

Subscriber Profile: Financial Advisor

Analysis Needs: I'm a Financial Advisor serving an individual investor from New Orleans passionate about both community economic development and sustainable homeownership. We're looking for an investment opportunity using cash or cash equivalents. I would like to identify a small community bank that is an anchor in revitalizing Louisiana's low-income housing market. **How can I locate a CDFI Bank committed to community development that does over 40% of its home lending in distressed areas?**

BankImpact Results: BankImpact helps investors identify mission-oriented banks aligned with their vision. The step-by-step guide that follows shows you can use the Advanced Search to find a bank with exceptional dedication to serving distressed communities, a focus on supporting homeownership, and a strong presence in the New Orleans area.

STEPS TO START THE SEARCH

Step 1:

Enter the **Advanced Search** tool.

Step 2:

Narrow your search to banks in **Louisiana**.

Step 3:

To find banks focused on development, select **CDFI** in the **Mission Indicators Checklist**. Certified CDFI Banks have a demonstrated primary mission of community development.

Step 4:

NCIF's **Development Lending Intensity-HMDA (DLI HMDA)** metric shows how much of each bank's HMDA-reported housing lending occurs in distressed areas. NCIF considers banks with over 40% DLI-HMDA to be high-impact institutions (to find, select **"Is greater than or equal to"** and enter **40**).

Step 5:

Submit your **Search** to select the bank that best meets your needs.

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.

1 **BankImpact**
Advanced Search
[Standard Peer Builder](#)
[Auto Peer Builder](#)
[Custom Peer Builder](#)

Institution Name

2 **State**
 Louisiana
 Maine
 Maryland [Select All](#)

FDIC Certificate #

Public or Private

CDARS Participant

3 **Mission Indicators Checklist**
 CDFI
 MDI
 Quadrant 1 CDBI

4 **DLI-HMDA**

DDI

DLI-Equity

5 **Search**

HOW TO ANALYZE THE RESULTS

Key Metrics to Consider

Among the banks that meet your criteria, consider those with a focus on housing lending. Click on **Housing Focus** to sort the results table by that value. This number shows the percentage of a bank's lending portfolio made up of housing-related loans.

Bank Profile Page

Click on an **Institution Name** in the search return to view a profile page with additional details and metrics. This profile shows each bank's **Mission Indicators**, social and financial data, and a chart of the bank's scores on key social impact metrics.

Custom Analysis

Get more data for deeper insights. NCIF can help you inform your investment decisions based on datapoints you define and historical analysis to meet your specific needs. Learn more about our Custom Analysis services at www.NCIF.org.

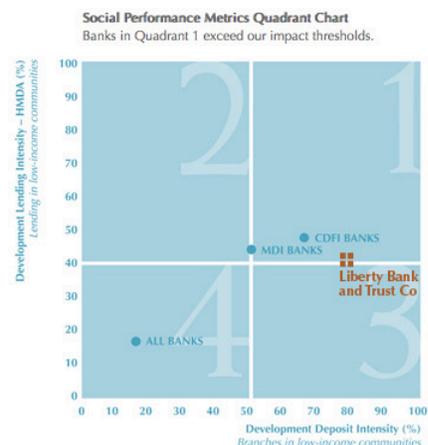
Institution Name	Mission Indicators	City	State	DLI-HMDA	Housing Focus	DDI	Total Assets (000's)	ROA
Liberty Bank and Trust Co	CDFI MDI Quadrant 1	New Orleans	LA	41%	46%	76%	\$535,765	0.70%
The Union Bank	CDFI Quadrant 1	Marksville	LA	68%	39%	63%	\$232,971	-0.84%

Liberty Bank and Trust Co

New Orleans, Louisiana
<http://www.libertybank.net>

[Save as a PDF](#)
[Save this bank](#)

- ① **FDIC Certificate #:** 20856
- ① **Parent Name:** Liberty Financial Services, Inc.
- ① **Number of Branches:** 16
- ① **Date Established:** 11/16/1972
- ① **Public or Private:** Private
- ① **Mission Indicators Checklist:**
 Checkmarks (✓) show this bank's mission indicators.
 - ✓ CDFI
 - ✓ MDI
 - ✓ Quadrant 1 CDBI



Social Performance Metrics

- ① **Development Lending Intensity - HMDA:** 40.72%
- ① **Housing Focus:** 46.28%
- ① **Development Lending Intensity - Equity:** NA
- ① **Development Deposit Intensity:** 76.19%
- ① **SPM Quadrant:** 1

Financial Performance

Balance Sheet/Income Statement

- ① **Total Assets (000's):** \$535,765
- ① **Total Equity (000's):** \$43,493
- ① **Total Loans (000's):** \$254,317
- ① **Total Deposits (000's):** \$483,774
- ① **Net Income (000's):** \$3,837

Capitalization

- ① **Tier 1 Leverage Ratio:** 14.07%
- ① **Tier 1 Risk-Based Capital Ratio:** 14.02%
- ① **Total Risk-Based Capital Ratio:** 15.32%

Asset Quality

- ① **Net Charge-Offs to Average Loan Ratio:** 0.79%
- ① **Noncurrent Loans to Total Loan Ratio:** 2.14%
- ① **Loan Loss Reserves / Gross Loans:** 1.64%
- ① **Texas Ratio:** 28.92%

Earnings

- ① **Return on Assets:** 0.70%
- ① **Return on Equity:** 8.98%
- ① **Net Interest Margin:** 3.51%
- ① **Efficiency Ratio:** 77.69%

Liquidity

- ① **Net Loans to Deposits Ratio:** 52.57%
- ① **Net Loans to Assets Ratio:** 47.47%