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.
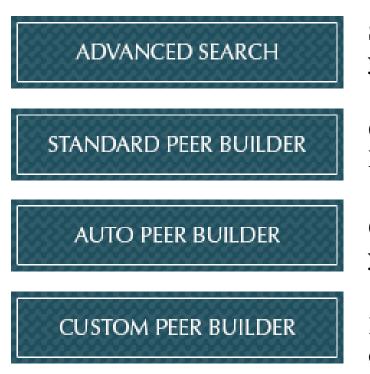
- DLI-HMDA: Development Lending Intensity-HMDA

  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 tracks 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!

BankIMPACT | Catalyzing Investments in Underserved Communities
an NCIF resource

Advanced Search

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

Institution Name — e.g. CDFI Bank

▼ Search using Institutional Information

State — Alabama / Alaska / Arizona / Arkansas — Select All

FDIC Certificate #

Public or Private — - Any -

CDARS Participant — - Any -

▼ Search using Social Impact Criteria

Mission Indicators Checklist — CDFI / MDI / Quadrant 1 CDBI

DLI-HMDA — Is greater than or equal to — if 40.00% then enter 40

DDI — Is greater than or equal to — if 50.00% then enter 50

DLI-Equity — Is greater than or equal to — if 50.00% then enter 50

▼ Search using Financial Criteria

Total Assets (in thousands) — Is greater than or equal to — if $1M then enter 1000

Return on Assets — Is greater than or equal to — if 0.50% then enter .5

Return on Equity — Is greater than or equal to — if 9.00 then enter 9

Loan to Deposit Ratio — Is greater than or equal to — if 70.00% then enter 70

Noncurrent Loans to Total Loans Ratio — Is greater than or equal to — if 2.00% then enter 2

Efficiency Ratio — Is greater than or equal to — if 70.00% then enter 70

Tier 1 Leverage Ratio — Is greater than or equal to — if 10.00% then enter 10

Search

6

An example of a results page.

Preview at bankimpact.org!

Broadway Federal Bank, FSB.

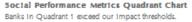Los Angeles, California
http://www.broadwayfederalbank.com

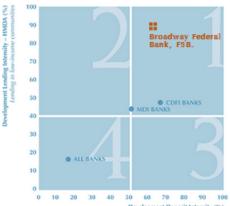- **FDIC Certificate #:** 30306
- **Parent Name:** Broadway Financial Corporation
- **Date Established:** 02/26/1947
- **Number of Branches:** 5

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

Social Performance Metrics Quadrant Chart
Banks in Quadrant 1 exceed our impact thresholds.

Social Performance Metrics	Broadway Federal Bank, FSB.	Peer Group Median
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%

CSV | XLS | PDF

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.

Contact

Joe Schmidt

Vice President, Research and Investments

312 881 5817/ jschmidt@ncif.org

Emily Sipfle

Senior Analyst, Research and Investments

312 662 6089/ esipfle@ncif.org

Saurabh Narain

Chief Executive

312 881 5826/ snarain@ncif.org