Introduction to BankImpact Dashboard Benefits and Updates

Leveraging Data to Support Mission-Oriented Banks

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**Introductions and Logistics**

**Emily Sipfle**  
Director of Impact

**Farah Ansari**  
Senior Analyst, Impact and Financial Analysis

**We welcome your questions**  
Type questions at any time. We will answer them at the end of the webinar
Introduction to NCIF

NCIF operates three business lines to support mission-oriented financial institutions:

- Investing – supporting institutions with equity and deposit investments
- Facilitating lending – channeling funds into LMI communities through New Markets Tax Credits lending
- Providing research and insights – turning data into information and action
Turning Data into Action

NCIF’s Data Resources

Investors
NCIF offers investment opportunities that deliver social, environmental, and financial returns through the power of mission-oriented financial institutions and information to inform decision making.

Banks
Institutions in the NCIF Network gain access to capital, visibility, business opportunities, metrics, and innovative solutions. Data can help benchmark and inform internal decisions.

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

BankImpact Dashboards -- Custom Analysis -- Publications -- BankImpact Database
Initial analysis and building the case for data tracking with publicly-available data

Expanded analysis with privately-reported information

Created of DLI, DDI, and Quadrant Score Core Metrics

Incorporated datapoints on clients served, jobs created, governance, diversity and creation of Core Metric Mission Intensity

Evolving towards comprehensive impact measurement

Features of the NCIF social performance measurement:

- Undertaken since 1998 with ongoing evolution
- Includes four core metrics (DLI, DDI, Quadrant Score and Mission Intensity) and additional data points to highlight social performance
- Includes publicly-available data and information reported directly from bank and credit union partners
- Aligned with IRIS metrics and complements CIIS reporting
Annual Data Collection Process

NCIF annually collects data from banks to inform its analysis of individual banks as well as to create industry level analysis.
The BankImpact Dashboards

Who participates?
- Mission-oriented banks interested in quantifying and promoting their impacts within their community
- In 2014, 24 banks participated. These banks are data pioneers in providing their data for analysis and in support of the industry overall:

Albina Community Bank • Beneficial State Bank • Broadway Federal Bank, FSB • Carver FSB • Citizens Savings Bank & Trust Co. • Citizens Trust Bank • City First Bank of D.C., N.A. • City National Bank of New Jersey • Community Bank of the Bay • Continental National Bank • Finance and Thrift Company • First American International Bank • First Eagle Bank • Guaranty Bank & Trust Co. • Illinois-Service Federal Savings & Loan Assoc. • Industrial Bank • Liberty Bank & Trust Co. • Mechanics and Farmers Bank • Mission National Bank • Native American Bank, N.A. • Security Federal Bank • Spring Bank • The Harbor Bank of Maryland • Urban Partnership Bank

Who uses the dashboards?
- **Banks** use analysis internally, to guide internal understanding of impacts
- **Investors** use as third-party documentation of the products and services and social impact
- **Regulators**, to expand the understanding of the mission-oriented banks
- **Community members**, to promote the important role of the bank in the community
By participating in the BankImpact Dashboard process, reporting banks receive a range of benefits:

- Reduced burden of reporting:
  - To streamline data collection and reporting, survey is aligned with the global standard in impact metrics, the IRIS system
  - To reduce redundancies, survey compliments the CDFI CIIS reporting
- Third-party analysis of social performance
- Year over year comparisons
- Peer group comparisons
- Become part of the NCIF Network
Reducing Reporting Burden

This year’s survey includes new features to streamline reporting and align data with other reporting requirements:

- *Mapped to global standards*: Questions are aligned with IRIS metrics, with links to the full IRIS definition

- *Transportable to additional data needs*: Survey includes tips, noting where data can be transported between NCIF reporting and other data needs
  - CDFI Fund CIIS reporting
  - CDFI Fund Financial Assistance and BEA applications as well
  - User IRIS metrics to take to other reporting needs

- *Ease of reporting*: All questions are accompanied by full definitions and guidance points
Promoting Reporting Banks

NCIF highlights reporting banks as data pioneers and for their strong social performance. The 2014 reporting banks were featured in front of investors, regulators and the general NCIF audience in the following sources:

- The Telling the Story Report – an aggregate representation of the impact of the banks
  - The report received press coverage in 9 media outlets, including twice in American Banker
  - Pending feature of banks in Chronical of Philanthropy
- Coverage in NCIF newsletters
- NCIF webinars on the BankImpact Dashboards
- Network bank pages on the NCIF website
A Look Inside the BankImpact Dashboards

Quadrant Analysis: Represents overall concentration in LMI areas w/peer group comparison

Mission Intensity: Comprehensive impact of lending activity

Development Lending Intensity (DLI): Concentration of lending in LMI areas by loan category

<table>
<thead>
<tr>
<th>Loan Category</th>
<th>Median score of reporting banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>DLI-All Loans</td>
<td>63.6%</td>
</tr>
<tr>
<td>DLI-Housing</td>
<td>56.1%</td>
</tr>
<tr>
<td>DLI-CRE</td>
<td>61.5%</td>
</tr>
<tr>
<td>DLI-Small Business</td>
<td>59.3%</td>
</tr>
<tr>
<td>DLI-Agriculture</td>
<td>99.5%</td>
</tr>
<tr>
<td>DLI-Consumer</td>
<td>63.7%</td>
</tr>
</tbody>
</table>
A Look Inside the BankImpact Dashboards

**Analysis of clients, staff and governance**

**Longitudinal Analysis**

**Narratives to tell the unique story of the bank**

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**Number of Lending Clients**: 79
**Number of Depository Clients**: 17,160
**Number of Deposit Accounts**: 23,050
**Deposit Account Less Than 1K**: 8,434

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**Cumulative lending in Investment Areas ($MILLIONS)**

- **$123** 2013
- **$313** 2012
- **$108** 2011
- **$103** 2010
- **$372** 2009
- **$164** 2008
- **$104** 2007
- **$1.3 Billion Since 2006**

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**MARKET NEED**

*Provides banking opportunities in low-income, underbanked communities*

**NON-FINANCIAL PRODUCTS AND SERVICES**

*Participates in community events and provides training opportunities*

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**WWW.NCIF.ORG**
There are two parts to the data reporting process:

- **Online survey**
  - Make sure to create an account within Formsite so that your progress can be saved
  - Covers the products and services, clients served, environmental outcomes and more
  - Includes quantitative and qualitative data

- **Loan reporting**
  - An excel template reporting on loans originated in 2014
  - Used to create several of the core metrics

**Additional supporting materials:**

- Previous reporting banks can contact NCIF for previously submitted information for guidance
- Download a PDF version of the survey to start gathering the information in advance
- Full set of definitions and metrics alignment available online
- Help is available! Set up a time to talk with NCIF about the reporting process and benefits
## Participation Levels

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Premium  $4,000</th>
<th>Standard  $2,500</th>
<th>Basic  $100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creation of individual BankImpact Dashboard</td>
<td>Print ready report</td>
<td>Print ready report</td>
<td>Analysis returned</td>
</tr>
<tr>
<td>Creation of two page document with highlights of analysis</td>
<td>Print ready report</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Recognition in industry overview documents and related communications</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Recognition as an NCIF Network Bank including profile page on website</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Presentation of analysis via webinar</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
Ready to Get Started?

- Investors – Work with NCIF to find a bank or perform portfolio analysis
- Banks – Start reporting today to receive third-party analysis and industry recognition
- Regulators – Learn more about the importance of mission-oriented banks

Contact Emily Sipfle, Director of Impact
esipfle@ncif.org or 312-662-6089