

National Community Investment Fund (NCIF)

NCIF, non profit private equity fund set up to increase financial products and services in LMI areas. Invests in and lends with Network Banks. Three lines of businesses:

- **Investing** – equity and deposit investments. NCIF has invested in 55 institutions since inception and has current investments in 18 banks of which 15 are CDFI/MDI Banks.
- Evaluating a new investment fund (target - \$50 million) to facilitate organic and acquisitive growth, refinance CDCI and provide subordinate debt into highest performing banks. May make strategic fintech investments.
- Minority CDE training contract for NMTC and Collaboratives too increase lending to African American small businesses.
- **NMTC and Lending** – channeling funds into LMI communities through NMTC (\$206 million of allocations); building a Small Business Lending Fund and will make Leveraged Loans to support NMTC deals
- Evaluating partnership with SBA7a lender to increase competitiveness of Network Banks
- **Research and Insights:** BankImpact.org, social performance metrics to convert data into action for CEOs, investors, regulators and communities. Annual conference to convene stakeholders to strengthen and build asset class of mission-oriented financial institutions,

