



Doing Business with Community Development Banking Institutions: A Deposits Initiative

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Introduction to Deposits Initiative

The National Community Investment Fund (NCIF) and the Initiative for Responsible Investment at Harvard University (IRI) have entered into a partnership to encourage socially responsible investors and others to place their operating accounts in community-oriented banks and particularly CDFI banks and Community Development Banking Institutions¹ (CDBI) that have a demonstrated mission of economic development and of supporting low-and moderate-income communities around the country.

The objective of this effort is to provide organizations and individuals interested in conducting their daily banking business with financial institutions that have a primary focus on local economic develop in their local communities, and particularly in communities of need, with an overview of the products and services that are available at a number of such institutions throughout the country. It is our hope that this survey of products and services available at CDFIs and CDBIs will facilitate the use of these banks for the daily banking services that these institutions can so ably provide.

CDFIs and CDBIs have demonstrated their commitment to support local communities over the years by providing financial services in neighborhoods or regions that have historically been underserved by the mainstream; supporting affordable housing initiatives and small business development in these regions, and providing financial education to those who have not previously had access to the banking system.

We undertook this project because we believe that supporting community banks and particularly CDBIs and CDFIs makes an important statement about banking and the very purpose banks were created to serve—that is, focusing on the local communities they serve. It was not that long ago that we as a country so believed in the local nature of banking that we banned interstate banking and in some states even limited banks to a single office. Although more recently our society has, for a variety of reasons, encouraged the growth of large, nationwide banks, we do not believe that we should forget what a truly local bank can mean and what value it can bring to its local communities.

To support the institutions most active in economically distressed local communities, NCIF created the Social Performance MetricsSM which analyze publicly available data to determine the percentage of every domestic bank's home lending and branch locations that are focused on low-and moderate- income communities. As more funding becomes available to institutions in these communities, CDBIs and CDFIs will be prompted to report additional data to further differentiate themselves from more mainstream institutions. This 'Virtuous Cycle of Investment (diagrammed below) results in improved impact reporting standards and increased access to sustainable banking products in economically vulnerable areas.

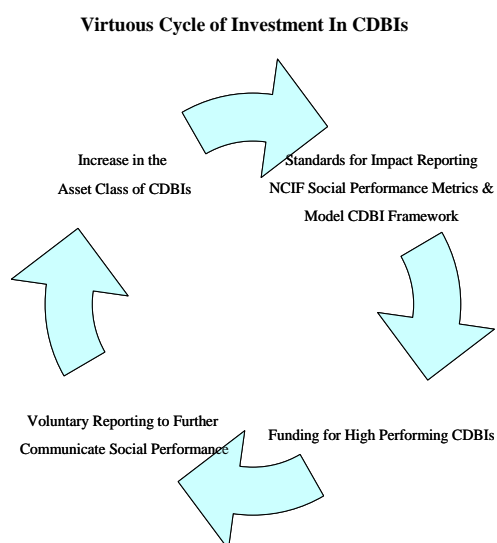
A variety of institutions, including foundations, social investors, and local governments, are already participating in this 'Virtuous Cycle' by making deposits with these institutions. It is, however, all

¹ Community Development Banking Institution or CDBI is a designation given by NCIF for banks that have a development mission irrespective of whether they are certified as CDFIs or not. NCIF expects that over a period of time these institutions will actually get certified as CDFIs.

too easy to forget that we can support them by doing our daily banking business—our checking, bill paying, and so on—with them as well.

Daily transaction accounts can be particularly useful to banks because they represent a solid base of ongoing, predictable ‘float’ business that tends to stay with the bank for extended periods of time. Banks value these business relations with institutions in particular for their potential to build long-term relationships that can grow and expand, as well as lead to additional customers through references and referrals.

As they develop a growing base of customers—customers doing daily business with them, but also seeking frequently updated stories and data on community development efforts — these banks will have increasing financial and social incentives to gather and make available information on their local impacts



For this initial survey published in September 2010, we have chosen to focus on two things: operating accounts and CDFI and CDBI banks. Foundations and other responsible investors may want to support more generally local community banks and credit unions, minority-owned financial institutions, union-owned banks or other depository institutions with a local economic development focus. However, we have chosen to focus initially on a survey of CDFI’s and CDBI’s for this publication as they represent some of the institutions with the greatest commitments to those local regions and neighborhoods with the greatest needs. In July 2010, we sent the survey that appears in Appendix A to approximately 50 CDFIs and CDBIs with which NCIF has worked in a variety of capacities or has invested in. The 15 banks included here were those that responded.

The information we received in response to our survey on operating account capacities has been supplemented with summary financial information so that those organizations and individuals considering doing business with a bank can see at a glance the basics of its current financials. This survey and publication should not, however, be thought of as substitute for a complete due diligence process, but rather as a means of facilitating initial assessments in these matters. Inclusion in this publication should not be considered an endorsement of any specific institution nor a recommendation to do business with, or invest in, these particular institutions.

We plan to expand this survey in the future to include additional CDBIs, CDFIs, and other banks focused primarily on the development of their local communities. We hope that you will join us in this effort to support these banks in their worthy efforts.

Saurabh Narain
Chief Fund Advisor
National Community Investment Fund

Steve Lydenberg
Founding Director
Initiative for Responsible Investment

Overview of the Community Development Banking Industry

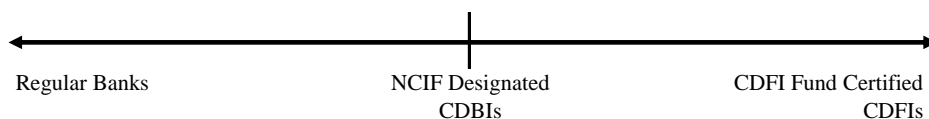
The Deposits Initiative is intended to encourage investors to establish operating accounts in banks that have a demonstrated mission of economic development and of supporting low-and moderate-income communities around the country. The majority of the banks that were surveyed as part of the Initiative are certified as Community Development Financial Institutions (CDFIs) by the Community Development Financial Institution Fund, a division within the US Treasury Department. As of August 31, 2010, there were 67 certified CDFI banks throughout the country.

Certification as a CDFI indicates a strong mission and track record of creating economic opportunity for individuals, small businesses, and for providing essential community services. CDFIs are specialized financial institutions, and these institutions help bridge the growing U.S. financial services access gap by bringing capital and financial services to low-income people and communities, affording them access to capital to start and expand businesses, build and purchase homes, and develop needed community facilities.

In addition to CDFI banks, the Deposits Initiative surveyed several non-CDFI banks that NCIF has designated as Community Development Banking Institutions (CDBIs). CDBIs also have a mission of community development and “walk, talk and act” like CDFIs, but they may not yet be certified as such. To receive a CDBI designation by NCIF, an institution must display a strong community development orientation. One pathway to CDBI designation is to score highly on the NCIF Social Performance MetricsSM, a suite of transparent measures that analyzes the percentage of each domestic bank’s home lending and branch locations that are located in low-and moderate- income communities. In addition, Minority Depository Institutions (MDIs) that are serving the needs of economically distressed communities are also eligible for designation as a CDBI. MDIs are banks wherein minorities have at least 51 percent ownership, or a majority of the Board of Directors is minority and the bank is located in and serving the needs of a predominantly minority community.



The graphic below places these CDBIs in the mission-orientation spectrum. The Deposits Initiative includes profiles on 13 CDFI banks and 2 CDBI banks.



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Aggregate Summary of Deposits Initiative Bank Survey

Number of Banks responding: 15

Number of Banks offering

(1) Checking Accounts	14
Interest bearing checking accounts	11
With automatic sweep	11
With dual signature capabilities	12
Minimum balance required	\$0-\$5,000
(2) Money Market Accounts	14
With automatic sweep	10
With checks	14
With dual signature checks	12
Minimum balance required	\$0-\$25,000
(3) CDs and CDARS	
CDARS eligible	13
CDs	14
Maximum maturity of CDs	2 yr—no max
Special cost guidelines for CDARS?	Some price at market rate, others offer slightly discounted interest rates (.02 to 1% lower) due to additional fees associated with CDARS
Terminate CDs and CDARS early?	14
Fees for early termination?	7 days to 1 year interest, depending on term
Time to return funds?	Same day to 2 business days
Restrictions on receiving brokered CDs?	6 have restrictions, majority don't accept
(4) Maximum deposit from a single investor	
With CDARS	\$2m—no limit
Without CDARS	\$250k—no limit
(5) Overdraft protection	10
(6) Banks with online banking services	13
Account Balance Inquiry	13
Transfers Between Accounts	13
Transfers to/from External Banks	6
Wire Transfer	9
E-bill payment	12
Transaction Reports Checking Accounts	13
Transaction Reports Money Markets	13
Transaction Reports Debit/Credit	11
Transaction Reports Check Imaging	13

(7) Banks with Wire Transfer Capabilities	14
Via phone	8
Via fax	14
Online	9
Direct Deposit	13
(8) Number of Banks with Debit/ATM available	13
On Savings	9
On Checking	13
On Money Market Accounts	3
(9) Number of Banks with Credit Cards Available	11
(10) Banks with accounting software integration	11
(11) Banks with compatibility with Paychex or other third party payroll administrators	12
Access to Nationwide ATM network?	12
Fees for:	
Account Maintenance	\$0-\$25
Money Market Accounts	\$0-\$25
Checks	varies widely
Overdraft fees	\$20-\$35 per item
Online banking	Consumer: 0-20, Business 0-50
Wire Transfers	\$15-\$45
ATM own fees non-network	\$0-\$3
ATM foreign fees	\$0-2% of amount
# of banks offering customizable checks	14
# of banks offering remote deposit or lock box service	11
Average lead-time required for implementation for:	
Account Opening	1 - 5 days
Information Reporting	1 - 5 days
Issuance of new debit/credit cards	1 - 10 days
Account Closing	0 - 3 days
Number of banks accommodating a fiscal year end other than 12/31	9

Partial list of Foundation Clients using Depository Services from CDBI Banks, based on responses to this survey: Arkansas Community Foundation, California Community Foundation, Charles A. Frueauff Foundation, Chase Foundation, F.B. Heron Foundation, International Community Foundation, Jon Larson Family Foundation, John Merck Fund, Liberty Hill Foundation, Minneapolis Foundation, Mitsubishi Foundation, Ralph Lauren Cancer Center, Winthrop Rockefeller Foundation.

Executive Summary & Profiles Overview

The objective of this effort is to provide foundations, non-profit organizations and other socially responsible investors with a means for gathering background information on the products and services offered by community-oriented financial institutions and particularly by those that have a mission of community development. Among the CDBIs that participated in this project, the majority indicate that they have the capacity and technology to handle most types of operating accounts for these customers. For example, most of the respondents provide flexibility in maximum deposit levels, are able to complete wire transfers and have a robust on-line banking systems.

Doing business with banks with a local community focus may be a strategy that is particularly well suited to foundations, particularly those with a geographic or demographic mission.

Some Highlights

Deposit Products

All but one of the CDBIs surveyed offer checking accounts. The majority of the banks also provide checking accounts with interest bearing features and automatic sweep. Fourteen of the fifteen banks offer money market accounts.

Certificates of Deposit & CDARS

Thirteen of the surveyed banks are CDARS participants.

Online Banking

Thirteen banks offer online banking, with the majority offering wire transfer capabilities , e-bill payment, intra-bank transfers and extensive transaction reporting.

Credit & Debit Cards

Eleven banks offer credit cards and thirteen banks offer debit cards. Three banks offer debit cards on money market accounts.

System Integration

Eleven banks can integrate account information with accounting software like Quickbooks, and twelve banks have systems that are compatible with third-party payroll administrators.

Survey Responses

The following are summary charts of the responses received from 15 community development banking institutions. For complete survey responses or additional information on these institutions, please contact J. Schmidt, 312.881.5817/ jschmidt@ncif.org or S. Narain, 312.881.5826/ snarain@ncif.org

1. Broadway Federal Bank

ORGANIZATIONAL INFORMATION

4800 Wilshire Boulevard

Los Angeles, CA 90010

Web Address: www.broadwayfederalbank.com

Number of Branches: 5

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: Deborah Smith / (310) 412-3280 x 252 / dsmith@broadwayfederalbank.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	300,999	356,885	405,342	522,128	552,067
Total Loans & Leases (\$000)	249,358	305,598	361,031	469,066	456,867
Total Deposits (\$000)	224,627	231,526	294,067	389,879	416,292
Total Equity Cap (\$000)	23,930	26,043	33,468	38,590	43,040
Net Income (\$000)	2,105	2,040	2,868	-3,134	-2,458
Return on Average Assets (%)	0.73	0.63	0.74	-0.66	-0.92
Return on Average Equity (%)	9.27	8.18	9.76	-8.54	-11.89
Net Interest Margin (%)	3.74	3.76	3.95	4.13	4.21
Leverage Ratio (%)	7.95	7.30	8.25	7.29	7.68
Efficiency Ratio (%)	66.71	73.42	64.10	54.56	59.67
Non Performing Loans/Total Loans (%)	0.00	0.00	0.75	8.38	10.37
Net Chargeoffs/Avg Loans (%)	0.00	0.00	-0.04	0.00	0.00
Loan Loss Reserves/Loans (%)	0.68	0.66	0.82	2.23	3.21

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts		<i>Available Services</i>		(8) Provide ATM/Debit Cards	
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Yes
Automatic Sweep	Yes	Intrabank Transfers	Yes		Checking and Savings
Dual Signature	Yes	Interbank Transfers	No	Are permissions/limits offered	Yes
Account Minimum	\$0	Wire Transfers	No	(9) Provide Credit Cards	Yes
		E-Bill Payment	Yes	Provided directly	Yes
(2) Money Market Accounts	Yes	Investment Services	No	Customer information shared with a partner institution?	No
Automatic Sweep	No	Available online reports		Credit check performed by bank?	Yes
Are Checks Available	Yes	Checking Account History	Yes	(10) System Integration	
Dual Signature	Yes	How many years	2 years	Integration with Software	Yes
Account Minimum	\$2,500	Money Market Account History	Yes	If yes, identify which	
(3) CDs & CDARS		How many years	2 years	Quickbooks	
CDARS Participant	No	Card Transaction Accounts	Yes	Microsoft Money	
Maximum CD Term		How many years	2 years	Quicken	
CDARS Protection	No	Check Imaging	Yes	Peachtree	
(4) Maximum Deposit		How many years	2 years	CSV File	
With CDARS		(7) Wire Transfers		(11) Integration with Payroll	
Without CDARS		What Transfers are available		Administration systems	Yes
Early Termination for CDs/CDARS		Online	No	Fees	
Cost of Early Termination		ACH for Direct Deposit	Yes	Variable, please inquire with bank	
Early Termination Delay		Via Phone	No		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

2. Carver Federal Savings Bank

ORGANIZATIONAL INFORMATION

75 West 125th Street

New York, NY 10027

Web Address: www.carverbank.com

Number of Branches: 9

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: Ed Sheerins / (718) 676-8934 / ed.sheerins@carverbank.com



FINANCIAL HIGHLIGHTS

End of Period Date	3/31/2007	3/31/2008	3/31/2009	3/31/2010	6/30/2010
Total Assets (\$000)	739,069	797,861	812,616	805,067	805,976
Total Loans & Leases (\$000)	609,175	655,995	662,155	666,184	642,978
Total Deposits (\$000)	620,837	658,977	608,267	606,756	619,119
Total Equity Cap (\$000)	64,543	68,669	77,565	74,811	74,634
Net Income (\$000)	4,375	5,882	-4,099	1,386	218
Return on Average Assets (%)	0.60	0.76	-0.52	0.17	0.11
Return on Average Equity (%)	6.96	8.79	-5.95	1.80	1.17
Net Interest Margin (%)	3.71	3.98	3.78	4.08	3.98
Leverage Ratio (%)	7.89	7.79	9.50	7.88	7.75
Efficiency Ratio (%)	83.89	86.92	94.86	81.45	79.83
Non Performing Loans/Total Loans (%)	1.38	0.54	5.28	7.69	13.61
Net Chargeoffs/Avg Loans (%)	0.01	0.12	0.08	0.43	0.54
Loan Loss Reserves/Loans (%)	0.89	0.74	1.06	1.23	1.16

*Carver Federal Savings Bank has a 3/31 Fiscal Year End Date

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts		<i>Available Services</i>		(8) Provide ATM/Debit Cards	
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	No
Account Minimum	\$5,000	Wire Transfers	No	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	No
		Investment Services	No	with a partner institution?	No
				Credit check performed by bank?	No
(2) Money Market Accounts		Available online reports		(10) System Integration	
Automatic Sweep	Yes	Checking Account History	Yes	Integration with Software	Yes
Are Checks Available	Yes	How many years	1 year	<i>If yes, identify which</i>	
Dual Signature	Yes	Money Market Account History	Yes	Quickbooks	No
Account Minimum	\$25,000	How many years	1 year	Microsoft Money	Yes
		Card Transaction Accounts	Yes	Quicken	Yes
		How many years	1 year	Peachtree	No
		Check Imaging	Yes	CSV File	No
		How many years	1 year		
(3) CDs & CDARS		(7) Wire Transfers		(11) Integration with Payroll	
CDARS Participant	Yes	<i>What Transfers are available</i>		Administration systems	Yes
Maximum CD Term	2 years	Online	No		
CDARS Protection	Yes	ACH for Direct Deposit	Yes		
(4) Maximum Deposit		Via Phone	Yes		
With CDARS	\$10 million	Via Fax	Yes		
Without CDARS	Negotiable				
Early Termination for CDs/CDARS	Yes				
Cost of Early Termination	Depends on term				
Early Termination Delay	1-2 business days				
(5) Offer overdraft protection?	No				
				Fees	
				Variable, please inquire with bank	

3. Central Bank of Kansas City

ORGANIZATIONAL INFORMATION

2301 Independence Avenue

Kansas City, MO 64124

Web Address: www.centralbankkc.com

Number of Branches: 6

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Lori Dorr / (816) 483-1210 / ldorr@centralbankkc.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	144,073	144,500	168,333	190,985	183,739
Total Loans & Leases (\$000)	103,091	104,445	127,899	140,392	133,512
Total Deposits (\$000)	120,110	122,677	136,741	159,230	144,793
Total Equity Cap (\$000)	17,569	18,665	19,856	25,102	26,970
Net Income (\$000)	3,236	2,512	3,345	6,284	1,968

Return on Average Assets (%)	2.30	1.81	2.22	3.51	2.15
Return on Average Equity (%)	18.87	13.80	17.13	29.92	14.98
Net Interest Margin (%)	5.48	5.48	5.10	4.83	5.07
Leverage Ratio (%)	10.87	11.83	10.91	10.98	13.37
Efficiency Ratio (%)	59.99	61.34	59.18	35.35	54.11
Noncurrent Loans/Total Loans (%)	2.17	0.91	2.38	3.56	4.96
Net Chargeoffs/Avg Loans (%)	0.47	1.28	0.77	3.73	1.42
Loan Loss Reserves/Loans (%)	1.46	1.61	1.61	3.16	3.46

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	No	Customer information shared	United Missouri
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	Bank
Automatic Sweep	Yes			Is a credit check performed	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years	3 months	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	Yes
(3) CDs & CDARS		How many years	3 months	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	5 years	How many years	3 months	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	until statement	(11) Integration with Payroll	No
With CDARS	\$5 million	(7) Wire Transfers		Administration systems	
Without CDARS	\$250,000 for full FDIC insurance	<i>What Transfers are available</i>		Fees	
Early Termination for CDs/CDARS	Yes	Online	No	Variable, please inquire with bank	
Cost of Early Termination	Depends on term	ACH for Direct Deposit	Yes		
Early Termination Delay	2 days	Via Phone	Yes		
		Via Fax	Yes		
(5) Offer overdraft protection?	No				

4. Community Capital Bank of Virginia

ORGANIZATIONAL INFORMATION

990 Cambria Street, NE
Christiansburg, VA 24073

Web Address: www.vacommunitycapital.org

Number of Branches: 2

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Clyde Cornett / (540) 260-3126 x 103 / ccornett@vccva.org



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	NA	NA	13,172	24,990	40,553
Total Loans & Leases (\$000)	NA	NA	2,859	8,432	20,364
Total Deposits (\$000)	NA	NA	6,288	18,155	31,438
Total Equity Cap (\$000)	NA	NA	6,825	6,709	8,662
Net Income (\$000)	NA	NA	-232	-113	-61
Return on Average Assets (%)	NA	NA	NA	-0.70	-0.38
Return on Average Equity (%)	NA	NA	NA	-1.68	-1.49
Net Interest Margin (%)	NA	NA	NA	2.41	2.75
Leverage Ratio (%)	NA	NA	73.51	28.94	22.28
Efficiency Ratio (%)	NA	NA	170.21	172.17	89.58
Non Performing Loans/Total Loans (%)	NA	NA	0.00	0.00	0.00
Net Chargeoffs/Avg Loans (%)	NA	NA	NA	0.00	0.00
Loan Loss Reserves/Loans (%)	NA	NA	1.50	1.26	1.26

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	No
Interest Bearing	No	Balance Inquiry	No	On what accounts	
Automatic Sweep	No	Intrabank Transfers	No	Are permissions/limits offered	No
Dual Signature	No	Interbank Transfers	No	(9) Provide Credit Cards	No
Account Minimum	\$25	Wire Transfers	No	Provided directly	No
		E-Bill Payment	No	Customer information shared	No
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	No			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	No	Checking Account History	No	Integration with Software	No
Account Minimum	\$25	How many years		<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	No	Quickbooks	
CDARS Participant	Yes	How many years		Microsoft Money	
Maximum CD Term	7 years	Card Transaction Accounts	No	Quicken	
CDARS Protection	Yes	How many years		Peachtree	
(4) Maximum Deposit		Check Imaging	No	CSV File	
With CDARS	\$10 million	How many years			
Without CDARS	\$10 million	(7) Wire Transfers		(11) Integration with Payroll	No
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	90-180 days int.	Online	No	Fees	
Early Termination Delay		ACH for Direct Deposit	Yes	Variable, please inquire with bank	
(5) Offer overdraft protection?	No	Via Phone	No		
		Via Fax	Yes		

5. Community Commerce Bank

ORGANIZATIONAL INFORMATION

390 West Foothill Boulevard

Claremont, CA 91711

Web Address: www.ccombank.com

Number of Branches: 6

Certified CDFI: Yes

Minority Depository Institution:

Contact: Greg Anderson / (909) 450-2050 / ganderson@ccombank.com



COMMUNITY COMMERCE BANK

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	343,309	333,127	393,077	406,516	383,127
Total Loans & Leases (\$000)	290,490	286,268	325,856	307,682	296,782
Total Deposits (\$000)	227,000	200,925	265,484	299,366	285,849
Total Equity Cap (\$000)	31,228	31,787	31,775	36,366	35,587
Net Income (\$000)	3,908	3,339	2,391	-2	-779

Return on Average Assets (%)	1.23	0.98	0.67	0.00	-0.39
Return on Average Equity (%)	12.72	10.57	7.56	-0.01	-4.37
Net Interest Margin (%)	5.47	4.58	3.89	3.76	4.26
Leverage Ratio (%)	9.28	9.44	8.33	8.80	8.17
Efficiency Ratio (%)	61.09	66.38	67.22	61.22	69.19
Non Performing Loans/Total Loans (%)	0.29	1.32	5.97	7.03	6.94
Net Chargeoffs/Avg Loans (%)	-0.04	-0.02	0.11	1.09	0.64
Loan Loss Reserves/Loans (%)	1.51	1.47	1.43	2.24	3.23

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products

(1) Checking Accounts	No
Interest Bearing	No
Automatic Sweep	No
Dual Signature	No
Account Minimum	

(2) Money Market Accounts	No
Automatic Sweep	No
Are Checks Available	No
Dual Signature	No
Account Minimum	N/A

(3) CDs & CDARS	
CDARS Participant	No
Maximum CD Term	7 years
CDARS Protection	No

(4) Maximum Deposit	
With CDARS	\$10 million
Without CDARS	\$7 Million
Early Termination for CDs/CDARS	Yes
Cost of Early Termination	90-180 days int.
Early Termination Delay	None

(5) Offer overdraft protection?	No
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(6) Online Capabilities

<i>Available Services</i>	
Balance Inquiry	No
Intrabank Transfers	No
Interbank Transfers	No
Wire Transfers	No
E-Bill Payment	No
Investment Services	No

Available online reports

Checking Account History	No
How many years	
Money Market Account History	No
How many years	
Card Transaction Accounts	No
How many years	
Check Imaging	No
How many years	

(7) Wire Transfers

<i>What Transfers are available</i>	
Online	No
ACH for Direct Deposit	No
Via Phone	No
Via Fax	No

Debit/Credit Cards

(8) Provide ATM/Debit Cards	No
On what accounts	
Are permissions/limits offered	No
(9) Provide Credit Cards	No
Provided directly	No
Customer information shared with a partner institution?	No
Credit check performed by bank?	No

(10) System Integration

Integration with Software	No
<i>If yes, identify which</i>	
Quickbooks	
Microsoft Money	
Quicken	
Peachtree	
CSV File	

(11) Integration with Payroll Administration systems	No
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Fees

Variable, please inquire with bank

6. First American International Bank

ORGANIZATIONAL INFORMATION

5503 Eighth Avenue

Brooklyn, NY 11220

Web Address: www.faib.com

Number of Branches: 9

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: Al Lau / (718) 871-8338 x38 / lau@faib.com



**FIRST AMERICAN
INTERNATIONAL BANK**

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	408,912	534,981	604,374	643,720	628,762
Total Loans & Leases (\$000)	290,258	419,450	513,127	516,315	502,666
Total Deposits (\$000)	359,387	455,855	519,293	551,891	532,233
Total Equity Cap (\$000)	36,865	46,229	47,144	65,025	60,415
Net Income (\$000)	1,590	701	1,399	1,280	-4,723

Return on Average Assets (%)	0.45	0.15	0.25	0.21	-1.48
Return on Average Equity (%)	4.40	1.71	3.00	2.03	-14.71
Net Interest Margin (%)	4.24	4.06	3.92	4.71	4.50
Leverage Ratio (%)	9.34	9.07	7.97	10.04	9.05
Efficiency Ratio (%)	75.81	90.43	73.69	55.79	60.78
Non Performing Loans/Total Loans (%)	0.00	0.50	0.00	5.85	7.17
Net Chargeoffs/Avg Loans (%)	0.00	0.00	0.00	0.72	3.74
Loan Loss Reserves/Loans (%)	0.71	0.61	0.98	2.23	3.20

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	No	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	No
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$100	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared with a partner institution?	
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	Yes
Automatic Sweep	Yes				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	No
Account Minimum	\$250	How many years	6 months	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	
(3) CDs & CDARS		How many years	6 months	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	5 years	How many years	6 months	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	6 months		
With CDARS	\$2 million			(11) Integration with Payroll	Yes
Without CDARS	\$2 million	(7) Wire Transfers		Administration systems	
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>			
Cost of Early Termination	3 months int.	Online	Yes	Fees	
Early Termination Delay	24 hours	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
		Via Phone	No		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

7. Franklin National Bank of Minneapolis

ORGANIZATIONAL INFORMATION

525 Washington Avenue, North

Minneapolis, MN 55401

Web Address: www.franklinbankmpls.com

Number of Branches: 3

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Nikki Foster / (651) 259-2221 / nikki.foster@sunrisebanks.com



Franklin National Bank

THE LEADER IN IMPROVING OUR URBAN COMMUNITY

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	117,807	117,428	117,357	129,450	133,832
Total Loans & Leases (\$000)	83,108	84,642	84,411	100,503	102,660
Total Deposits (\$000)	101,877	102,768	90,679	103,467	107,808
Total Equity Cap (\$000)	13,595	14,130	14,185	19,680	19,938
Net Income (\$000)	2,515	2,521	172	951	298

Return on Average Assets (%)	2.04	2.16	0.15	0.78	0.45
Return on Average Equity (%)	19.09	18.25	1.22	5.56	3.01
Net Interest Margin (%)	5.53	5.91	5.34	5.43	5.53
Leverage Ratio (%)	11.14	12.19	11.98	14.64	14.24
Efficiency Ratio (%)	59.65	64.40	97.39	78.26	81.36
Non Performing Loans/Total Loans (%)	2.91	0.60	1.73	5.95	3.03
Net Chargeoffs/Avg Loans (%)	0.45	0.22	0.51	0.40	0.53
Loan Loss Reserves/Loans (%)	1.83	1.66	1.18	1.16	1.21

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products

(1) Checking Accounts	Yes
Interest Bearing	Yes
Automatic Sweep	Yes
Dual Signature	Yes
Account Minimum	\$0

(2) Money Market Accounts	Yes
Automatic Sweep	Yes
Are Checks Available	Yes
Dual Signature	Yes
Account Minimum	\$10,000

(3) CDs & CDARS	
CDARS Participant	Yes
Maximum CD Term	5 years
CDARS Protection	Yes

(4) Maximum Deposit	
With CDARS	\$50 million
Without CDARS	negotiable
Early Termination for CDs/CDARS	Yes
Cost of Early Termination	6-12 months int.
Early Termination Delay	1 business day

(5) Offer overdraft protection?	Yes
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(6) Online Capabilities

<i>Available Services</i>	
Balance Inquiry	Yes
Intrabank Transfers	Yes
Interbank Transfers	Yes
Wire Transfers	Yes
E-Bill Payment	Yes
Investment Services	No

Available online reports

Checking Account History	Yes
How many years	7 years
Money Market Account History	Yes
How many years	7 years
Card Transaction Accounts	Yes
How many years	7 years
Check Imaging	Yes
How many years	7 years

(7) Wire Transfers

<i>What Transfers are available</i>	
Online	Yes
ACH for Direct Deposit	Yes
Via Phone	Yes
Via Fax	Yes

Debit/Credit Cards

(8) Provide ATM/Debit Cards	Yes
On what accounts	Checking, Savings
Are permissions/limits offered	Yes
(9) Provide Credit Cards	Yes
Provided directly	Yes
Customer information shared with a partner institution?	Elan Financial Services
Credit check performed by bank?	Yes

(10) System Integration

Integration with Software	Yes
<i>If yes, identify which</i>	
Quickbooks	Yes
Microsoft Money	Yes
Quicken	Yes
Peachtree	
CSV File	Yes

(11) Integration with Payroll Administration systems	Yes
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Fees

Variable, please inquire with bank

8. Indus American Bank

ORGANIZATIONAL INFORMATION

1536 Oak Tree Road

Iselin, NJ 08830

Web Address: www.indusamericanbank.com

Number of Branches: 4

Certified CDFI: No

Minority Depository Institution: Yes

Contact: Kevin M. Lenihan / (732) 603-8200 / klenihan@indusamericanbank.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	55,024	102,841	134,017	188,944	202,549
Total Loans & Leases (\$000)	19,897	49,060	82,880	125,799	156,542
Total Deposits (\$000)	45,681	67,268	95,706	137,874	146,422
Total Equity Cap (\$000)	9,197	15,526	12,935	17,493	18,111
Net Income (\$000)	-1,762	-1,572	-2,799	-1,755	277

Return on Average Assets (%)	-5.52	-1.94	-2.48	-1.12	0.28
Return on Average Equity (%)	-17.56	-10.39	-19.81	-11.96	3.11
Net Interest Margin (%)	3.06	2.84	3.19	3.68	4.03
Leverage Ratio (%)	19.59	14.75	9.59	9.84	8.72
Efficiency Ratio (%)	257.48	150.54	128.93	87.64	77.74
Non Performing Loans/Total Loans (%)	0.00	0.21	0.01	2.64	5.62
Net Chargeoffs/Avg Loans (%)	0.00	0.00	0.15	1.06	0.30
Loan Loss Reserves/Loans (%)	1.19	1.31	1.15	1.61	1.60

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	No	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$0-\$1,000	Wire Transfers	Yes	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	TIB
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	No			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years		<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	Yes
CDARS Participant	Yes	How many years		Microsoft Money	
Maximum CD Term	5 years	Card Transaction Accounts	No	Quicken	
CDARS Protection	Yes	How many years		Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	
With CDARS	no limit	How many years			
Without CDARS	no limit	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	1-6 months int.	Online	Yes		
Early Termination Delay	same day	ACH for Direct Deposit	Yes	Fees	
		Via Phone	Yes	Variable, please inquire with bank	
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

9. Liberty Bank and Trust Company

ORGANIZATIONAL INFORMATION

6600 Plaza Drive, Suite 600

New Orleans, LA 70127

Web Address: www.libertybank.net

Number of Branches: 21

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: LeRoy Watts / (504) 240-5102 / lwatts@libertybank.net



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	289,672	328,904	374,923	423,239	409,932
Total Loans & Leases (\$000)	130,156	143,417	175,406	195,975	196,415
Total Deposits (\$000)	246,943	291,466	337,160	381,318	367,684
Total Equity Cap (\$000)	22,696	25,027	29,154	34,152	35,282
Net Income (\$000)	3,518	4,119	4,286	2,228	1,880
Return on Average Assets (%)	1.11	1.28	1.16	0.54	0.88
Return on Average Equity (%)	17.99	17.52	16.18	6.79	10.81
Net Interest Margin (%)	4.94	5.12	5.05	4.78	4.76
Leverage Ratio (%)	7.69	7.66	7.80	7.63	8.12
Efficiency Ratio (%)	51.39	67.24	72.44	82.07	84.90
Non Performing Loans/Total Loans (%)	2.97	1.94	3.41	3.10	3.12
Net Chargeoffs/Avg Loans (%)	2.95	0.30	0.85	0.44	1.09
Loan Loss Reserves/Loans (%)	2.35	2.70	1.85	1.91	1.58

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$25	Wire Transfers	No	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared with a partner institution?	No
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	Yes
Automatic Sweep	Yes				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years	1 year	If yes, identify which	
		Money Market Account History	Yes	Quickbooks	
(3) CDs & CDARS		How many years	1 year	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	2 years	How many years	1 year	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	1 year		
With CDARS	\$2 million				
Without CDARS	\$250,000	(7) Wire Transfers			
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		(11) Integration with Payroll	Yes
Cost of Early Termination	at least 90 days int.	Online	No	Administration systems	
Early Termination Delay	2 days	ACH for Direct Deposit	No		
		Via Phone	No	Fees	
(5) Offer overdraft protection?	No	Via Fax	Yes	Variable, please inquire with bank	

10. Mission National Bank

ORGANIZATIONAL INFORMATION

3060 16th Street

San Francisco, CA 94103

Web Address: www.mnbsf.com

Number of Branches: 3

Certified CDFI: No

Minority Depository Institution: Yes

Contact: David Joves / (415) 694-5915 / david_joves@mnbsf.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	118,278	137,903	163,844	175,255	185,842
Total Loans & Leases (\$000)	98,310	112,539	137,385	145,616	145,912
Total Deposits (\$000)	101,020	122,759	143,007	154,962	164,374
Total Equity Cap (\$000)	10,773	12,125	13,673	15,656	16,495
Net Income (\$000)	1,225	1,527	1,653	1,924	992

Return on Average Assets (%)	1.04	1.20	1.12	1.10	1.11
Return on Average Equity (%)	11.94	13.41	12.96	13.22	12.33
Net Interest Margin (%)	5.04	5.12	5.11	4.68	5.26
Leverage Ratio (%)	8.90	8.90	8.54	8.63	8.99
Efficiency Ratio (%)	66.56	63.11	59.98	62.79	63.07
Non Performing Loans/Total Loans (%)	0.00	0.73	0.03	3.16	1.71
Net Chargeoffs/Avg Loans (%)	0.01	0.01	0.04	0.18	0.24
Loan Loss Reserves/Loans (%)	1.09	1.13	1.40	1.55	1.58

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	No	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$500	Wire Transfers	No	Provided directly	No
		E-Bill Payment	Yes	Customer information shared with a partner institution?	No
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	No
Automatic Sweep	No				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	No
Account Minimum	\$1,000	How many years	3 months	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	
(3) CDs & CDARS		How many years	3 months	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	5 years	How many years	3 months	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	3 months		
With CDARS	\$3 million				
Without CDARS	\$250,000	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	6 months int.	Online	Yes		
Early Termination Delay	1 day	ACH for Direct Deposit	Yes	Fees	
		Via Phone	No	Variable, please inquire with bank	
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

11. Neighborhood National Bank

ORGANIZATIONAL INFORMATION

3511 National Avenue

San Diego, CA 92113

Web Address: www.mynnb.com

Number of Branches: 3

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: Robert "Bob" McGill / 619-789-4416 / bmcgill@mynnb.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	102,702	115,876	133,384	133,545	134,104
Total Loans & Leases (\$000)	80,141	92,478	113,067	109,143	105,055
Total Deposits (\$000)	83,296	92,641	110,614	122,595	123,236
Total Equity Cap (\$000)	10,112	10,922	11,212	9,643	9,602
Net Income (\$000)	649	658	-843	-2,476	-47
Return on Average Assets (%)	0.68	0.65	-0.67	-1.79	-0.06
Return on Average Equity (%)	8.28	6.25	-7.75	-24.03	-0.98
Net Interest Margin (%)	6.51	5.74	3.87	3.59	3.46
Leverage Ratio (%)	10.14	10.18	8.36	7.07	6.49
Efficiency Ratio (%)	81.12	82.91	83.50	87.30	85.69
Non Performing Loans/Total Loans (%)	1.94	4.48	6.07	4.80	5.99
Net Chargeoffs/Avg Loans (%)	0.21	0.37	1.40	1.62	1.85
Loan Loss Reserves/Loans (%)	1.28	1.14	1.59	3.52	3.28

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	All accounts
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	No
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	Yes			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports			
Dual Signature	Yes	Checking Account History	Yes	(10) System Integration	
Account Minimum	\$0	How many years	2 years	Integration with Software	Yes
		Money Market Account History	Yes	<i>If yes, identify which</i>	
(3) CDs & CDARS		How many years	2 years	Quickbooks	Yes
CDARS Participant	Yes	Card Transaction Accounts	Yes	Microsoft Money	Yes
Maximum CD Term	no max	How many years	2 years	Quicken	Yes
CDARS Protection	Yes	Check Imaging	Yes	Peachtree	
(4) Maximum Deposit		How many years	2 years	CSV File	Yes
With CDARS					
Without CDARS	no limit	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	variable	Online	Yes		
Early Termination Delay	none	ACH for Direct Deposit	Yes	Fees	
		Via Phone	Yes	Variable, please inquire with bank	
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

12. Park Midway Bank, National Association

ORGANIZATIONAL INFORMATION

2300 Como Avenue

Saint Paul, MN 55108

Web Address: www.parkmidwaybank.com

Number of Branches: 2

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Nikki Foster / (651) 259-2221 / nikki.foster@sunrisebanks.com



Park Midway Bank

THE LEADER IN IMPROVING OUR URBAN COMMUNITY

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	219,991	240,520	259,043	272,315	251,665
Total Loans & Leases (\$000)	172,537	189,704	206,777	225,647	217,948
Total Deposits (\$000)	184,337	197,700	212,429	223,783	201,081
Total Equity Cap (\$000)	21,645	22,666	22,954	26,271	26,605
Net Income (\$000)	5,044	4,837	2,133	1,890	1,683
Return on Average Assets (%)	2.47	2.14	0.87	0.72	1.26
Return on Average Equity (%)	24.19	21.97	9.37	7.54	12.68
Net Interest Margin (%)	5.58	5.12	4.42	4.40	4.42
Leverage Ratio (%)	10.15	9.37	9.03	9.59	10.04
Efficiency Ratio (%)	54.16	56.12	63.33	68.54	65.05
Non Performing Loans/Total Loans (%)	1.47	2.35	1.94	3.83	5.13
Net Chargeoffs/Avg Loans (%)	0.25	0.16	1.25	0.88	0.58
Loan Loss Reserves/Loans (%)	1.85	1.90	1.45	1.33	1.27

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking, Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared	Elan Financial
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	Services
Automatic Sweep	Yes			Credit check performed by bank?	Yes
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$10,000	How many years	7 years	<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	Yes
CDARS Participant	Yes	How many years	7 years	Microsoft Money	Yes
Maximum CD Term	5 years	Card Transaction Accounts	Yes	Quicken	Yes
CDARS Protection	Yes	How many years	7 years	Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	Yes
With CDARS	\$50 million	How many years	7 years		
Without CDARS	negotiable	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	6-12 months int.	Online	Yes	Fees	
Early Termination Delay	1 business day	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
		Via Phone	Yes		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

13. Promerica Bank

ORGANIZATIONAL INFORMATION

888 South Figueroa Street, Suite 100

Los Angeles, CA 90017

Web Address: www.promericabank.com

Number of Branches: 1

Certified CDFI: Yes

Minority Depository Institution: Yes

Contact: Frank Smith / (213) 787-2804 / frank.smith@promericabank.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	28,610	56,735	73,488	95,354	109,239
Total Loans & Leases (\$000)	2,252	37,282	55,804	75,314	70,311
Total Deposits (\$000)	2,228	32,477	51,528	76,175	88,911
Total Equity Cap (\$000)	26,033	23,746	21,201	18,714	18,416
Net Income (\$000)	-1,212	-2,878	-2,857	-2,754	-442
Return on Average Assets (%)	NA	-7.18	-4.07	-3.45	-0.88
Return on Average Equity (%)	NA	-11.53	-12.67	-13.76	-4.78
Net Interest Margin (%)	NA	5.41	4.46	4.85	4.35
Leverage Ratio (%)	90.99	44.45	29.46	21.03	18.04
Efficiency Ratio (%)	648.37	215.25	171.25	107.79	116.72
Non Performing Loans/Total Loans (%)	0.00	0.00	0.73	10.63	5.96
Net Chargeoffs/Avg Loans (%)	NA	0.00	0.35	1.98	0.15
Loan Loss Reserves/Loans (%)	1.42	1.28	1.69	2.70	2.90

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	All accounts
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	No	Interbank Transfers	No	(9) Provide Credit Cards	yes
Account Minimum	\$2,500	Wire Transfers	Yes	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	Yes
Automatic Sweep	Yes			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	No	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$10,000	How many years	3 Months	<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	
CDARS Participant	Yes	How many years	3 Months	Microsoft Money	
Maximum CD Term	3 Years	Card Transaction Accounts	Yes	Quicken	Yes
CDARS Protection	Yes	How many years	3 Months	Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	
With CDARS	\$5 Million	How many years	3 Months		
Without CDARS	\$5 Million	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	variable	Online	Yes	Fees	
Early Termination Delay	none	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
(5) Offer overdraft protection?	Yes	Via Phone	No		
		Via Fax	Yes		

14. Southern Bancorp

ORGANIZATIONAL INFORMATION

601 Main Street

Arkadelphia, AR 71923

Web Address: www.banksouthern.com

Number of Branches: 37

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Dominik Mjartan / (501) 416-1400 / dmjartan@banksouthern.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	184,552	196,780	201,285	709,743	1,076,153
Total Loans & Leases (\$000)	102,103	126,472	124,021	468,083	652,393
Total Deposits (\$000)	165,073	176,108	171,725	591,175	896,146
Total Equity Cap (\$000)	17,380	18,203	18,689	62,287	112,606
Net Income (\$000)	2,042	1,775	1,966	4,750	5,353
Return on Average Assets (%)	1.14	0.94	0.98	1.53	1.22
Return on Average Equity (%)	12.64	10.23	10.68	16.79	14.15
Net Interest Margin (%)	3.76	4.09	3.95	8.57	4.80
Leverage Ratio (%)	8.06	7.74	7.70	7.80	7.09
Efficiency Ratio (%)	62.35	67.52	65.00	71.15	64.20
Non Performing Loans/Total Loans (%)	0.82	0.40	0.80	1.86	1.23
Net Chargeoffs/Avg Loans (%)	0.22	0.06	0.10	0.90	0.29
Loan Loss Reserves/Loans (%)	1.71	1.64	1.86	1.53	1.37

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking, Money
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Market
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared with a partner institution?	Elan Financial Services
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	Yes
Automatic Sweep	Yes				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years	2 years	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	Yes
(3) CDs & CDARS		How many years	2 years	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	5 years	How many years	2 years	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	2 years		
With CDARS	\$10 million			(11) Integration with Payroll	Yes
Without CDARS	\$10 million	(7) Wire Transfers		Administration systems	
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>			
Cost of Early Termination	7-365 days int.	Online	Yes	Fees	
Early Termination Delay		ACH for Direct Deposit	Yes	Variable, please inquire with bank	
		Via Phone	Yes		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

15. University National Bank

ORGANIZATIONAL INFORMATION

200 University Avenue, West

Saint Paul, MN 55103

Web Address: www.universitybank.com

Number of Branches: 1

Certified CDFI: Yes

Minority Depository Institution: No

Contact: Nikki Foster / (651) 259-2221 / nikki.foster@sunrisebanks.com



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	117,418	117,530	120,304	176,110	170,615
Total Loans & Leases (\$000)	94,513	90,886	96,660	109,667	111,306
Total Deposits (\$000)	96,095	95,671	86,185	150,007	147,527
Total Equity Cap (\$000)	12,048	13,975	13,661	16,130	16,444
Net Income (\$000)	2,530	925	1,527	2,013	717

Return on Average Assets (%)	2.26	0.75	1.29	1.57	0.87
Return on Average Equity (%)	22.13	7.44	11.15	13.20	8.85
Net Interest Margin (%)	4.94	4.35	4.86	5.13	5.42
Leverage Ratio (%)	10.17	11.31	11.35	11.87	9.50
Efficiency Ratio (%)	59.83	62.50	66.38	62.05	57.87
Non Performing Loans/Total Loans (%)	0.82	2.90	4.80	2.42	3.56
Net Chargeoffs/Avg Loans (%)	0.08	1.82	1.13	0.58	0.91
Loan Loss Reserves/Loans (%)	1.85	1.73	1.27	1.39	1.80

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking, Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared	Elan Financial
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	Services
Automatic Sweep	Yes			Credit check performed by bank?	Yes
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$10,000	How many years	7 years	<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	Yes
CDARS Participant	Yes	How many years	7 years	Microsoft Money	Yes
Maximum CD Term	5 years	Card Transaction Accounts	Yes	Quicken	Yes
CDARS Protection	Yes	How many years	7 years	Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	Yes
With CDARS	\$50 million	How many years	7 years		
Without CDARS	negotiable	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	6-12 months int.	Online	Yes	Fees	
Early Termination Delay	1 business day	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
		Via Phone	Yes		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		

Glossary of Terms

Automatic Sweep -	Account automatically transfers amounts that exceed (or fall short of) a certain level into a higher interest earning investment option at the close of each business day. Commonly, the excess cash is swept into money market funds.
Dual Signature -	Account control measure wherein two signatures are required to complete transactions.
CD -	Certificate of Deposit
CDARS -	Banks may become a member of the Certificate of Deposit Account Registry Service. Participating banks are eligible to receive insured CDs in amounts larger than the \$250,000 FDIC maximum (insurance is available up to \$50 million)
Overdraft Protection -	Checking account feature in which a person has a line of credit to write checks for more than the actual account balance. Instead of getting charged about \$25 for bouncing a check, overdraft protection will in effect provide the account holder with an instant loan.
ACH -	Automated Clearing House - the electronic network that facilitates the direct deposit of checks into customer accounts.
Early Termination -	A fee assessed to a borrower who withdraws CD or CDARS deposit funds before the agreed upon term expires
Software Integration -	Allows customers to use on-line banking to import account information into various third-party accounting tools

Source:

All financial information is at the bank level and is based on regulatory financial reporting. All data acquired from www.snl.com, as of date provided in column header.

About the Authors

About National Community Investment Fund – www.ncif.org

National Community Investment Fund (NCIF) is a non-profit private equity trust fund set up in 1996 to invest private capital in CDFI banks around the country that have a mission of economic and community development. NCIF pursues its mission through four distinct activities – investing private capital into CDFI banks, helping raise deposits, enabling booking of loans using New Markets Tax Credits (NMTC) and industry/capacity building. NCIF is the largest investor of equity in CDFI banks (by numbers) in the country and has provided thought leadership by developing its proprietary Social Performance MetricsSM methodology – a tool that enables investors measure the social and economic development impact of CDFI banks. Total assets under management are approximately \$150 million including \$128 million of NMTC allocations.

About Initiative for Responsible Investment – www.hausercenter.org/iri

The Initiative for Responsible Investment at the Harvard Kennedy School was founded to promote the development of the theory and practice of responsible investment through research, dialogue and action. Since 2003, the IRI has worked across asset classes to build communities of practice around innovative strategies and catalyze new opportunities and concepts in responsible investment. In 2008, More for Mission, housed at the IRI, was started as a resource center for foundation endowments who seek opportunities to align their financial investments with their institutional mission. IRI research projects currently include an examination of the intersection of public policy and impact investing, an exploration of the role of investment consultants in responsible investing, and the development of metrics for responsible investment in real estate.

Appendix A: Deposits Initiative Survey



CDFI Survey

Background:

Instructions: Please complete the form below and click submit at the bottom.

*Note: Your responses will not be saved until the form has been submitted.

Name:
Address:
Contact Person:
E-mail:
Telephone:

A. Deposit Products

1. What types of accounts does your bank offer?

- i. Checking Account: Yes
1. Do you offer interest bearing accounts? Yes
2. Do you offer automatic sweep feature? Yes
3. Can dual signature checks be accommodated and enforced? Yes
4. Additional Comments:

- ii. Money Market Account: Yes
1. Do you offer automatic sweep feature: Yes
2. Are checks available? Yes
3. Can dual signature checks be accommodated and enforced? Yes
4. Additional comments:

- iii. Do you offer any other accounts targeted to major investors?

2. Certificates of Deposits and CDARS

- i. Are you eligible for CDARS accounts? Yes
- ii. What is the maximum maturity of a CD that you offer?
- iii. Do you offer CDARS protection to investors Yes
- iv. What is the maximum amount of deposit that you can take from a single investor:
- a. with CDARS protection?
- b. without CDARS protection?

- v. Can CDs and CDARS be terminated early? Yes No
- vi. What is the cost of early termination of CDs? _____
- vii. Do you have any current restrictions on receiving brokered CDs? _____
- vii. How much time do you take to terminate and return the funds in case there is a request for early termination? _____
- viii. Do you have any special costs or guidelines for CDARS products? Please describe(e.g. is the interest rate lower, and by how much). _____

3. What is a minimum balance requirement to be held in each account?

- i. Checking Account: \$ _____
- ii. Money Market Account: \$ _____
- iii. Other accounts targeted to major depositors. Please specify types of account and balance: _____

TEXT BOX

4. Do you offer Overdraft Protection in your accounts? Please describe the facility, features and costs.

TEXT BOX

B. Online Capabilities

5. What types of online banking services are available to customers??

- i. Account balance inquiry Yes No
- ii. Transfer between accounts at the bank Yes No
- iii. Transfers to/from external banks Yes No
- iv. Wire transfer Yes No
- v. E-bill payment Yes No
- vi. Investment services Yes No
- vii. Other: _____

6. What transaction reports are available online?

- i. Checking Account history Yes No
 - a. For how many years?
- ii. Money Market Account history Yes No
 - a. For how many years?
- iii. Debit or credit card transaction accounts Yes No
 - a. For how many years?
- iv. Check imaging Yes No
 - a. For how many years?
- v. Other: _____

C. Debit/Credit Cards

7. Does your bank provide ATM and/or debit cards? Yes No

- i. On which accounts are ATM/debit cards available? _____
- ii. Can customer requests for permissions and limits on spending be accommodated? (eg. can different users have different spending limits or maximum charge limits? Yes No

8. Does your bank provide credit cards? Yes No

- i. Is the credit card provided directly or in partnership with another institution? _____
- ii. Is customer information shared with a partner institution? If so, with whom? _____
- iii. Do you perform a credit check on each credit card holder? Yes No

9. Can your customers have access to a nationwide ATM network? Yes No

D. Wire Transfers

10. What types of wire transfers are available?

- | | |
|----------------------------|--------|
| i. Online | Yes No |
| ii. ACH for direct deposit | Yes No |
| iii. via phone | Yes No |
| iv. via fax | Yes No |

E. System Integration

11. Can your accounts be integrated with accounting software like Quickbooks and Peachtree?

Yes No

- i. If yes, please identify which accounting software: _____

12. Is the system compatible with Paychex, FSA providers or other commonly used third party payroll administrators?

Yes No

F. Fees

13. Please specify fees.

1. Account Maintenance

- i. Checking:
- ii. Money Market Account:

\$ _____
\$ _____

iii. Other Accounts. Please specify account types and fees

Text Box

2. Checks:

i. Regular Checks:

\$ _____

ii. Customized Checks:

\$ _____

3. Overdraft Fees:

\$ _____

4. Online Banking Fees:

\$ _____

5. Wire Transfers:

i. Online:

\$ _____

ii. ACH:

\$ _____

iii. Phone:

\$ _____

iv. Fax:

\$ _____

6. ATM Fees:

i. what are the ATM fees? _____

1. What are the ATM own fees for non-network ATM's? _____

2. What are the foreign fees? _____

ii. Is there a mechanism to recapture out of system fees? Yes No

G. Other

14. Does your organization offer customized checks? Yes No

i. Are a variety of formats available (eg. desk checks, 3 to a page, electronic)? Yes No

ii. Are a variety of styles available (eg. pictures, logos) Yes No

15. Is remote deposit service or lock box service available? Yes No

i. If yes, please describe how customers can process remote deposit

16. Please provide the average lead-time required for implementation for:

i. Account Opening: _____ days

ii. Information Reporting: _____ days

iii. Issuance of new debit/credit cards: _____ days

iv. Account Closing: _____ days

v. Other. Please specify services and the lead time: _____ days

17. Please list names of foundations that have used your organization's services:

18. Can your organization's reporting accommodate a fiscal year end other than 12/31?

Appendix B: Primer on the NCIF Social Performance Metrics

NCIF Social Performance MetricsSM

In 2007, NCIF developed a methodology for identifying depository institutions with a community development mission. The resulting NCIF Social Performance MetricsSM initially utilized publicly available census data, branch location data and Home Mortgage Disclosure Act (HMDA) lending data to measure the social output and performance of banks and thrifts. Institutions that score highly on the metrics are those banks that are focusing on serving the needs of low- and moderate- income communities. The Social Performance Metrics provide a transparent measure of an institution's level of activity in these economically vulnerable neighborhoods, and NCIF utilizes this tool to highlight these institutions for additional investment and support. NCIF has mined the data on all banks in the country for the last 14 years (since 1996) and is able to analyze institution level performance as of a certain year, over a period of time in the past and against customized peer groups.

NCIF has created a full suite of Social Performance Metrics that have already proven highly valuable to investors. For this presentation, we focus on the two Core Social Performance Metrics defined below. For more information on the NCIF Social Performance Metrics, please visit our website at www.ncif.org.

Core Metrics

a. *Development Lending Intensity – Home Mortgage Disclosure Act (DLI-HMDA)*

The percentage of an institution's HMDA reported loan originations and purchases, in dollars, that are located in low- and moderate- income census tracts.

b. *Development Deposit Intensity (DDI)*

The percentage of an institution's physical branch locations that are located in low- and moderate- income census tracts.

In addition to the housing focused DLI-HMDA, NCIF creates DLI – CRE, DLI – Agribusiness, DLI- Small Business etc based on reporting on all loan origination and purchase activity that is provided by CDFI banks. The addition of these DLI metrics allows stakeholders to comprehensively measure and communicate the impact of the banks. NCIF investee banks provide this information and many non-investees are also reporting to distinguish themselves from the rest.



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