Enhance Your Decisionmaking with BankImpact

Using transparent financial and social performance data on all U.S. banks to inform your investments
Introductions and Logistics

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We welcome your questions!
Have a question for us? Type your questions in at any time, and we’ll answer them at the conclusion of the webinar.
Today’s Roadmap

1. Brief introduction to NCIF
2. The Power of NCIF BankImpact
3. Case studies with BankImpact.org and BankImpactMaps.org
4. Alignment of Metrics and How to Sign Up
5. Additional resources and opportunities
Brief Introduction to NCIF

NCIF operates three overlapping means of investment into mission-oriented finance:

1. Investing – supporting institutions with equity and deposit investments
2. Facilitating lending – channeling funds into LMI communities, primarily through New Markets Tax Credits lending
3. Providing research and insights – turning data into information and action, empowering our varied stakeholders of mission-oriented finance
The Power of NCIF BankImpact

**BankImpact Tools and Resources**

**Investors/Depositors:** NCIF helps identify and facilitate investments or deposits in financial institutions that deliver **social, environmental, and financial returns.**

**Banks:** Institutions in the **NCIF Network** can benchmark their social performance to increase visibility and gain access to capital, business opportunities, and innovative solutions.

**Regulators and Researchers:** NCIF’s **innovative thought leadership** positions us to advance and support the mission-oriented financial industry.

**Consumers:** NCIF BankImpact can equip consumers to **identify and support neighborhood financial institutions** by opening accounts and making deposits.

**BankImpact Dashboards -- BankImpact Maps -- Custom Analysis -- Publications**
Q: As an Impact Investor, how do I identify banks that meet my financial, locational and social filters as given below:

- Assets under $1 billion
- Return on Average Assets above 0.80%
- Return on Average Equity above 7.00%
- Makes over 40% of its home loans in low- and moderate-income communities
- Is certified as a CDFI
- Is a participant of CDARS

Let’s run this search
BankImpact Case Studies: Peer Builder

Q: As Broadway Federal Bank’s CEO gaining perspective on strategy, how does my bank compare across indicators to its peers?

- Located in Los Angeles, CA
- Small community bank with assets under $750 million
- Is a minority owned or controlled bank
- Has more than 50% of its branches in economically distressed communities

Let’s run this search
Q: As a millennial, I am seeking to make a social impact in my community with my personal finances, how do I learn what’s available to me?

- Where is your community? Type in your zip code to learn which banks are providing services to community members near you.

Let’s run this search
Our core metrics:

1. **DDI**: Development Deposit Intensity
   - The % of a bank’s branches located in low- and moderate-income census tracts.

2. **DLI**: Development Lending Intensity
   - The % of a bank’s HMDA lending, in dollars, occurring in low- and moderate-income census tracts.

3. **DLI-Equity**:
   - A bank’s lending in low- and moderate-income census tracks as % of total shareholder equity.

4. **Mission Intensity**:
   - The % of a bank’s total annual lending that is made to advance its mission of serving low-to moderate-income and underserved communities. Mission-related lending is defined by the reporting bank.

5. **Quadrant** Placement:
   - We cross tabulate DDI and DLI to identify high-impact banks. Banks that exceed impact thresholds in both DDI and DLI are considered high-performing Quadrant 1 Banks.
Alignment of BankImpact Key Metrics

NCIF Social Performance Metrics as the industry standard within CDFI banking:

- Aligned with CIIS/BEA reporting – reduces costs
- Aligned with global standards i.e. IRIS of the Global Impact Investing Network

Allowing for comparability and consistency of impact metrics.
Before we walk through data searches and results:

NCIF.org/Inform/BankImpact/apply-bankimpact-access for a free trial
Additional resources and opportunities

- Remember to register for your free trial BankImpact account: NCIF.org/Inform/BankImpact/apply-bankimpact-access

- Remember that BankImpact’s online, interactive tools are only one part of NCIF’s research products:
  
  - Telling the Story report
  - BankImpact Dashboards
  - Custom Analysis

- Remember to keep in touch! NCIF’s research team is always available to discuss opportunities and updates to our research offerings:

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- Questions