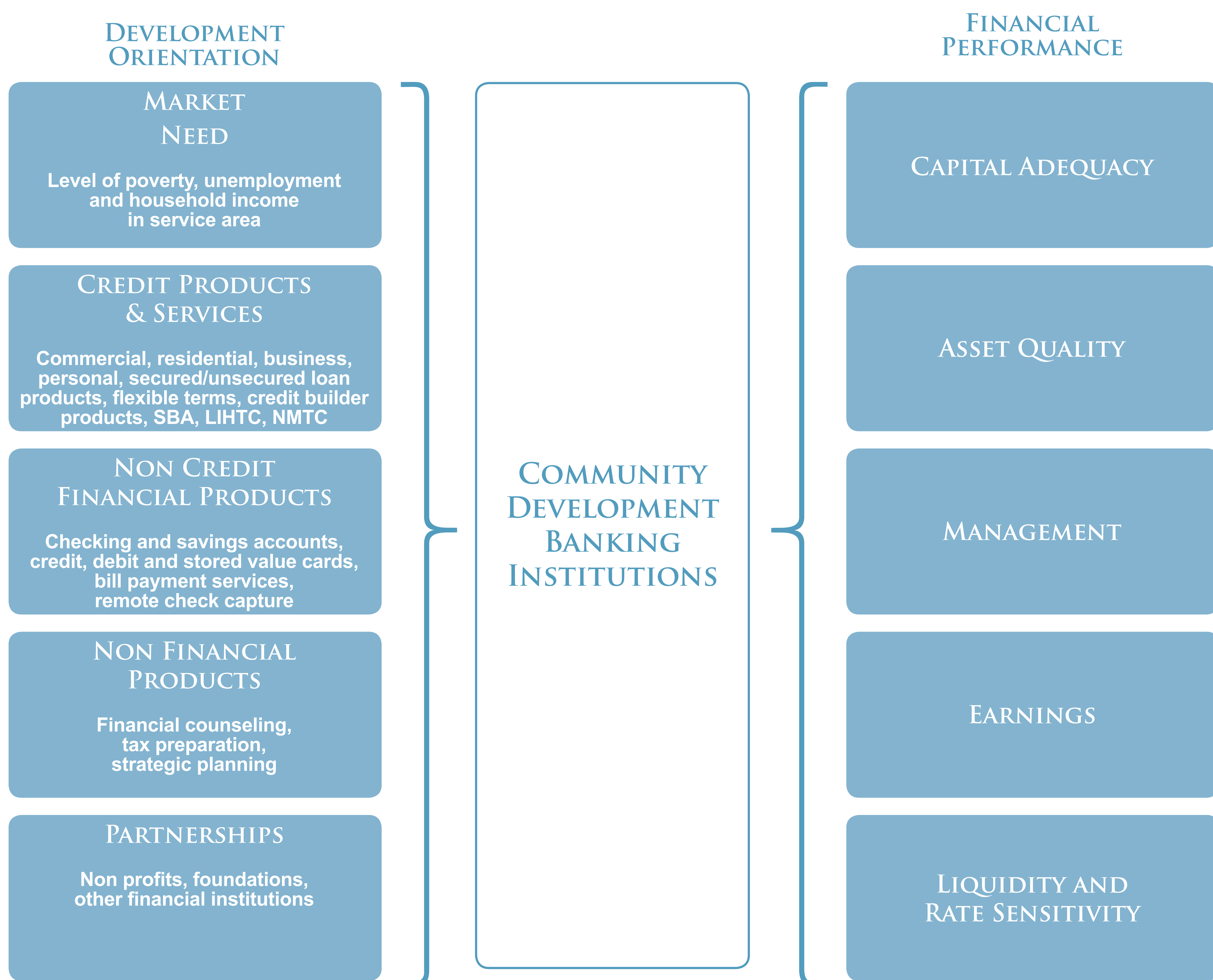


NCIF MODEL CDBI FRAMEWORK



NCIF utilizes the Model CDBI Framework to analyze an institution for potential investment. To determine if an institution has an economic development orientation, NCIF examines the need within the institution's market as well as the products and services that the institution offers to its customers. Also, NCIF inquires about the partnerships that the institution has with various organizations, government departments and community groups, as these partnerships can assist the institution in providing maximum impact. To determine if an institution is financially viable, NCIF uses the traditional CAMELS analysis.