

Investment-Grade Rated Opportunity to Invest in Underestimated U.S. Communities

Capital Impact Investment Notes provide a unique opportunity for individuals and organizations to invest in our nationwide efforts to create impact with underestimated communities. We are one of a select few mission-focused financial institutions to receive investment-grade ratings from both S&P Global and Fitch Ratings and an opinion from S&P Global Ratings on alignment with Social Bond Principles.



Capital Impact Investment Notes Highlights

Total Offering	\$200,000,000
Financial Return	Fixed interest rates; Terms up to 20 years
Social Return	Delivers social impact to underserved communities across multiple sectors nationwide. S&P Global Ratings has opined that Capital Impact's Social Bond Framework is fully aligned with the 2023 Social Bond Principles of the International Capital Market Association (ICMA).
Min Investment	\$1,000
Corporate Rated	S&P Global and Fitch Ratings have both assigned the Capital Impact Investment Note an investment-grade rating. Full rating details can be downloaded from our website.*
Convenience	Available for purchase through your brokerage account

For more information, visit www.capitalimpact.org/invest



CAPITAL IMPACT
PARTNERS

A Mission-Driven
Community Development
Financial Institution

+

Working Since

1982

on Social and
Racial Justice Issues
Nationwide

=

\$3.0+

BILLION

Invested in
Communities to Deliver
Social Impact

*Ratings from S&P Global and Fitch Ratings are not a recommendation to buy, sell, or hold Notes and may be subject to suspension, reduction, or withdrawal at any time by the respective rating agencies. Please check the pricing supplement on our website for the ratings assigned to the Notes currently being offered for sale.

DISCLAIMER: This is not an offer to sell or a solicitation of an offer to buy any securities. Such an offer is made only by means of a current Prospectus (including any applicable Pricing Supplement) for each of the respective notes. Such offers may be directed only to investors in jurisdictions in which the Notes are eligible for sale. Investors in such states should obtain a current Prospectus by visiting www.capitalimpact.org/prospectus. Investors are urged to review the current Prospectus before making any investment decision. No state or federal securities regulators have passed on or endorsed the merits of the offering of Notes. Any representation to the contrary is unlawful. The notes will not be insured or guaranteed by the FDIC, SIPC or other governmental agency.

DELIVERING SOCIAL IMPACT IN COMMUNITIES NATIONWIDE

We have invested over **\$3.1 BILLION** to serve **6 MILLION PEOPLE** and create nearly **39,000 JOBS** in sectors critical to building equitable communities



Deployed \$1 Billion
To Community Health Centers
Providing Care to 3.8 Million
Patients



Deployed Close to \$1 Billion
To Charter Schools
Educating 3,000
Students Annually

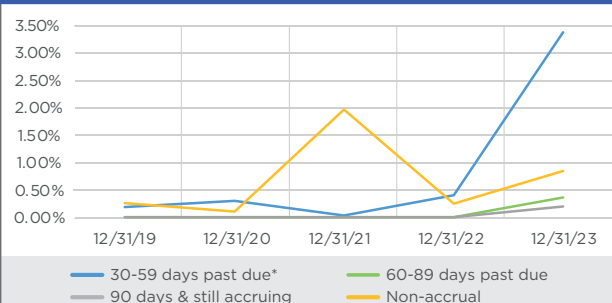


Deployed \$200+ Million
To Healthy Food Retailers
Serving 1 Million
Customers

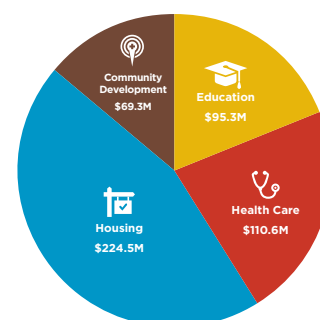


Deployed \$650+ Million
To Affordable Housing Developers
Creating 42,000
Homes

Loan Portfolio Delinquency / Total Loan Portfolio

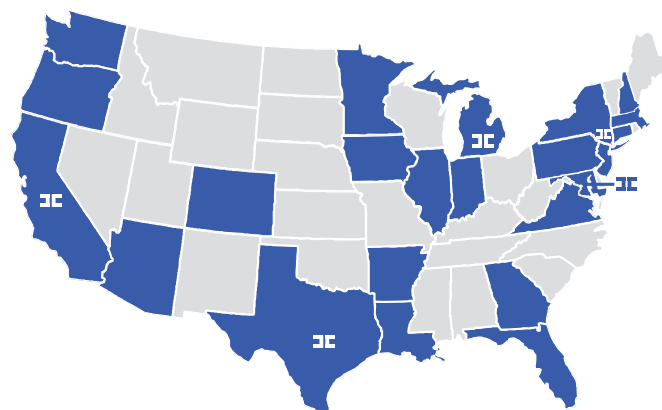


* The majority of the past due loans in the 30-59 day category are in the housing sector and represent loans with either maturity default or other form of covenant default/violations where Capital Impact is working directly with the borrowers and/or the participating lenders on extensions, modifications and other forms of loan amendment to assist the borrowers.



ON-BALANCE SHEET LOAN PORTFOLIO

\$499.6 MILLION



CREATING SOCIAL IMPACT
from Coast to Coast

■ 2023 Active Loans ■ Capital Impact Offices

Debt & Net Asset Composition

as of 12/31/2023

Debt:

Revolving Lines of Credit	\$69,500,000
Notes Payable	\$68,786,736
Investor Notes	\$265,412,000
Subordinated debt	\$14,500,000
FHLB-A	\$24,000,000
Bond Loan Payable	\$5,000,000
Subtotal Debt	\$447,198,736
Less Investor Notes issuance costs	(\$2,606,852)
Total Debt ⁽⁴⁾	\$444,591,884

Net Assets:

Without Donor Restrictions ⁽¹⁾	\$106,347,815
Noncontrolling Interest ⁽²⁾	\$20,572,345
Total Net Assets without donor restrictions	\$126,920,160
With Donor Restrictions ⁽³⁾	\$45,321,327
Total Net Assets	\$172,241,487
Total Capitalization	\$616,833,371

⁽¹⁾ Net assets without donor restrictions have no external restrictions regarding their use or function.

⁽²⁾ Represents the non-managing member's 70% equity interest in Community Investment Impact Fund, which is exclusive of Capital Impact's equity interest.

⁽³⁾ Net assets with donor restrictions have donor-imposed restrictions such as (i) fulfilling a specified purpose, and/or (ii) the passage of a specified amount of time regarding use or function.

⁽⁴⁾ Total Debt does not include subsidiary debt or lease obligations.



Contact us at invest@capitalimpact.org | www.capitalimpact.org