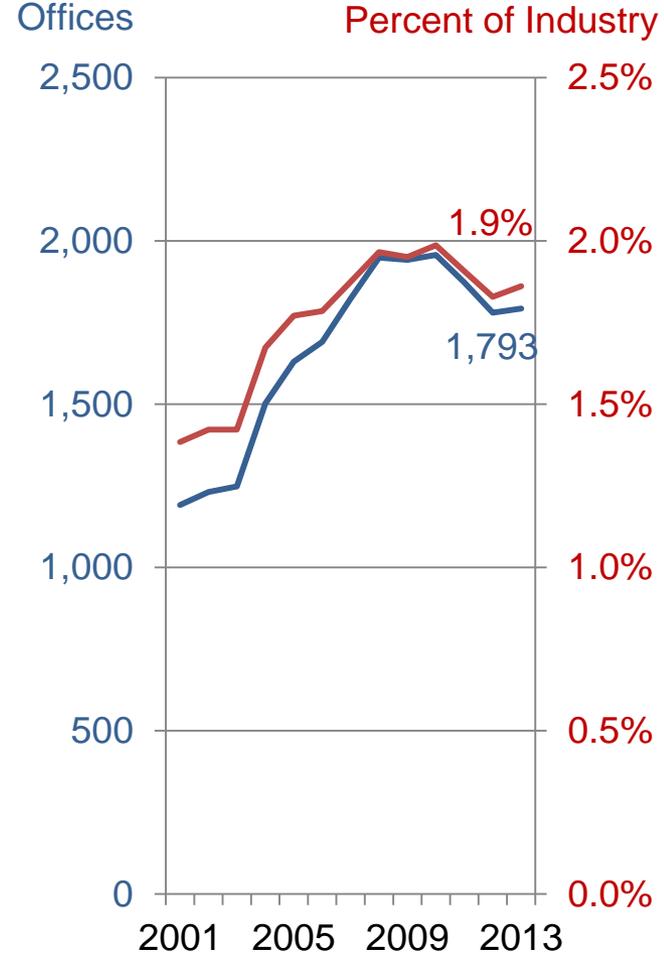
### MDI Charters



### MDI Assets

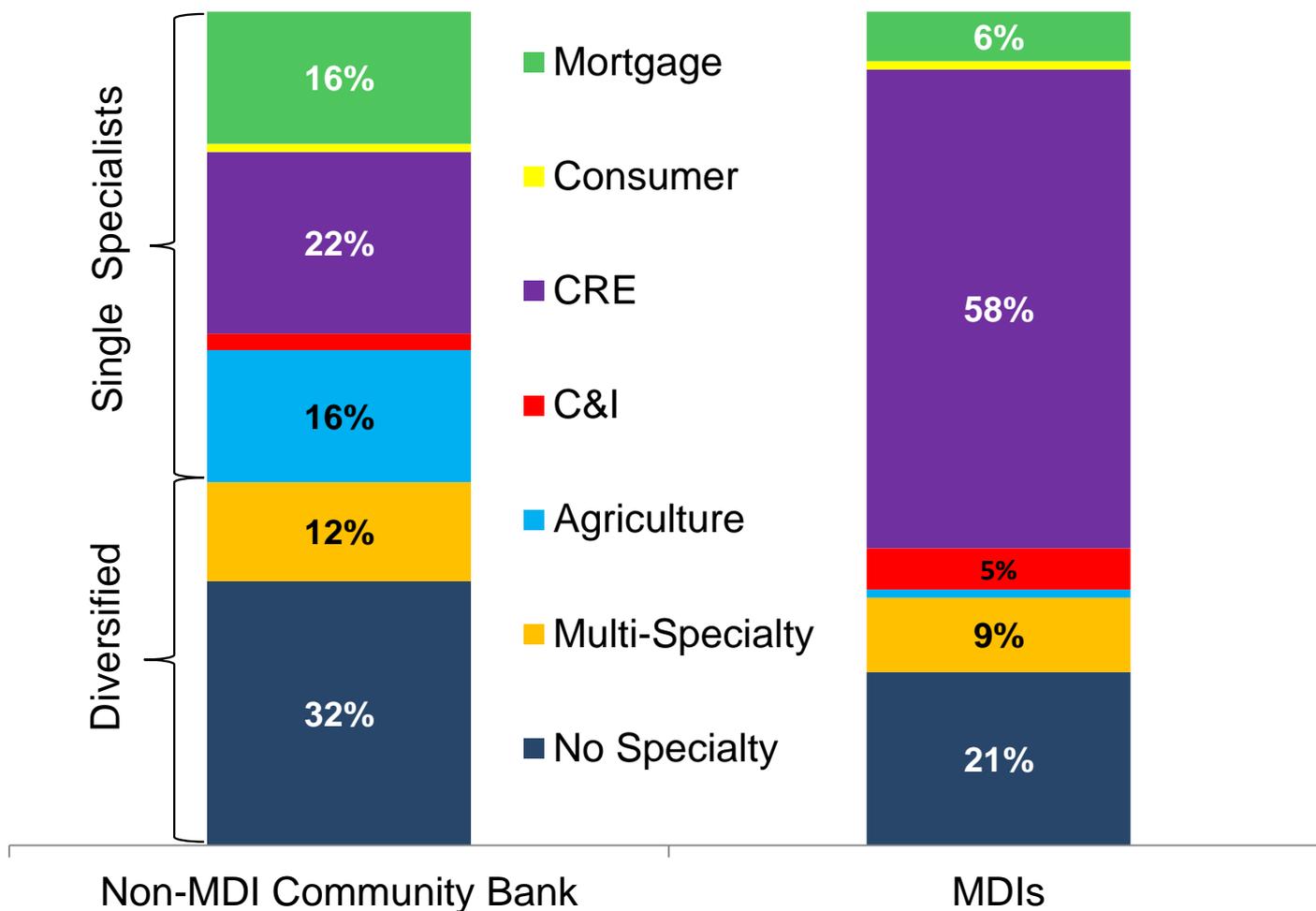


### MDI Banking Offices



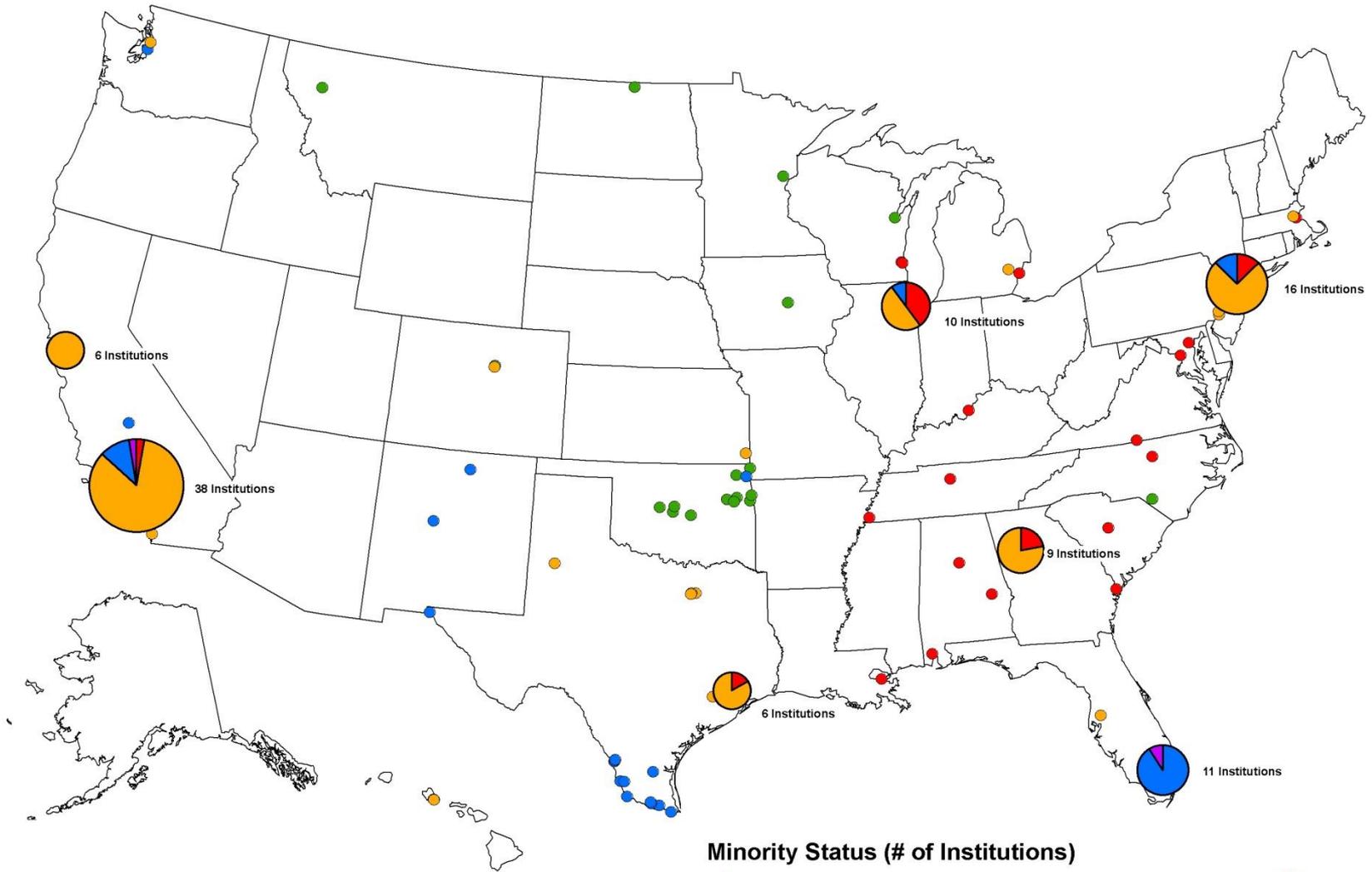
# Minority Deposit Institutions Are Mostly Comprised of CRE Specialists

Percent of Institutions by Specialty Lending Group, Year-End 2013



Source: FDIC. Loan categories with fewer than 5 percent of institutions are not labeled.

# Locations of MDI Headquarters by Minority Status

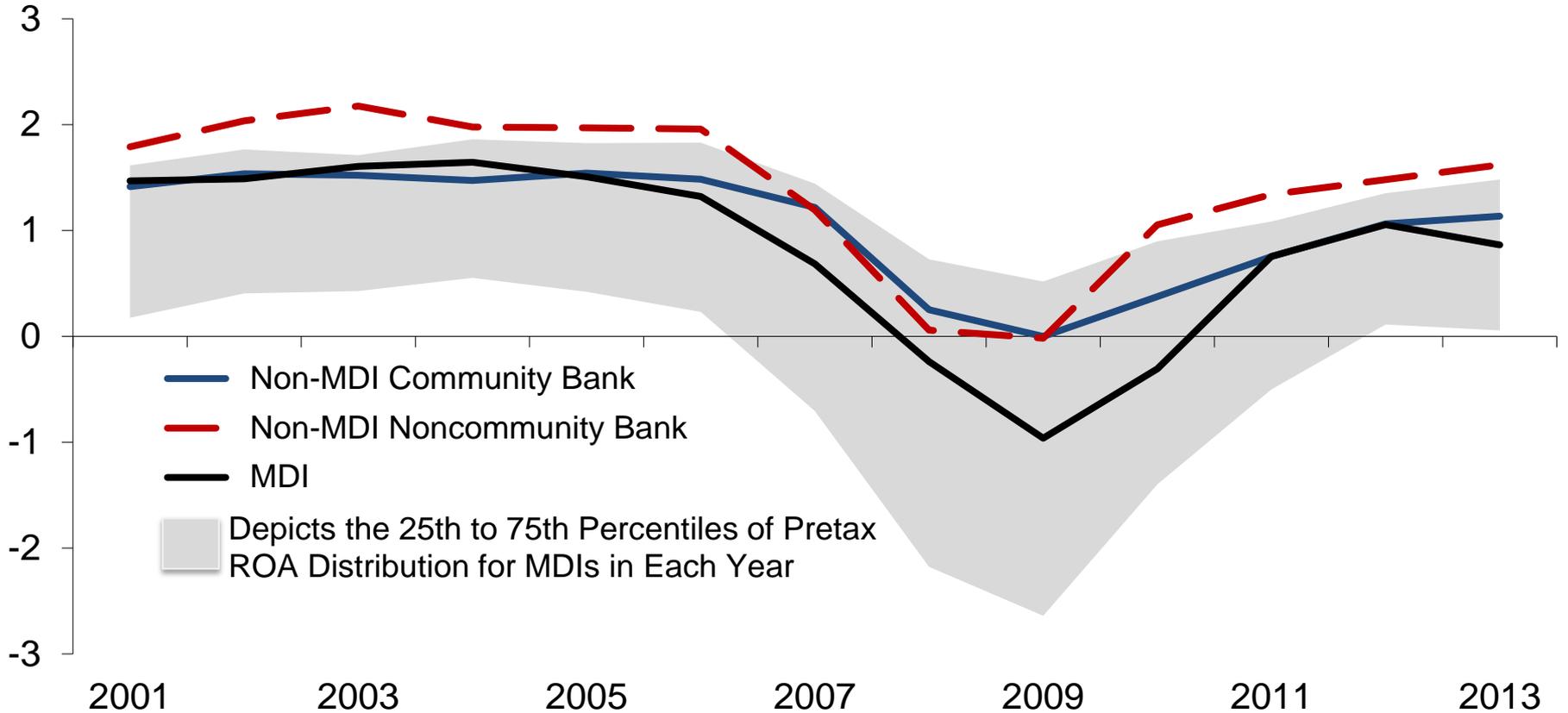


## Minority Status (# of Institutions)

- Asian American (87)
- Hispanic American (39)
- African American (28)
- Native American (18)
- Multi-Racial (2)

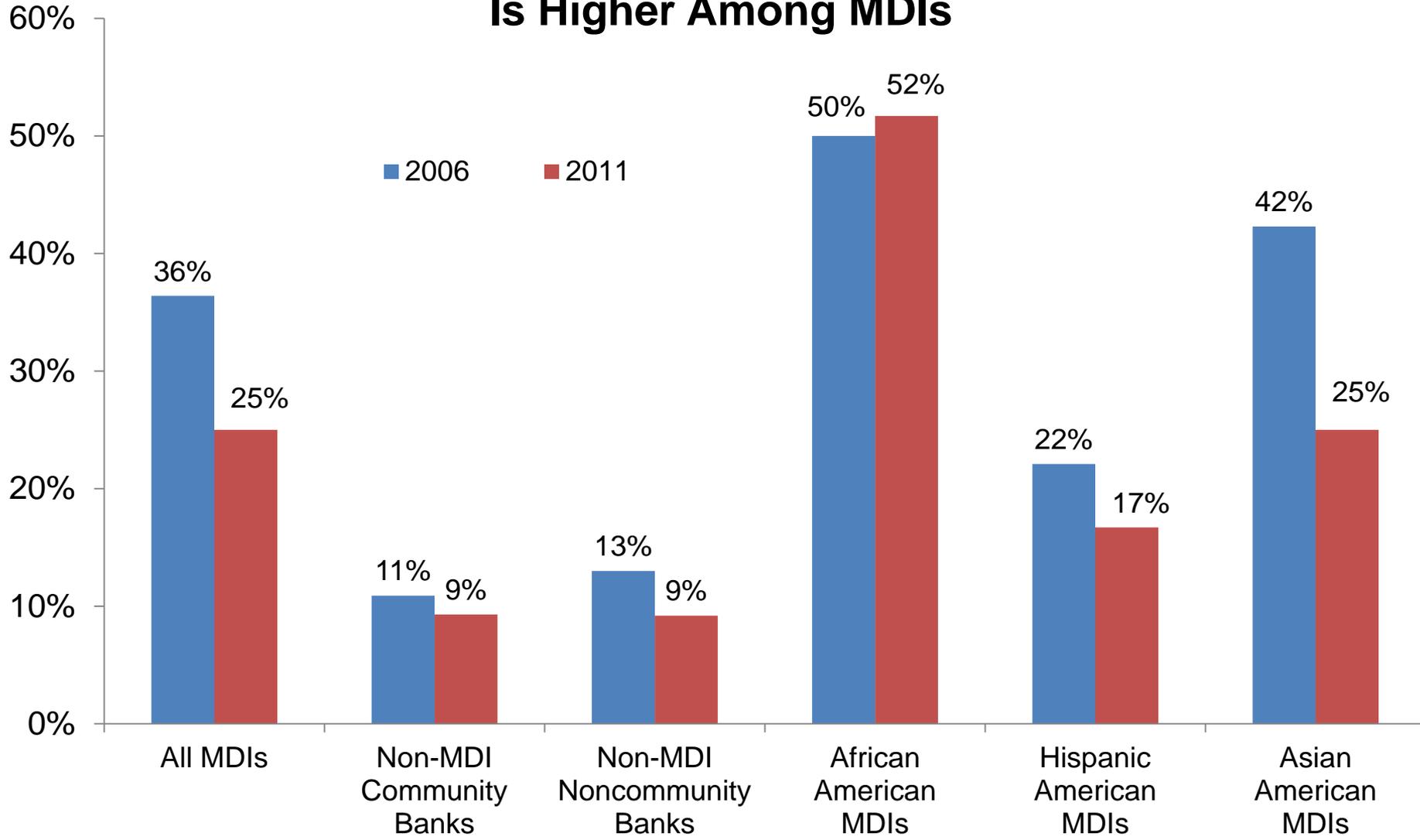
# Many MDIs Underperform in Terms of Standard Industry Measures of Financial Performance

Annual Weighted Average Pretax Return on Assets (ROA)  
(Percent)



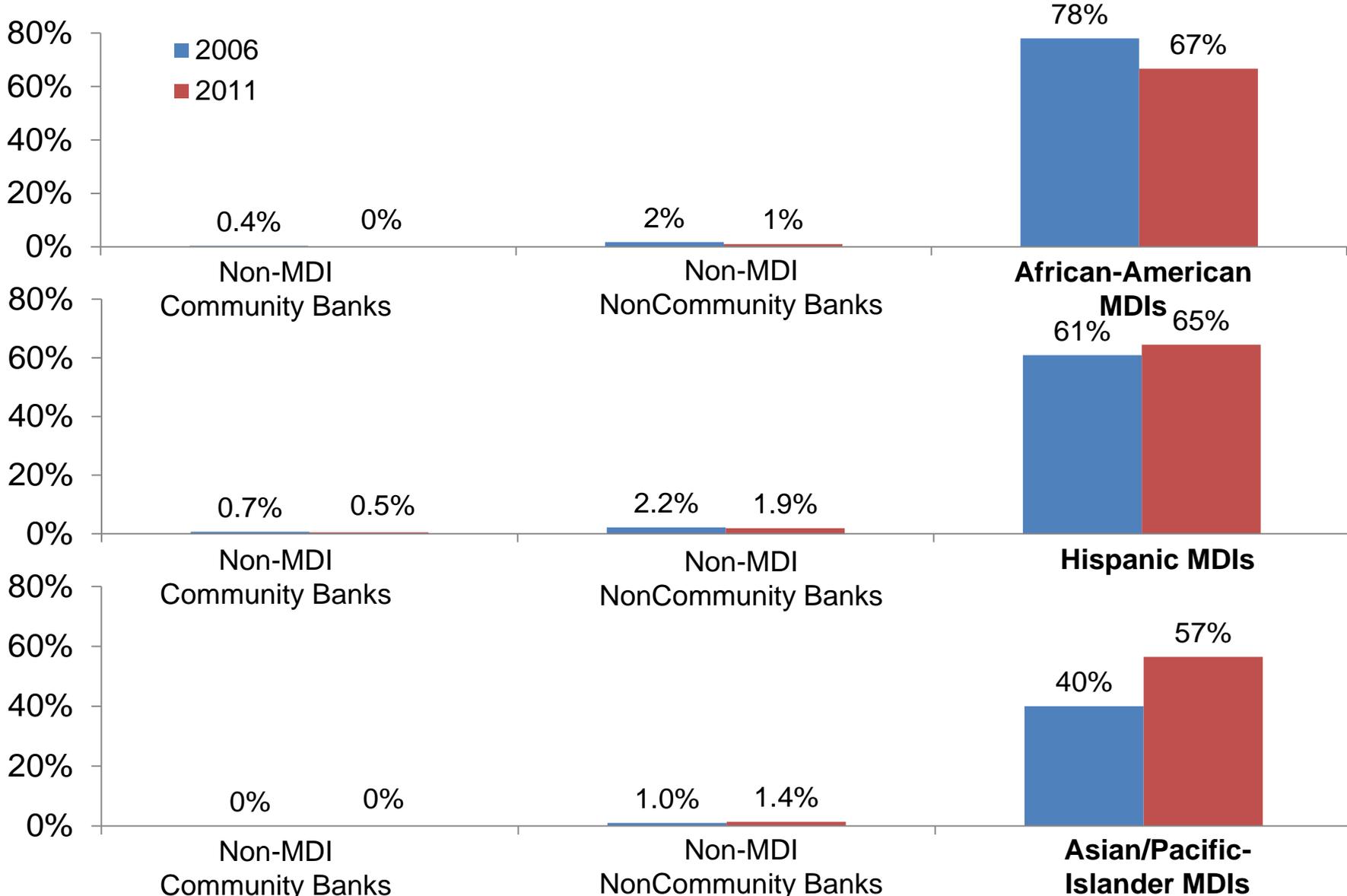
Source: FDIC.

# The Median Share of HMDA-Reported Mortgage Originations for Properties in LMI Census Tracts Is Higher Among MDIs



Source: FDIC, U.S. Census Bureau.

# Median Share of HMDA-Reported Mortgage Originations to African-American, Hispanic, or Asian/Pacific-Islander Borrowers



Source: FDIC, U.S. Census Bureau.