NCIF[SM] NATIONAL COMMUNITY INVESTMENT FUND

LEVERAGING CAPITAL FOR CHANGE[SM]

BankImpact Advanced Search
Glossary of Terms

CDFI Banks have a primary mission of promoting community development for individuals and communities underserved by traditional mainstream banks. Certified by the US Treasury.

MDI Banks are predominately owned by, run by, and serving a racial minority group. Designated by the FDIC.

Quadrant 1 CDBIs qualify as high-impact banks by meeting NCIF's proposed mission threshold values of 40% DLI-HMDA and 50% DDI.

FDIC Certificate #: A unique identifier assigned by the FDIC to identify institutions and to issue insurance certificates.

Parent Name: The company that controls this bank as a subsidiary.

Number of Branches: The number of domestic offices operated by active institutions, including headquarters.

Date Established: The date on which the bank began operations.

Public or Private: Indicates the ownership of a company. Public companies have issued securities that may be traded and are subject to increased regulatory scrutiny.

Ticker: Ticker, or trading symbol, as used on the issue's primary securities exchange.

Full-time employees: The number of full-time employees on the payroll of the bank and its subsidiaries.

Development Lending Intensity (DLI)-HMDA is an NCIF Social Performance Metric that shows how much of a bank's housing lending is in distressed communities. HMDA-reported lending occurring in low- and moderate-income census tracts, as a percentage of total loans.

Development Deposit Intensity (DDI) is an NCIF Social Performance Metric that shows how many of a bank's branches are located in distressed communities. The percentage of a bank's branches located in low- and moderate-income census tracts.

DLI-HMDA Equity is an NCIF Social Performance Metric that provides a measure of a bank's leverage in communities. HMDA-reported lending occurring in low- and moderate-income census tracts as defined by the CDFI Fund, as a percentage of total equity.

Development Lending Intensity (DLI)-Highly Distressed is an NCIF Social Performance Metric that shows how much of a bank's housing lending is in highly distressed communities. HMDA-reported lending occurring in highly distressed census tracts, as a percentage of total loans.

Housing Focus: Total housing loans (multifamily and 1-4 family) as a percentage of total loans. This is meant as a compliment to the DLI-HMDA metric: the higher the Housing Focus, the more indicative the DLI-HMDA score as an impact assessment of total lending activity.

SPM Quadrant: NCIF evaluates the social impact of a bank using our two primary Social Performance Metrics, DLI and DDI. Banks in Quadrant 1 have exceeded our threshold on both of these metrics and are considered high-impact banks.

Unemployment level of most-distressed branch: % residents unemployed in the census tract of the bank's operating branches. When banks have multiple branches, only the highest value is returned.

Poverty level of most-distressed branch: % residents living below the poverty line in the census tract of the bank's operating branches. When banks have multiple branches, only the highest value is returned.

Total Assets: The sum of all assets owned by the bank including cash, loans, securities, bank premises, and other assets.

Total Equity: The amount of funds contributed by the owners (stockholders) plus the retained earnings or losses. Total equity capital on a consolidated basis.

Total Loans: The total of loans and lease financing receivables, net of unearned income.

Total Deposits: The sum of all deposits including demand deposits, money market deposits, other savings deposits, time deposits, and deposits in foreign offices.

Net Income: A bank's total earnings, calculated as net interest income plus total noninterest income plus realized gains (or losses) on securities and extraordinary items, less total noninterest expense, loan loss provisions, and income taxes.

Tier 1 Leverage Ratio: Tier 1 (core) capital as a percent of average total assets minus ineligible intangibles, showing the relationship between the bank's core capital and total assets.

Tier 1 Risk-Based Capital Ratio: Tier 1 (core) capital as a percent of risk-weighted assets, as defined by the appropriate federal regulator. Federal regulations require banks to hold a ratio of 4%.

Total Risk-Based Capital Ratio: Total capital (including both Tier 1 core capital and Tier 2 supplemental capital) as a percentage of risk-weighted assets, as defined by the appropriate federal regulator. Federal regulations require banks to hold a ratio of 8%.

Tangible Common Equity to Tangible Assets Ratio:
Total equity less intangible assets, goodwill, and preferred stock equity, as a percentage of tangible assets (total assets less goodwill and intangibles). This ratio is used to determine how much losses a bank can take in a worst-case scenario.

Net Charge-Offs to Average Loan Ratio: The sum of loans and leases charged off (removed from balance sheet because of uncollectibility), less recoveries, as a percentage of average total loans. A negative value indicates that the bank recovered loans that were previously written off.

Noncurrent Loans to Total Loan Ratio: The sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status, as a percentage of gross loans and leases. This ratio shows the portion of a bank's loans that may have to be written off in the future.
Loan Loss Reserves / Gross Loans: The amount of money reserved for uncollectible loans as a percentage of total loans and lease financing receivables, excluding unearned income.

Texas Ratio: Nonperforming assets plus loans 90 or more days past due as a percent of tangible equity and loan loss reserves. The Texas ratio was developed to identify potential problem banks. A ratio of more than 100 is considered a warning sign.

Commercial Real Estate Loans: Total nonresidential loans (excluding farm loans) primarily secured by real estate, as a percentage of total loans.

Housing Loans: Total loans secured by multifamily (5 or more) residential properties, plus loans secured by 1 to 4-family residential properties (including revolving and open-end loans), as a percentage of total loans.

Commercial and Industrial Loans: Total loans for commercial and industrial purposes to business enterprises, excluding loans secured by real estate, loans to individuals, loans to depository institutions and foreign governments, loans to states and political subdivisions, as a percentage of total loans.

Consumer Loans: Total loans to individuals for household, family, and personal expenditures including outstanding credit card balances and other secured and unsecured consumer loans, as a percentage of total loans.

Agricultural Loans: Total loans for the purpose of financing agricultural production and other loans to farmers, plus loans secured by farmland (excluding savings institutions filing a TFR), as a percentage of total loans.

Small Business Loans: Total loans secured by nonfarm nonresidential properties with original amounts of $1M or less, plus commercial and industrial loans with original amounts of $1M or less, as a percentage of total loans.

Return on Assets: This is the basic yardstick of bank profitability. Net income after taxes and extraordinary items (annualized) as a percentage of average total assets.

Return on Equity: Annualized net income as a percentage of average equity on a consolidated basis.

Net Interest Margin: Total interest income less total interest expense (annualized), as a percentage of average earning assets.

Efficiency Ratio: Measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency. Calculated as noninterest expense of intangible assets, as a percent of net interest income plus noninterest income.

Net Loans to Deposits Ratio: This ratio is used to assess a bank's liquidity. Calculated as loans and lease financing receivables, net of unearned income, allowances, and reserves, as a percentage of total deposits. If the ratio is too high, it means that banks might not have enough liquidity to cover any unforeseen fund requirements; if the ratio is too low, banks may not be earning as much as they could be.

Net Loans to Assets Ratio: Measures the percentage of a bank's total assets that are invested in loans. Calculated as loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis. When this percentage is high, a bank may be vulnerable to events that adversely affect credit quality.

Net Non-Core Funding Dependence Ratio: Non-core liabilities less short-term investments divided by long-term assets. This ratio indicates the degree of reliance on funds from the professional money markets.

More information on NCIF Social Performance Metrics is available online at www.ncif.org

All information is based on annual HMDA data (ffiec.gov), Census data, and annual Summary of Deposits data (fdic.gov), and Statistics on Depository Institutions (fdic.gov) as well as private reporting from banks where appropriate. All information is gathered from or calculated using publicly available data. NCIF is not responsible for any inaccuracy.