

# METRICS BANK

- |  |   |  |  |
|--|---|--|--|
| <ul style="list-style-type: none"> <li>• Savings account balances</li> <li>• #, % have savings account</li> <li>• #, % have checking account</li> <li>• #, % have active collections</li> <li>• #, % bankruptcy involvements</li> <li>• # of Native-owned homes</li> <li>• # of Native-home rehabilitations</li> <li>• Property value</li> <li>• # of Native-owned businesses started</li> <li>• # of Native-owned businesses expanded</li> <li>• Increase in credit scores</li> <li>• Return borrowers</li> <li>• Borrowers who are able to access outside financing</li> <li>• Purpose of loan</li> <li>• Use of public benefits</li> <li>• Use of tribal programs</li> <li>• Decreased use of predatory lending</li> <li>• Use of financial skills learned</li> <li>• # of bank accounts opened</li> <li>• \$ amount that stays in the community</li> <li>• \$ amount that borrowers spend on local businesses</li> <li>• # of businesses support services financed</li> <li>• # of loans deployed</li> <li>• \$ amount of loans deployed</li> <li>• # of living wage, permanent jobs in community</li> <li>• Miles required to get to work</li> <li>• Unemployment rate</li> </ul> | <ul style="list-style-type: none"> <li>• Local outlets within 20 miles selling healthy foods</li> <li>• Financial capability scale</li> <li>• Business owner participation in business community</li> <li>• Business certification types</li> <li>• Increased participation in community events</li> <li>• Increased pride/belonging to community</li> <li>• Business type</li> <li>• Annual business revenue</li> <li>• Annual business profit</li> <li>• #, % which business stage</li> <li>• \$ amount donated to community organizations</li> <li>• Financed business NAICS code(s)</li> <li>• #, % offer health insurance</li> <li>• #, % offer vision and/or dental</li> <li>• #, % offer paid leave</li> <li>• #, % offer parental leave</li> <li>• #, % offer retirement/401K</li> <li>• # of people sitting on boards</li> <li>• # of community-based organizations</li> <li>• # of Natives living in community</li> <li>• # of Native families in community</li> <li>• # of youth that gain financial skills</li> <li>• # of hours youth participated in small businesses</li> <li>• Age of business-owner of business start-up</li> <li>• Age of business</li> </ul> | <ul style="list-style-type: none"> <li>• # of consumer/personal loans disbursed</li> <li>• \$ amount of consumer/personal loans disbursed</li> <li>• Number of loans reported to Credit Bureau</li> <li>• # of microloans disbursed</li> <li>• \$ amount of microloans disbursed</li> <li>• # of unduplicated participants receiving one-on-one TA</li> <li>• # of businesses assisted</li> <li>• # of business loans</li> <li>• \$ amount of business loans</li> <li>• #, % business loans &gt;\$50,001</li> <li>• #, % business loans &lt;\$50,000</li> <li>• Types of products/services</li> <li>• Jobs at loan closing</li> <li>• Jobs at end of FY</li> <li>• Change in owner income</li> <li>• # of housing units built under green standard</li> <li>• # of square feet commercial space built under green standard</li> <li>• # of loans to natural resource-based project</li> <li>• \$ amount of loans to natural resource-based projects</li> <li>• # of acres land conserved</li> <li>• # of gallons of water diverted from waste stream</li> <li>• # of loans that increase access to healthy foods in food desert</li> <li>• # of loans that increase access to healthy foods (non-food desert)</li> </ul> | <ul style="list-style-type: none"> <li>• # of childcare slots at project completion</li> <li>• Attendance rates</li> <li>• Graduation rates (for high school)</li> <li>• \$ total assets</li> <li>• \$, % total net assets</li> <li>• % delinquencies</li> <li>• \$, % total debt</li> <li>• \$, % earned revenue</li> <li>• Use of financing resources</li> <li>• Tribal affiliation</li> <li>• Tribal Enrollment</li> <li>• File personal taxes</li> <li>• File business taxes</li> <li>• #, % use low-cost service</li> <li>• Physical condition of home</li> <li>• Credit history satisfaction</li> <li>• \$ collateral</li> <li>• Collateral types</li> <li>• Interest in new business</li> <li>• Business plan comfort</li> <li>• Marital status</li> <li>• #, % who own a home</li> <li>• #, % who rent</li> <li>• Housing situation</li> <li>• Land status of home</li> <li>• #, % head of household</li> <li>• Employment status</li> <li>• Education achieved</li> <li>• # in household</li> <li>• # youth in household</li> <li>• Gender</li> <li>• # low-income clients based on 100% of HHS poverty guidelines</li> <li>• # low-income clients based on 150% of HHWS poverty guidelines</li> <li>• # low-income clients based on HUD guidelines</li> <li>• Change in poverty status</li> <li>• #, % not operating a business</li> </ul> |
|--|---|--|--|

<ul style="list-style-type: none"> <li>• Jobs created/retained by borrower business</li> <li>• # total FTE</li> <li>• #, % full-time employees</li> <li>• #, % part-time employees</li> <li>• #, % seasonal employees</li> <li>• # paid employees</li> <li>• # paid contractors</li> <li>• #, % full-time businesses</li> <li>• #, % part-time businesses</li> <li>• #, % seasonal businesses</li> <li>• Hourly wages of employees</li> <li>• Hourly wages of contractors</li> <li>• Business savings amount</li> <li>• #, % of business owners who receive public assistance</li> <li>• # of unique individuals who worked on formal business plan</li> <li>• # of loans for equipment purchase or rental</li> <li>• # received down payment assistance</li> <li>• # received closing cost assistance</li> <li>• # of housing units with other services provided</li> <li>• # of individuals receiving financial counseling</li> <li>• #, % homes have substandard conditions</li> <li>• # of unique individuals who completed a formal business plan</li> <li>• # of businesses in community</li> <li>• Business technology use</li> </ul>	<ul style="list-style-type: none"> <li>• # years of client engagement</li> <li>• # of projects that promote youth to elder exchange</li> <li>• # of projects that promote the use of language</li> <li>• #, % of housing loan types</li> <li>• # of affordable mortgage/home improvement loans</li> <li>• \$ amount of affordable/home improvement loans</li> <li>• # of primary residence purchase loans</li> <li>• \$ amount of primary residence purchase loans</li> <li>• # of affordable housing loans to individuals</li> <li>• \$ amount of affordable housing loans to individuals</li> <li>• # of affordable housing loans to organizations</li> <li>• \$ amount of affordable housing loans to organizations</li> <li>• # of clients receiving housing counseling</li> <li>• # of affordable housing loans to developers</li> <li>• \$ amount of affordable housing loans to developers</li> <li>• # of affordable housing units preserved</li> <li>• # of affordable housing units created</li> <li>• \$ amount of household savings</li> </ul>	<ul style="list-style-type: none"> <li>• \$ amount of loans that increase access to healthy foods in a food desert</li> <li>• \$ amount of loans that increase access to health foods (non-food desert)</li> <li>• New SF or healthy retail food space in a food desert</li> <li>• SF of food healthy retail space increased or preserved</li> <li>• # healthy food borrowers who provide education/marketing promoting healthy food consumption</li> <li>• Low- or moderate-income household</li> <li>• People of color</li> <li>• Women</li> <li>• Children and youth</li> <li>• Rural loans</li> <li>• Veterans</li> <li>• Disabled people</li> <li>• LGBTQ</li> <li>• # of dependents</li> <li>• Immigrants &amp; refugees</li> <li>• Homeless people</li> <li>• Date of birth</li> <li>• Marital status</li> <li>• Income sources (types and amounts)</li> <li>• Expenses (types and amounts)</li> <li>• Areas serviced (rural, urban, statewide, multistate, etc.)</li> <li>• # of student seats at loan closing</li> <li>• # of student seats at project closing</li> <li>• # of childcare slots at loan closing</li> </ul>	<ul style="list-style-type: none"> <li>• #, % operating a business less than a year</li> <li>• #, % operating a business more than one year</li> <li>• #, % participating in training</li> <li>• #, % training completion rate</li> <li>• #, % participating in TA</li> <li>• # of IDA accounts</li> <li>• \$ amount contributed by individuals to IDA account</li> <li>• \$ amount matched by IDA program</li> <li>• # credit-related TA</li> <li>• #, % with household budget/spending plan</li> <li>• # of unduplicated patients served</li> <li>• # of loans for new or expanded health care projects</li> <li>• \$ amount of loans for new or expanded health care projects</li> <li>• # of loans for preserved health care projects</li> <li>• \$ amount of loans for preserved health care projects</li> <li>• Square feet of health care facilities increased</li> <li>• Square feet of health care facilities preserved</li> <li>• Income from regular employment</li> <li>• Income from self-employment</li> </ul>
--	--	--	--