



BankImpact Dashboard

Introduction to the Reporting Process
at National Community Investment Fund

“Telling the Story” of Mission-Oriented Banks

Contents

Introduction to BankImpact Dashboard Reporting	3
Participation – Costs and Benefits	5
How to Complete the Loan Level Reporting	6
How to Complete the Online Quantitative and Qualitative Survey.....	7
Examples of BankImpact Dashboards.....	8
Webinar and Additional Assistance	8
Timeline.....	8
Text of NCIF BankImpact Dashboard Survey	9

Introduction to BankImpact Dashboard Reporting

This year marks the fifteenth year of Social Performance Measurement at National Community Investment Fund (NCIF). NCIF began this process to help mission-oriented financial institutions better “tell their story” to investors, regulators, and other stakeholders as well as to learn from the metrics to guide their internal work. We continue this work as part of our mission to strengthen the mission-oriented financial institution industry by demonstrating the impacts generated by these institutions and increasing the flow of capital to the industry. NCIF relays social and environmental impact information to investors and other stakeholders through two key channels:

1. **BankImpact Dashboards:** NCIF collects information from banks and generates third-party analysis to help banks highlight the unique impacts each institution makes in its communities. Through the Dashboard analysis and publications, banks’ social impacts are described and using quantitative analysis as well as narratives. Participation in the Dashboard reporting process benefits banks in a range of ways by providing analysis, detailed documentation of impacts, and recognition through membership in the NCIF Network. Information is shared with banks through their individual Dashboard documents as well as to investors and other stakeholders through the Industry Overview document.
2. **BankImpact Database:** an online tool that provides financial and social performance data on the more than 6,500 banks in the US.

Information for the above is captured via the following methods:

1. Publicly available information from collected from FFIEC and FDIC. This includes information on branch locations and HMDA lending. Publicly available data provides information on all banks.
2. Privately reported loan level information, across all loan types. Banks that report information for the BankImpact Dashboards provide this data which is used to create in depth analysis for each bank, supplementing publicly available information.
3. Survey data, collected via the NCIF website. The survey captures institutions’ organization and operational characteristics, credit and non-credit product impacts, technical assistance activities, client differentiation, job creation impacts, and environmental impacts. To reduce the cost and time requirements of reporting, this survey has been designed to align with other reporting requirements banks may have such as reporting to the CDFI Fund (CIIS, BEA), IRIS, and the Global Alliance for Banking Values (GABV). NCIF has also created standardized IDs to help map to the above.
4. **Impact Stories.** NCIF collects impact stories from our Network Banks to provide additional narrative support detailing a specific impact the bank has made in its communities. Network Banks are featured on our website with a description of the bank and an impact story and photo.

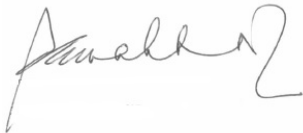
NCIF’s Social Performance Measurement work evolves each year with the input of participants, investors and other stakeholders. As part of this year’s Dashboard reporting process, we have added an Environmental Impacts section, as a response to increased demand for this information from investors.

Additionally, we continue to collect information for our new Mission Intensity metric, which captures banks' mission-related lending according to each institution's focus areas.

This year we are expanding the level of analysis available to participant banks. Banks who participate fully in the process will be offered the individualized Dashboard document, a handout summarizing findings, and a customized live presentation of the information. More information on the levels of participation are included in this packet in the following section.

The remainder of this packet details the benefits and costs of participation as well as additional information on how to complete the reporting process. We believe that making this data available will benefit both individual banks and the mission-oriented financial institution industry as a whole, by raising awareness from investors and garnering additional capital. We encourage you to facilitate this by becoming a reporting bank and joining the NCIF Network. If you have any questions, please feel free to reach out to Emily Sipfle (esipfle@ncif.org) or to Joe Schmidt (jschmidt@ncif.org).

Thank you for your participation.

A handwritten signature in black ink, appearing to read 'Saurabh Narain', with a stylized flourish at the end.

Saurabh Narain
Chief Executive

Participation – Costs and Benefits

	Premium	Gold	Basic
	\$4000	\$2500	\$100
The bank's individual dashboard (pdf)	Print ready document	Print ready document	Analysis returned
Two-page handout, highlighting the findings from the bank's analysis (pdf)	Print ready document	No	No
Industry Overview document (pdf). Participating banks will be listed within the publication and related presentations.	Yes	Yes	Yes
Recognition as an NCIF Network Bank on NCIF website, and in related presentations, documents, and communications.	Yes	Yes	Yes
Free subscriptions to BankImpact.org, NCIF's online database	Two	One	NA
Complimentary registration to NCIF's Annual Development Banking Conference (date TBD)	One	One free with one paid	NA
Customized presentation (webinar) of bank's analysis to an internal audience such as the board, management, etc.	Free	On a cost basis	On a cost basis

How to Complete the Loan Level Reporting

1. Loan-level reporting is the basis for two of NCIF's core metrics:
 - a. Mission Intensity: The percentage of the institution's annual lending activity that financed mission-related activities.
 - b. Development Lending Intensity (DLI) -All loans: The percentage of the institution's annual lending activity that is located in low- and moderate-income communities.
Additional analysis of DLI includes:
 - i. DLI by loan type: This provides a more granular look at lending activity in low- and moderate-income, broken down by loan composition.
 - ii. DLI by level of distress. Using provided loan information, NCIF constructs an additional DLI metric using highly distressed census tracts, as defined by the CDFI Fund. This metric demonstrates the amount of lending in highly distressed areas.
2. Loan-level reporting is submitted via an excel spreadsheet. For each loan you will be asked to provide information on the loan's address, origination date, commitment amount, loan category, and mission category. If you have not already received it, contact Emily Sipfle (esipfle@ncif.org) for the excel template.
3. Information is requested for both originated and purchased loans.
4. Additional instructions are provided with the excel template.

How to Complete the Online Quantitative and Qualitative Survey

1. The survey is available on NCIF's website [here](#).
2. In order to save the information to return to edit later, you must be logged in using your username and password. In you have not already received your login, contact Emily at esipfle@ncif.org.
3. A PDF version of the survey is including in this packet. Please refer to this survey in advance of completing the online version so that you can prepare the material required to complete the overall survey.
4. Within the survey, questions are labeled with NCIF unique identification numbers (NCIF UID). These numbers are used to align data collected year over year to provide historical comparisons as well as to better organize the data for reporting. Definitions for each NCIF UID are linked within the online survey and included in the packet.
5. Many of the questions also include IRIS IDs. IRIS is a catalog of generally-accepted performance metrics that can be used to streamline reporting across platforms. Use the IRIS IDs to align information submitted to NCIF with other reporting needs. See <http://iris.thegiin.org/> for more information or click on the links within the survey for definitions of the IRIS IDs.
6. All questions are mandatory to advance in the survey. Reply with 0 or NA if the answer does not apply.
7. Narrative responses are limited to 1000 characters by the form. Please edit your responses before submitting.

Examples of BankImpact Dashboards

If your bank participated in the 2012 data collection process, completed in 2013, the bank's individual dashboard draft is available for review and discussion. If not, a redacted sample is available for review.

Data collected is also aggregated across all reporting banks, creating an overview of the mission-oriented banking industry. The "Telling the Story" report documents the findings and is available [here](#).

Webinar and Additional Assistance

Webinars will be held on May 7, 2014 at 2:00 pm Central and May 15 at 11:00 am Central to provide information on the reporting process and answer your questions. Register for the webinars here: [May 7](#) or [May 15](#).

Any questions you have as you complete the reporting materials can be directed to Emily Sipfle at esipfle@ncif.org or 312-662-6089.

Timeline

Analysis will be completed in the order the reporting information is received.

Text of NCIF BankImpact Dashboard Survey

This PDF version of the survey is intended to help respondents collect the information before submitting to the website. The data requested is fairly substantial and it may be helpful to gather it in advance before submitting.

Remember, you must be logged into the website with your username and password in order to save any draft responses. Contact Emily Sipfle (esipfle@ncif.org) to request login information or with any questions.

I. Organizational Description and Operational Impact

1. Name of institution [NCIF UID: Info1 | IRIS ID OD5828]
2. Name of person completing the survey: [NCIF UIC: Info2]
3. Title of person completing survey: [NCIF UID: Info3]
4. Email address of person completing survey: [NCIF UID: Info4]
5. Phone number of person completing survey: [NCIF UID: Info5]
6. Date of institution's FY 2013 Year-End Date [NCIF UID: OD4 | IRIS ID OD7111]
7. Is your institution a certified Community Development Financial Institution (CDFI)? [NCIF UID: OD5 | IRIS ID OD9109]
8. Is your institution a certified Minority Depository Institution (MDI)? [NCIF UID: OD6]
9. What is the institution's mission statement?
10. How many full-time employees does your institution employ? Provide a count of the number of employees who work for the institution full time. [NCIF UID: OI1 | IRIS ID OI3160]
11. Of the total full-time employees, how many of them are female? Include a total of all women employed by the institution. [NCIF UID: OI2 | IRIS ID OI 6213]
12. Of the total full-time employees, how many of them are minorities? Per the CDFI Fund TLR reporting guidelines, "minority" is defined as persons who are not racially White. [NCIF UID: OI3 | IRIS ID OI8147]
13. What is the total number of board members at your institution? [NCIF UID: OI4 | IRIS ID OI1075]
14. What is the total number of female board members at your institution? [NCIF UID: OI5 | IRIS ID OI8118]
15. What is the total number of minority board members at your institution? Per the CDFI Fund TLR reporting guidelines, "minority" is defined as persons who are not racially White. [NCIF UID: OI6 | IRIS ID OI 6696]
16. What is the service area that the institution operates in? [NCIF UID: OD12]
 - a. National
 - b. Multi-state
 - c. State
 - d. Multi-county
 - e. County
 - f. City or town
17. Please list all states in which the institution operates. [NCIF UID: PD1]

18. What percentage of clients served in the past fiscal year are located in rural areas? Rural areas are those not characterized suburban or urban. The principal difference between urban and rural areas tends to be a matter of the degree of concentration of population. [NCIF UID: PI3 | IRIS ID PI1190]
19. What percentage of clients served in the past fiscal year are located in urban areas? Urban areas are characterized by higher population density and vast human features in comparison to areas surrounding it. Include both central city and surrounding suburbs. [NCIF UID: PI4 | IRIS ID PI6751]
 - a. For the rural and urban clients questions, are your responses estimates or exact answers?
 - i. Exact
 - ii. Estimate
 - iii. Do not currently collect

II. Credit Products Impact

Section II of the survey provides an opportunity for your institution to demonstrate community development and mission-based credit activities. Within the loan level reporting portion of the dashboard reporting process, institutions will have the opportunity to identify specific loans that meet mission criteria.

20. Does the institution provide mission-oriented loans? [NCIF UID: PD2]
21. If yes, please describe the strategy or methodology for identifying loans and provide any classifications that you may use for these loans. Describe how loans are identified as mission-related and which mission-related categories are used. [NCIF UID: PD2]

Mission Intensity categories

22. NCIF tracks loans that support an institution's mission to create the Mission Intensity metric. The following list includes commonly reported mission related categories that other banks have provided in the past. Please select which areas are a mission focus for the institution. You will have the opportunity to add specificity to these general categories in the loan level reporting.
 - a. Environmental lending
 - b. Lending to women-owned businesses
 - c. Lending to minority-owned businesses
 - d. Lending to low-income borrowers
 - e. Lending to minority borrowers
 - f. Lending to nonprofit organizations
 - g. Lending to faith-based organizations
 - h. Lending for community development projects
 - i. Lending in low- or moderate-income areas
 - j. Lending to projects which benefit low- or moderate-income individuals
 - k. Other

In addition to mission-oriented loans, NCIF collects information on financing that is important to the institutions but may not appear on the loan level reporting. The following questions help to provide this information.

23. Off balance sheet loans: How many loans were originated and sold in 2013? Please provide the total number of loans originated and sold to Fannie Mae, Freddie Mac etc. This number captures the amount of lending done by the institution that may not be represented in loan level reporting. [NCIF UID: PI22]

24. Off balance sheet loans: What was the dollar value of loans originated and sold in 2013? Please provide the total dollar value of loans originated and sold to Fannie Mae, Freddie Mac etc. [NCIF UID: PI23]
25. How many New Markets Tax Credits (NMTC) transactions did the institution finance in 2013? [NCIF UID: PD13]
26. What is the dollar value of New Market Tax Credit (NMTC) transactions financed in 2013? [NCIF UID: PD14]

III. Technical Assistance Activities

27. What is the number of individuals for whom you provided one-on-one or group based technical assistance or training? Please count all individuals that attended formal workshops and seminars as well as those individuals that received assistance from bank staff to qualify for a loan, access a financial product, etc. Training of an institution's own employees is not included in this metric. [NCIF UID: PI1 | IRIS ID PI5352]
28. What is the number of organizations for whom you provided technical assistance or training? Please count all organizations that attended formal workshops and seminars or that received assistance from bank staff to qualify for a loan, access a financial product, etc. Training of an institution's own employees is not included in this metric. [NCIF UID: PI2 | IRIS ID PI6065]

IV. Additional Products Offered

Institutions often provide impact in their communities by offering products and services tailored to meet resident's needs. The following series and questions ask about additional products banks may offer. Please answer the following questions related to your institution's products and services. You will have the opportunity to provide additional description on these products in services in the Model CDBI section.

29. Please select which of the following products your institution provides. NCIF uses this information to describe the types of products and services the institution offers which in addition to traditional credit products.
 - a. Prepaid cards [NCIF UID: PD4 | IRIS ID PD5098]
 - i. For prepaid cards, how many clients were served in 2013? Please provide the number of active clients at year-end 2013 [NCIF UID: PD4]
 - b. Mobile banking [NCIF UID: PD5 | IRIS ID PD5098]
 - i. For mobile banking, how many clients were served in 2013? Please provide the number of unique clients who accessed this service in 2013. Count individual users, not the number of times the service was accessed. [NCIF UID: PD5]
 - c. Online banking [NCIF UID: PD18 | IRIS ID PD5098]
 - i. For online banking, how many clients were served in 2013? Please provide the number of unique clients who accessed this service in 2013. Count individual users, not the number of times the service was accessed. [NCIF UID: PD18]
 - d. Check cashing [NCIF UID: PD6 | IRIS ID PD5098]
 - i. For check cashing, how many clients were served in 2013? Please provide the number of unique clients who accessed this service in 2013. Count individual users, not the number of times the service was accessed [NCIF UID: PD6]
 - e. Deposit secured loans [NCIF UID: PD7 | IRIS ID PD5098]

- i. For deposit secured loans, how many clients were served in 2013? Please provide a count of active customers at year-end 2013. [NCIF UID: PD7]
 - f. Small dollar loans [NCIF UID: PD8 | IRIS ID PD5098]
 - i. For small dollar loans, how many clients were served in 2013? Please provide a count of the number of active clients at year-end 2013. [NCIF UID: PD8]
 - g. Secure credit cards [NCIF UID: PD19 | IRIS ID PD5098]
 - i. For secured credit cards, how many clients were served in 2013? Please provide a count of the number of active clients at year-end 2013. [NCIF UID: PD19]
 - h. IDA accounts [NCIF UID: PD20 | IRIS ID PD5098]
 - i. For IDA accounts, how many clients were served in 2013? Please provide a count of the number of active clients at year-end 2013. [NCIF UID: PD20]
 - i. VITA tax preparation assistance [NCIF UID: PD21 | IRIS ID PD5098]
 - i. VITA tax assistance, how many clients were served in 2013? Please provide a count of the number of clients who received tax preparation assistance during 2013. [NCIF UID: PD21]
- 30. Are there other specialized products or services the bank offers? Please describe. [NCIF UID: PD9]

V. Client profiles

To garner attention and support from national banks, it is increasingly important for mission-oriented institutions to highlight how their clients are fundamentally different from those of large banks. The questions within this section will create a profile of the institution's clients, helping to differentiate it from other banks. The client profile also helps to explain who are benefiting from the bank's products and services.

NCIF understands there are regulatory restrictions for the amount and types of demographic information you can collect and share for some types of loans. For the questions about minority clients, provide exact answers where possible or otherwise estimate.

- 31. What is the average credit score for borrowers? [NCIF UID: PD15]
- 32. What percentage of your clients in the past fiscal year are minorities? Per the CDFI Fund TLR reporting guidelines, "minority" is defined as persons who are not racially White. [NCIF UID: PI5 | IRIS ID PI4237]
- 33. What percentage of your clients in the past fiscal year are female? [NCIF UID: PI6 | IRIS ID PI8330]
 - a. For minority and female clients, are your responses estimates or exact answers?
- 34. What is the total number of clients the institution served in 2013? Please provide a count of the total number of clients served in 2013. This number should count clients from all products types as unique individuals. This will number will serve to illustrate the institution's total reach within its communities. Providing this number separately from the additional clients served questions that follow will prevent double counting. [NCIF UID: PI26]
 - a. What is the number of lending clients the institution served at year end 2013? Please provide a count of the total number of lending customers the institution had in 2013. [NCIF UID: PI7]
 - i. For lending clients, are your responses estimates or exact answers?
 - b. What is the number of transaction accounts clients that the institution served in 2013? Please count the number of clients with transaction clients. Transactions clients

include those accessing non-credit and non-savings products and services such as check cashing, remittance and bill pay. [NCIF UID: PI13]

- i. For transaction account clients, are your responses estimates or exact answers?
- c. What is the number of deposit account clients the institution served at year end 2013? Please provide a count of the total number of deposit account customers the institution had in 2013. Each customer should be counted once, regardless of how many accounts they hold. [NCIF UID: PI8]
 - i. For deposit clients, are your responses estimates or exact answers?
- 35. What is the number of deposit accounts held by the institution at year end 2013? Please provide a count of the total number of deposit accounts the institution had in 2013. Count each account separately. [NCIF UID: PI9]
 - a. For deposit accounts, are your responses estimates or exact answers?
- 36. How many deposit account have less than \$1,000 as of 12/31/2013? [NCIF UID: PI12]

VI. Job Creation

Mission-oriented banks may also support their communities by funding loans which in turn create or maintain jobs. NCIF has found that investors and funders are increasingly interested in job creation data and other forms of data to quantify the impacts of development lending. This information helps bolster the claim that your institution is having a positive economic impact on the communities it serves.

Data on the number of jobs created or maintained by borrower businesses can help convey an institution's economic development impacts within communities. NCIF collects this data to help capture that impact. Not all banks currently collect information on how many jobs are created through their lending but we believe the # of jobs created can be an important way of telling the story of how much impact mission-oriented financial institutions generate in their communities.

- 37. What is the total number of new full time equivalent jobs created at the institution in 2013? Please provide a count of the new jobs created at the institution during 2013. [NCIF UID: PI27]
 - a. For jobs created, are your responses estimates or exact answers?
- 38. What is the total number of full time equivalent jobs created or maintained by borrower businesses which received loans in 2013? [NCIF UID: PI16 | IRIS ID PI3687]
- 39. Of the total full-time equivalent jobs created or maintained by borrower businesses, how many of the employees were women? [NCIF UID: PI17]
 - a. For jobs created for women, are your responses estimates or exact answers?
- 40. Of the total full-time equivalent jobs created or maintained by borrower businesses, how many of the employees were minorities? Per the CDFI Fund TLR reporting guidelines, "minority" is defined as persons who are not racially White. [NCIF UID: PI18]
 - a. For jobs created for minorities, are your responses estimates or exact answers?

VII. Environmental Impacts

NCIF is collecting information on environmental impacts that banks have through their operations and their products and services. In recent years, investors have expressed increased interest in triple bottom line returns, including environmental, social and financial returns. These questions allow banks to provide data and narrative on their environmental policies, procedures and outcomes. Not all banks

currently collect this information but we encourage institutions to explore ways to enhance their environmental impacts and track them accordingly.

The following questions refer to "green or environmentally responsible" activities a bank may undertake. Green or environmentally responsible practices include procurement policies, operational activities, lending or other practices which reduce greenhouse gases, volatile organic compounds, or other harmful chemicals and waste and/or practices which support conservation of energy and other resources. Green or environmentally responsible lending includes a) loans to entities whose primary function relates to environmentally sustainable ends and/or b) loans to a projects that promote environmentally sustainability.

41. Does the institution have any other written policies or procedures in place to promote green or environmentally responsible practices? [NCIF UID: OI23]
42. Does the institution have procurement policies which promote green or environmentally responsible purchases? Examples may include green office supplies, green cleaning products, purchases of office equipment. [NCIF UID: OI14]
43. Does the institution have procurement policies which promote local sourcing of products? Examples may include green office supplies, green cleaning products, purchases of office equipment. [NCIF UID: OI15]
44. Does the institution track energy use or greenhouse gas emissions produced through its operations? [NCIF UID: OI16 | IRIS ID OI1479]
45. If yes, please describe the tracking methods and any changes in usage observed. [NCIF UID: OI17]
46. Do any of the institution's buildings (branches or headquarters) have LEED or other green certifications? LEED, or Leadership in Energy & Environmental Design, is a green building certification program that recognizes best-in-class building strategies and practices. To receive LEED certification, building projects satisfy prerequisites and earn points to achieve different levels of certification. The LEED certification program is offered through the U.S. Green Building Council. [NCIF UID: OI18 | IRIS ID OI6765]
47. If yes, what percentage of the institution's buildings are certified? [NCIF UID: OI19]
48. Does the bank have policies or procedures to identify and promote green or environmentally responsible lending opportunities?
49. Please describe the institution's green or environmentally responsible lending priorities. [NCIF UID: OI20]
50. How many green or environmentally responsible loans did the institution originate in 2013? [NCIF UID: PI24]
51. What is the dollar amount of green or environmentally responsible loans originated 2013? [NCIF UID: PI25]
52. Does the bank track the impacts of green or environmentally responsible loans? Please describe. Green or environmentally responsible loans may result in positive impacts in their communities. For example, a loan to an alternative energy production plant may result in a reduction of emission rates of greenhouse gases associated with coal or gas power plants. Please provide a description of impacts tract or indicate if the impacts are not currently tracked. [NCIF UID: OI22]

VIII. Narrative for the Model CDBI Framework

The Model Community Development Banking Institution (CDBI) Framework is the final portion of the annual development impact measurement process. While the financial information and impact survey focus more on quantitative data, the Model CDBI Framework provides an opportunity for institutions to share the qualitative impact that you have within your community. We believe this is an important opportunity for institutions to "tell their story".

The below categories provide NCIF with an understanding as to the ways that the institution has tailored product and service offerings to serve the needs of the community in which you are located. To complete this form, please be specific about products, services and partnerships so that we can better communicate the institution's superior work to external investors, funders and other supporters. NCIF will use this text as presented to complete each bank's model CDBI Framework so please use complete sentences and edit text before submitting.

53. Institution Overview. Please provide an overview of the institution. [NCIF UID: OD13]
54. Market Need. Please describe the market in which the bank operates, Include areas served, an overview of economic conditions compared to the surrounding area and other information that may distinguish your bank's service area from that of others. Include descriptions of particular underserved or specific clients served. [NCIF UID: OD8]
55. Credit Products and Services. Please describe the credit products and services offered by the institution and how do they accommodate the needs of low-and moderate-income customers. Examples include: does the institution offer credit builder products or mortgage products tailored to the needs of its customer segments, is the institution a SBA Preferred Lender, or does it use Alternative Credit Scores to evaluate credit worthiness, etc. [NCIF UID: PD10]
56. Non-Credit Products and Services. Please describe the retail deposit, savings and checking products offered, and how do they cater to the low and moderate income communities. For example, how does the institution utilize credit cards, debit cards, stored value cards, Individual Development Accounts (IDAs) and other innovative financial services to serve underbanked consumers? [NCIF UID: PD 11]
57. Non-Financial Services. Please describe any non-financial services offered by the institution. For example, does the institution offer financial training and literacy to individuals, community groups and businesses? Does it offer other services such as discounted tax preparation advice, workshops and counseling? [NCIF UID: PD3 | IRIS ID PD9681]
58. Partnerships. Please describe existing partnerships the institution has with the surrounding community? Examples may include partnerships with other banks, loan funds, universities, business development centers, non-profit organizations, foundations, and various civic organizations. Please note if the bank is engaged in engaged in public policy or advocacy projects or is the institution involved in regional and national trade groups. [NCIF UID: OD7]

IX. Disclosure and Survey Information

59. I agree that NCIF can use the information provided in this survey in industry analysis and reports to be distributed externally. [NCIF UID: Info10]
60. I agree that NCIF can use the institution's information as an NCIF Network Member bank. [NCIF UID: Info9]
61. How many hours did it take to complete the survey? [NCIF UID: Info7]