

**Subscriber Profile:** Financial Advisor

**Analysis Needs:** I'm a Financial Advisor serving an individual investor from New Orleans passionate about both community economic development and sustainable homeownership. We're looking for an investment opportunity using cash or cash equivalents. I would like to identify a small community bank that is an anchor in revitalizing Louisiana's low-income housing market. **How can I locate a CDFI Bank committed to community development that does over 40% of its home lending in distressed areas?**

**BankImpact Results:** BankImpact helps investors identify mission-oriented banks aligned with their vision. The step-by-step guide that follows shows you can use the Advanced Search to find a bank with exceptional dedication to serving distressed communities, a focus on supporting homeownership, and a strong presence in the New Orleans area.

## STEPS TO START THE SEARCH

### Step 1:

Enter the **Advanced Search** tool.

### Step 2:

Narrow your search to banks in **Louisiana**.

### Step 3:


To find banks focused on development, select **CDFI** in the **Mission Indicators Checklist**. Certified CDFI Banks have a demonstrated primary mission of community development.

### Step 4:

NCIF's **Development Lending Intensity-HMDA (DLI HMDA)** metric shows how much of each bank's HMDA-reported housing lending occurs in distressed areas. NCIF considers banks with over 40% DLI-HMDA to be high-impact institutions (to find, select "**Is greater than or equal to**" and enter **40**).

### Step 5:

Submit your **Search** to select the bank that best meets your needs.



Catalyzing  
Investments in  
Underserved  
Communities

### Advanced Search

Search NCIF's extensive database of social and financial data on all US banks.

1

**BankImpact**

Advanced Search

[Standard Peer Builder](#)

[Auto Peer Builder](#)

[Custom Peer Builder](#)

① **Institution Name**

▼ **Search using Institutional Information**

② **State**

Louisiana  
 Maine  
 Maryland

[Select All](#)

③ **FDIC Certificate #**

④ **Public or Private**

⑤ **CDARS Participant**

▼ **Search using Social Impact Criteria**

③ **Mission Indicators Checklist**

CDFI  
 MDI  
 Quadrant 1 CDBI

④ **DLI-HMDA**

⑤ **DDI**

⑥ **DLI-Equity**

→ [Search using Financial Criteria](#)

5

## HOW TO ANALYZE THE RESULTS

### Key Metrics to Consider

Among the banks that meet your criteria, consider those with a focus on housing lending. Click on **Housing Focus** to sort the results table by that value. This number shows the percentage of a bank's lending portfolio made up of housing-related loans.

### Bank Profile Page

Click on an **Institution Name** in the search return to view a profile page with additional details and metrics. This profile shows each bank's **Mission Indicators**, social and financial data, and a chart of the bank's scores on key social impact metrics.

### Custom Analysis

*Get more data for deeper insights.* NCIF can help you inform your investment decisions based on datapoints you define and historical analysis to meet your specific needs. Learn more about our Custom Analysis services at [www.NCIF.org](http://www.NCIF.org).

Institution Name	Mission Indicators	City	State	DLI-HMDA	Housing Focus	DDI	Total Assets (000's)	ROA
<a href="#">Liberty Bank and Trust Co</a>	CDFI MDI Quadrant 1	New Orleans	LA	41%	46%	76%	\$535,765	0.70%
<a href="#">The Union Bank</a>	CDFI Quadrant 1	Marksville	LA	68%	39%	63%	\$232,971	-0.84%

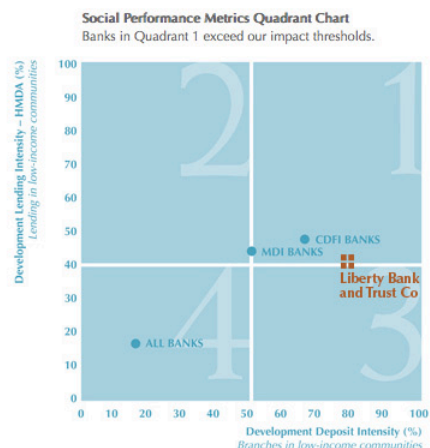
### Liberty Bank and Trust Co

New Orleans, Louisiana  
<http://www.libertybank.net>

[Save as a PDF](#)  
[Save this bank](#)

- ① **FDIC Certificate #:** 20856
- ① **Parent Name:** Liberty Financial Services, Inc.
- ① **Number of Branches:** 16
- ① **Date Established:** 11/16/1972
- ① **Public or Private:** Private

- ① **Mission Indicators Checklist:**  
 Checkmarks (✓) show this bank's mission indicators.
  - ✓ CDFI
  - ✓ MDI
  - ✓ Quadrant 1 CDBI



#### Social Performance Metrics

- ① **Development Lending Intensity - HMDA:** 40.72%
- ① **Housing Focus:** 46.28%
- ① **Development Lending Intensity - Equity:** NA
- ① **Development Deposit Intensity:** 76.19%
- ① **SPM Quadrant:** 1

#### Financial Performance

##### Balance Sheet/Income Statement

- ① **Total Assets (000's):** \$535,765
- ① **Total Equity (000's):** \$43,493
- ① **Total Loans (000's):** \$254,317
- ① **Total Deposits (000's):** \$483,774
- ① **Net Income (000's):** \$3,837

##### Capitalization

- ① **Tier 1 Leverage Ratio:** 14.07%
- ① **Tier 1 Risk-Based Capital Ratio:** 14.02%
- ① **Total Risk-Based Capital Ratio:** 15.32%

##### Asset Quality

- ① **Net Charge-Offs to Average Loan Ratio:** 0.79%
- ① **Noncurrent Loans to Total Loan Ratio:** 2.14%
- ① **Loan Loss Reserves / Gross Loans:** 1.64%
- ① **Texas Ratio:** 28.92%

##### Earnings

- ① **Return on Assets:** 0.70%
- ① **Return on Equity:** 8.98%
- ① **Net Interest Margin:** 3.51%
- ① **Efficiency Ratio:** 77.69%

##### Liquidity

- ① **Net Loans to Deposits Ratio:** 52.57%
- ① **Net Loans to Assets Ratio:** 47.47%