

Community Impact

Since 1989

1,659 Loans



\$75,394,898



9151 Jobs

December 31, 2017

New Loans Made	81
Total Amount of Loans Booked	\$5,576,067.62
Jobs Created	111
Jobs Preserved	356
Minority-Owned Businesses	50
Women-Owned Businesses	25
Start-Up Businesses	7
Non-Profit Organizations	6

Total Outstanding Portfolio as of December 31, 2017

\$14,021,943.79 in 250 accounts

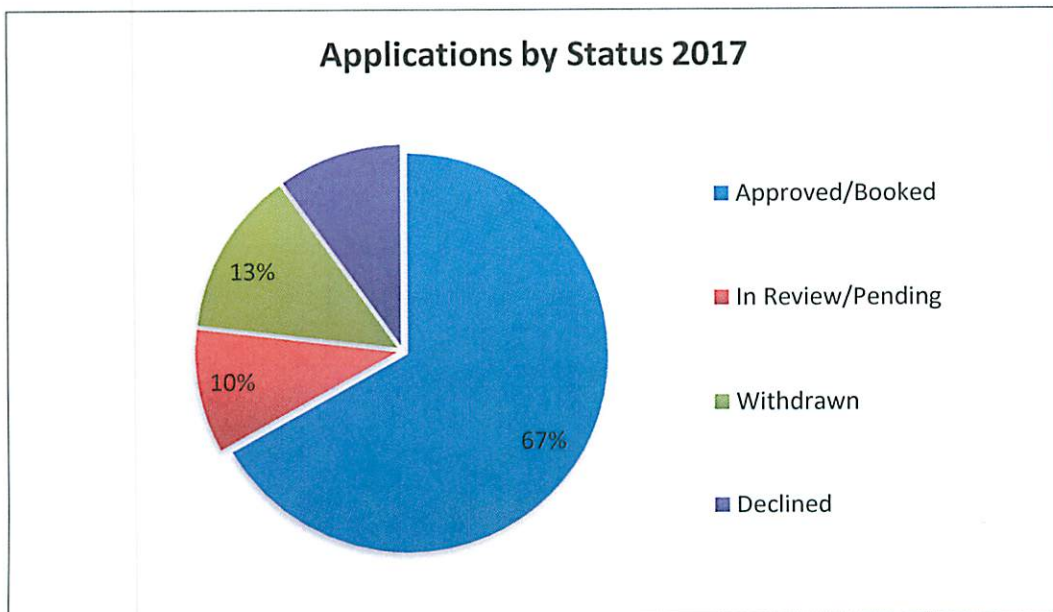


Getting it Done at The Loan Fund...
As of December 31, 2017

2017 Applications by Status

Approved/Booked	81
In Review/Pending	12
Withdrawn	16
Declined	12
TOTAL	121

January	8	\$528,000.00
February	8	\$642,413.96
March	5	\$260,000.00
April	5	\$148,560.80
May	8	\$525,020.00
June	7	\$301,000.00
July	4	\$190,000.00
August	7	\$998,287.00
September	5	\$380,000.00
October	8	\$385,833.76
November	6	\$120,936.06
December	10	\$1,096,016.04
TOTAL	81	\$5,576,067.62



2012/2017 Lending Activity

(INTERNAL USE ONLY; NOT FOR DISTRIBUTION)

# of loans made	2012	2013	2014	2015	2016	2017
January	2	7	9	11	3	8
February	6	10	6	8	7	8
March	5	5	10	7	4	5
April	10	8	8	9	6	5
May	3	4	10	10	9	8
June	5	6	6	3	6	7
July	7	5	7	11	2	4
August	7	8	6	7	7	7
September	7	3	10	6	9	5
October	5	10	5	8	7	8
November	2	12	6	5	5	6
December	5	7	9	10	6	10
Total	64	85	92	95	71	81

Funds Committed (includes refinances/restructures)

	2012	2013	2014	2015	2016	2017
	\$3,273,328.35	\$4,275,252.99	\$5,452,815.51	\$7,274,568.17	\$4,447,019.87	\$5,576,067.62

Products by Size	2012	2013	2014	2015	2016	2017
>= \$100,000	8	15	14	26	15	18
\$50,000 - \$99,999	15	17	16	13	14	12
\$25,000 - \$49,999	13	12	25	28	13	17
\$10,000 - \$24,999	21	29	22	20	20	24
< \$9,999	7	12	15	8	9	10

Products by Type	2012	2013	2014	2015	2016	2017
Term loans	56	67	73	76	45	55
Average	\$52,202.29	\$46,033.75	\$54,713.26	\$70,112.74	\$42,366.89	\$71,560.32
LOCs	8	18	19	19	26	26
Average	\$43,750.00	\$76,721.75	\$92,135.92	\$102,421.05	\$97,711.92	\$63,086.54

By City	2012	2013	2014	2015	2016	2017
Albuquerque	42	39	48	46	44	36
Santa Fe	4	9	15	21	10	9
Other	18	37	29	18	17	36

By Business type	2012	2013	2014	2015	2016	2017
Start ups	12	20	10	7	5	7
Totaling	\$ 416,500.00	\$ 920,141.00	\$ 767,741.00	\$ 420,000.00	\$ 169,950.00	\$ 335,000.00
Existing	48	65	82	88	66	74
Totaling	\$ 2,375,828.00	\$ 3,545,112.00	\$ 4,566,035.36	\$ 6,854,568.17	\$ 4,277,069.87	\$ 5,241,067.62

Customer Demographics	2012	2013	2014	2015	2016	2017
Nonprofit orgs	4	6	1	6	7	6
Individuals served	64	79	79	89	64	75

Female	26	36	37	36	37	25
Male	38	49	54	59	34	50

Hispanic	28	35	40	42	29	44
Native American	8	6	9	1	2	1
White	25	35	39	45	35	33
Asian	0	0	2	3	0	1
Other	3	9	1	2	4	1
African American	0	0	1	2	1	1

By Customer type	2012	2013	2014	2015	2016	2017
Former clients	48	60	62	52	56	66
New clients	16	25	30	43	15	15

# and \$ EOY Portfolio	2012	2013	2014	2015	2016	2017
# of Clients	211	198	231	232	246	250
\$ outstanding	\$ 11,439,424.01	\$ 10,357,297.69	\$ 12,174,945.86	\$ 13,102,380.64	\$ 12,756,471.60	\$14,021,943.79

Comprehensive Loan Summary Report

NMCDFL 1990-2017 Loan Summary		Amount	Jobs Created	Jobs Preserved	Jobs Created or Preserved
1990 # of Loans	6	\$21,690.00	5	2	7
1991 # of Loans	2	\$46,000.00	13	7	20
1992 # of Loans	6	\$113,096.00	27	4	31
1993 # of Loans	15	\$333,375.20	23	29	52
1994 # of Loans	17	\$275,179.00	39	31	70
1995 # of Loans	28	\$723,016.87	38	92	130
1996 # of Loans	39	\$955,792.04	45	65	110
1997 # of Loans	48	\$1,231,322.00	67	182	249
1998 # of Loans	55	\$1,505,279.00	69	215	284
1999 # of Loans	78	\$2,218,177.00	101	321	422
2000 # of Loans	72	\$2,965,581.00	45	355	400
2001 # of Loans	82	\$2,202,922.00	46	371	417
2002 # of Loans	79	\$2,786,074.00	26	462	488
2003 # of Loans	42	\$1,134,613.00	26	204	230
2004 # of Loans	46	\$2,075,624.00	52	212	264
2005 # of Loans	100	\$2,358,565.00	96	422	518
2006 # Loans	77	\$3,537,288.00	52	216	268
2007 # Loans	53	\$1,548,818.00	24	126	150
2008 # Loans	72	\$3,181,688.00	102	391	493
2009 # Loans	86	\$6,504,916.00	126	659	785
2010 # Loans	103	\$5,854,673.00	150	405	555
2011 # Loans	64	\$3,332,155.25	56	472	528
2012 # Loans	64	\$3,273,328.35	68	234	302
2013 # Loans	85	\$4,465,253.00	80	352	432
2014 # Loans	93	\$5,452,816.63	58	450	508
2015 # Loans	95	\$7,274,568.17	74	473	547
2016 #Loans	71	\$4,447,019.87	30	394	424

2017 #Loans	81	\$5,576,067.62	111	356	467
1990-2017 Total Loans	1659	\$75,394,898.00	1649	7502	9151

Comprehensive Loan Summary Report

NMCDLF 2007-2017 Loan Summary		Amount	Jobs Created	Jobs Preserved	Jobs Created or Preserved	
2007	# Loans	53	\$1,548,818.00	24	126	150
2008	# Loans	72	\$3,181,688.00	102	391	493
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2017	#Loans	81	\$5,576,067.62	111	356	467
TOTALS		867	\$ 50,911,303.89	879	4312	5191