BankImpact: A new data solution for banks and investors

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

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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 tracks as a percentage of total shareholder equity.
BankImpact: Online social and financial data

Four types of searches:

- Search and compare banks according to your criteria.
- Compare your bank to all CDFI Banks, MDIs, or Quadrant 1 CDBIs.
- Create peer groups for comparison using your selected criteria.
- 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!
An example of a results page.

Preview at bankimpact.org!
BankImpact: Basic tools

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

**Basic Bank Search**

**Basic Peer Group**

**Aggregate Industry Data**
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!
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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