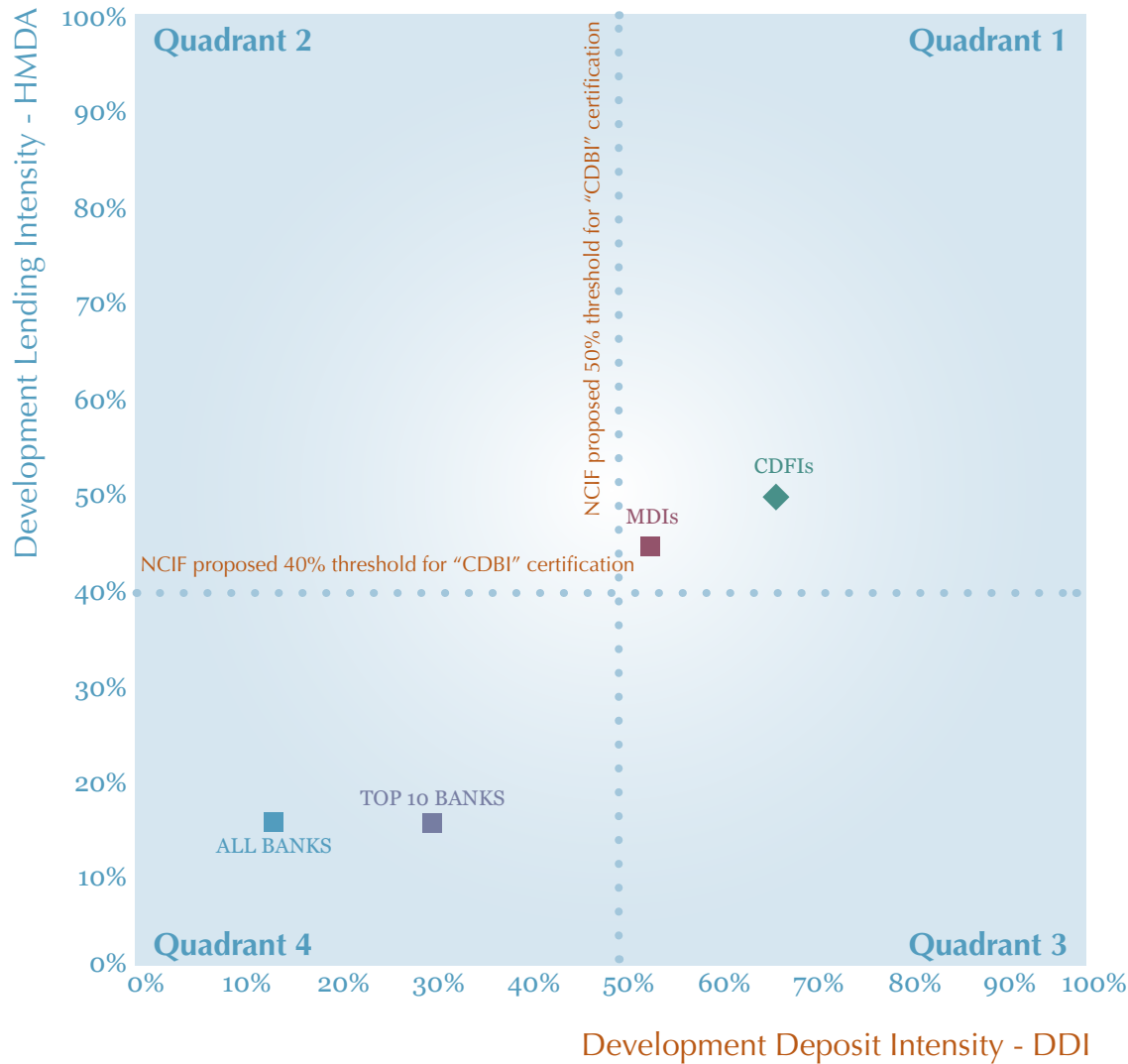


## NCIF SOCIAL PERFORMANCE METRICS: QUADRANTS BY BANK TYPE



**Development Lending Intensity (DLI-HMDA)** is the percentage of a bank's lending activity in dollars that goes to borrowers that are located in low-income communities, initially calculated using information reported through the Home Mortgage Disclosure Act (HMDA). CDFI banks can calculate other forms of DLI through voluntary reporting. For example, DLI-CRE would calculate the LMI intensity of commercial real estate lending by the bank. These measures can be seen as a proxy for the Community Reinvestment Act (CRA) lending test.

Median DLI-HMDA	12/31/2010
◆ CDFI Banks	49.72%
■ MDI Depository Institutions	44.63%
■ "Top Ten" Banks by Assets	15.81%
■ All Banks	16.38%

**Development Deposit Intensity (DDI)** is the percentage of a bank's branch locations that are located in low to moderate-income communities, calculated using information available through the FDIC Summary of Deposits database. This measure can be seen as a proxy for the CRA services test.

Median DDI	06/30/2010
◆ CDFI Banks	66.67%
■ MDI Depository Institutions	53.33%
■ "Top Ten" Banks by Assets	30.97%
■ All Banks	14.55%