

Commonly Collected OUTPUT and OUTCOME Indicators

Business Line	Indicator Name	Type	Potential Uses
<i>Cross-Cutting</i>			
	# Loans originated	Output	HMDA, CRA, CDFI Fund, NCIF, GIIN (IRIS Indicator #PI8381)
	\$ Loans originated	Output	HMDA, CRA, CDFI Fund, NCIF, GIIN (IRIS Indicator #PI5476)
	% Of branches located in LMI census tracts	Output	NCIF
	% Of loans located in LMI census tracts	Output	NCIF
	Loan purpose/type	Output	HMDA, CRA, CDFI Fund, NCIF
	Location of loan	Output	HMDA, CRA, CDFI Fund, NCIF
	Census tract of loan	Output	HMDA, CRA, CDFI Fund, NCIF
	Metropolitan Service Area (MSA) of loan	Output	HMDA
	Race/Ethnicity of borrower	Output	HMDA, CDFI Fund
	\$ Gross annual income of borrower	Output	HMDA, CRA
	% Area Median Family Income (AMI) of census tract	Output/ Outcome ¹	CDFI Fund
	% Poverty rate of census tract	Output/ Outcome	CDFI Fund
	% Unemployment rate of census tract	Output/ Outcome	CDFI Fund
	% Low-to-Moderate Income (LMI) population of census tract	Output/ Outcome	CRA
	# Low Income Persons Served (estimated)	Outcome	CDFI Fund
	# FTE (full time equivalent) jobs at time of loan close	Output	CDFI Fund
	# FTE (full time equivalent) jobs created/retained	Outcome	CDFI Fund, GIIN (IRIS Indicator #PI5691 & #PI3687)
	# Construction jobs created	Outcome	CDFI Fund
<i>Housing (single and multi-family)</i>			
	Type of property financed	Output	HMDA
	Owner-occupancy of financed property	Output	HMDA
	# Housing units developed/rehabilitated	Outcome	CDFI Fund, GIIN (IRIS Indicator #PI5965)
	# Affordable housing units developed/rehabilitated	Outcome	NMTC, CDFI Fund, GIIN (IRIS Indicator #PD5833)
	# Mortgages closed	Outcome	HMDA

¹ Output when recorded at time of loan close. Can be tracked as an Outcome when the change in the % is measured over a period of time.

Business Line	Indicator Name	Type	Potential Uses
	# Individuals housed	Outcome	CDFI Fund, GIIN (IRIS Indicator #PI2640)
Small Business			
	Borrower is for-profit/non-profit	Output	CRA
	\$ Annual Business Revenue	Output	CRA
	Borrower is women-owned business	Output	CDFI Fund
	Borrower is minority-owned business	Output	CDFI Fund
	Industry/NAICS code	Output	
Commercial Real Estate			
	# Square Feet developed/rehabilitated	Outcome	CDFI Fund
	\$ Value of CRE developed/rehabilitated	Outcome	GIIN (IRIS Indicator #PI5983)
Community Facilities			
	# Community facilities financed	Outcome	GIIN (IRIS Indicator #PI8007)
	# Square Feet developed/rehabilitated	Outcome	CDFI Fund, GIIN (IRIS Indicator #PI4765)
	# People served by community facilities	Outcome	
	# Square Feet new/improved education space	Outcome	GIIN (IRIS Indicator #PI7787)
	# Students enrolled in financed school	Outcome	GIIN (IRIS Indicator #PI4509 & #PI3499)
	# Healthcare facilities financed	Outcome	
	# Patients served	Outcome	GIIN (IRIS Indicator #PI4060)

HMDA = Home Mortgage Disclosure Act. See <http://www.ffiec.gov/hmda/guide.htm> for more information about HMDA reporting.

CRA = Community Reinvestment Act. See <http://www.ffiec.gov/cra/guide.htm> for more information about CRA reporting.

NCIF = National Community Investment Fund. The National Community Investment Fund invests capital in institutions, primarily banks, that increase access to responsible financial products and services in underserved communities. NCIF has developed a suite of Social Performance Metrics for mission-oriented banks. See <http://www.ncif.org/inform/social-performance-metrics> for more information about NCIF's Social Performance Metrics.

GIIN = Global Impact Investment Network. IRIS is an initiative of the Global Impact Investing Network, a nonprofit organization dedicated to increasing the scale and effectiveness of impact investing. The GIIN promotes impact measurement as an essential part of impact investing and offers IRIS as a free public good to support more transparency, credibility and accountability in impact measurement practices across the impact investment market. See <http://iris.thegiin.org/> for more information about IRIS.

Commonly REQUIRED Social Impact Indicators

Community Reinvestment Act (CRA). *These indicators are required on a transaction (loan) level basis and then aggregated.*

- Census Tract
- Loan Amount
- Loan purpose
- Loan Location
- Annual Gross Revenue of business
- Location of each home mortgage loan application, origination, or purchase outside the MSAs in which the bank has a home or branch office (or outside any MSA)²
- # Community Development Loans Originated or Purchased
- \$ Community Development Loans Originated or Purchased

Home Mortgage Disclosure Act (HMDA). *For a given loan, a bank is required to submit the following data:*

- Loan Identification Number
- Loan Amount
- Loan purpose
- Census tract
- Metropolitan Service Area (MSA) number
- County code
- State
- Race of borrower
- Ethnicity of borrower
- Sex of borrower
- Gross annual income of borrower
- Property Type
- Owner occupancy of property
- Request for Preapproval
- Date Application Received
- Date of action taken
- Type of action taken
- Type of loan
- Rate Spread
- Lien position
- HOEPA status
- Type of purchaser (if applicable)

National Community Investment Fund (NCIF). *For institutions that are investees of NCIF, these are some of the indicators that NCIF collects at the Fiscal Year End (FYE).*

- \$ Amount loans closed
- Loan type
- # FTE created/maintained
- # Clients located in rural areas
- # Clients located in urban areas

² If subject to HMDA reporting

Community Development Financial Institutions Fund (CDFI Fund)

CDFI Fund Bank Enterprise Award. *These indicators are required at the time of application for a given qualifying transaction.*

- Total Dollar Value or Amount of Transactions
- Amount Disbursed to Date
- Street Address
- City
- State
- Zip code
- Census Tract
- Date of Execution
- Date of Initial Disbursement
- Date of Final Disbursement
- Type of activity
- Impact

CDFI Fund Financial Assistance/Technical Assistance Application. *These indicators are required for loans originated in a given year.*

- Impact
 - # Jobs Created or Retained
 - # Housing Units Developed/Rehabilitated
 - # Square feet of Real Estate Developed/Rehabilitated
 - # First-Time Homeowners
 - # First-Time Account Holders
 - # First-Time Business Owners
 - # Foreclosures Prevented
- Target Market Statistics
 - % Target Market in Poverty
 - Target Market Median Family Household Income
 - % Target Market Unemployment Rate
- Customer characteristics
 - Income level (% AMI)
 - Race/Ethnicity
 - # Female-headed households
 - # Women-owned businesses

CDFI Fund New Markets Tax Credits Program. *Examples of indicators required by the NMTC program for Qualified Low-Income Community Investments (QLICs).*

- Borrower characteristics
 - Race of borrower
 - Women-owned business
 - Minority-owned business
- Census tract indicators

- Census Tract
- % Area Median Family Income
- % Families below poverty
- % High School Graduate or Higher
- % in Labor Force
- % Owner-occupied housing
- Metropolitan or non-metropolitan
- Impact
 - # Square Feet of commercial real estate developed
 - # Affordable Homes financed
 - # Low Income Persons Served (Estimate)
 - # Jobs Created / Retained (Projected)
 - # Construction Jobs Created (Projected)

CDFI Fund Community Impact Investing System (CIIS). *Required by CDFIs that receive Financial Assistance grant awards. Reported on a transaction (loan or investment) level basis.*

TRANSACTION PROFILE	INVESTEЕ/PROJECT ADDRESSES	BORROWER/INVESTEЕ PROFILE
Date Originated	Investee Street Address Line 1	NAICS
Original Loan/Investment Amount	Investee Street Address Line 2	Date Business Established
Purpose	Investee City	Entity Structure
Transaction Type	Investee State	Minority Owned or Controlled
Interest Rate	Investee Zip Code 5	Women Owned or Controlled
Interest Type	Investee Zip Code Plus 4	Low Income Owned or Controlled
Points	Investee FIPS Code	Jobs at Time of Loan/Investment
Origination Fees	Investee X Coordinates	Transaction Status
Amortization Type	Investee Y Coordinates	Principal Balance Outstanding
Equity-Like Features	Project Street Address Line 1	Loan Status
Term (in months)	Project Street Address Line 2	Days Delinquent
Date First Payment Due	Project City	Number of Times 60 Days or More Delinquent
Guarantee	Project State	Number of Times Loan Restructured
Lien Position	Project Zip Code 5	Number of Times the Loan Was Refinanced
Collateral Type	Project Zip Code Plus 4	Refinanced-Original Transaction ID
Collateral Value At Origination	Project FIPS Code	Amount Charged Off
Equity Injection Amount	Project X Coordinates	Amount Recovered
Forgivable Loan	Project Y Coordinates	Fair Value at Origination

	Fair Value at End of Reporting Period
	Annual Gross Revenue and Business Operations Reported During the Reporting Period
	Jobs at Reporting Period End

IMPACT PROFILE	PROJECTED IMPACT
Low-Income Status	Projected Permanent Jobs to be Created at Businesses Financed
Other Targeted Populations	Projected Jobs to be Created - Construction
LITP End Users	Projected Permanent Jobs to be Created at Tenant Businesses
OTP End Users	Actual Permanent Jobs Created at Businesses Financed
IA End Users	Actual Jobs Created - Construction
Credit Score	Actual Permanent Jobs at Tenant Businesses
Gender	Source of Job Estimates
Race	Source of Job Estimates - Other
Hispanic Origin	Community Facility
Female- Headed Household	Capacity of Educational Community Facility
First-Time Home Buyer	Capacity of Childcare Community Facility
Banked at Time of Intake	Capacity of Healthcare Community Facility
Annual Gross Revenue from Business Operations at Time of Loan/Investment	Capacity of Arts Center Community Facility
Total Project Cost	Capacity of Other Community Facility
Type of Jobs Reported	Square Feet of Real Estate - Total
	Square Feet of Real Estate - Manufacturing
	Square Feet of Real Estate - Office
	Square Feet of Real Estate - Retail
	Housing Units - Sale
	Housing Units - Rental
	Affordable Housing Units - Sale
	Affordable Housing Units - Rental