BankImpact Dashboard Reporting Process

Reporting on 2013 data
Contents

- NCIF’s Social Performance Metrics
  - Overview
  - What’s new this year

- Analysis and outputs of reporting
  - All that data, where does it go?
  - Publications and services related to reporting

- Online survey tips

- Loan level reporting tips

- Reporting benefits and costs

- Additional information
Social Performance Metrics

**1998-2010**
- Building the case with public data: HMDA
- Development Lending Intensity – HMDA
- Development Deposit Intensity
- Quadrant Analysis

**2010-2011**
- Expanding to include all lending data
- Geographic Analysis
- Development Lending Intensity – All Loans
- Development Lending Intensity – Highly Distressed

**2012-2013**
- Further Expand to include all lending data - mission segment analysis
- Environmental Lending
- Non-profit Lending
- Underserved Groups
- Mission Intensity

**2013 and ongoing**
- Incorporate outcome data and client data, diversity and governance; align with global standards- impact rating and investment standards (IRIS); map to BEA and CDFI Fund CIIS data collection
- Jobs Created
- Clients Served
- Governance
- Diversity
- BankImpact

**Outcomes to Impact**
NCIF is conducting research to measure the impact of financial services in LMI communities and to create a Social Return Index.
What’s new this year: Environmental Impacts

- Why are we adding green data points to the survey?
  - Increasing interest from investors, consumers
  - Increasing importance for sustainable business operations
  - The next step in local community impact

- Sample of green data points collected:
  - Bank operations
  - Lending priorities
  - Impacts of loans

- Pilot year for environmental impacts
  - If your bank doesn’t collect data yet that’s ok – consider collecting now for next year
What’s new this year: Definitions and Metrics

- NCIF Unique IDs and definitions
- Expanded alignment with IRIS metrics
- See [www.NCIF.org/inform/id_definitions](http://www.NCIF.org/inform/id_definitions)

<table>
<thead>
<tr>
<th>Product Impacts</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>PI1</strong> P15352</td>
<td>Number of individuals who received one-on-one technical assistance from the organization during the reporting period. Count all individuals that attended formal workshops and seminars as well as those individuals that received assistance from bank staff to qualify for a loan, access a financial product, etc. Training of an institution’s own employees is not included in this metric.</td>
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<tr>
<td><strong>PI2</strong> P16065</td>
<td>Number of organizations that received training from the reporting organization during the reporting period. Count all organizations that attended formal workshops and seminars or that received assistance from bank staff to qualify for a loan, access a financial product, etc. Training of an institution’s own employees is not included in this metric.</td>
</tr>
<tr>
<td><strong>PI3</strong> P11190</td>
<td>Number of unique individuals in rural areas who were clients of the organization during the reporting period. Rural areas are those not characterized as peri-urban (suburban) or urban. The principal difference between urban and rural areas tends to be a matter of the degree of concentration of population.</td>
</tr>
<tr>
<td><strong>PI4</strong> P16751</td>
<td>Number of unique individuals in urban areas who were clients of the organization during the reporting period. Urban areas are characterized by higher population density and vast human features in comparison to areas surrounding it. Include both central city and surrounding suburbs.</td>
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## What’s new: Publications and Services

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<tr>
<td>Creation of Individual BankImpact Dashboard presenting analysis</td>
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<tr>
<td>Creation of two page document highlights of analysis</td>
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<tr>
<td>Recognition in industry overview document and related communications</td>
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<tr>
<td>Recognition as an NCIF Network Bank, profile page on website</td>
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<tr>
<td>Free subscription to BankImpact.org</td>
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<tr>
<td>Registration to NCIF’s annual Development Banking Conference</td>
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<td>Customized presentation of analysis via webinar</td>
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Analysis examples: Bank level analysis

- For each participating bank, we will report results on:
  - Organizational overview
  - Social Performance Metrics
  - People indicators
  - Financial analysis
  - Mapping of the bank’s reported loans
  - Narrative analysis
  - Customized additional analysis
Analysis Examples: Industry Overview

We use data to create an aggregate document that gives an Industry Overview informing investors, regulators, and others about the mission-oriented banking industry.
Online survey tips

1) Visit www.NCIF.org/dashboards/survey
2) Log in so you can save answers and return later. Request login from Emily, espifle@ncif.org
3) Prepare answers in advance using PDF guide
4) All questions require answers. Use N/A when data is unavailable.

1) Links to definitions are provided
2) Edit narrative answers carefully – these will be used in the final Dashboard.
Loan level reporting tips

1) Report on loans made during 2013

2) Borrower name or identifying information is not necessary

3) Addresses are used for mapping purposes and identifying census tracts

4) Mission categories are self-identified. Determine what your institution’s lending priorities are, then indicate which loans fit each of those mission categories.
## Benefits and Costs of Reporting

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<th>Premium $4,000</th>
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<th>Basic $100</th>
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<tr>
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<td>NA</td>
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<tr>
<td>Customized presentation of analysis via webinar</td>
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Additional information

- Reporting deadline: June 13, 2014

- Contact Emily Sipfle Esipfle@ncif.org or Joe Schmidt jschmidt@ncif.org for more information

- Questions?