NCIF MODEL CDBI FRAMEWORK

FINANCIAL DEVELOPMENT PERFORMANCE **ORIENTATION MARKET** NEED CAPITAL ADEQUACY Level of poverty, unemployment and household income in service area CREDIT PRODUCTS & SERVICES **ASSET QUALITY** Commercial, residential, business, personal, secured/unsecured loan products, flexible terms, credit builder products, SBA, LIHTC, NMTC NON CREDIT COMMUNITY FINANCIAL PRODUCTS DEVELOPMENT MANAGEMENT BANKING Checking and savings accounts, credit, debit and stored value cards, INSTITUTIONS bill payment services, remote check capture NON FINANCIAL PRODUCTS EARNINGS Financial counseling, tax preparation, strategic planning PARTNERSHIPS Non profits, foundations, LIQUIDITY AND other financial institutions RATE SENSITIVITY

NCIF utilizes the Model CDBI Framework to analyze an institution for potential investment. To determine if an institution has an economic development orientation, NCIF examines the need within the institution's market as well as the products and services that the institution offers to its customers. Also, NCIF inquires about the partnerships that the institution has with various organizations, government departments and community groups, as these partnerships can assist the institution in providing maximum impact. To determine if an institution is financially viable, NCIF uses the traditional CAMELS analysis.

