










## The Impact We Make – Investments

<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>BROADWAY FINANCIAL CORPORATION</p> <p>Common Stock</p> <p>APRIL 2006</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>BROADWAY FINANCIAL CORPORATION</p> <p>Common Stock</p> <p>OCTOBER 2014</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CARVER BANCORP, INC.</p> <p>Common Stock</p> <p>DECEMBER 2000</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CARVER BANCORP, INC.</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CARVER BANCORP, INC.</p> <p>Common Stock</p> <p>JUNE 2011</p>
<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CF BANC CORPORATION</p> <p>Common Stock</p> <p>NOVEMBER 1998</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CF BANC CORPORATION</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CITIZENS BANCSHARES CORPORATION</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CITY NATIONAL BANCSHARES CORPORATION</p> <p>Preferred Stock</p> <p>AUGUST 2005</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CITY NATIONAL BANCSHARES CORPORATION</p> <p>Preferred Stock</p> <p>JANUARY 2010</p>
<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CONTINENTAL NATIONAL BANK</p> <p>Preferred Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>COMMUNITY BANK OF THE BAY</p> <p>Common Stock</p> <p>MARCH 2017</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>CSB&amp;T BANCORP, INC.</p> <p>Common Stock</p> <p>OCTOBER 1999</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>FIRST AMERICAN INTERNATIONAL CORP.</p> <p>Common Stock</p> <p>NOVEMBER 2005</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>HARBOR BANKSHARES, INC.</p> <p>Common Stock</p> <p>JANUARY 2010</p>
<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>IBW FINANCIAL CORP.</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>IBW FINANCIAL CORP.</p> <p>Preferred Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>LIBERTY BANK AND TRUST COMPANY</p> <p>Preferred Stock</p> <p>DECEMBER 2002</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>LIBERTY FINANCIAL SERVICES, INC.</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>LOUISVILLE DEVELOPMENT BANCORP, INC.</p> <p>Common Stock</p> <p>JANUARY 2010</p>
<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>NOAH BANK</p> <p>Common Stock and Subordinated Debt</p> <p>MAY 2015</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>ONEUNITED BANK</p> <p>Convertible Preferred Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>SCCB FINANCIAL CORP.</p> <p>Common Stock</p> <p>DECEMBER 2001</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>SCCB FINANCIAL CORP.</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>SOUTHERN BANCORP, INC.</p> <p>Common Stock</p> <p>DECEMBER 1998</p>
<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>SOUTHERN BANCORP, INC.</p> <p>Common Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>UNITED BANCSHARES, INC.</p> <p>Preferred Stock</p> <p>JANUARY 2010</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>BROADWAY FINANCIAL CORPORATION</p> <p>Common Stock</p> <p>AUGUST 2013</p>	<p>NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND</p> <p>LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup></p> <p>investment in</p> <p>UNITED BANCORPORATION OF ALABAMA</p> <p>Common Stock</p> <p>MARCH 2016</p>	

## The Impact We Make – NMTC/Lending

<p><b>\$43,955,269</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>RUTGERS UNIVERSITY BUSINESS SCHOOL</b>  NEWARK, NJ  NCIF acted as CDE providing \$38,000,000 in tax credits  JULY 2007</p>	<p><b>\$10,797,088</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>HOOPER DETOXIFICATION AND STABILIZATION RECOVERY CENTER</b>  PORTLAND, OR  NCIF acted as CDE providing \$6,586,461 in tax credits  APRIL 2009</p>	<p><b>\$31,662,418</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>MUSEUM OF CONTEMPORARY ART, CLEVELAND</b>  CLEVELAND, OH  NCIF acted as CDE providing \$14,800,000 in tax credits  DECEMBER 2010</p>	<p><b>\$38,301,100</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>UNIVERSITY OF PIKEVILLE-KENTUCKY COLLEGE OF OSTEOPATHIC MEDICINE</b>  PIKEVILLE, KY  NCIF acted as CDE providing \$10,000,000 in tax credits  JUNE 2011</p>	<p><b>\$16,463,590</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>39 RAINBOW RETAIL CENTER</b>  KANSAS CITY, KS  NCIF acted as CDE providing \$8,250,000 in tax credits  JULY 2011</p>
<p><b>\$49,598,186</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>CARDINAL TOWNE</b>  LOUISVILLE, KY  NCIF acted as CDE providing \$9,000,000 in tax credits  NOVEMBER 2011</p>	<p><b>\$37,786,712</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>4469 BROADWAY</b>  NEW YORK, NY  NCIF acted as CDE providing \$10,000,000 in tax credits  JANUARY 2012</p>	<p><b>\$47,058,582</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>GATEWAY MARKETPLACE</b>  DETROIT, MI  NCIF acted as CDE providing \$7,000,000 in tax credits  SEPTEMBER 2012</p>	<p><b>\$64,172,270</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>HALSEY STREET TEACHERS VILLAGE</b>  NEWARK, NJ  NCIF acted as CDE providing \$10,000,000 in tax credits  SEPTEMBER 2012</p>	<p><b>\$17,125,430</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>CLARK COUNTY FAMILY YMCA</b>  VANCOUVER, WA  NCIF acted as CDE providing \$8,000,000 in tax credits  OCTOBER 2012</p>
<p><b>\$16,019,764</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>ERIE ELEMENTARY CHARTER SCHOOL</b>  CHICAGO, IL  NCIF acted as CDE providing \$6,383,539 in tax credits  OCTOBER 2012</p>	<p><b>\$49,181,127</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>HARLEM RBI/DREAM CHARTER SCHOOL</b>  HARLEM, NY  NCIF acted as CDE providing \$7,000,000 in tax credits  SEPTEMBER 2013</p>	<p><b>\$21,656,143</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>MILE HIGH UNITED WAY</b>  DENVER, CO  NCIF acted as CDE providing \$5,000,000 in tax credits  DECEMBER 2013</p>	<p><b>\$35,020,316</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>GRISWOLD LOFTS</b>  DETROIT, MI  NCIF acted as CDE providing \$7,000,000 in tax credits  MARCH 2014</p>	<p><b>\$26,122,508</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>UCAN CITY CAMPUS</b>  CHICAGO, IL  NCIF acted as CDE providing \$7,000,000 in tax credits  APRIL 2014</p>
<p><b>\$44,229,254</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>ASTAREAL TECHNOLOGIES, INC.</b>  LAKE MOSES, WA  NCIF acted as CDE providing \$7,000,000 in tax credits  SEPTEMBER 2014</p>	<p><b>\$6,549,890</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>BOYS AND GIRLS CLUB OF NEWARK</b>  NEWARK, NJ  NCIF acted as CDE providing \$6,600,000 in tax credits  NOVEMBER 2014</p>	<p><b>\$64,992,298</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>1812 ASHLAND DEVELOPMENT</b>  BALTIMORE, MD  NCIF acted as CDE providing \$7,000,000 in tax credits  DECEMBER 2014</p>	<p><b>\$21,224,622</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>FRY FOODS, INC.</b>  ONTARIO, OR  NCIF acted as CDE providing \$4,000,000 in tax credits  MARCH 2015</p>	<p><b>\$83,451,893</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>REVOLUTION MILLS</b>  GREENSBORO, NC  NCIF acted as CDE providing \$4,000,000 in tax credits  JUNE 2015</p>
<p><b>\$16,211,958</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>XS TENNIS</b>  CHICAGO, IL  NCIF acted as CDE providing \$7,000,000 in tax credits  JULY 2015</p>	<p><b>\$14,367,337</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>FOOD BAZAAR</b>  BRONX, NY  NCIF acted as CDE providing \$6,000,000 in tax credits  JULY 2015</p>	<p><b>\$5,136,699</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>111TH STREET RETAIL GATEWAY</b>  CHICAGO, IL  NCIF acted as CDE providing \$4,500,000 in tax credits  APRIL 2017</p>	<p><b>\$21,250,000</b></p> <p>3-WAY PARTNERSHIP      for financing of  <b>DOWNTOWN ROCKY MOUNT</b>  ROCKY MOUNT, NC  NCIF acted as CDE providing \$3,000,000 in tax credits  MAY 2017</p>	<p><b>\$3,075,000</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>MSA ANNEX</b>  TUCSON, AZ  NCIF acted as CDE providing \$1,500,000 in tax credits  APRIL 2017</p>
<p><b>\$18,069,258</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>KANSAS STATE UNIVERSITY PARK</b>  MANHATTAN, KS  NCIF acted as CDE providing \$5,000,000 in tax credits  JULY 2017</p>	<p><b>\$5,900,000</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>MONROE COUNTY HOSPITAL</b>  MONROEVILLE, AL  NCIF acted as CDE providing \$5,900,000 in tax credits  MAY 2017</p>	<p><b>\$6,943,244</b></p> <p>3-WAY PARTNERSHIP        for financing of  <b>REACH</b>  KLAMATH FALLS, OR  NCIF acted as CDE providing \$6,750,000 in tax credits  AUGUST 2017</p>	<p><b>\$17,749,194</b></p> <p>3-WAY PARTNERSHIP       for financing of  <b>GARVER FEED MILL</b>  MADISON, WI  NCIF acted as CDE providing \$6,000,000 in tax credits  DECEMBER 2017</p>	

## The Impact We Make – Research: Recent Impact Dashboards

<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT
<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2013 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2014 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2014 REPORT
<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2014 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2015 REPORT	<b>BankImpact Dashboard</b>  <i>prepared a comprehensive Social Impact Analysis for</i>  2015 REPORT		