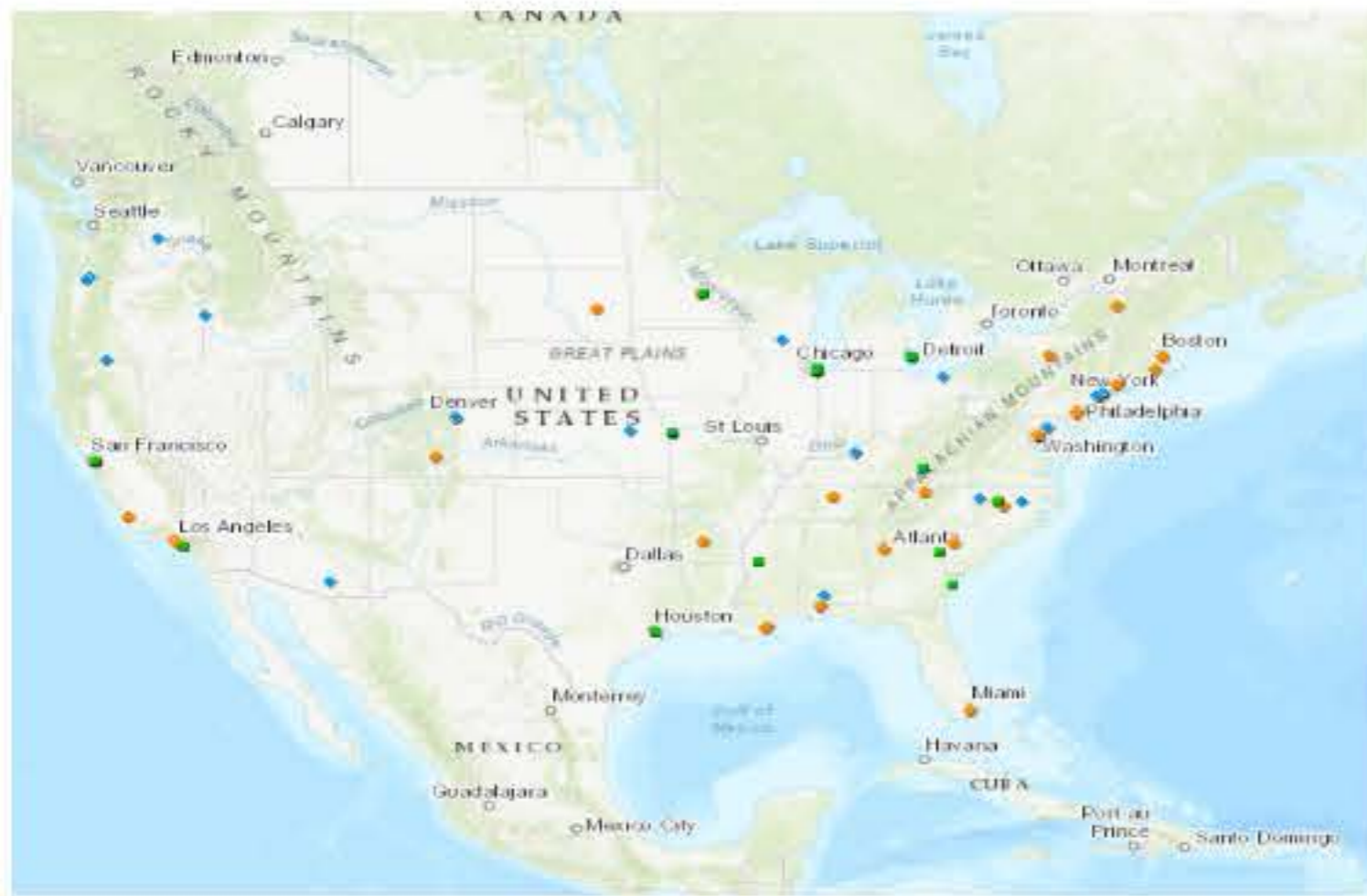
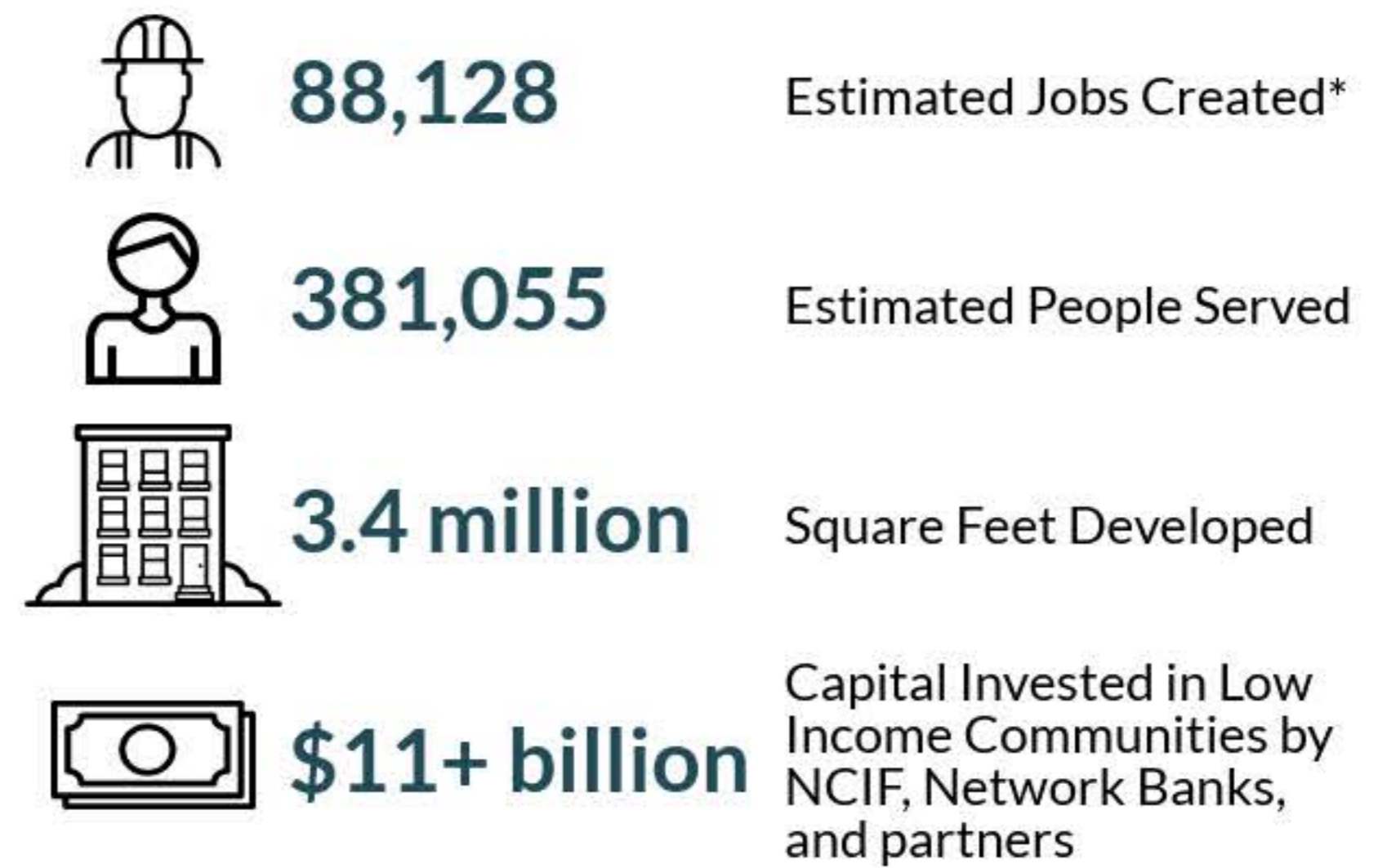


20+ year cumulative track record of funding local partners and creating national changes through equity investing, direct lending, and research and impact measurement.

National Network



Local Change



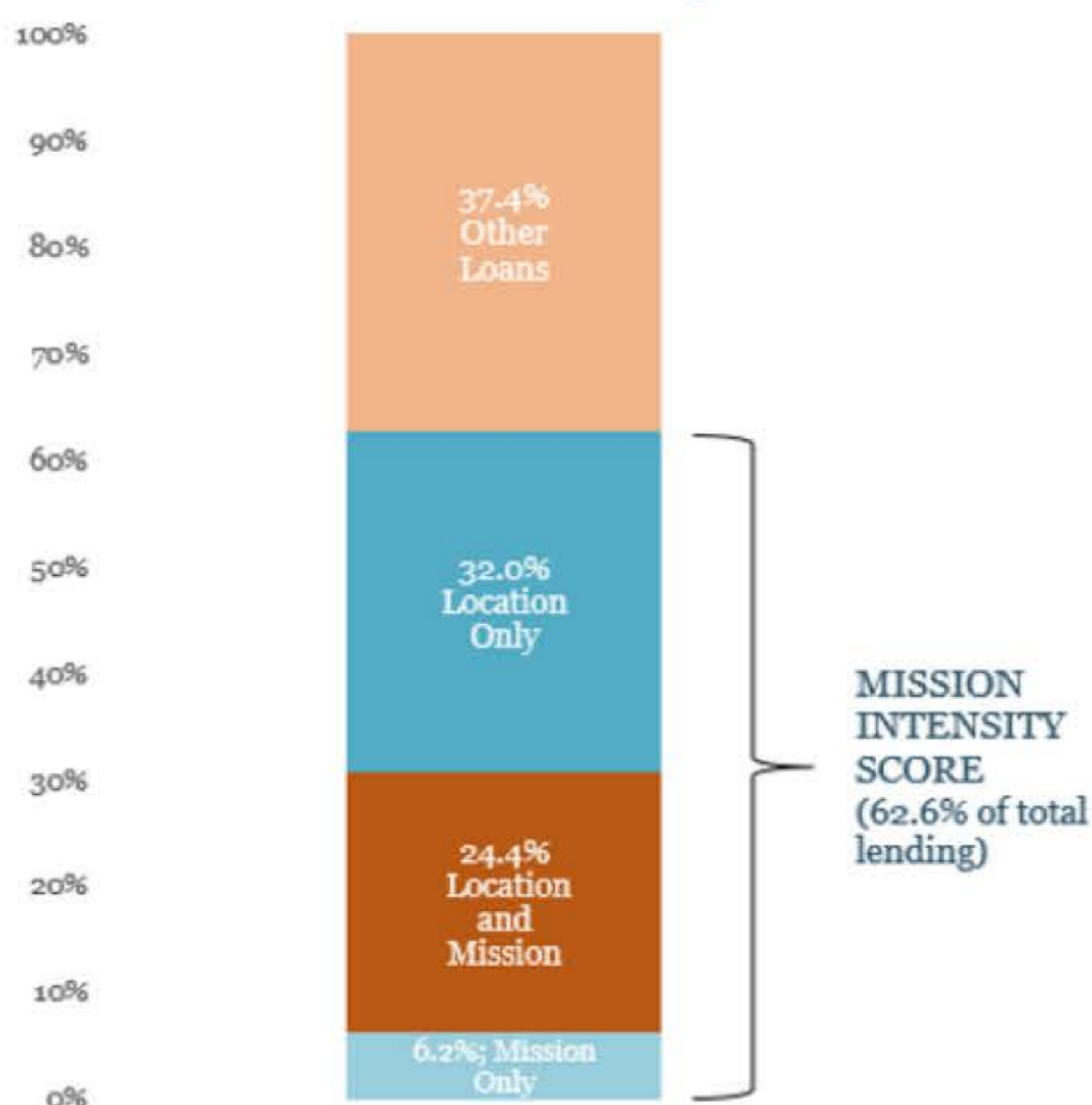
- 43 Mission-oriented financial institutions (MOFIs) received debt and/or equity
- 21 MOFIs partnered with NCIF on a New Market Tax Credit transaction
- 72 MOFIs leveraged our Social Performance Metrics to "tell the story" of their institutions

We invest capital in institutions, primarily mission-oriented banks, that increase access to responsible financial products and services in underserved communities in order to enhance quality of life and promote long-term economic growth.

BankIMPACT MAPS

an NCIF resource

Mission Intensity



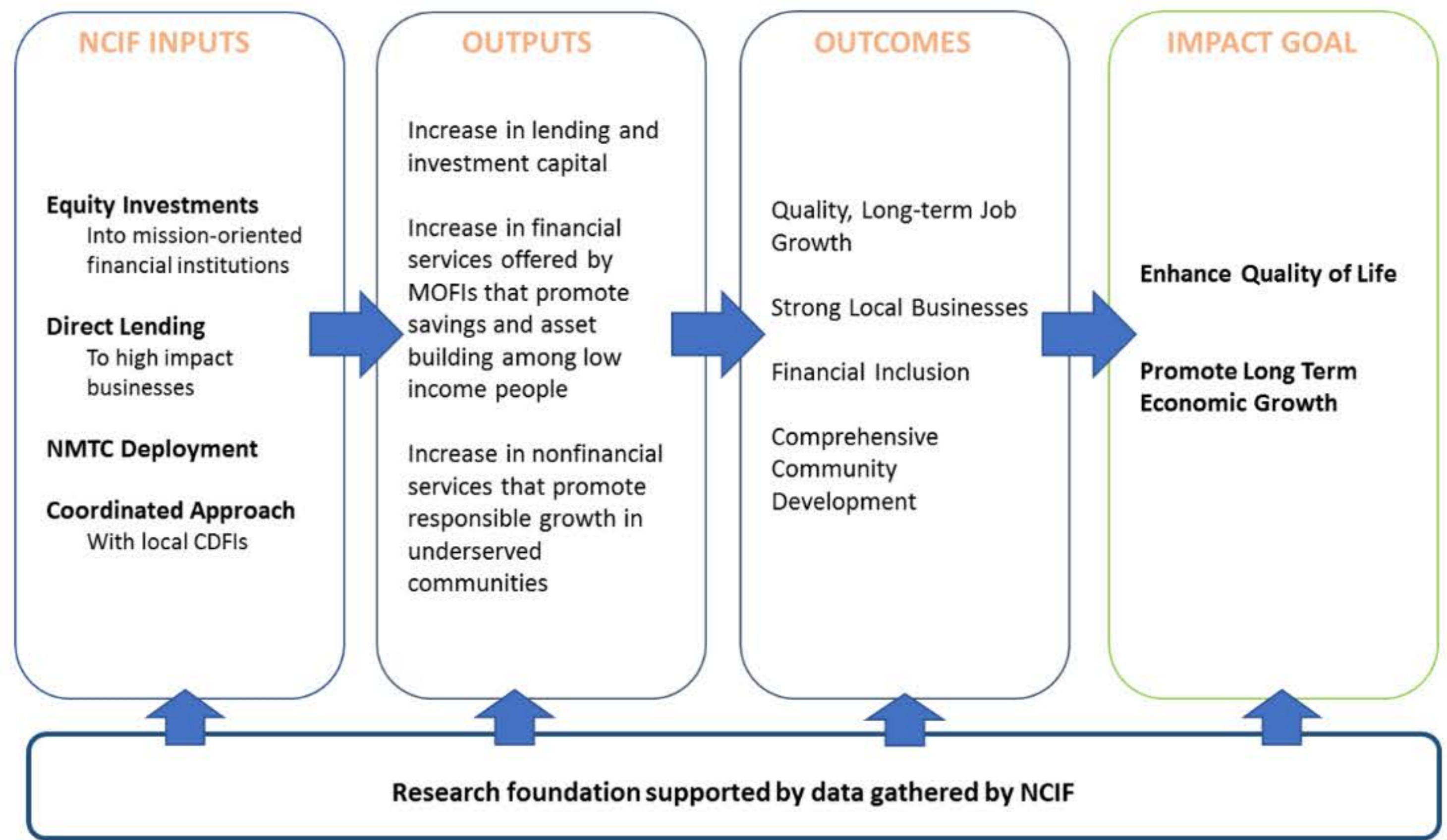
BankImpact is a suite of tools, including an online database, proprietary Social Performance Metrics, and a mapping tool, that leverages public and privately-reported data to quantify the impact that banks have on their local communities. These tools enable impact investors, financial institutions, and community developers to effectively deploy more capital into low income communities,

Mission Intensity measures the proportion of a bank's loan portfolio that is located in low income communities and/or is aligned with the bank's mission. It is calculated using privately-reported loan portfolio data. In 2015, reporting Network Banks had a collective Mission Intensity Score of 63%.

Includes: 1) direct FTE jobs created through NMTC investments; and 2) estimated jobs created from NCIF investments into MOFIs. Estimated jobs created from MOFI investments was calculated using privately reported BankImpact Survey data. To estimate the total projected jobs created, total annual loan originations from each NCIF investee from 1998 to 2015 were aggregated and divided by \$93,000 (the average cost of a job created from the 2009 Estimate of Job Creation from the American Recovery and Reinvestment Act of 2009 from the White House Council of Economic Advisor)

NCIF Theory of Change

NCIF has developed a thoughtful approach for using scarce resources to create sustainable impact in low income communities



Turning Data into Action

The BankImpact suite of tools makes available actionable data that meets the needs of impact investors and other industry stakeholders

	PLACE-BASED OUTCOMES	PEOPLE-BASED OUTCOMES	ENVIRONMENTAL OUTCOMES	FINANCIAL PERFORMANCE
	<i>Capture how banks meet the needs of the communities in which they are located</i>	<i>Capture how banks meet the needs of their customers through products, services, staffing, and governance</i>	<i>Capture banks' growing emphasis on environmental and sustainable factors</i>	<i>Capture the financial performance of banks</i>
INVESTORS Capital investors Fundors Grantors Depositors	Identify and learn about local banks that are anchors in LMI communities Place CRA deposits in banks located in their area	Support banks that meet programmatic goals such as supporting small business or improvements in education Identify and support banks that have strong employee engagement and diverse boards and management	Invest in and support banks that are involved in energy, conservation and other environmentally beneficial projects	Evaluate financial performance, dividend, and exit strategies Identify and place deposits in profitable institutions
BANK LEADERSHIP	Benchmark the bank's mission performance compared to peers at a point in time or as a time series analysis Report to investors, funders, and the local community	Capture mission-related activities that fall outside of low- and moderate-income areas Ensure that scale is achieved by going beyond the service area in serving previously underserved groups	Enhance awareness of the need for environmental focus, conservation and regenerative capitalism	Benchmark the bank's performance in comparison to peer groups — CDFI, MDI, and customized peer groups in the local markets
REGULATORS/ PUBLIC POLICY PRACTITIONERS Regulators Congressional Representatives Other practitioners	Understand the broad impacts of the sector in local markets Legislate to protect, strengthen, and grow mission-oriented banks	Support banks that are investing energies in achieving mission-scale even if it is not strictly in LMI census tracts	Contribute to the discussion around conservation for the long-term goals of the real economy	Understand the operating differences between community banks and community development banks

Note: Data is available to the extent it is reported by banks or in publicly-available sources.