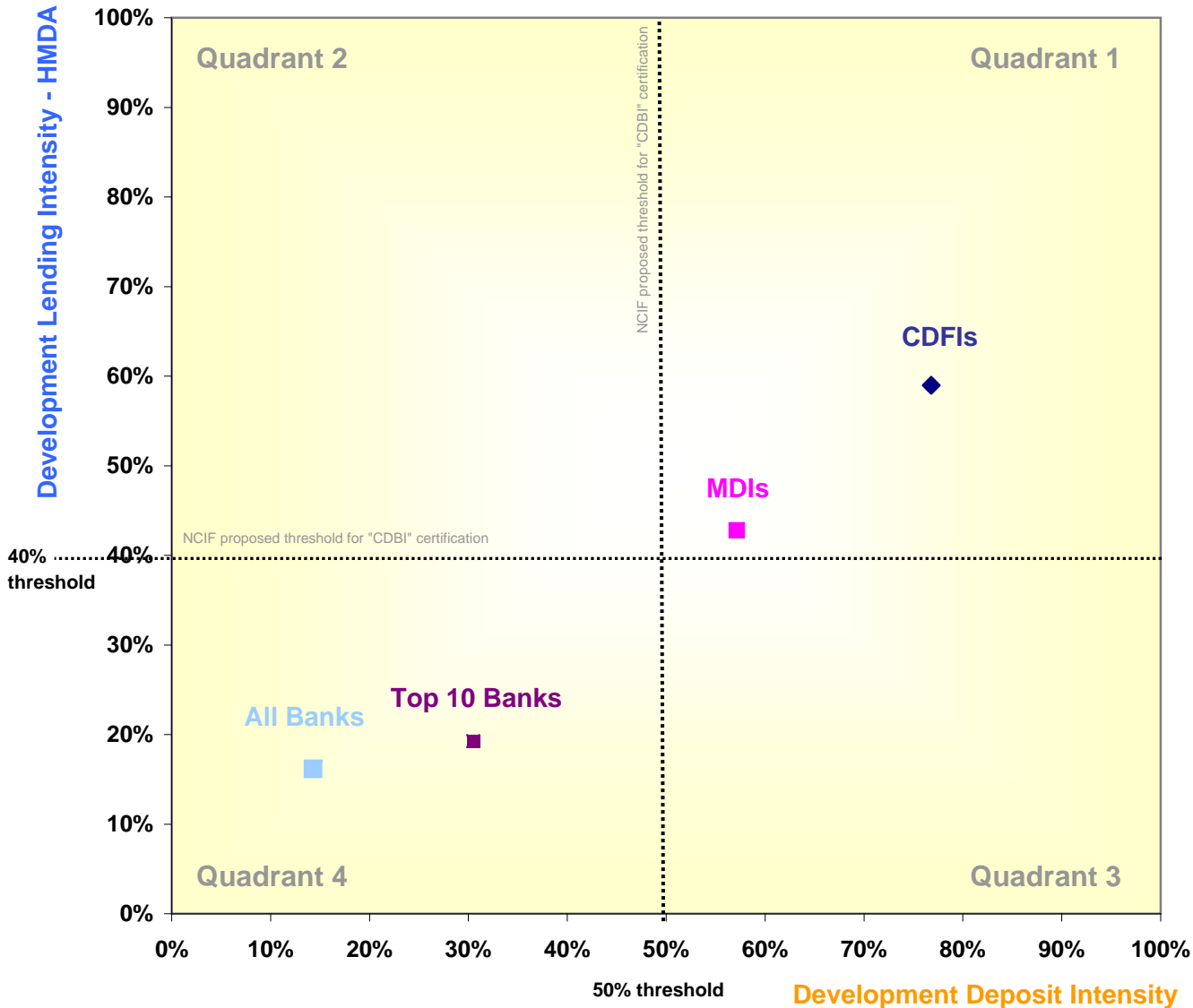


NCIF Social Performance Metrics: Quadrants by Bank Type



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	12/31/2008
CDFIs	58.98%
Minority Depository Institutions	42.80%
Top 10 Banks (by Assets)	19.25%
All Banks	16.15%

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	6/30/2008
CDFIs	76.79%
Minority Depository Institutions	57.14%
Top 10 Banks (by Assets)	30.47%
All Banks	14.29%