

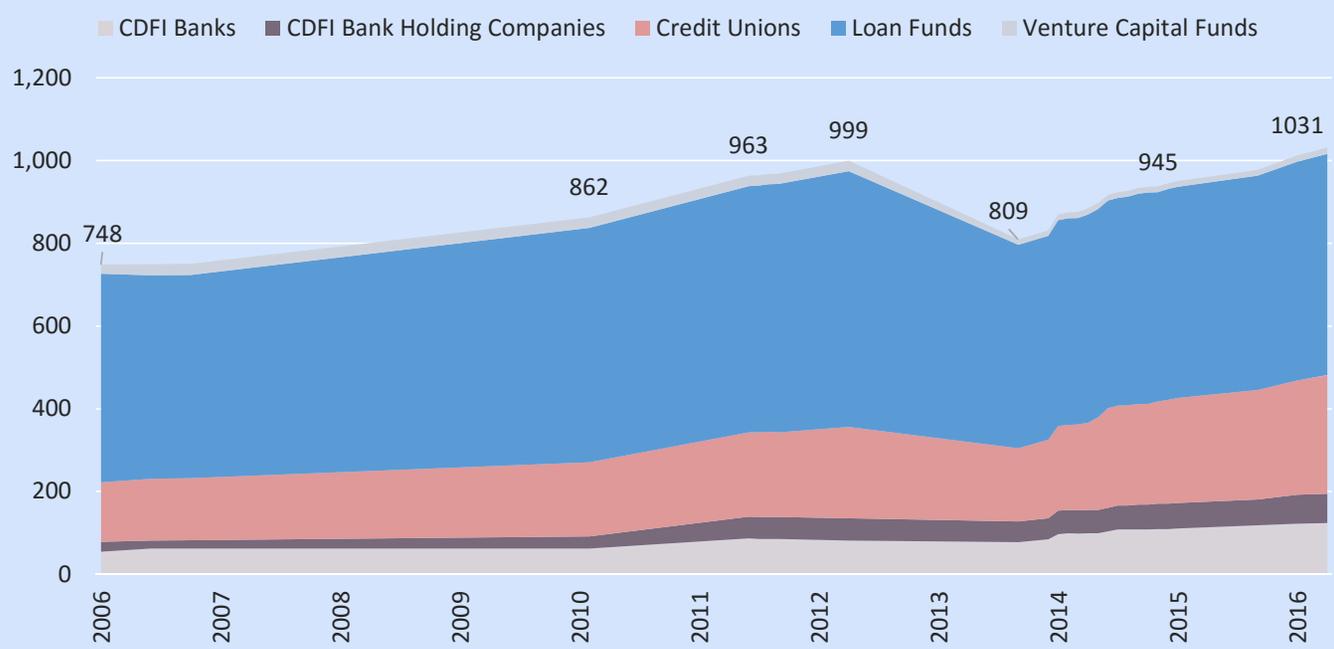
Trends in the CDFI Bank Sector

Jeannine Jacokes

August 29, 2016
Jackson, Mississippi



Number of Certified CDFIs

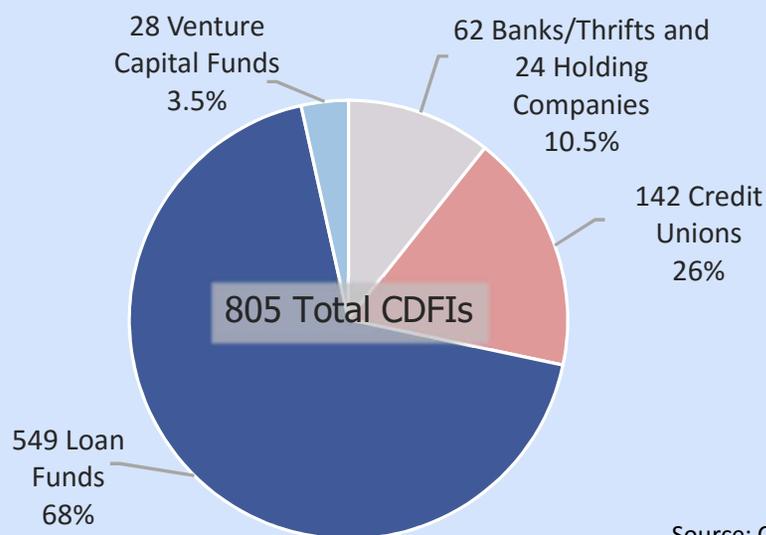


In 1996, 196 CDFIs were on the 1st CDFI Certification list. As of July 2016, there are 1,031 certified CDFIs – a 426% increase.

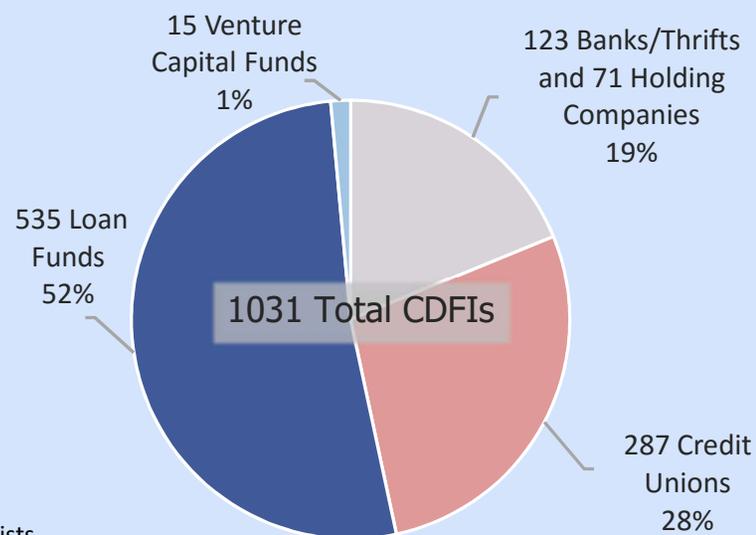
Source: CDFI Fund Lists of Certified CDFIs 2006-2016

Changing CDFI Industry Composition

Number of CDFIs July 2008



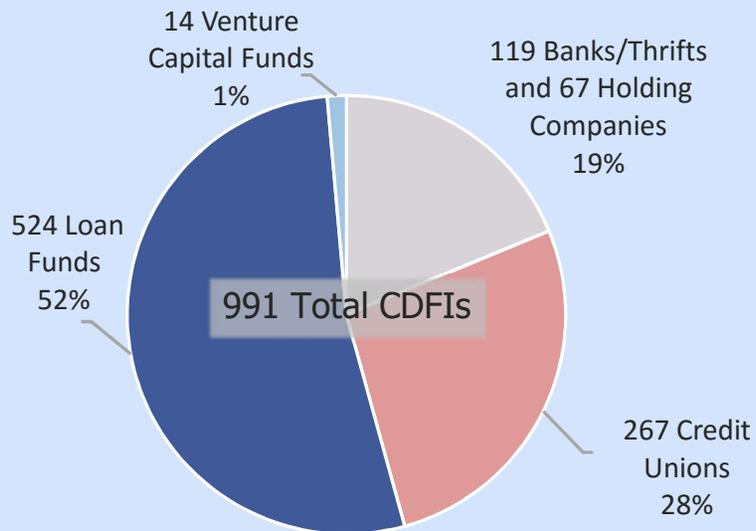
Number of CDFIs July 2016



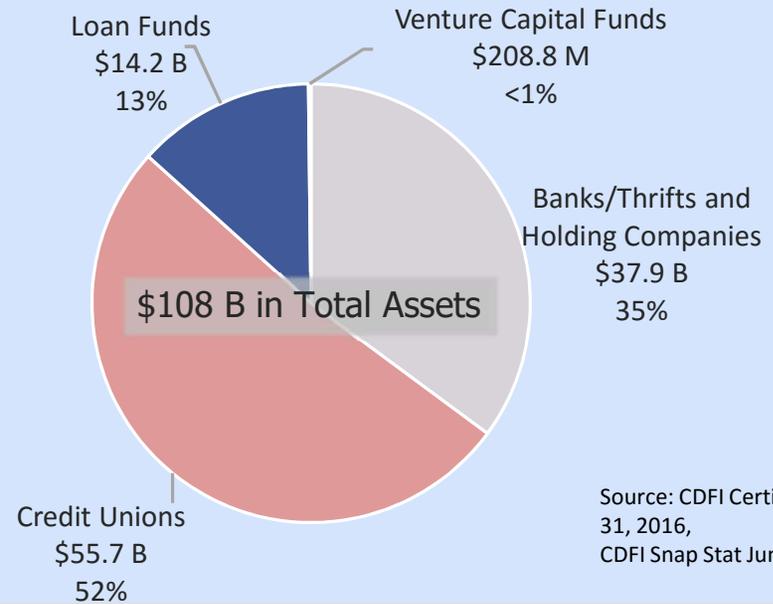
Source: CDFI Certification Lists,
July 1, 2008 and July 31, 2016

Two views of the CDFI Industry

Number of CDFIs January 2016



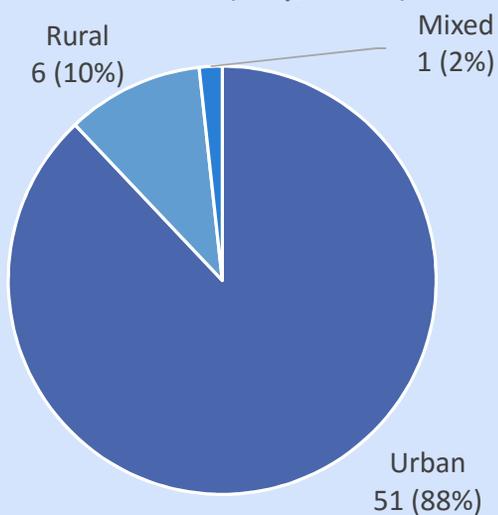
CDFIs by Assets January 2016



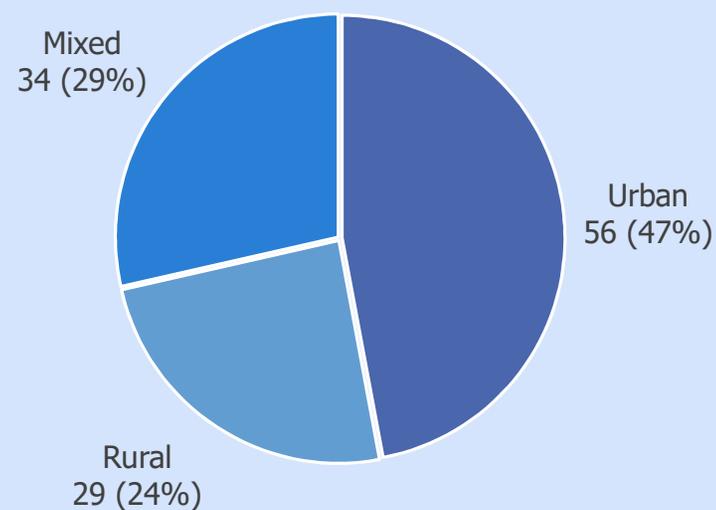
Source: CDFI Certification Lists, January 31, 2016, CDFI Snap Stat June 1, 2016

Rural Versus Urban CDFI Banks

CDFI Banks (July, 2008)



CDFI Banks (July 2016)

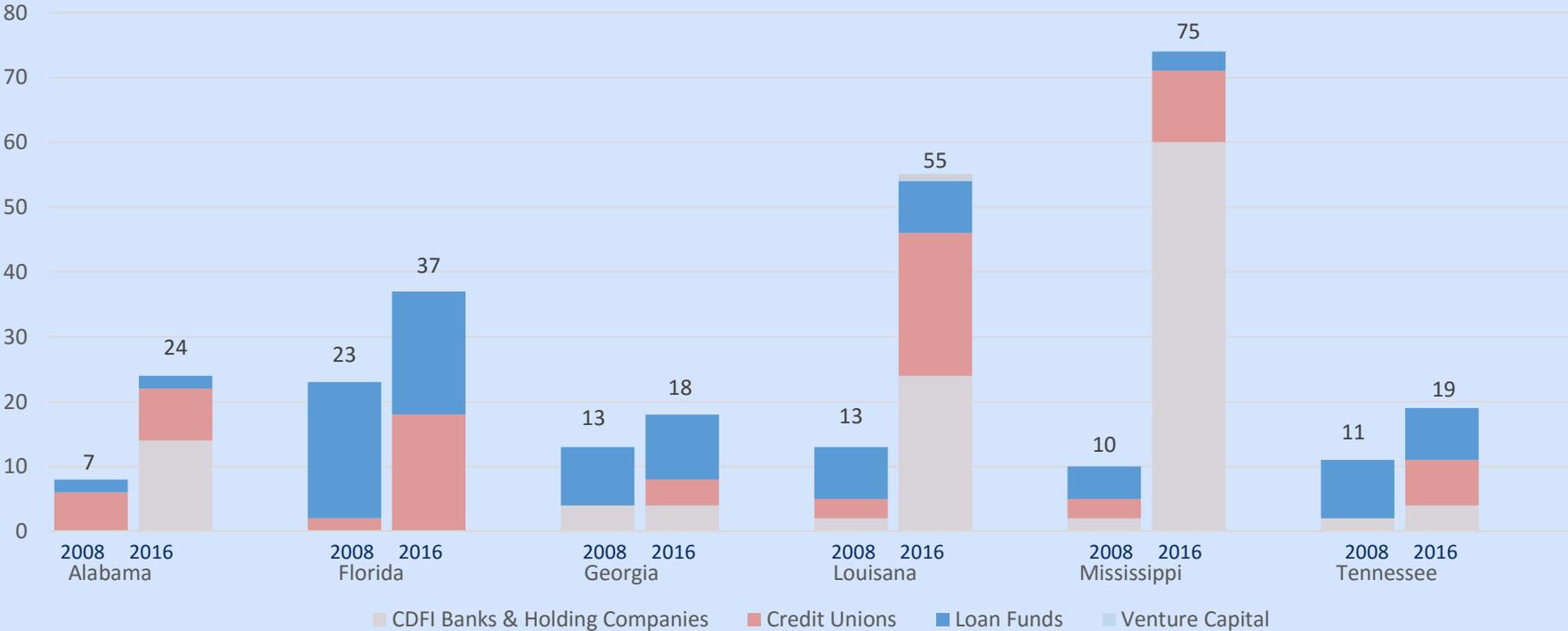


Urban: 100% of the bank's branches are located in Metropolitan Statistical Areas (MSAs)

Mixed: At least 1 branch is in an MSA and at least one branch is not

Rural: 100% of branches are located in non-MSAs

CDFIs in the Atlanta Fed District (At the eve of the Great Recession & Today)



Source: CDFI Certification Lists, July 2008 and July 2016

