

Community Impact

Since 1989

1,578 Loans



\$69,818,830



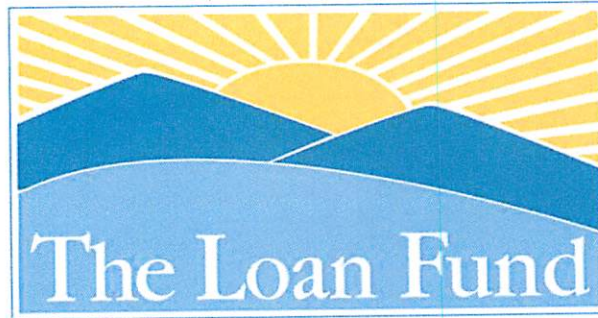
8684 Jobs

January 1, 2016 - December 31, 2016

| | |
|------------------------------|----------------|
| New Loans Made | 71 |
| Total Amount of Loans Booked | \$4,447,019.87 |
| Jobs Created | 30 |
| Jobs Preserved | 394 |
| Minority-Owned Businesses | 34 |
| Women-Owned Businesses | 37 |
| Start-Up Businesses | 5 |
| Non-Profit Organizations | 7 |

Total Outstanding Portfolio as of December 31, 2016

\$12,756,471.60 in 246 accounts



Getting it Done at The Loan Fund...
As of December 31, 2016

2016 Applications Received

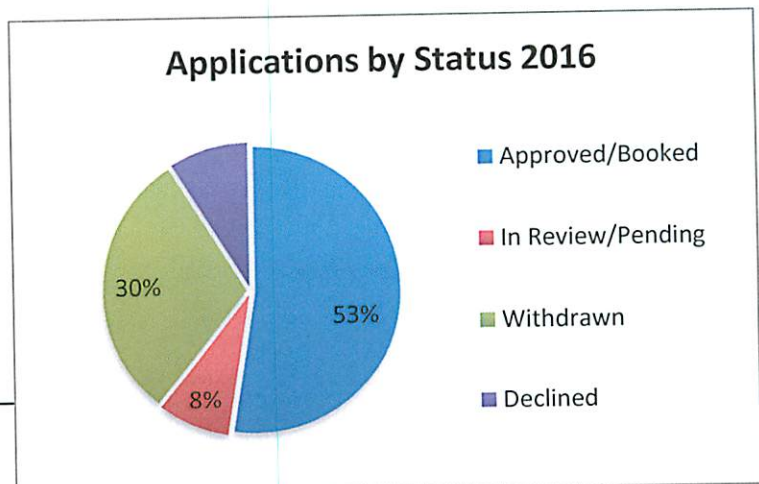
| | |
|--------------|------------|
| January | 9 |
| February | 16 |
| March | 14 |
| April | 10 |
| May | 18 |
| June | 15 |
| July | 13 |
| August | 11 |
| September | 7 |
| October | 6 |
| November | 10 |
| December | 6 |
| TOTAL | 135 |

2016 # Loans Made

| | | |
|--------------|-----------|-----------------------|
| January | 3 | \$119,000.00 |
| February | 7 | \$514,750.00 |
| March | 4 | \$477,746.00 |
| April | 6 | \$135,319.00 |
| May | 9 | \$322,000.00 |
| June | 6 | \$539,950.00 |
| July | 2 | \$97,600.00 |
| August | 7 | \$336,542.52 |
| September | 9 | \$532,000.00 |
| October | 7 | \$383,500.00 |
| November | 5 | \$318,112.35 |
| December | 6 | \$670,500.00 |
| TOTAL | 71 | \$4,447,019.87 |

2016 Applications by Status

| | |
|-------------------|------------|
| Approved/Booked | 71 |
| In Review/Pending | 11 |
| Withdrawn | 41 |
| Declined | 12 |
| TOTAL | 135 |



2011/2016 Lending Activity

(INTERNAL USE ONLY; NOT FOR DISTRIBUTION)

| # of loans made | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|
| January | 3 | 2 | 7 | 9 | 11 | 3 |
| February | 4 | 6 | 10 | 6 | 8 | 7 |
| March | 7 | 5 | 5 | 10 | 7 | 4 |
| April | 3 | 10 | 8 | 8 | 9 | 6 |
| May | 5 | 3 | 4 | 10 | 10 | 9 |
| June | 6 | 5 | 6 | 6 | 3 | 6 |
| July | 5 | 7 | 5 | 7 | 11 | 2 |
| August | 7 | 7 | 8 | 6 | 7 | 7 |
| September | 7 | 7 | 3 | 10 | 6 | 9 |
| October | 3 | 5 | 10 | 5 | 8 | 7 |
| November | 6 | 2 | 12 | 6 | 5 | 5 |
| December | 8 | 5 | 7 | 9 | 10 | 6 |
| Total | 64 | 64 | 85 | 92 | 95 | 71 |

Funds Committed (includes refinances/restructures)

| | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|
| | \$3,332,155.25 | \$3,273,328.35 | \$4,275,252.99 | \$5,452,815.51 | \$7,274,568.17 | \$4,447,019.87 |

| Products by Size | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---------------------|------|------|------|------|------|------|
| >= \$100,000 | 8 | 8 | 15 | 14 | 26 | 15 |
| \$50,000 - \$99,999 | 4 | 15 | 17 | 16 | 13 | 14 |
| \$25,000 - \$49,999 | 24 | 13 | 12 | 25 | 28 | 13 |
| \$10,000 - \$24,999 | 8 | 21 | 29 | 22 | 20 | 20 |
| < \$9,999 | 20 | 7 | 12 | 15 | 8 | 9 |

| Products by Type | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|------------------|-------------|-------------|-------------|-------------|--------------|-------------|
| Term loans | 56 | 56 | 67 | 73 | 76 | 45 |
| Average | \$45,235.00 | \$52,202.29 | \$46,033.75 | \$54,713.26 | \$70,112.74 | \$42,366.89 |
| LOCs | 8 | 8 | 18 | 19 | 19 | 26 |
| Average | \$99,875.00 | \$43,750.00 | \$76,721.75 | \$92,135.92 | \$102,421.05 | \$97,711.92 |

| By City | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-------------|------|------|------|------|------|------|
| Albuquerque | 34 | 42 | 39 | 48 | 46 | 44 |
| Santa Fe | 5 | 4 | 9 | 15 | 21 | 10 |
| Other | 25 | 18 | 37 | 29 | 28 | 17 |

| By Business type | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|------------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|
| Start ups | 17 | 12 | 20 | 10 | 7 | 5 |
| Totaling | \$ 462,220 | \$ 416,500 | \$ 920,141 | \$ 767,741.00 | \$ 420,000.00 | \$ 169,950.00 |
| Existing | 47 | 48 | 65 | 82 | 88 | 66 |
| Totaling | \$ 2,869,935 | \$ 2,375,828 | \$ 3,545,112 | \$ 4,566,035.36 | \$ 6,854,568.17 | \$ 4,277,069.87 |

| Customer Demographics | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------------------|------|------|------|------|------|------|
| Nonprofit orgs | 5 | 4 | 6 | 1 | 6 | 7 |
| Individuals served | 64 | 64 | 79 | 79 | 89 | 64 |

| | | | | | | |
|--------|----|----|----|----|----|----|
| Female | 27 | 26 | 36 | 37 | 36 | 37 |
| Male | 37 | 38 | 49 | 54 | 59 | 34 |

| | | | | | | |
|------------------|----|----|----|----|----|----|
| Hispanic | 27 | 28 | 35 | 40 | 42 | 29 |
| Native American | 6 | 8 | 6 | 9 | 1 | 2 |
| White | 28 | 25 | 35 | 39 | 45 | 35 |
| Asian | 0 | 0 | 0 | 2 | 3 | 0 |
| Other | 3 | 3 | 9 | 1 | 2 | 4 |
| African American | 0 | 0 | 0 | 1 | 2 | 1 |

| By Customer type | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|------------------|------|------|------|------|------|------|
| Former clients | 29 | 48 | 60 | 62 | 52 | 56 |
| New clients | 35 | 16 | 25 | 30 | 43 | 15 |

| # and \$ EOY Portfolio | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| # of Clients | 210 | 211 | 198 | 231 | 232 | 246 |
| \$ outstanding | \$ 11,496,383.41 | \$ 11,439,424.01 | \$ 10,357,297.69 | \$ 12,174,945.86 | \$ 13,102,380.64 | \$ 12,756,471.60 |

Comprehensive Loan Summary Report

| NMCDFL 1990-2016 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 |

| | | | | | |
|-----------------------|------|-----------------|------|------|------|
| 1990-2016 Total Loans | 1578 | \$69,818,830.38 | 1538 | 7148 | 8684 |
|-----------------------|------|-----------------|------|------|------|

Comprehensive Loan Summary Report

| NMCDLF 2007-2016 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 |
| 2009 | # Loans | 86 | \$6,504,916.00 | 126 | 659 | 785 |
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| 2015 | # Loans | 95 | \$7,274,568.17 | 74 | 473 | 547 |
| 2016 | #Loans | 71 | \$4,447,019.87 | 30 | 394 | 424 |
| TOTALS | | 786 | \$ 45,335,236.27 | 768 | 3956 | 4724 |