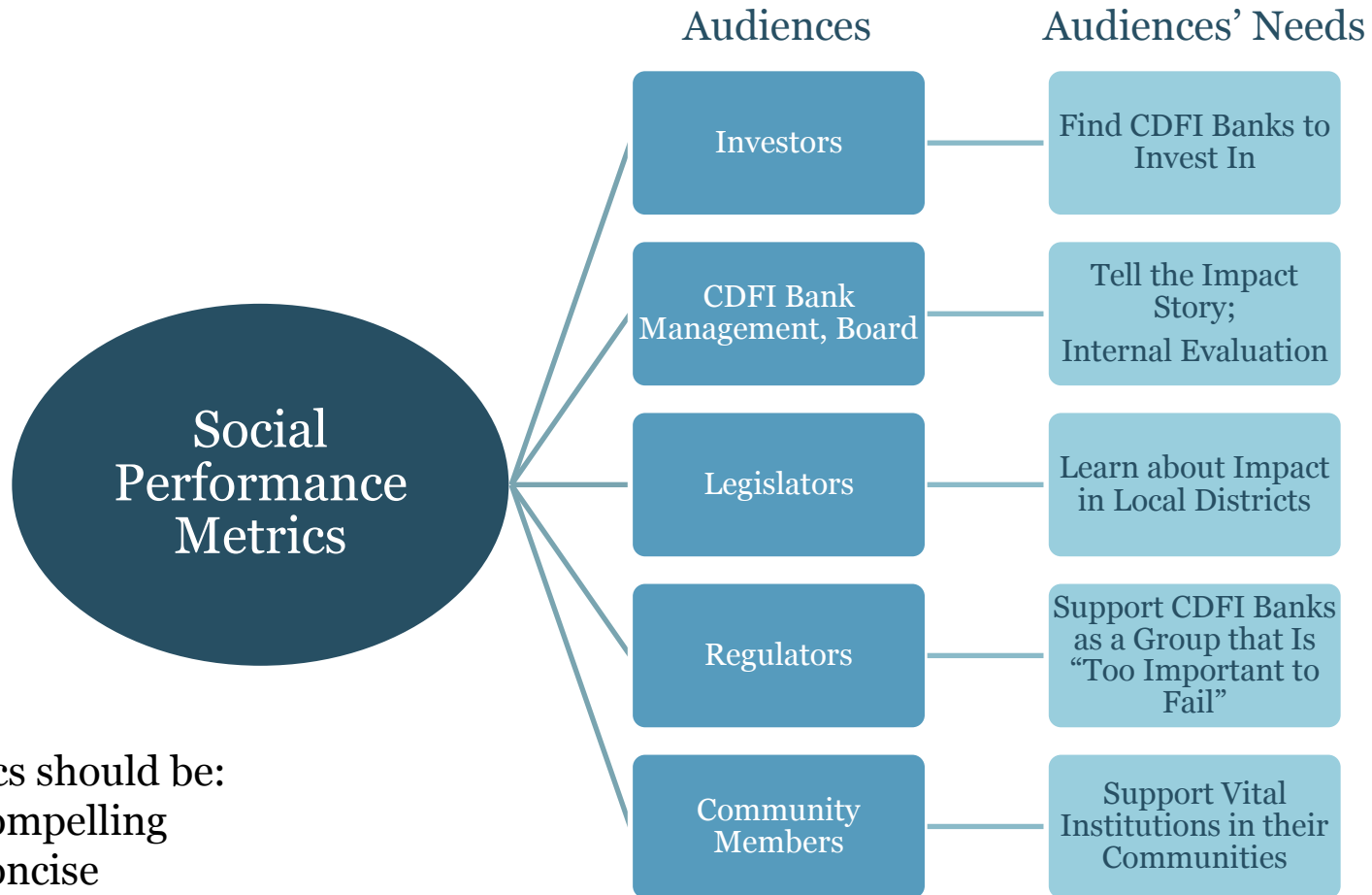


The NCIF Network: Social Performance Metrics Webinar and Discussion

Together we can “Tell the Story” of CDFI Bank
community impact.

March 25, 2013

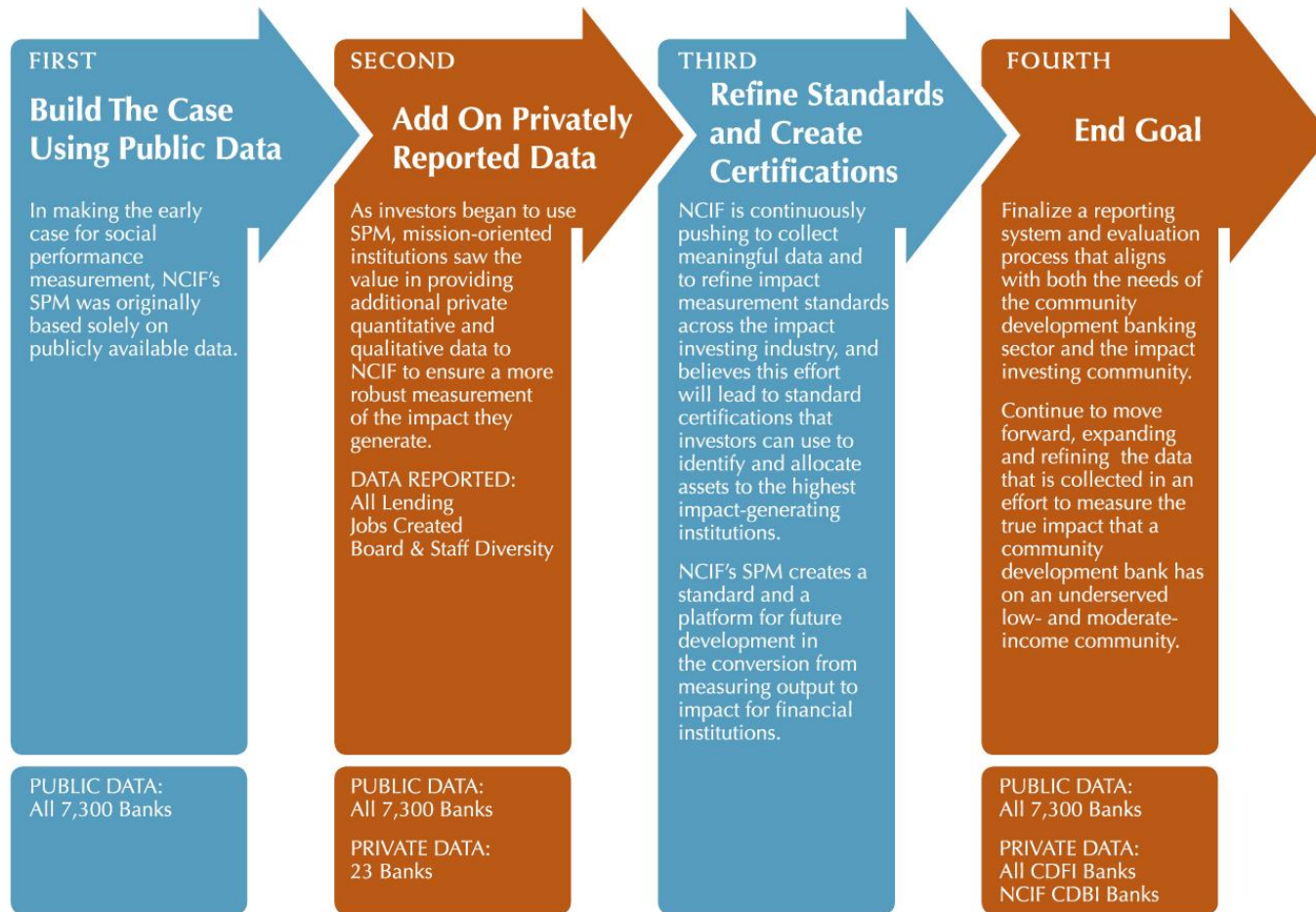
The Need: Engage with Multiple Audiences



Metrics should be:

- Compelling
- Concise
- Accurate
- Robust
- Clear to each audience

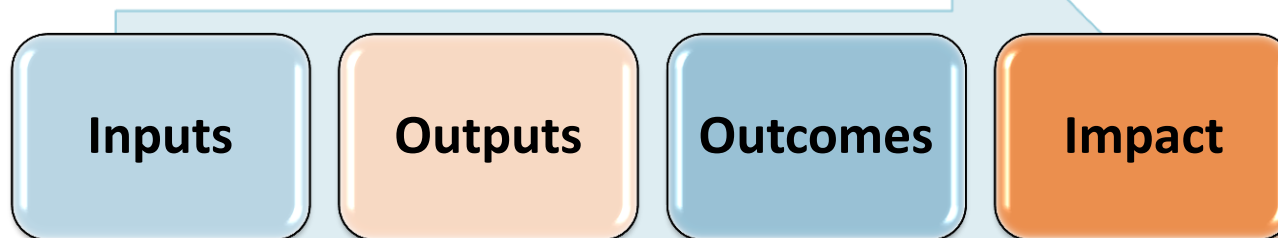
The Evolution of NCIF's Social Performance Metrics



From public data to private data, dashboards, score cards and ratings. Meeting the impact evaluation needs of a diverse set of stakeholders.

The Future of Impact Metrics

How do we Envision Impact



How can our impact metrics reflect each bank's own idea of "impact"?

- Citizens Trust Bank serves census tracts with unemployment rates reaching up to 60%. **How do we effectively capture the catalytic impact that Citizens Trust has had on this community?**
- Carver Federal Savings Bank has been an anchor institution in Harlem since its founding in 1948. Since that time, the community has experienced much economic change. **How do we isolate the portion of this impact that is due to Carver's active role in the neighborhoods it serves?**
- Southern Bancorp's impact goals include increasing its community's educational achievement gap by 50% and reducing poverty and unemployment by 50%. **Does incorporating related impact goals make sense for your Bank?**
- One PacificCoast Bank, Community Capital Bank of Virginia and other banks have non-profit holding companies or other affiliates. **What is the best way to capture the impact generated by these organizing structures?**
- Sunrise Banks uses special products like prepaid cards to serve underbanked customers nationwide. **How can the Dashboard and Social Performance Metrics best highlight the impact of both person-based and place-based service strategies?**

The Future

Initiatives Moving Forward:



CDBI Designation

Define the industry and set standards



Score Card for Investors

Illustrate the Environmental & Social impact of CDFI Banks and the difference between CDFIs and non-CDFIs



Ratings System

Draw attention to exemplary CDFI Banks that are high-performing and impactful.