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**

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

**Local Change**

- 88,128 Estimated Jobs Created*
- 381,055 Estimated People Served
- 3.4 million Square Feet Developed
- $11+ billion Capital Invested in Low Income Communities by NCIF, Network Banks, and partners

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.

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**Mission Intensity**

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%.

- 37.4% Other Loans
- 32.6% Location Only
- 24.8% Location and Mission
- 3.27% Mission Only

*Includes: 1) direct FTE jobs created through NHTC 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 origination from each NCIF Investor 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.