

Try BankImpact

BankImpact: A new data solution for banks and investors

An introduction to NCIF's new online resource for financial
and social performance data.

November 13, 2013

The Importance of Data

Transparent impact data provides the foundation for informed decisions.

As a part of our mission to support mission-oriented banks, NCIF is continually exploring and developing ways to “Tell the Story” of community development banking institutions (CDBIs) for a range of different stakeholders.

Investors:

- Identify investment opportunities aligned with your mission
- Monitor investee performance (financial and social)
- Evaluate banks relative to benchmarks
- Provide robust portfolio reports

Banks:

- Analysis and comparison with peers
- Objective impact data for your investors, clients, and internal review

Regulators and policy-makers:

- Find aggregate industry data

“Telling the Story” with Social Performance Metrics

In order to capture the important social and financial impacts mission-oriented banks have we have developed a range of metrics and products including:

- **NCIF Social Performance Metrics**
 - Qualitative and Quantitative
 - Public and Private data
- **Dashboards**
 - Impact profiles with self-reported lending and organizational data
 - Aggregate document based on the 2012 reported information
- **Custom Analytics**
 - Customized reports on the banks in your portfolio
- **BankImpact online tools**

“Telling the Story” with Social Performance Metrics

Our core Social Performance Metrics:

- **DDI: Development Deposit Intensity**
The percentage of a bank’s branches located in low- and moderate-income census tracts.
- **DLI-HMDA: Development Lending Intensity-HMDA**
The percentage of a bank’s HMDA lending, in dollars, occurring in low- and moderate-income census tracts.
- **DLI-Equity**
A bank’s HMDA lending in low- and moderate-income census tracts as a percentage of total shareholder equity.

BankImpact: Online social and financial data

Four types of searches:

ADVANCED SEARCH

Search and compare banks according to your criteria.

STANDARD PEER BUILDER

Compare your bank to all CDFI Banks, MDIs, or Quadrant 1 CDBIs.

AUTO PEER BUILDER

Create peer groups for comparison using your selected criteria.

CUSTOM PEER BUILDER

Benchmark the aggregate performance data of up to ten banks.

For step-by-step search instructions, see the Case Studies at NCIF.org

BankImpact Scenarios

- I am an investor looking to place deposits in a CDFI Bank in New Orleans that does over 40% of its lending in distressed areas. How can BankImpact help me?
- I am a Bank CEO and I'm interested in seeing how my banks social and financial performance compares to other CDFI Banks. Can I use BankImpact to accomplish this?
- I am interesting in creating a customized peer group to compare my bank to a group of peers. How can BankImpact help me?

An example of a search page.

Preview at bankimpact.org!

Advanced Search

Search NCIF's extensive database of social and financial data on all US banks.

BankImpact
Advanced Search
[Standard Peer Builder](#)
[Auto Peer Builder](#)
[Custom Peer Builder](#)

1 Institution Name

▼ [Search using Institutional Information](#)

2 State Alabama Alaska Arizona Arkansas [Select All](#)

3 FDIC Certificate #

4 Public or Private

5 CDARS Participant

▼ [Search using Social Impact Criteria](#)

6 Mission Indicators Checklist CDFI MDI Quadrant 1 CDFI

7 DLI-HMDA

8 DDI

9 DLI-Equity

▼ [Search using Financial Criteria](#)

10 Total Assets (in thousands)

11 Return on Assets

12 Return on Equity

13 Loan to Deposit Ratio

14 Noncurrent Loans to Total Loans Ratio

15 Efficiency Ratio

16 Tier 1 Leverage Ratio

An example of a results page.

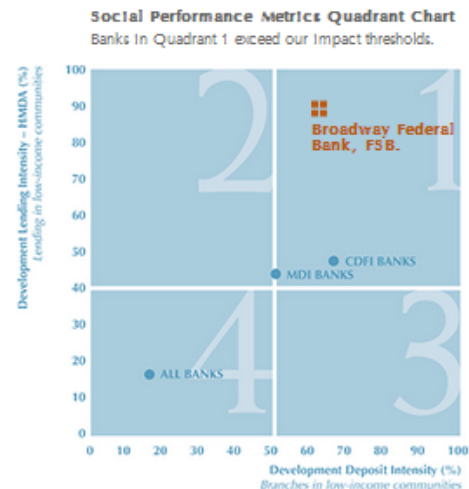
Preview at bankimpact.org!

Broadway Federal Bank, FSB.

Los Angeles, California
<http://www.broadwayfederalbank.com>

- **FDIC Certificate #:** 30306
- **Parent Name:** Broadway Financial Corporation
- **Date Established:** 02/26/1947
- **Number of Branches:** 5

- **Mission Indicators Checklist:**
 Checkmarks (✓) show this bank's mission indicators.
 - ✓ CDFI
 - ✓ MDI
 - ✓ Quadrant 1 CDBI



	Broadway Federal Bank, FSB.	Peer Group Median
Social Performance Metrics		
● Development Lending Intensity - HMDA	91.03%	47.10%
● Housing Focus	54.50%	29.89%
● Development Lending Intensity - Equity	NA	14.43%
● Development Deposit Intensity	60.00%	66.67%
● SPM Quadrant	1	1
Balance Sheet/Income Statement		
● Total Assets (000's)	\$373,839	\$225,613
● Total Equity (000's)	\$33,268	\$21,321
● Total Loans (000's)	\$282,644	\$139,625
● Total Deposits (000's)	\$258,435	\$190,405
● Net Income (000's)	\$1,873	\$1,130
Capitalization		
● Tier 1 Leverage Ratio	8.82%	9.34%
● Tier 1 Risk-Based Capital Ratio	13.12%	14.57%
● Total Risk-Based Capital Ratio	14.41%	15.77%
Asset Quality		
● Net Charge-Offs to Average Loan Ratio	2.04%	0.55%
● Noncurrent Loans to Total Loan Ratio	13.06%	3.75%
● Loan Loss Reserves / Gross Loans	4.20%	1.92%
● Texas Ratio	140.34%	36.12%
Earnings		
● Return on Assets	0.47%	0.52%
● Return on Equity	5.67%	5.57%
● Net Interest Margin	3.59%	3.68%
● Efficiency Ratio	75.19%	78.85%
Liquidity		
● Net Loans to Deposits Ratio	109.37%	72.56%
● Net Loans to Assets Ratio	75.61%	62.42%

BankImpact: Basic tools

Mobile-friendly, easy-to-use, and always free to the public!

Basic Bank Search

Basic Peer Group

Aggregate Industry Data



BankIMPACT | Catalyzing Investments in Underserved Communities
an NCIF resource

Find a Mission-Oriented Bank

CDFI

Select a state

All States

[Start an Advanced Search](#)

**Quadrant 1 CDFI Banks exceed NCIF's social impact thresholds*

Track Peer Group Data

Select a peer group

All CDFIs

[Start a Peer Builder Search](#)

BankIMPACT | Catalyzing Investments in Underserved Communities
an NCIF resource

Already a Premium Member? [LOGIN](#)

Find and compare mission-oriented banks. The banks below are providing low-income or minority customers with the financial tools they need to transform their communities.

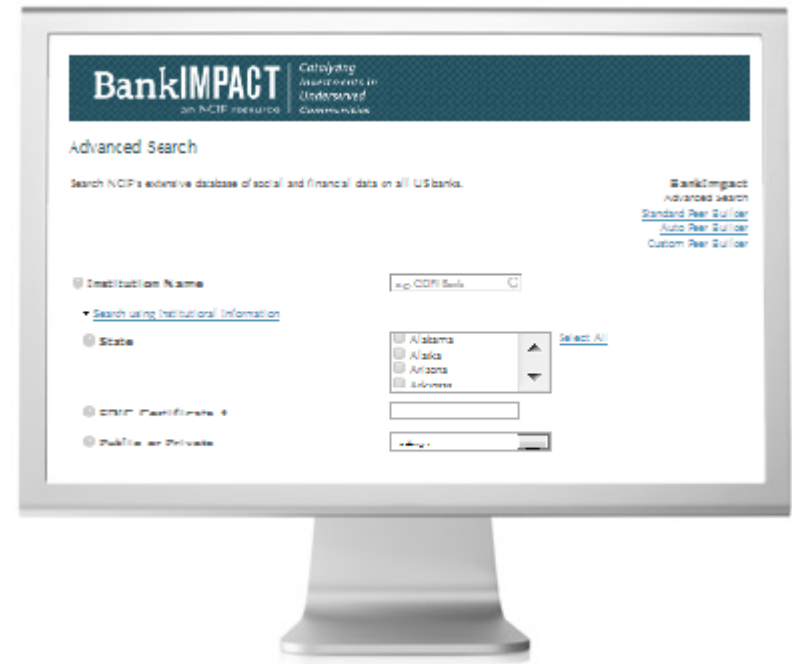
CDFI : All States

Institution Name▲	State	DLI-HMDA (%)	DDI (%)	Total Assets (\$000s)
Advance Bank	MD	36	75	60,763
Albina Community Bank	OR	NA	60	126,094
American Metro Bank	IL	25	67	79,529
Austin Bank of Chicago	IL	90	80	339,146
AztecAmerica Bank	IL	100	100	81,144

BankImpact: Online social and financial data

BankImpact is an online resource for financial data and Social Performance Metrics on all US banks and features:

- Trusted financial data: profitability, capitalization, liquidity, and more
- Peer groups (standard and customized)
- Data exports
- Printable PDF reports
- Bookmarks: Save your favorite searches
- Mobile capability



How to Sign Up

To sign up today, visit NCIF.org or bankimpact.org

Participate in our free trial

BankImpact will be available for an annual subscription fee in 2014. We invite you to try the tool during our free trial period through 2013. We may ask for your feedback during our Beta phase!

BankIMPACT | Catalyzing investments in Underserved Communities | an NCIF resource | Already a Premium Member

Welcome to BankImpact, NCIF's resource for financial data and Social Performance Metrics on all US banks.

Premium online tools to inform your decisions

- ADVANCED SEARCH** | Search and compare mission-oriented banks. [Case Study AS1](#). How can a financial advisor find a CDFI Bank supporting Orleans for the placement of deposits?
- STANDARD PEER BUILDER** | Benchmark CDFI Banks, Minority Banks, or Quadrant 1. [Case Study SP1](#). How can a money manager compare one bank's social performance to the CDFI Bank industry?
- AUTO PEER BUILDER** | Define peer groups for comparison using detailed criteria. [Case Study AP1](#). How can an institutional investor benchmark an investee against a specially tailored peer group?
- CUSTOM PEER BUILDER** | Identify key peer banks for custom benchmarking. [Case Study CP1](#). How can a bank CEO regularly monitor his bank's Tier 1 ratio relative to the banks he considers peers? [Learn to search with Case Studies](#)

Additional analytical services

- DEVELOPMENT IMPACT DASHBOARDS** | **Investors:** Compare impact profiles with self-reported bank information. **Banks:** Tell your story and demonstrate your impact by contributing private information. [Learn more about this publication.](#)
- CUSTOM ANALYSIS** | **Investors:** Receive customized reports on banks in your portfolio. **Banks:** Get detailed reports with your custom bank information. [Learn about our services.](#)

SIGN UP TODAY

Custom Analysis

Are you looking for more?

NCIF can provide the metrics that most resonate with your mission and analysis needs, in the format most useful to you.

We offer in-depth Custom Analysis of any bank in the US as follows:

- Social and financial performance
- Comparison to FDIC-defined or customized peer group
- Historical analysis covering the years since 1996

To learn more about engaging NCIF please visit NCIF.org and contact us.

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