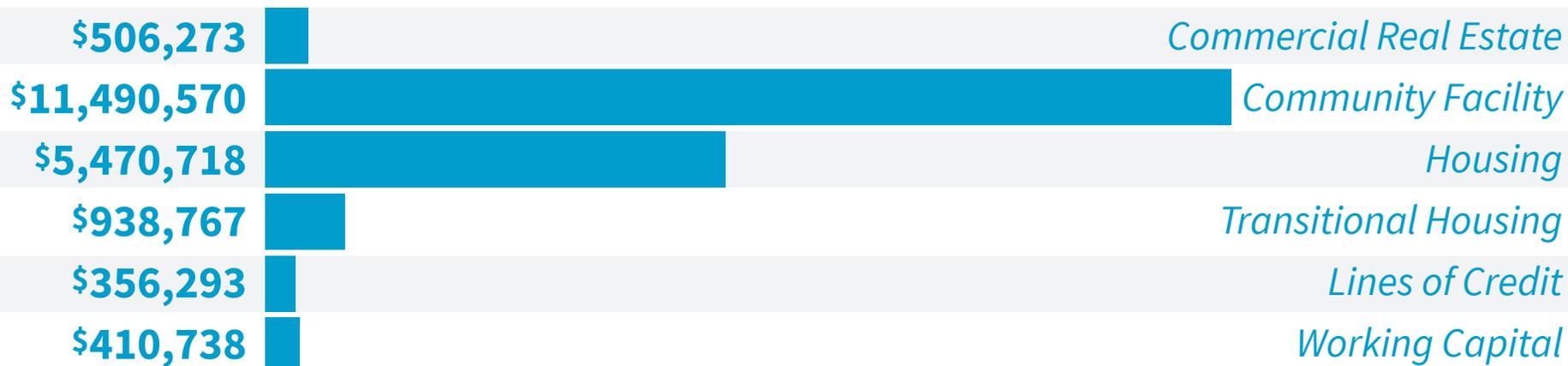


FCI's 2016 Loan Portfolio and Investment Outcomes

2016 Loan Portfolio

Here's the breakdown of FCI's \$19.2 million outstanding loan portfolio balance by loan type
Except for one, all 75 loans in the portfolio went to organizations who serve low- to moderate-income clients.

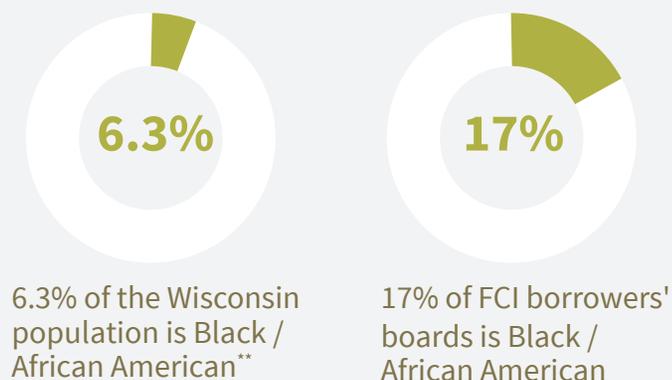


In 2017, we sent our borrowers a survey to learn more about their organizations, their clients served by FCI loans, and the difference these loans have made. Here's what we learned*:



Diversity of FCI Borrowers' Boards

Blacks were disproportionately represented on FCI borrowers' boards



- 76.6% White
- 14.6% Black / African American
- 3.8% Hispanic / Latino
- 1.0% Multiracial
- 2.3% Asian
- 1.5% Alaska Native or American Indian
- 0.3% Other Race / Ethnicity

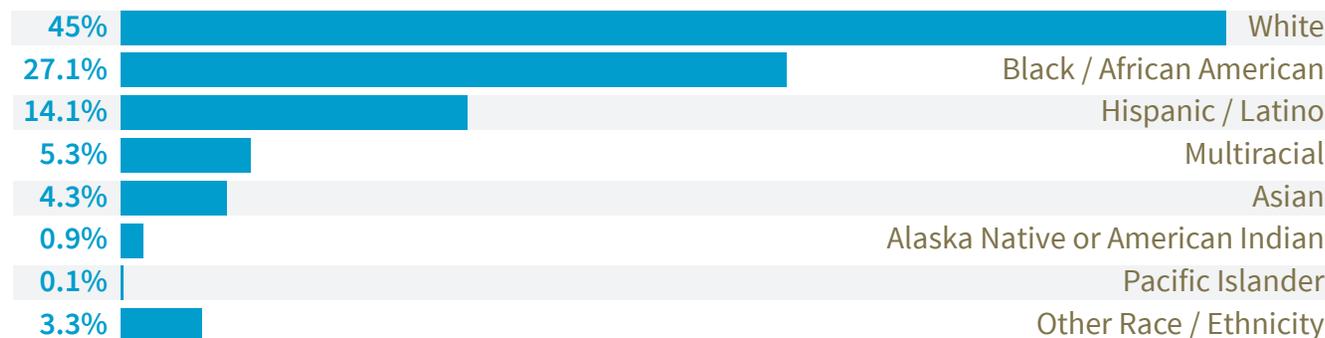


Most of FCI borrowers' board members are male

- 51.0% Male
- 47.3% Female
- 0.0% Non-binary third gender
- 2.1% Prefer not to identify

Diversity of Clients Served by FCI Borrowers

Most clients served are people of color



Most clients served are women

- 51.8% Female
- 44.9% Male
- 0.1% Non-binary third gender
- 3.2% Prefer not to identify

*Note: Data from this section is taken from FCI's 2017 borrower survey, which reflects data from 2016. The survey response rate for this section of the survey was 79%.

**Source: U.S. Census Bureau, American Community Survey, one-year estimates 2016.

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_1YR_B03003&prodType=table

Investment Outcomes: Housing*



FCI's 2016 loan portfolio financed **259** housing units

238 affordable rental units **12** rental units **8** affordable for-sale units **1** for-sale unit

FCI's 2016 loan portfolio financed units that housed some of the poorest and most vulnerable residents**:



135 units
that house
women-led households



83 units
that house
children



85 units
that house people in
counseling or other
support services



38 units
that house
older adults



8 units
that house
immigrant-led
households

*Note: Data from this section is taken from FCI's 2017 borrower survey, which reflects data from 2016. The survey response rate for the housing portion of the survey was 82%.

**These categories are not mutually exclusive (e.g., a household in a unit may be a woman-led house and house children).

Investment Outcomes: Jobs*



FCI's 2016 loan portofolio financed projects that created **345 jobs**



There were some good quality jobs created, but we can do better.



*Note: Data from this section is taken from FCI's 2017 borrower survey, which reflects data from 2016. The survey response rate for this section was 84%. It should also be noted that the reason the percentage of part-time employees receiving paid holiday and vacation and paid sick leave is high is because one employer that employs a relatively larger number of employees offers these benefits. Absent that employer, a significantly higher number of full-time jobs provide these benefits as compared to part-time jobs.