

Thank you for your interest in the BankImpact Dashboard process. The data provided through this survey and the accompanying loan reporting document provide valuable information to NCIF as we tell the story of the impacts of mission-oriented banks as well as perform analysis on the social performance of banks.

This word version of the survey can be used to gather information before submitting it into the online form, available [here](https://fs22.formsite.com/NCIF2015/form10/index.html).

Data provided within this survey will be used to create individual analysis of the bank and will be aggregated to produce summary information on all reporting banks. NCIF will not disclose your bank's information without additional permissions. Banks requesting individual analysis through the BankImpact Dashboard products will receive the following:

* Analysis in print ready format to be shared with a range of audiences;
* Analysis of data provided for use in other application and data requirements;
* Year-to-year and peer group comparisons, where applicable;
* Recognition as an NCIF Network Bank including promotion in aggregate reports and related press and promotional materials.

The following survey has several aids built in to help in reporting including:

* Tips, which link the survey questions to information required in other reporting sources such as CDFI Fund CIIS reporting and CDFI Fund Financial Assistance and BEA application. These are marked in green for easy reference.
* Notes, which provide guidance on the information desired and any field validations such as character limits.
* Metric IDs, which provide reference to NCIF datapoints mapped to IRIS definitions and other standards. Follow the metric IDs for additional definitions.

The NCIF team is available to answer your questions regarding the survey or loan level reporting. Contact Emily Sipfle at esipfle@ncif.org or 312-662-6089 or Farah Ansari fansari@ncif.org or 312-881-5841.

**Organizational Description and Operational Impact**

Information collected in this section covers general information on the bank. Please provide the following information as of 12/31/2014.

1. Name of the institution

Tip: This corresponds to the CDFI Fund BEA application - Applicant Information tab, row 4.

NCIF metric: Info1, IRIS metric: OD5828 \*

2. Name of the person completing the survey

NCIF metric: Info 2 \*

3. Title of person completing the survey

 NCIF metric: Info3 \*

4. Email address of person completing the survey

 NCIF metric: Info4 \*

5. Phone number of person completing the survey

NCIF metric: Info5 \*

6. Date of institution's fiscal year end

Tip: This corresponds to CDFI Fund's CIIS reporting CDFI Institution Level Report, Basic Information Section.

NCIF metric: OD4, IRIS Metric OD7111 \*

7. Is your institution a certified Community Development Financial Institution (CDFI)?

Tip: This corresponds to the CDFI Fund BEA application: Applicant Information tab, row 12.

NCIF metric: OD5, IRIS metric: OD9109 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

8. Is your institution a Minority Depository Institution?

Tip: This corresponds to the CDFI Fund BEA application: Applicant Information tab, row 10.

NCIF metric: OD6 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

9. What is the institution's mission statement? Tip: This question corresponds to the CDFI Fund's CDFI Certification Application question Primary Mission 3 (PM03).

NCIF metric: OD1, IRIS metric: OD2735 \*

10. What is the total number of full time equivalent (FTE) staff and board members at the bank? How many of each category are female or minorities? Note: NCIF will use these numbers to understand how diverse the staff and board are. Number of female staff and number of minority staff should be less than or equal to total staff.

NCIF metrics: OI1 OI2, OI3, OI4, OI5, OI6IRIS metrics: OI3160, OI6213, OI8147,OI8118, OI8118, OI6696 \*

|  |  |  |  |
| --- | --- | --- | --- |
|   | Total | Female | Minority |
| Full time staff (FTE) |   |   |   |
| Board members |   |   |   |

10b. Optional question: The CDFI Fund requires additional breakdown of staff for its annual CIIS reporting. If you have recently completed CIIS reporting, it may be helpful to include this information here to centralize data collected. If not, this may be helpful to prepare for future reporting. NCIF will use these numbers to better understand the allocation of staff time at the bank.

Tip: Corresponds to questions 13-18 in the CDFI CIIS ILR.

|  |  |
| --- | --- |
|   | Number of Staff |
| FTE dedicated to lending investing |   |
| FTE dedicated to development services |   |
| FTE dedicated to financial services other than lending/investing |   |
| FTE dedicated to administration and other activities |   |
| Total FTE |   |

11. Please list all of the states in which the institution operates. Include states with lending, depository or other banking activities.

Tip: This corresponds to the CDFI Fund BEA application: Applicant Information tab, row 15.

NCIF metric: PD1 \*

12. In 2014, what percentage of the bank's clients were located in the following areas. Indicate whether the provided answers are estimates, exact answers or are not collected by placing an X in the appropriate box. Please include all clients across different products including technical assistance.

For urban, NCIF metric: PI4, IRIS metric PI6751For rural, NCIF metric: PI3, IRIS metric PI1190 \*

|  |  |  |
| --- | --- | --- |
|   | Urban | Rural |
| Percentage: |   |   |
| Estimate? |   |   |
| Exact? |   |   |
| Do not collect? |   |   |

Credit Products Impacts

The following questions ask for information on the bank’s credit products. This information will be used in conjunction with the loan level reporting, provided in a separate Excel document, to analyze the bank’s lending activity. Please complete based on 2014 activity.

13. NCIF tracks loans that support an institution's mission to create the Mission Intensity metric. Mission-oriented loans are those that are made to support a bank's particular mission, usually aligning with community development or economic development goals. Example categories of loans include: environmental lending (NCIF metric PD22), lending to women-owned businesses (PD23), lending to minority-owned businesses (PD24), lending to low-income borrowers (PD25), lending to minority borrowers (PD26), lending to nonprofit organizations (PD27), lending to faith-based organizations (PD28), lending for community development projects (PD29), lending to low- and moderate-income areas (PD30), lending to projects which benefit low- or moderate-income individuals (PD31), and lending to other targeted populations (PD32).

Does the institution provide mission-oriented loans? NCIF metric: PD2 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

14. Does the institution offer small dollar loans?

Tip: The CDFI Fund BEA application considers small dollar consumer loans as a qualified activity in the distressed community financing activities category. These loans are defined as affordable loans that serve as available alternatives to the marketplace for individuals who are Eligible Residents with a total principal value between $500 and $5,000 and have a term of ninety (90) days or more.

NCIF metric: PD8, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

14b. For small dollar loans, how many clients were served in 2014? Note: Please provide the number of unique clients who accessed this service in 2014. Count individual users, not the number of times the service was accessed. \*

15. Does the institution have off balance sheet loans?

Tip: This aligns with to CDFI Fund Financial Assistance application Excel workbook question identifier 704, defined as "a loan is counted as closed in the fiscal year when a legally binding note has been signed by the borrower in favor of other investors. These loans are not represented on the balance sheet." Loans may include off balance sheet mortgage loans, SBA guaranteed loans or others.

NCIF metrics: PI22, PI23 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

15b. How many off balance sheet loans were originated in 2014?

 NCIF metric: PI22 \*

15c. What is the dollar value of off balance sheet loans originated in 2014?

NCIF metric: PI23 \*

16. Did the bank do any New Market Tax Credit transactions in 2014? Please indicate "yes" if the bank was involved in the NMTC program in any capacity, such as an allocatee, leverage lender etc.

NCIF metrics: PD13, PD14 \*

|  |  |  |
| --- | --- | --- |
|   | Yes |  |
|   | No |  |

16b. Has the bank ever been a part of a New Market Tax Credit Transactions? Please indicate yes if the bank was involved in the NMTC program in any capacity such as allocatee or leverage lender etc.

NCIF metrics: PD13, PD14 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

16c. How many New Market Tax Credit (NMTC) transactions did the institution do (in any capacity) in 2014?

NCIF metric: PD13 \*

16d. What is the dollar amount of allocation provided to New Market Tax Credit (NMTC) projects in 2014?

NCIF metric: PD14 \*

16e. Optional question: For banks participating in the NMTC program, NCIF would like to capture additional impacts of their work. How many jobs have your bank's transactions created or maintained?

Tip: This corresponds to CDFI Fund's CDE CIIS TLR reporting fields "Projected Permanent Jobs Created at Businesses Financed", "Projected Jobs to be Created - Construction", "Projected Permanent Jobs Created at Tenant Businesses" and/or "Actual Permanent Jobs Created at Businesses Financed", "Actual Jobs Created - Construction", "Actual Permanent Jobs Created at Tenant Businesses"

|  |  |  |
| --- | --- | --- |
|   | 2014 | Historic |
| Permanent jobs created |   |   |
| Construction jobs created |   |   |

16f. Optional question: For banks participating in the NMTC program, NCIF would like to capture additional impacts of their work. How many square footage have your bank's transactions developed?

Tip: This corresponds to CDFI Fund CDE CIIS TLR reporting fields "Square Feet of Real Estate - Total", "Square Feet of Real Estate - Manufacturing", "Square Feet of Real Estate - Office Space", and "Square Feet Real Estate - Retail".

|  |  |  |
| --- | --- | --- |
|   | 2014 | Historic |
| Square Feet of Real Estate - Total |   |   |
| Square Feet of Real Estate - Manufacturing |   |   |
| Square Feet of Real Estate - Office Space |   |   |
| Square Feet Real Estate - Retail |   |   |

16g. Optional question: For banks participating in the NMTC program, NCIF would like to capture additional impacts of their work. How housing units have your bank's transactions developed?

Tip: This corresponds to CDFI Fund's CDE CIIS TLR reporting fields "Housing Units - Sale", "Housing Units - Rental", "Affordable Housing Units - Sale", and "Affordable Housing Units - Rental".

|  |  |  |
| --- | --- | --- |
|   | 2014 | Historic |
| Housing Units - Sale |   |   |
| Housing Units - Rental |   |   |
| Affordable Housing Units - Sale |   |   |
| Affordable Housing Units - Rental |   |   |

Technical Assistance Activities

NCIF collects information on technical assistance activities to capture other ways that banks support their clients and communities in addition to financial products and services. Please complete the questions based on 2014 activity.

17. How many individuals did the institution provide one-on-one or group based technical assistance or training to in 2014?

Tip: Information may be contained in the CDFI Fund's CDFI Certification Attachment A Workbook, development Services Tab. Question also corresponds to CDFI Institution Level Report, question 102: Total Clients Served.

NCIF metric: PI1, IRIS metric: PI5352 \*

18. How many organizations did the institution provide technical assistance or training to in 2014?

NCIF metric: PI2, IRIS metric: PI6065 \*

19. Does the institution offer VITA tax preparation assistance?

NCIF metric: PD21 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

19b. For VITA tax preparation assistance, how many clients were served in 2014? Note: Please provide the number of unique clients who accessed this service in 2014. Count individual users, not the number of times the service was accessed. \*

20. Does the institution track the value of staff time in providing technical assistance? Note: The value of staff time can be used to calculate the value of the additional efforts of banks to provide technical assistance. Many mission-oriented banks provide substantial time to their clients and this value can help quantify that work.

NCIF metric: PI28 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

20b. What was the value of staff time for providing technical assistance in 2014?

NCIF metric: PI28 \*

Depository and Transaction Products Offered

Institutions often make an impact in their communities by offering products and services tailored to meet clients’ needs. The following 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 include additional descriptions on these products in services in the narratives section.

21. What is the number of deposit accounts held by the institution at year end 2014? Note: Please provide a count of the total number of deposit accounts the institution had in 2014. Count each account separately.

NCIF metrics: PI9, PI12 \*

|  |  |
| --- | --- |
|   | Number of accounts |
| Total Accounts |   |
| Accounts with less than $1,000 |   |

22. Does the institution offer prepaid cards?

NCIF metric: PD4, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

22b. For prepaid cards, how many clients were served in 2014? Note: Please provide the number of active clients at year-end 2014. \*

23. Does the institution offer mobile banking?

NCIF metric: PD5, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

23b. For mobile banking, how many clients were served in 2014? Note: Please provide the number of unique clients who accessed this service in 2014. Count individual users, not the number of times the service was accessed. \*

24. Does the institution offer online banking?

NCIF metric: PD18, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

24b. For online banking, how many clients were served in 2014? Note: Please provide the number of unique clients who accessed this service in 2014. Count individual users, not the number of times the service was accessed. \*

25. Does the institution offer check cashing?

NCIF metric: PD6, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

25b. For check cashing, how many clients were served in 2014? Note: Please provide the number of unique clients who accessed this service in 2014. Count individual users, not the number of times the service was accessed. \*

26. Does the institution offer deposit secured loans?

NCIF metric: PD7, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

26b. For deposit secured loans, how many clients were served in 2014? Note: Please provide the number of active clients at year-end 2014. \*

27. Does the institution offer secured credit cards?

NCIF metric: PD19, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

27b. For secured credit cards, how many clients were served in 2014? Note: Please provide the number of active clients at year-end 2014. \*

28. Does the institution offer unsecured credit cards?

IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

28b. For unsecured credit cards, how many clients were served in 2014? Note: Please provide the number of active clients at year-end 2014. \*

29. Does the institution offer Individual Development Accounts (IDA)?

NCIF metric: PD20, IRIS metric: PD5098 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

29b. For Individual Development Accounts (IDA), how many clients were served in 2014? Note: Please provide the number of active clients at year-end 2014.

Tip: Corresponds to CDFI Fund Institution Level Report question 109: Total number of individual development accounts open.  \*

30. Does the institution offer trust, insurance and/or asset management services? \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

30b. Please described the trust, insurance and/or asset management services provided:

31. Are there other specialized products and services the bank offers? Please describe.

NCIF metric: PD9, IRIS metric: PD5098 \*

Client Profiles

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 and provide context to the specific communities the bank is serving.

32. What portion of the bank's clients fit the following categories? Indicate whether the answers you provide are estimates, exact answers or are not collected by placing an X in the appropriate box.

Tip: Numbers may correspond with the FY 2015 Financial Assistance application Excel workbook's beneficiaries table in tab 5.

For female, NCIF metric: PI6, IRIS metric PI8330For minority, NCIF metric: PI5, IRIS metric PI4237 \*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|   | Percentage: | Estimate? | Exact? | Do not collect? |
| Female |   |   |   |   |
| Minority |   |   |   |   |

33. Provide a count of total number of clients in 2014, across the following categories. This number should include clients from all products types as unique individuals. This will number will serve to illustrate the institution's total reach within its communities. Indicate whether the provided answer s are estimates, exact answers or are not collected by placing an X in the appropriate box.

Total clients, NCIF metric: PI26, IRIS metric PI4060

Lending clients, NCIF metric: PI7

Depository clients, NCIF metric: PI8

Transaction account clients, NCIF metric: PI13 \*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|   | Number of clients served: | Estimate? | Exact? | Do not currently collect? |
| Total clients |   |   |   |   |
| Lending clients |   |   |   |   |
| Depository clients |   |   |   |   |
| Transaction account clients |   |   |   |   |

34. What is the average credit score for borrowers?

NCIF metric: PD15 \*

Job Creation

Mission-oriented banks also support their communities by funding loans which in turn create and/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.  Data on the number of jobs created or maintained by borrower businesses can help convey an institution’s economic development impacts within communities.

Not all banks currently collect information on how many jobs are created through their lending but we believe the number of jobs created can be an important way of telling the story of the impact mission-oriented financial institutions generate in their communities.  If your bank does not currently collect this data, please indicate in the drop down section. NCIF will use a rule of thumb estimation to calculate jobs created for your bank.

35. What is the total number of new, full time equivalent jobs created at your bank in 2014?

NCIF metric: PI27 \*

36. What is the number of full time equivalent jobs created or maintained by borrower businesses which received loans in 2014?

Tip: Numbers may correspond with the CDFI Fund Financial Assistance application Excel workbook's question identifier 1001. Information may also be applicable to CDFI Fund CIIS TLR reporting "Jobs at Reporting Period End" field when summed across all 2014 projects.

NCIF metric: PI14, IRIS metric PI3687 \*

37. For jobs created, are your responses estimates or exact answers? \*

38. Of the full time equivalent jobs created or maintained by borrower businesses in 2014, how many of the employees were female?

NCIF metric: PI15 \*

39. For jobs created for women, was your response an estimate or an exact answer? \*

40. Of the full time equivalent jobs created or maintained by borrower businesses in 2014, how many of the employees were minorities?

NCIF metric: PI16 \*

41. For jobs created for minorities, was your response an estimate or an exact answer? \*

Environmental Impacts

NCIF collects 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 banks 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 responsibly 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 environmental sustainability.

42. Does the institution have written policies or procedures in place to promote green or environmentally responsible practices?

NCIF metric: OI14 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

43. Does the institution have procurement policies which promote green or environmentally responsible purchases? Examples may include green office supplies, green cleaning products, etc.

NCIF metric: OI15 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

44. Does the institution have procurement policies which promote local sourcing of products? Examples may include locally sourced office supplies, cleaning products, office equipment, food or other products that come from the local area.

NCIF metric: OI24 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

45. Does the institution track energy use or greenhouse gas emissions produced through its operations?

NCIF metric: OI16 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

45b. Please describe the tracking methods and any changes in usage observed.

NCIF metric: OI17 \*

46. Do any of the institution's buildings (branches or headquarters) have LEED or other green certifications?

Note: LEED is a green building certification program that recognizes best-in-class building strategies and practices. The LEED certification program is offered through the U.S. Green Building Council.

NCIF metric: OI18, IRIS metric: OI6765 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

46b. If yes, what percentage of the institution's buildings are certified?

NCIF metric: OI19 \*

47. Does the bank have policies or procedures to identify and promote green or environmentally responsible lending opportunities?

NCIF metric: OI23 \*

|  |  |
| --- | --- |
|   | Yes |
|   | No |

48. Please describe the institution's green or environmentally responsible lending priorities. Note:

Green or environmentally responsible lending includes a) loans to entities whose primary function relates to environmentally sustainable ends and/or b) loans that have a primary intended use of funds to promote environmental sustainability. Examples include financing alternative energy generation; construction or renovations that include green features; an environmentally sustainable small business; organizations whose primary focus is conservation, sustainability, or environmental education.

NCIF metric: OI20 \*

49. How many green or environmentally responsible loans did the institution originate in 2014?

NCIF metric: PI24 \*

50. What is the dollar amount of green or environmentally responsible loans originated in 2014?

NCIF metric: PI25 \*

Social Impact Narratives

The following narrative questions provide an opportunity to share the more detail about your particular bank’s activities, products and relationship with its community. We believe this is an important open-ended opportunity for institutions to "tell their story". The below categories provide NCIF with an understanding as to the ways that the bank has tailored product and service offerings to serve the needs of the community in which you are located. 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 provide limited editing to these sections so please review before submitting. Sections have a character limit of 1500.

51. Institution Overview: Please provide an overview of the institution.

NCIF metric: OD13 \*

52. 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.

Tip: There is significant overlap with the CDFI Fund's CDFI Certification Application question Target Market 01 (TM01). Additionally, this corresponds with the CDFI Fund's Financial Assistance application question "Products 2.6".

NCIF metric: OD8 \*

53. 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 the institution use Alternative Credit Scores to evaluate credit worthiness, etc.

Tip: This corresponds with the CDFI Fund's Financial Assistance application question "Products 2.1".

NCIF metric: PD10 \*

54. Non-Credit Products and Services: Please describe the retail deposit, savings and checking products offered, and how do they cater to needs of 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 metric: PD11 \*

55. Partnerships: Please describe existing partnerships the institution has with its target market communities. 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 public policy or advocacy projects or if the institution is involved in regional and national trade groups.

Tip: Text from the CDFI Fund's Financial Assistance application question "Products 5.4" would be a good source of text for this section.

NCIF metric: OD7 \*

56. Non-Financial Products and Services: Description of 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?

Tip: This corresponds with the CDFI Fund's Financial Assistance application question "Products 2.4".

NCIF metric: PD3 \*

57. Impact Story: Please provide a narrative example of how the bank creates impact in its community. Example impact stories include how the bank helped a particular client or organization achieve financial success, how clients or organizations have benefited from particular products, how the community has been affected by the bank’s presence, etc.

Tip: Corresponds to CDFI Fund Institution Level Report (2014): 139 Success Story \*

58. Has the bank implemented any new technology solutions to help in the servicing of its customers? If so, please describe.

59. CEO quote: NCIF features reporting bank CEOs as part of its annual summary publication on findings of this report. Please submit a quote from your bank CEO that completes the following sentence, “My bank participates in the BankImpact Dashboard process…." Examples of past year quotes are available in the [Telling the Story Report](http://ncif.org/sites/default/files/free-publications/20150417%20Final%202013_2014%20aggregate%20document_0.pdf).

60. Submit a photo of the bank CEO to be featured in the publication.

Survey Information

61. How many hours did it take to complete this survey?

NCIF Metric: Info6 \*