

Enhance Your Decisionmaking with BankImpact

*Using transparent financial and social performance
data on all U.S. banks to inform your investments*

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Introductions and Logistics

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We welcome your questions!

Have a question for us? Type your questions in at any time, and we'll answer them at the conclusion of the webinar.



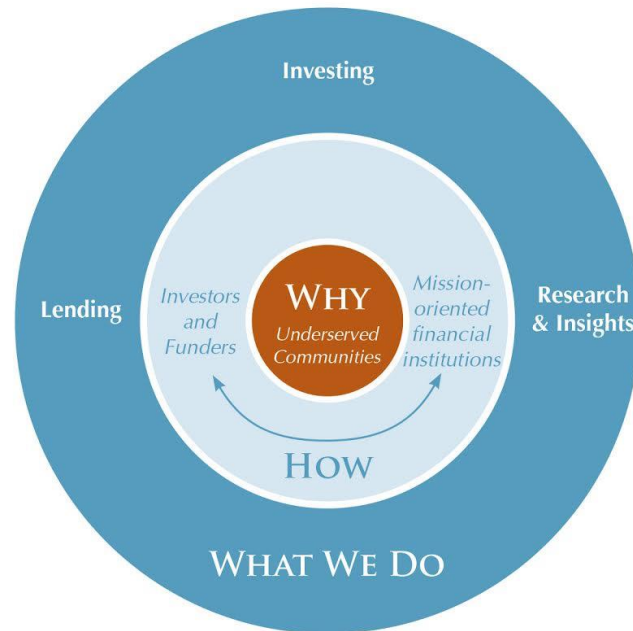
Today's Roadmap

1. Brief introduction to NCIF
2. The Power of NCIF BankImpact
3. Case studies with BankImpact.org and BankImpactMaps.org
4. Alignment of Metrics and How to Sign Up
5. Additional resources and opportunities

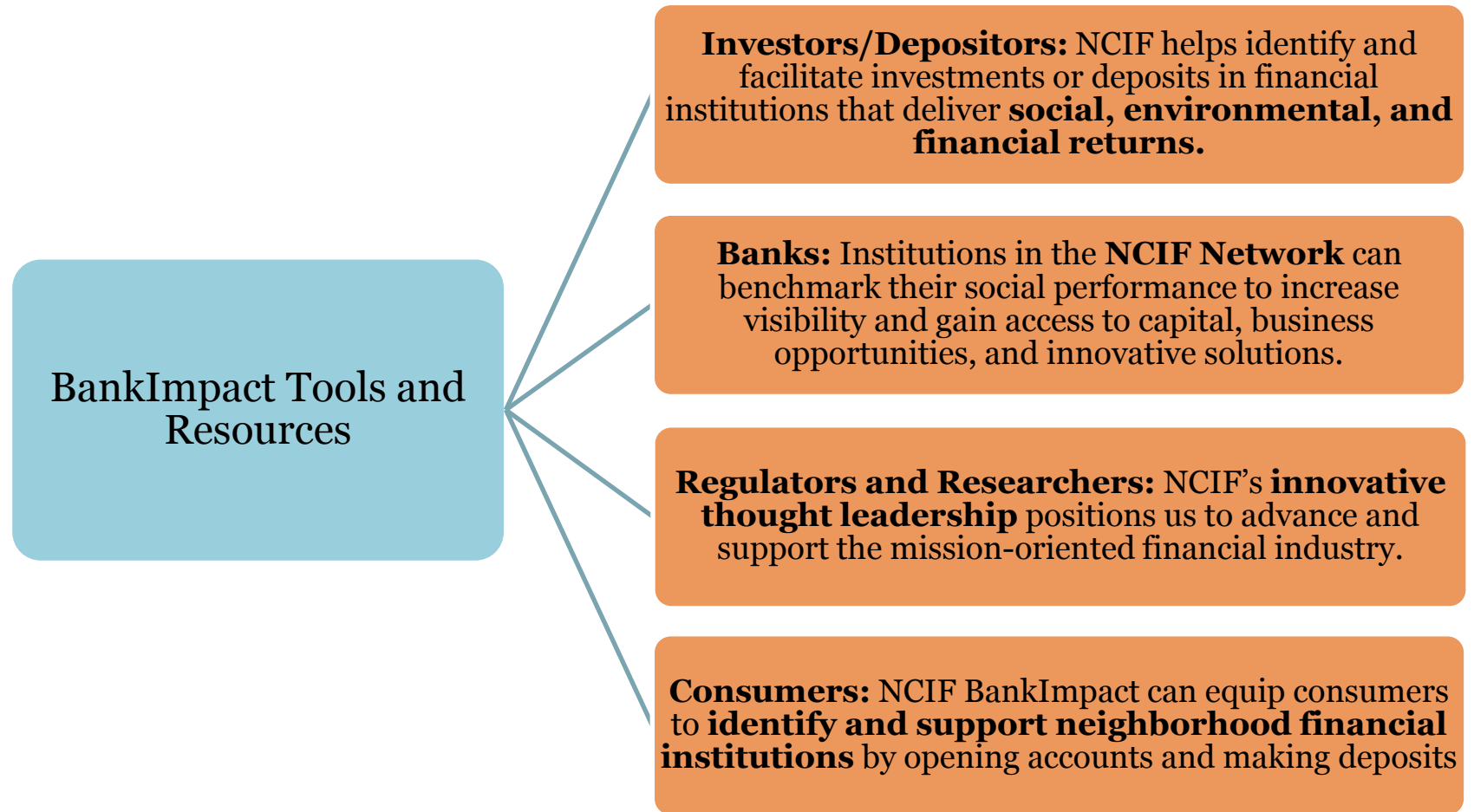
Brief Introduction to NCIF

NCIF operates three overlapping means of investment into mission-oriented finance:

1. Investing – supporting institutions with equity and deposit investments
2. Facilitating lending – channeling funds into LMI communities, primarily through New Markets Tax Credits lending
- 3. Providing research and insights – turning data into information and action**, empowering our varied stakeholders of mission-oriented finance



The Power of NCIF BankImpact



BankImpact Dashboards -- BankImpact Maps -- Custom Analysis -- Publications

BankImpact Case Studies: Advanced Search

Q: As an Impact Investor, how do I identify banks that meet my financial, locational and social filters as given below:

- Assets under \$1 billion
- Return on Average Assets above 0.80%
- Return on Average Equity above 7.00%
- Makes over 40% of its home loans in low- and moderate-income communities
- Is certified as a CDFI
- Is a participant of CDARS

Let's run this search

Your search returned 19 results. ([Return to your search](#) | [New search](#))

▼ [Save this search now](#)

Give your bookmark a name

Institution Name ↕	Mission Indicators	City	State	DLI-HMDA	Housing Focus	DDI	Total Assets (000's)	ROA
▣ Albina Community Bank	CDFI Quadrant 1	Portland	OR	91%	13%	60%	\$163,344	1.60%
▣ Bank of Montgomery	CDFI Quadrant 1	Montgomery	LA	55%	36%	83%	\$234,304	1.73%
▣ Beneficial State Bank	CDFI Quadrant 1	Oakland	CA	69%	32%	50%	\$463,932	2.29%
▣ Broadway Federal Bank, FSB	CDFI MDI Quadrant 1	Los Angeles	CA	87%	81%	67%	\$402,902	2.62%
▣ Cross Keys Bank	CDFI Quadrant 1	Saint Joseph	LA	60%	29%	71%	\$320,791	1.37%
▣ First Community Bank	CDFI Quadrant 1	Chatom	AL	42%	30%	60%	\$343,161	0.94%
▣ First Independence Bank	CDFI MDI Quadrant 1	Detroit	MI	41%	41%	100%	\$216,821	1.07%
▣ First Security Bank	CDFI Quadrant 1	Batesville	MS	52%	37%	76%	\$518,347	0.90%
▣ Guaranty Bank and Trust Co	CDFI Quadrant 1	Belzoni	MS	83%	25%	92%	\$615,019	1.33%

BankImpact Case Studies: Peer Builder

Q: As Broadway Federal Bank's CEO gaining perspective on strategy, how does my bank compare across indicators to its peers?

- Located in Los Angeles, CA
- Small community bank with assets under \$750 million
- Is a minority owned or controlled bank
- Has more than 50% of its branches in economically distressed communities

Let's run this search

Your peer group includes 22 banks. ([Return to your search](#) | [New search](#))

Save this search now

Give your bookmark a name

Save

	Broadway Federal Bank, FSB.	Peer Median	Peer Average	Standard Deviation	Peer Minimum	Peer Maximum	Peer Total
Social Performance Metrics							
DLI-HMDA	87.38%	62.34%	56.54%	31.03%	7.65%	88.50%	
DDI	66.67%	100.00%	82.25%	22.38%	50.00%	100.00%	
Balance Sheet/Income Statement							
Total Assets (000's)	\$402,902	\$214,377	\$260,313	\$171,341	\$57,573	\$694,736	\$5,726,894
Total Equity (000's)	\$49,480	\$28,451	\$35,014	\$25,196	\$9,087	\$123,598	\$770,318
Total Loans (000's)	\$308,999	\$164,796	\$200,943	\$144,075	\$20,813	\$547,407	\$4,420,756
Total Deposits (000's)	\$277,516	\$172,830	\$207,628	\$137,915	\$48,384	\$542,344	\$4,567,821
Net Income (000's)	\$9,703	\$1,531	\$1,516	\$2,665	\$-3,155	\$9,703	\$33,355
Capitalization							
Tier 1 Leverage Ratio	11.56%	12.58%	14.04%	4.89%	6.74%	30.45%	
Asset Quality							
Net Charge-Offs Ratio	-0.02%	-0.01%	0.38%	2.58%	-1.91%	11.68%	
Noncurrent Loans Ratio	1.37%	0.25%	0.72%	1.06%	0.00%	4.36%	
Loan Loss Reserves / Gross Loans	1.56%	1.93%	2.23%	1.19%	0.89%	6.07%	
Earnings							
ROA	2.62%	0.73%	0.49%	1.38%	-4.02%	2.62%	
ROE	22.47%	4.83%	3.04%	12.10%	-32.43%	22.47%	
Net Interest Margin	3.15%	3.48%	4.56%	4.78%	2.80%	25.84%	
Efficiency Ratio	89.77%	79.47%	88.36%	37.37%	58.75%	221.92%	

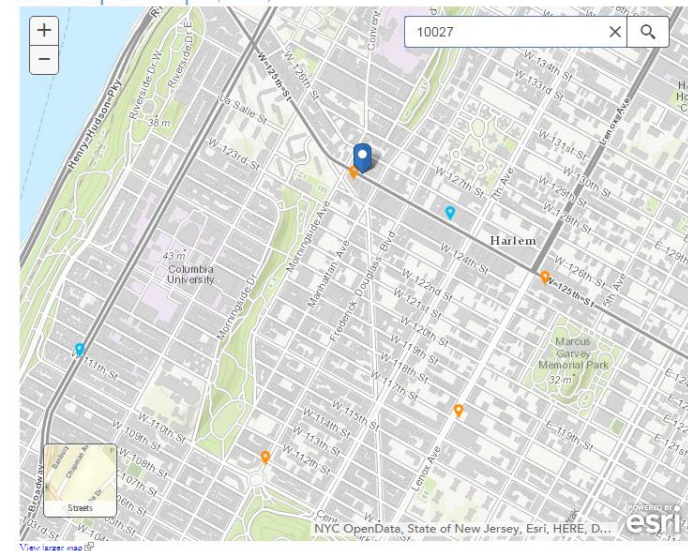
BankImpact Case Studies: BankImpact Maps

Q: As a millennial, I am seeking to make a social impact in my community with my personal finances, how do I learn what's available to me?

- Where is your community? Type in your zip code to learn which banks are providing services to community members near you.

Let's run this search

BankImpact Maps (Beta)



BankImpact Maps help investors, consumers, businesses, and stakeholders find the highest performing financial institutions that are focused on underserved communities. To be included in BankImpact Maps, institutions must satisfy at least one of the following qualifications:

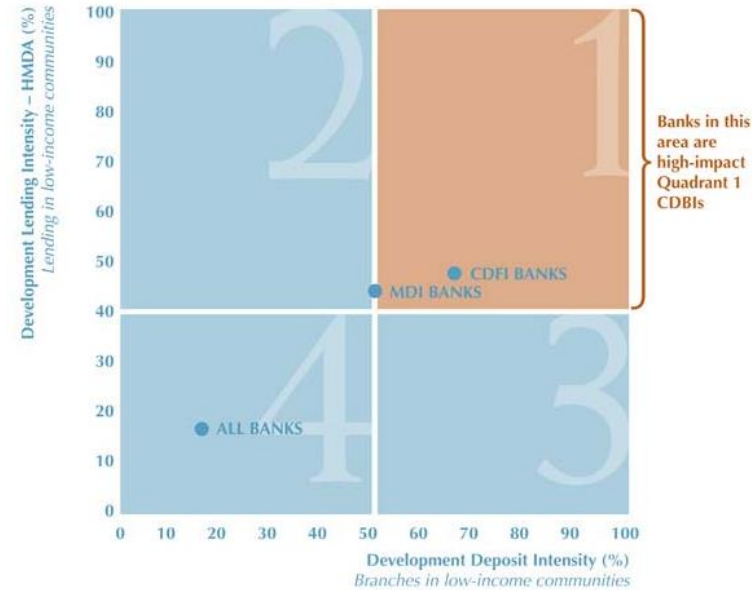
- a certified Community Development Financial Institution (CDFI) bank,
- recognized as a Minority Depository Institution by the FDIC, and/or
- be a Quadrant 1 bank based on NCIF's [social performance metrics](#) with a Development Deposit Intensity score greater than or equal to 50% and a Development Lending Intensity score greater than or equal to 40%.

Finding a local bank branch with a mission (including those part of the NCIF Network highlighted in orange) is easily done by searching any city/town name or zip code in the search bar in the top right corner of the map. Clicking on the individual icons gives you detailed financial and impact data on the selected branch. You can find the bank website from the window where you can learn more about becoming a deposit holder or customer.

NCIF BankImpact Key Metrics

Our core metrics:

- 1. DDI: Development Deposit Intensity**
 - The % of a bank's branches located in low- and moderate-income census tracts.
- 2. DLI: Development Lending Intensity**
 - The % of a bank's HMDA lending, in dollars, occurring in low- and moderate-income census tracts.
- 3. DLI-Equity:**
 - A bank's lending in low- and moderate-income census tracts as % of total shareholder equity.
- 4. Mission Intensity:**
 - The % of a bank's total annual lending that is made to advance its mission of serving low-to moderate-income and underserved communities. Mission-related lending is defined by the reporting bank.
- 5. Quadrant Placement:**
 - We cross tabulate DDI and DLI to identify high-impact banks. Banks that exceed impact thresholds in both DDI and DLI are considered high-performing Quadrant 1 Banks.



Alignment of BankImpact Key Metrics

NCIF Social Performance Metrics as the industry standard within CDFI banking:

- Aligned with CIIS/BEA reporting – reduces costs
- Aligned with global standards i.e. IRIS of the Global Impact Investing Network

Allowing for comparability and consistency of impact metrics.

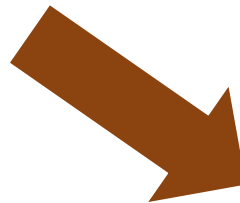


How to Sign Up

Before we walk through data searches and results:

NCIF.org/Inform/BankImpact/**apply**
-bankimpact-access

for a free trial



BankIMPACT | Catalyzing Investments in Underserved Communities
an NCIF resource

Already a Premium Member? [LOGIN](#)



Subscribe to BankImpact
Discover how NCIF's rich data resources can help your organization evaluate banks' impact and performance.

		BASIC	PREMIUM	CUSTOM
			Single User Account Now \$399/year <small>regular price \$799/year</small>	
		FREE	Institutional Account* Now \$749/year <small>regular price \$1399/year</small>	Contact NCIF for pricing.
Public Tools	"Find a Mission-Oriented Bank" <i>Search tool for certified banks by state.</i>	✓	✓	✓
	"Track Peer Group Data" <i>Current aggregate industry data.</i>	✓	✓	✓
	"CDFI Bank Industry Numbers" <i>Trends in key financial and social indicators.</i>	✓	✓	✓
	Reporting Bank Survey <i>Secure data-reporting tool for participating banks.</i>	✓	✓	✓
Premium Tools	Extensive online database on all 6500+ US banks.		✓	✓
Advanced Search			✓	✓
Standard Peer Builder	Current summary financial highlights.		✓	✓
Auto Peer Builder	Social Performance Metrics to evaluate banks' impact.		✓	✓
Custom Peer Builder			✓	✓
	Data downloads and printable reports.		✓	✓
	Bookmarks for saving your common searches.		✓	✓
	Bookmarking to standard or custom peer groups.		✓	✓
BankImpact Dashboards	Detailed impact profiles with self-reported data and narratives from each participating high-impact bank.			✓
Custom Analysis	Tailored research on the banks and peer groups of your choice.			✓
	Extensive public financial data and Social Performance Metrics on all 6,500+ US banks.			✓
	Historical trend analysis since 1996.			✓

Apply below for a free trial

*Institutional Account access includes five users with email addresses under the same organizational domain.

Apply for a 30-Day Free Trial

Submit

Additional resources and opportunities

- Remember to **register for your free trial** BankImpact account: [NCIF.org/Inform/BankImpact/apply-bankimpact-access](https://www.ncif.org/Inform/BankImpact/apply-bankimpact-access)
- Remember that BankImpact's online, interactive tools are only one part of NCIF's research products:

[Telling the Story report](#)
[BankImpact Dashboards](#)
[Custom Analysis](#)

- Remember to keep in touch! NCIF's research team is always available to discuss opportunities and updates to our research offerings:
- Farah Ansari, Senior Analyst – (312) 881-5841, fansari@ncif.org
- Brad Olmsted, Senior Analyst – (312) 662-6092, bolmsted@ncif.org
- **Questions**