















FACT SHEET

About NCIF

NCIF is a nonprofit private equity fund focusing on investment, lending and research for mission-oriented financial institutions. Since inception, NCIF has invested more than \$33.6 million into 45 MOFIs and deployed \$316.8 million in New Markets Tax Credit (NMTC) transactions in low- and moderate-income communities. To date, NCIF has also lent \$16.3 million across 13 projects.

Through our products and services, NCIF seeks to increase access to capital for underserved communities in rural and urban areas across the United States to generate financial and social returns. With a 25-year track record of investment in and lending with mission-oriented financial institutions, NCIF pioneered the development of **Social Performance Metrics**, a proprietary research and metrics platform that quantifies and measures social impact in the communities banks serve.

NCIF CURRENT AND FUTURE LINES OF BUSINESS			
	Investment*	Lending	NMTC
Benefits of Partnership with NCIF	Raise capital for organic or strategic growth	Access to NMTC Projects to increase lending for CDFIs	Financing for CDFI Bank Customers
	Increase of lending limits	Access to co-lending/loan participation platform	Participate in NMTC project financing
		Enhance competitiveness of lending programs	Build NMTC track record
NCIF Product Offerings	Common stock	NMTC project loans	NMTC allocation
	Preferred stock	Co-lending in CRE loans	Loans to NMTC projects
	Subordinated debt and other hybrid instruments	Co-lending on government guaranteed loans	Knowledge sharing/deal structuring
Select NCIF Transactions	\$1,000,000	\$87,000,000	\$7,423,915
	 LEVERAGING CAPITAL FOR CHANGE™ investment in  Common Stock APRIL 2021	CO-FUNDING PARTNERSHIP   for financing of COASTAL GROWERS LLC ATMORE, AL NCIF provided \$2,000,000 loan participation MAY 2021	3-WAY PARTNERSHIP   HOPE KENTUCKY for financing of KNOTT COUNTY TRANSIT HINDMAN, KY NCIF provided \$2,000,000 loan participation DECEMBER 2020
	\$2,000,000	\$17,001,288	\$5,000,000
	 LEVERAGING CAPITAL FOR CHANGE™ investment in  Subordinated Debt SEPTEMBER 2020	3-WAY PARTNERSHIP    for financing of RIVER VALLEY COOP EASTHAMPTON, MA NCIF acted as CDE providing \$5,000,000 in tax credits and \$1,500,000 in debt JANUARY 2020	3-WAY PARTNERSHIP    for financing of URBAN LEAGUE HOUSING INITIATIVE MADISON, WI NCIF acted as CDE providing \$5,000,000 in tax credits NOVEMBER 2020

*Typical investments range between \$1-\$5 million



BankIMPACT MAPS

BankIMPACT INVESTS

BankIMPACT LENDS

NCIF.ORG

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