

# The Community Investment Note<sup>®</sup>

A fixed income security that finances solutions to inequality and climate change in communities around the world.



**Consistent  
fixed income\***



**Measurable social and  
environmental returns**



**Low  
minimums**



**100% repayment of principal  
and interest since 1995\***

## ABOUT US

Calvert Impact Capital is a nonprofit investment firm helping individuals, institutions, and financial professionals invest in solutions that people and our planet need.

Our Community Investment Note<sup>®</sup> has a 30 year history of providing positive social and environmental impact and financial returns on more than \$3 billion of investor capital.\*

## INVESTMENT STATS

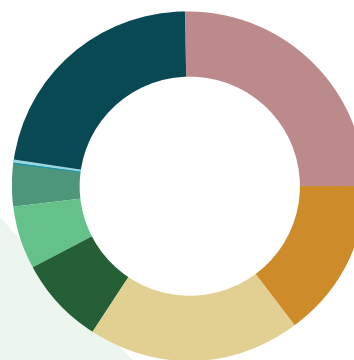
- Current number of investors: **7,479**
- Lifetime number of investors: **20,000+**
- Current Note balance: **\$612 mil**
- Total amount invested: **Over \$3 bil**
- Investor repayment rate: **100%\***

## PORTFOLIO DIVERSIFICATION

Community Investment Note<sup>®</sup> proceeds are invested in support of mission-driven organizations that advance social, economic, and environmental justice. We invest across nine impact sectors based on the needs and opportunities in communities, as well as investor interest. Rigorous credit and impact risk management has contributed to a less than 1% loss rate in this portfolio since 1995.

See our [Portfolio List](#) for impact stories and photos.

### IMPACT SECTORS



<b>25.3%</b>	Small Business
<b>22.5%</b>	Renewable Energy
<b>19.7%</b>	Microfinance
<b>14.7%</b>	Affordable Housing
<b>8.0%</b>	Community Development
<b>5.9%</b>	Sustainable Agriculture
<b>3.7%</b>	Environmental Sustainability
<b>0.1%</b>	Health
<b>0.1%</b>	Education

### GEOGRAPHIC IMPACT

**55% Domestic**

**45% International**

As of Q4 2025

Calvert Impact Capital, Inc., a 501(c)(3) nonprofit and a subsidiary of Calvert Impact, Inc., offers the Community Investment Note<sup>®</sup>. The Community Investment Note<sup>®</sup> is subject to certain risks, is not a mutual fund, and is not FDIC or SIPC insured. Past performance is no guarantee of future results. This is not an offer or solicitation to buy our securities, the offering is made solely by the applicable prospectus (including any applicable prospectus supplement and pricing supplement), and any decision to invest should only be made after reading these documents which detail the terms, conditions, and risks the Community Investment Note<sup>®</sup> is subject to, including risk of possible loss of the amount invested. Payment is dependent on Calvert Impact Capital's financial condition at the time payment is due. The Community Investment Note<sup>®</sup> is not registered with the SEC, is only offered and sold in states where authorized, and may be subject to specific state eligibility requirements.

## WHY DO INDIVIDUALS AND ORGANIZATIONS INVEST WITH US?



Drive Environmental Sustainability



Increase Renewable Energy



Advance Racial Justice



Support Affordable Housing

Select metrics from our [2025 Investor Survey](#)

## WE DELIVER DEEP COMMUNITY IMPACT

SELECT METRICS FROM OUR [2025 IMPACT REPORT](#):

**198 mil**

end clients served

**52%**

of end clients are women

**69%**

of end clients in the US are people of color

**7.8 mil**

metric tons CO2 reduced

**1.4 mil**

jobs created or retained

**14,709**

affordable homes created or preserved

**22.5 mil**

people with improved access to clean energy

**8.8 mil**

small businesses financed

## HOW DO WE MANAGE RISK?

Calvert Impact Capital's team of investment professionals employs rigorous due diligence and monitoring practices to manage our portfolio. Over our 30 year history, over 99% of the underlying portfolio loans have been repaid, and no investor has ever lost principal or interest.\* The Community Investment Notes are supported by the Issuer's net assets, subordinated loans, loan guarantees, and grants that are subordinate to the Notes.

## HOW TO INVEST

### BROKERAGE ACCOUNT

**\$1,000 MINIMUM**

Notes can be purchased in brokerage accounts by calling your fixed income desk with the CUSIPs that accompany each offering.

The latest offerings are available at [calvertimpact.org/brokerage](https://calvertimpact.org/brokerage).

### DIRECT

**\$20 MINIMUM**

Notes can be purchased in minutes online, or by sending a check or wire along with our application form at: [calvertimpact.org/CINote](https://calvertimpact.org/CINote).



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\* Past performance is no guarantee of future results. The Notes are unsecured general obligations of Calvert Impact Capital.