

HOW TO ANALYZE THE RESULTS

BankImpact Results Page

Your results screen presents both social and financial performance indicators for Spring Bank alongside the peer group's created. The results compare your bank's data to aggregate Custom Peer Group data.

▶ BankImpact automatically calculates the average, median, standard deviation, minimum, maximum, and total of the banks in your peer group, for each of the performance datapoints. Spring Bank outperforms similarly sized New York City-based banks in terms of **ROA and ROE**.

To export and share these results:

From the results page scroll down to the **CSV/XLS/PDF buttons**. Choose PDF format to have the results mirror the images on the screen. Choose CSV or XLS for a worksheet style layout for additional analysis.

Bookmark This Search

You can save your results and access them whenever you want, without re-entering the data. Type a name for your bookmark into the box and click **Save**. Look for your saved search in the "My Account" area, under the "Bookmarks" tab.

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	Spring Bank	Peer Median	Peer Average	Standard Deviation	Peer Minimum	Peer Maximum	Peer Total
Social Performance Metrics							
● DLI - HMDA	NA	31.01%	32.73%	8.74%	24.98%	42.20%	
● DDI	100.00%	83.33%	72.22%	34.70%	33.33%	100.00%	
Balance Sheet/Income Statement							
● Total Assets (000's)	\$117,234	\$189,056	\$206,379	\$33,108	\$185,526	\$244,554	\$619,136
● Total Equity (000's)	\$14,435	\$30,299	\$27,615	\$11,377	\$15,136	\$37,411	\$82,846
● Total Loans (000's)	\$89,047	\$139,095	\$128,232	\$20,661	\$104,406	\$141,195	\$384,696
● Total Deposits (000's)	\$102,241	\$151,337	\$167,061	\$27,848	\$150,632	\$199,215	\$501,184
● Net Income (000's)	\$2,341	\$722	\$-114	\$1,918	\$-2,308	\$1,244	\$-342
Capitalization							
● Tier 1 Leverage Ratio	13.07%	14.76%	12.88%	3.82%	8.48%	15.40%	
Asset Quality							
● Net Charge-Offs Ratio	0.42%	0.01%	0.15%	0.26%	0.00%	0.45%	
● Noncurrent LoansRatio	3.88%	0.48%	0.52%	0.55%	0.00%	1.09%	
● Loan Loss Reserves / Gross Loans	1.17%	0.88%	0.65%	0.54%	1.21%	2.25%	
Earnings							
● ROA	2.25%	0.45%	0.06%	0.85%	-0.91%	0.65%	
● ROE	17.87%	4.29%	1.07%	6.12%	-5.99%	4.91%	
● Net Interest Margin	5.31%	3.77%	3.50%	0.61%	2.80%	3.93%	
● Efficiency Ratio	62.71%	84.57%	100.96%	44.89%	66.57%	151.74%	

Returns are four times the peer medians.

Your peer group: [Empire State Bank](#), [Eastbank, NA](#), [Abacus FSB](#)

[CSV](#) [XLS](#) [PDF](#)

Custom Analysis

Learn about other banks in your peer group using additional metrics and historic data. Find out more about NCIF's Custom Analysis services at bit.ly/NCIFCA