Partners

IMPACT FOR THE COMMON GOOD

2024 Annual Report

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Letter from the CEO

Partners for the Common Good has for more than 20 years stood alongside communities, amplifying their potential and turning promise into progress. Community development financial institutions, like Partners, are more than financial institutions — they are catalysts for change, strengthening the economic and social health of our communities. We advance progress by partnering with and strengthening mission-focused financial institutions that bring capital, create opportunity, and build prosperity among people and communities at risk of being left out of the economic mainstream.

Collaboration, capital, and stakeholder education are at the heart of our work. We create transformative impact where it is needed most. Our sector faces a pivotal year in 2025 as new federal priorities bring change that will shape the way we navigate growing demands in housing, healthcare, and education. But change also creates opportunity, and CDFIs are uniquely positioned to respond. We are nimble, adaptive, and unafraid to innovate, acting as the tugboats of the industry that guide organizations — large and small — through challenging waters toward lasting success.

You will find stories of hope in this 2024 Annual Report, and illustrations of the power of collaboration in solving society's most pressing problems. We demonstrate how finance is a tool for transforming lives and communities toward a just and fair world. We discuss our efforts to facilitate systemic change by educating policymakers about the work of mission-focused financial institutions.

We also feature our work supporting our sister organization, the Community Development Bankers Association. In its role as the national trade association for the community development bank sector, CDBA serves as the voice and champion of the industry — educating policymakers, funders, and other stakeholders about the critical role these institutions play and the needs of the low- and moderate-income communities they serve.

As we celebrate our 23rd year of partnership, progress, and transformative impact, we honor the resilience, ingenuity, and vision of the communities we serve.

We remain steadfast in our mission to meet the moment, seize opportunities, and strengthen the foundation of a thriving nation.

With gratitude,

Jeannine Jacokes
Chief Executive Officer
Partners for the Common Good and
Community Development Bankers Association

An Affiliation United by Impact

Partners for the Common Good, the Community Development Bankers Association, and CapNexus are a family of separately governed entities that share the same mission, work together in pursuit of common goals, and often speak in a unified voice.

Partners for the Common Good

Partners has been a leader in mission-based community investment since it began operations as a nonprofit organization in 2001. Our mission is to advance economic empowerment and opportunity by partnering with and strengthening financial institutions to bring capital, create opportunity, and build wealth. Innovation and impact are at the core of our work. We led the way in the development of collaborative financing products. Partners founded the first wholesale loan participation network that has over time included 71 community development financial institutions. Our network includes mission-driven banks and loan funds. These like-minded institutions formed the backbone of a loan syndication network to leverage capital to its highest and best use. The unifying theme of our innovations: making the most of our resources to generate positive impact that can transform people and communities.

Community Development Bankers Association

Partners' commitment to impact is at the heart of its affiliation with the Community Development Bankers Association, to which it has provided leadership and management services since its launch in 2001. CDBA is the national trade association for CDFI banks — financial institutions insured by the Federal Deposit Insurance Corp. with a primary mission of serving low- and moderate-income communities. Today, CDBA leads the growth and development of the sector through public policy education and capacity building, focusing on initiatives and programs that help our banks continue their work expanding economic opportunity in the nation's most distressed areas. Partners and CDBA mutually benefit from shared facilities, operating infrastructure, and employee resources that complement their overall mission, while maintaining distinct governance and organizational structures.

CapNexus

CapNexus is a resource for all CDFIs, whether bank, loan fund, credit union, or venture capital fund. It's an online information platform that connects community development finance practitioners to capital, borrowers, experts, and service providers. Most importantly, it is a source of news and information to help our sector stay informed about critical policy developments, new products and services, and the latest success stories. The animating spirit of CapNexus is collaboration — collaboration that builds strong CDFIs with the tools and knowledge to create positive impact in the communities they serve. Partners offers CapNexus as a free service for community development finance practitioners.

2024 Performance At a Glance

31 Lending Partners

$270M Leveraged

6,400 Beneficiaries

136 CDBA Banks

Partners is a Certified CDFI

Community Development Financial Institution (CDFI) Certification is a designation given by the U.S. Department of Treasury's CDFI Fund to specialized organizations that provide financial services in low-income communities and to people who lack access to financing. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions like loan and venture capital funds.

Partners is Proudly AERIS Rated

Aeris Insight launched in 2004 and is a rating service for non-regulated CDFIs. Aeris evaluates financial performance, risk management, and social impact. Aeris maintains a catalog of impact metrics that are commonly used among CDFI loan funds.

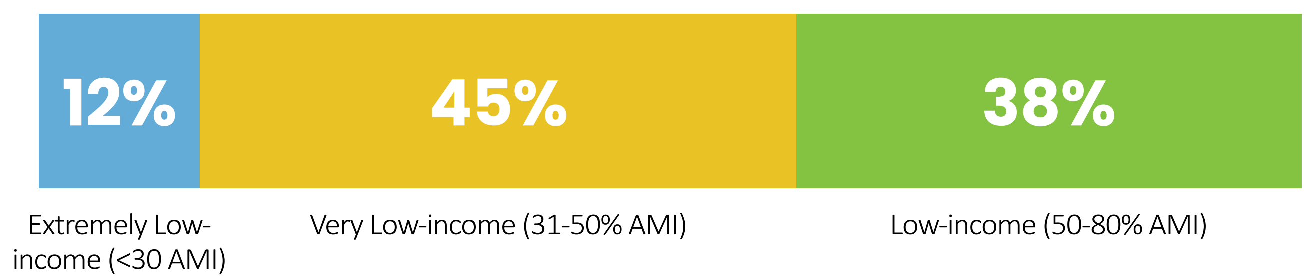
Who We Serve

Partners in 2024 originated 20 new loans totaling $22.2 million, funding projects that will benefit nearly 6,400 individuals.

Among our borrowers, 60% were nonprofit, and a significant majority of project beneficiaries — 95% — earned less than 80% of the area median income. Almost a third of the projects were specifically designed with accessibility as a key feature, exceeding requirements set by the Americans with Disabilities Act.

Our 20 loans leveraged nearly $270 million from our partners, including other mission-driven financial institutions and lenders. That collaboration amplifies the impact of our investments, furthering our mission to empower disadvantaged communities.

Expected 2024 Project Beneficiaries

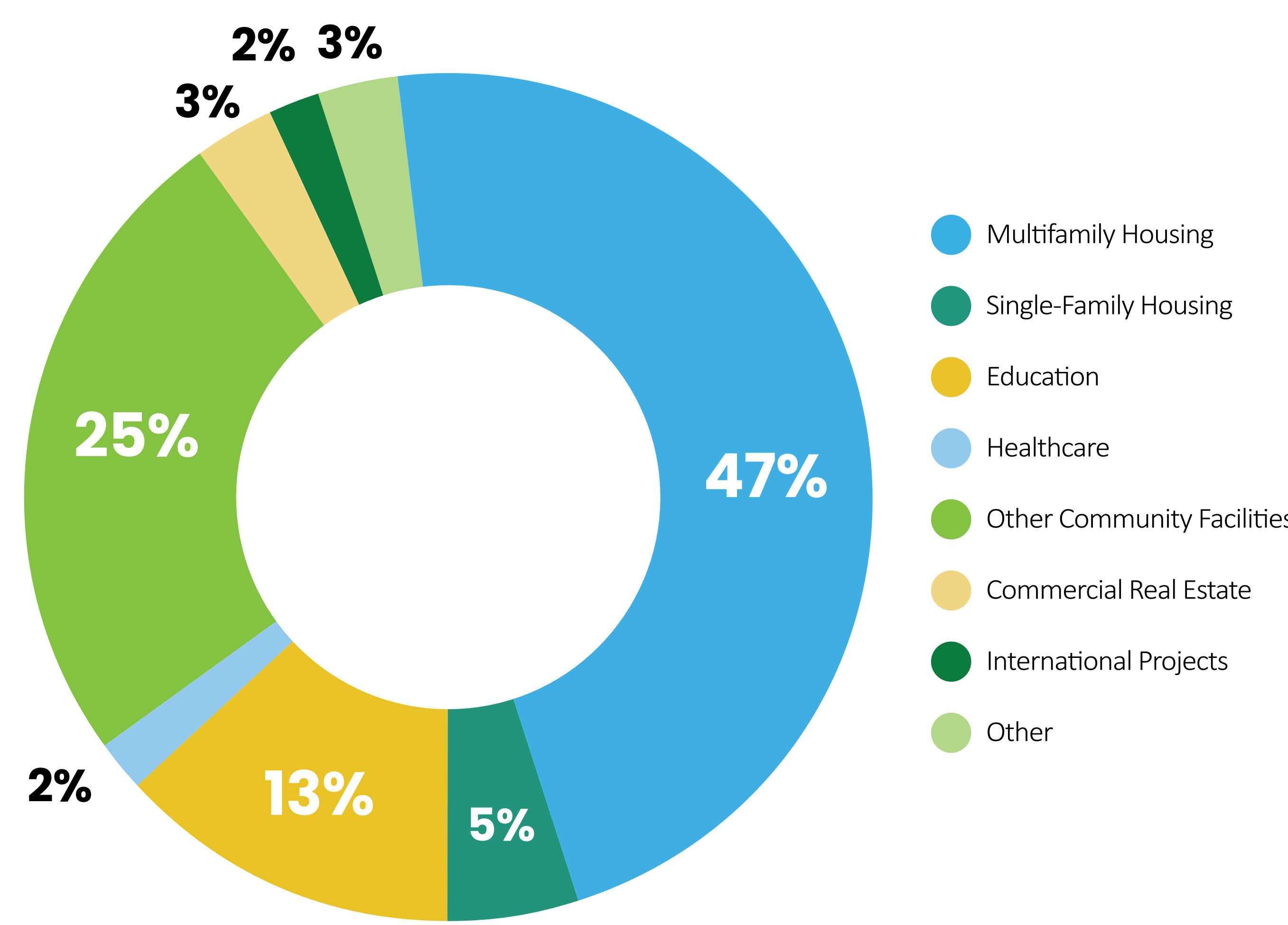


Portfolio & Borrowers

Partners creates opportunities for low-income individuals, families, and communities by financing a range of projects, including affordable multi- and single-family housing, charter schools in struggling districts, healthcare centers in underserved areas, social-services providers in distressed communities, and international microfinance organizations.

As of December 31, 2024, our loan portfolio included 52% housing, 40% community facilities, 3% commercial real estate, 2% international projects, and 3% other types of projects.

2024 Loans Outstanding by Project Type



Investment Impact

Our borrowers focus on serving the most economically disadvantaged areas in the U.S. In 2024, 17 projects originated in census tracts meeting the CDFI Fund's Investment Area criteria, while nine projects were in census tracts meeting the stricter New Markets Tax Credit Severely Distressed criteria. Nine projects were located in Qualified Opportunity Zones, and four were situated in Persistent Poverty Counties. On average, census tracts with Partners-financed projects had a 27% poverty rate and a 12% unemployment rate — both more than double the national average.

Advancing communities in 2024

The capital we provide to our borrowers supports projects that add stability and economic opportunity in historically underserved communities. Partners made loans in 11 states in 2024 which, upon completion, will create or improve places where 6,400 community members live, learn, connect, and thrive.

Financed **1,056** housing units, **90%** of which will be affordable to low-income households

Supported nearly **170,000** square feet of community facility development or preservation

Since inception, Partners has provided loans in **41** states through **71** lending partners and has also made **38** international loans

Enabled two charter schools to expand their capacity upon completion to serve **2,330** low-income students

Created or retained **365** permanent, full-time jobs, contributing to local economic growth

Education

Quality education is fundamental to enhancing the economic security of children and future generations. To address the challenges faced by low-income communities with underperforming public schools, Partners invests in high-performing charter schools, childcare centers, and other educational facilities that serve students at risk of academic failure.

These institutions predominantly serve extremely low-income students, located in both rural and urban settings, with a majority often starting school below grade level.

In 2024, Partners expanded its education portfolio by adding two charter school loans.

100% qualify for free or reduced-price lunch

9% are special needs

Economic Justice Partnership Fund

Partners and the Opportunity Finance Network joined forces to create the Economic Justice Partnership Fund in 2021. Partners manages the $50 million special-purpose off-balance-sheet entity, which provides flexible, low-cost capital to finance affordable-housing and community-facilities projects for low-income populations and communities.

The fund emphasizes partnerships with small to midsize nonprofit CDFI loan funds serving low-income people and communities that create, preserve, or expand community facilities and affordable housing in urban, rural, and Native areas in the U.S.

Partners in 2024 closed five affordable-housing loans financed by the EJP Fund, totaling $11.8 million. These loans financed the rehabilitation and preservation of 261 units and the development of an additional 12 units. These properties will be able to provide stable, affordable rental housing to low- and moderate-income households in communities in Florida, Texas, and the Washington, D.C., metro area.

In all, Partners has closed nine loans and deployed nearly $27.4 million through the EJP Fund. Together, the projects are expected to directly benefit more than 1,500 people annually.

The EJP Fund relies on investment contributions from:

- Amalgamated Bank
- Wells Fargo
- HSBC
- Optus Bank
- Woodforest National Bank
- Locus Bank
- Southern Bancorp
- KeyBank
- Mercy Community Capital
- Reinvestment Fund
- BlueHub Loan Fund
- Mercy Investment Services
- Partners for the Common Good
- Opportunity Finance Network
- RSF Social Finance

750

new charter school enrollment slots

448

affordable, multifamily rental homes

74,000

square feet of commercial real estate space, accessible by public transit

New Markets Tax Credit Allocations

Partners has for the past seven years allocated NMTC funds, attracting private investment to drive community development and economic growth. In that time, we have funded 17 projects totaling $125 million, bringing new facilities to provide social services, education, and health care in distressed areas. Approximately 59,400 individuals will directly benefit from these investments annually, 89% of whom are expected to be low-income.

- Community facilities support arts spaces, job training, youth services, addiction recovery, mental-health counseling, and multiservices centers that support children and families
- Education facilities include preK-12 schools, community colleges, and job-training facilities
- Completed facilities will create or retain 1,269 full-time jobs

This year we saw $18 million of our NMTC allocations reach the end of their seven-year compliance period and successfully unwind. Unwinding the NMTC structure is a significant milestone for a project's financing, as capital tied up in the transaction structure is converted to equity. The allocations from 2017 had been used to support the expansion of three charter schools that primarily serve low-income students.

Partners also funded four projects through $40 million in new NMTC allocations in 2024.

The Washington School for Girls

A tuition-free, all-girls school in southeast Washington, D.C., that enrolls students in grades 3-9.

The Benjamin Franklin Cummings Institute of Technology

A technical college in Roxbury, Massachusetts, serving low-income and disadvantaged students, of which 57% are first-generation college students.

The Resurgent

A commercial, educational, and health care space in Greensboro, North Carolina.

One Southside

An integrated community health clinic and wellness center in Minneapolis, Minnesota.

Sustainable Development Goals

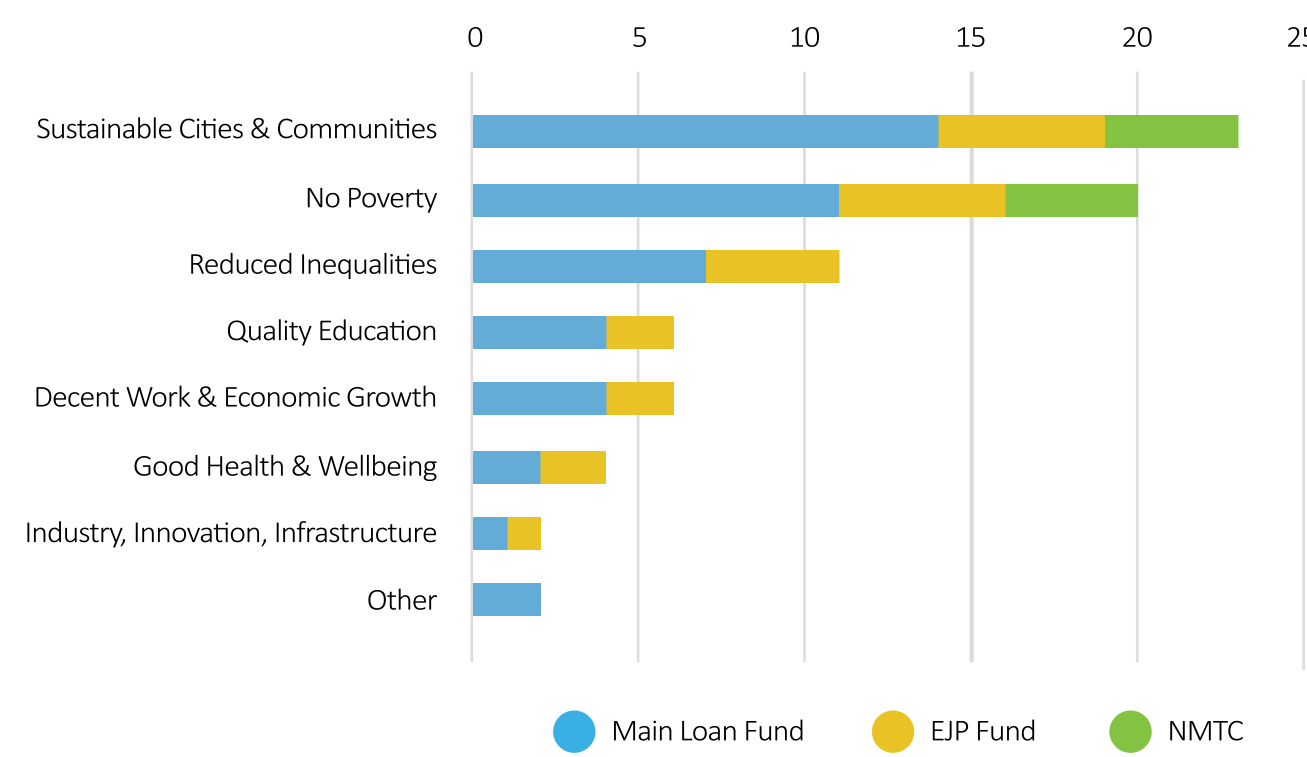
Partners supports Sustainable Development Goals

At the heart of the United Nations' 2030 Agenda for Sustainable Development are the 17 SDGs, which provide a 'blueprint for peace and prosperity for people and the planet, now and into the future.'

In 2024, Partners funded projects that supported 11 of the UN Sustainable Development Goals through our main loan fund, the EJP Fund, and NMTC. Each project supported at least one goal, with several supporting multiple goals.

Learn more about the SDGs at sdgs.un.org/goals

Number of Projects Financed in 2024 Supporting UN Sustainable Development Goals



2024 Borrower Impact Profiles

1377 Brooklyn Avenue Transitional Housing

Brooklyn, New York

Borrower: 1377 Brooklyn LLC

Partners Loan Amount: $1.8 million

Total Loan Amount: $6.5 million

Lead Lender: Leviticus Fund

Project Type: Affordable Housing

Total Development Cost: $65.6 million

We loaned $1.8 million to help finance a new, purpose-built transitional multifamily housing project on a site previously owned by Cristo Rey High School in Brooklyn, and in a neighborhood where the average median income is 65% of the surrounding metropolitan statistical area. The resulting 72,000-square-foot facility will feature 24 studios, 43 one-bedroom and 29 two-bedroom apartment units, indoor and outdoor recreational space, green features, and a rooftop solar array.

Project Details

We committed to providing 25% of the $6.5 million acquisition and predevelopment loan with a two-year term; Leviticus, the lead lender, also funded a subordinated tranche that represents 10% of the total loan. The borrower is an emerging firm founded by Douglas James focused on transitional housing projects in New York. The overall $65.6 million project includes the demolition of the existing structure and creation of a purpose-built shelter that meets the specifications of the New York Department of Homeless Services, which has design approval. This was our sixth loan partnership with Leviticus, and our work together now represents 6% of our loan portfolio.

The project's facility operator and ultimate beneficiary, Samaritan Daytop Village, is a nationally recognized human services organization with a network of facilities in the New York metropolitan area. It provides comprehensive health and human services to more than 33,000 people each year.

945 52nd Street NE

Washington, D.C.

Borrower: JAG Real Estate LLC

Partners Loan Amount: $137,000

EJPF Loan Amount: $2.7 million

Lending Partner: City First Enterprises

Project Type: Affordable Housing

Total Development Cost: $4.4 million

Our Economic Justice Partnership Fund extended a $2.7 million loan backing the construction of a 12-unit affordable housing development in the Deanwood neighborhood of Washington, D.C., that will accommodate tenants with incomes at or below 50% of the area median. The project was to be developed by JAG Real Estate and NewCity Development Co.

Project Details

JAG Real Estate LLC, a real estate development company owned by a family that has in turn owned the subject property for more than 20 years, sought to create high-quality affordable housing in Deanwood in partnership with NewCity. Partners, Opportunity Finance Network, and City First Enterprises purchased participations in a subordinated tranche that represents 20% of the $2.7 million loan total, with the fund providing the rest. The loan financed the construction and the mini-perm stages of the project, and also refinanced existing debt on the property to consolidate JAG's financing.

Deanwood is a severely distressed neighborhood with a 31% poverty rate and an unemployment rate almost five times the national average. The project addresses an affordable housing shortage by providing units that are difficult to find at accessible prices.

College Parkway Place

Annapolis, Maryland

Borrower: RF College Parkway, LLC

Partners Loan Amount: $1.9 million

Total Loan Amount: $4.0 million

Lead Lender: Enterprise Community Development

Project Type: Affordable Housing

Total Development Cost: $75.0 million

We collaborated with Enterprise Community Loan Fund on financing the renovation of College Parkway Apartments, a four-story, 170-unit affordable-housing facility in Annapolis, Md., that offers housing to residents with between 30% and 60% of area median income. We contributed $1.9 million to the $4.0 million equity bridge loan, with Enterprise committing the remainder.

Project Details

The borrower, RF College Parkway LLC, sought renovation of the property first built 50 years ago to make crucial upgrades and energy-efficient improvements. Roughly two-thirds of the 170 units will be dedicated to tenants at or below 30% of the area median income. The building was converted from senior to family housing, though roughly half of the residents are seniors who have lived in the building for more than 10 years.

BandWith Chicago

Chicago, Illinois

Borrower: BandWith Music LTD

Partners Loan Amount: $1.5 million

Total Loan Amount: $15.6 million

Lead Lender: IFF

Project Type: Community, Education

Total Development Cost: $15.6 million

We financed a $1.5 million bridge loan to help BandWith Chicago, a music education nonprofit, reimagine a factory building as its headquarters and classroom space to offer its free programming to children in underserved neighborhoods in Chicago. Our financing served as a source loan for the $15.6 million New Markets Tax Credit project undertaken in collaboration with IFF — the 22nd time we have participated in a project with them. The headquarters will have a coffee shop and a youth-services organization as tenants.

Project Details

The facility's projected $8.3 million cost of construction was part of a New Markets Tax Credit project. Our loan was collateralized in part by a $5 million grant from the 2023 Chicago Recovery Plan; a $1.3 million acquisition loan will be retired as part of this project.

BandWith is now able to offer more programming and resources — including new practice rooms, a dance studio, a recording studio, and a community collaboration space — to a growing number of children who live on Chicago's West Side. By adapting the 25,000-square-foot facility, BandWith expanded capacity to 300 students from 180. More than a third of the residents in the census tract where the facility is located sit below the poverty threshold, and almost all of the students qualify for free lunch. The borrower secured IFF Real Estate Solutions, a consulting arm of IFF, to support and manage the project.

Milwaukee Academy of Science

Milwaukee, Wisconsin

Borrower: Milwaukee Science Education Consortium, Inc.

Partners Loan Amount: $1.5 million

Total Loan Amount: $4.8 million

Lead Lender: IFF

Project Type: Education

Total Development Cost: $7.3 million

Partners collaborated with IFF on a $4.8 million loan to renovate a new building for the Milwaukee Academy of Science. The academy, a STEM-focused charter school, plans to expand its enrollment by nearly 600 pre-K through 8th-grade students upon completion of the renovation. The building is in a zip code where 44% of the population is below the poverty threshold, and the median income is roughly a third of the metropolitan area median.

Project Details

Partners continued its longstanding partnership with IFF by contributing $1.5 million to the $4.8 million loan for the Milwaukee Academy of Science to acquire and build a new school facility eight blocks north of the one it currently occupies. The wholesale renovation of the 37-classroom building includes roof repair, facade repair and replacement, renovation of existing bathrooms, replacement and refinishing of flooring throughout the building, and paving, among other things.

The academy had 1,500 students enrolled prior to the buildout, 100% of whom are eligible for free or reduced lunch, and 10% receive special education services. The new facility was built to accommodate 590 additional pre-K through 8th-grade students. Under the board's leadership, the school has been developing relationships with the local business and healthcare community to strengthen career pipeline programs and focus the curriculum on workforce development.

Tivoli Theater

Chattanooga, Tennessee

Borrower: Tivoli Theater Foundation

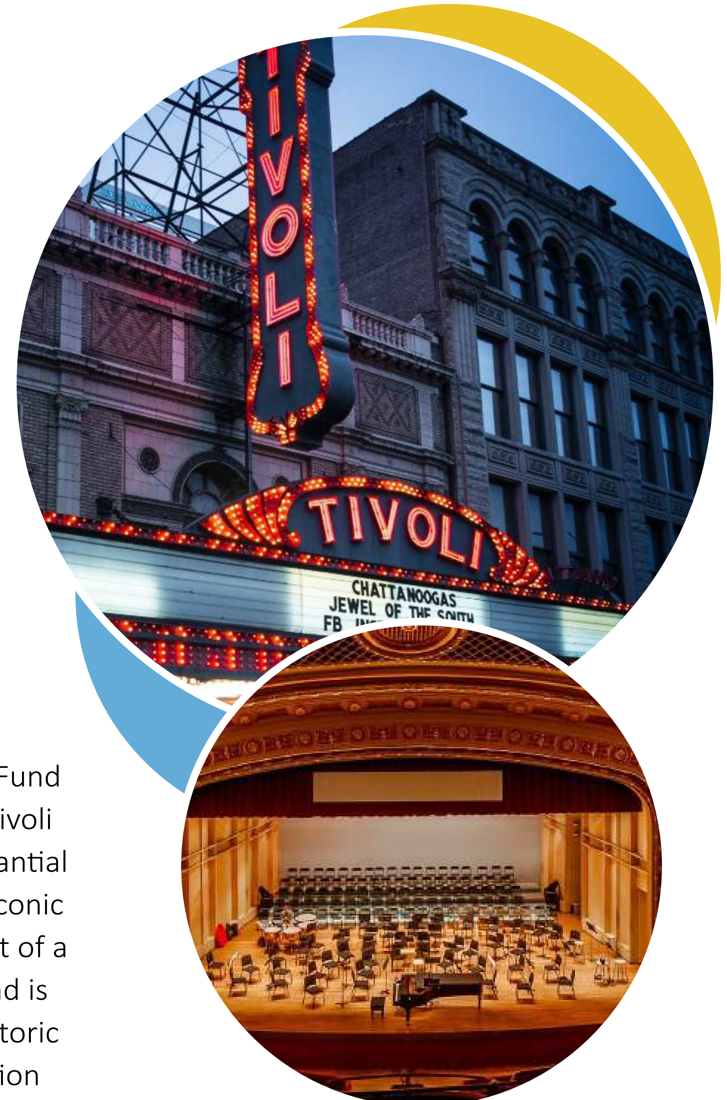
Partners Loan Amount: $1.7 million

Total Loan Amount: $3.4 million

Lead Lender: Reinvestment Fund

Project Type: Community, Education

Total Development Cost: $70.0 million



Partners for the Common Good and Reinvestment Fund joined forces to provide a $3.4 million loan to the Tivoli Theater Foundation, which is spearheading a substantial redevelopment project to restore and expand the iconic Tivoli Theater in Chattanooga, Tenn. The loan is part of a larger $20.9 million package that Reinvestment Fund is providing to the foundation as it redevelops the historic theater and the adjacent Tivoli Center. The foundation plays an active role in the community and has several educational programs designed to reach students in Chattanooga and throughout Hamilton County.

Project Details

Partners and Reinvestment Fund have collaborated in the past on several projects, and in this case we each took a 50% participation in a $3.4 million capital campaign bridge loan to support the project.

The building required significant repairs, improvements, and upgrades to create a joint Tivoli Performing Arts Center with an expanded footprint for office, retail, and educational space. The total cost of the project is expected to be $70 million, supported by New Markets Tax Credit and Historic Tax Credit equity, and capital campaign sources. The foundation, which is at the heart of a dramatic turnaround of a theater known by many as the Jewel of the South, offers summer camps, seminars, touring shows at schools, teacher training, and subsidies for area performing-arts programs that attract students. Roughly a third of the students who participate in these programs are from low-income communities, and the foundation's goal is to reach 50%.

Washington School for Girls

Washington, D.C.

Beneficiary: Washington School for Girls Inc.

Sponsors: Building Bridges Across the River Inc. and WC Smith

Partners NMTC Allocation: $10 million

NMTC Investors: Harbor Bankshares, Truist Financial

Project Type: Education

Total Development Cost: $24 million

We contributed a $10 NMTC suballocation in partnership with Harbor Bankshares Corp. and Truist Financial to develop a new campus for the Washington School for Girls, an independent, tuition-free, all-girls school serving low-income students in Washington, D.C. The funds supported the construction, development, operation, and lease of a three-story, 32,000-square-foot building with 28 parking spaces.

Project Details

The suballocation provided funding for Building Bridges Across the River and WC Smith to develop WSG's new $24 million campus. The new facility is a part of the Town Hall Education Arts Recreation Campus, known as THEARC, which abuts Washington, D.C.'s southeastern border with Maryland. The new development will allow WSG, which draws two-thirds of its students from Wards 7 and 8, to increase enrollment from 110 to 150 students and bring all grades under one roof. Featured spaces include a library, cafeteria, and a maker's space for STEM education, robotics, and music classes.

The school could not afford to build a new facility without the NMTC allocation, and it would have had to continue operating with half its students in a church basement not intended for scholastic purposes. The project also allows for the continued expansion of THEARC, which has been instrumental in bringing arts, education, and critical services to Southeast D.C.

1230 Prospect Avenue

The Bronx, New York

Borrower: 1230 Associates LCC

Partners Loan Amount: $1.8 million

Total Loan Amount: $3.5 million

Lead Lender: Ponce Bank

Loan Type: Affordable Housing

Total Development Cost: $4.4 million

We partnered with Ponce Bank on a $3.5 million loan for a multifamily housing property in the Bronx that provided 17 rent-stabilized units, a retail space, and a community facility. The building is in a severely distressed census tract in which 30% of the residents are below the poverty level and the unemployment rate is at least 150% of the national average.

Arbours at Crestview Apartments

Crestview, Florida

Borrower: Arbours at Crestview, LLC

Partners Loan Amount: $1.9 million

Total Loan Amount: $11 million

Lead Lender: United Bank

Project Type: Affordable Housing

Total Development Cost: $29.4 million

Partners contributed $1.9 million to an $11 million LIHTC equity bridge loan on a 96-unit multifamily housing and community works project in Crestview, Fla.; 10 units are for families at 30% or lower of area median income, with the remaining units for families at 60% or lower of AMI. The project brings significant relief to a severely constrained rental market — one study concluded that the market was effectively at 100% occupancy — that had seen no new construction projects since 2011. We partnered with United Bank, the lead lender on the loan.

Benjamin Franklin Cummings Institute of Technology

Roxbury, Massachusetts

Beneficiary: Benjamin Franklin Cummings Institute of Technology

Sponsor: Franklin Foundation, Inc.

Partners NMTC Allocation: $10 million

Project Type: Education

NMTC Investor: JPMorgan Chase

Total Development Cost: $66 million

We contributed a $10 million NMTC suballocation to fund the construction of a new campus for the Benjamin Franklin Cummings Institute of Technology, a technical training college in Roxbury, Mass. The 68,000-square-foot, three-story building was designed to provide multipurpose classroom space and administrative offices for faculty and staff. We undertook this development in collaboration with the Property and Casualty Initiative, the Massachusetts Housing Investment Corp., and JPMorgan Chase. The development is one of several NMTC projects in which we teamed with JPMorgan as investor.

Bienestar Estates Single-Family Homes

San Luis, Arizona

Borrower: Comité de Bien Estar, Inc.

Partners Loan Amount: $1.3 million

Total Loan Amount: $3.3 million

Lead Lender: Community Housing Capital

Project Type: Affordable Housing

Total Development Cost: $25.4 million

We extended $1.3 million of a $3.3 million acquisition and construction line of credit to Comité de Bien Estar, an organization founded 50 years ago by farmworkers that has over time built unused agricultural land in San Luis into a residential community with affordable single-family and multifamily homes. This line of credit financed a new subdivision of 170 lots on 80 acres. Community Housing Capital, the lead lender, financed the balance of the loan.

Casa Grande Central

Albuquerque, New Mexico

Borrower: HP TPP, LLC

Partners Loan Amount: $184,000

Lead Lender: Clearinghouse CDFI

Project Type: Affordable Housing

We renewed a loan with a remaining balance of $184,000 related to the construction of Casa Grande, a mixed-use facility in Albuquerque, N.M. Occupancy on the development, which includes affordable housing and commercial space, is 100%. We partnered with Clearinghouse CDFI, the lead lender, on the original loan. The borrower requested a five-year renewal to better align it with Clearinghouse's loan term, which ends in 2034. Borrower intends to pay down Partners' portion by April 2028.

The Chicon Ivory

Austin, Texas

Borrower: Chestnut Neighborhood Revitalization Corp.

Partners Loan Amount: $1.9 million

Total Loan Amount: $14.3 million

Lead Lender: Capital Impact Partners

Project Type: Affordable Housing, Mixed Income Development

Total Development Cost: $21.6 million

We teamed with Capital Impact Partners to finance the construction of a five-story, mixed-use condominium building in the Chestnut neighborhood of Austin. The development, which includes three commercial units, resulted in 53 housing units — 40 of which were designated for sale to families at or below 70% of the area median income. The building represents the second phase of a development; the first delivered in 2019 and sold out in roughly three months.

Grand Pines & Kay Larkin Apartments

Palatka, Florida

Borrower: Grand Pines Apartments LLC and Kay Larkin Apartments LLC

Partners Loan Amount: $165,000

EJPF Loan Amount: $3.3 million

Lead Lender: Mercy Community Capital

Project Type: Affordable housing, Senior housing

Total Development Cost: $3.3 million

Our Economic Justice Partnership Fund funded the refinancings of Grand Pines Apartments and Kay Larkin Apartments, garden-style apartment buildings in Palatka, Fla. Grand Pines has 78 units dedicated to senior housing, of which 12 are for residents with incomes at or below 40% of the area median income and the remaining for residents at or below 60% AMI. Kay Larkin is a family housing development with 60 units, split evenly between residents at or below 40% AMI and 60% AMI. Mercy Community Capital was our partner on this loan.

High Street Condominiums

Washington, D.C.

Borrower: High Street LLC

Partners Loan Amount: $500,000

Total Loan Amount: $1.6 million

Lead Lender:: National Housing Trust

Project Type: Affordable Housing

Total Development Cost: $14.8 million

We doubled our contribution to $500,000 on a preexisting loan that financed design, permitting, and land purchase, among other things, on a 28-unit condominium development in the Anacostia neighborhood of Washington, D.C.; 75% of the units are reserved for homeowners earning less than 80% of the area median income. We continue to partner with the National Housing Trust on this loan.

Horizon Science Academy

Cincinnati, Ohio

Borrower: Horizon Science Academy

PCG Loan Amount: $650,000

Total Loan Amount: $1.3 million

Lending Partners: Charter School Finance and Development

Project Type: Education

Total Development Cost: $1.6 million

The Horizon Science Academy of Cincinnati, a high-performing K-8 STEM charter school that serves a predominantly low-income student population, sought to acquire the three-story, 77,511-square-foot facility that it was leasing for its 210 students. Partners collaborated with the lead lender, Charter School Finance and Development, a national CDFI focused exclusively on providing technical assistance and financing to nonprofit charter schools, to provide a $1.3 million loan that helped the school realize substantial savings and accommodate its plans for future growth. This was our third loan with CSFD.

Make the Road New York Community Center

Queens, New York

Borrower: Make the Road New York

Partners Loan Amount: $748,000

Total Loan Amount: $7,100,000

Lead Lender: BlueHub Capital

Project Type: Community

Total Development Cost: $35.2 million

Partners contributed $748,000 to the increase and extension of an existing loan to fund the construction of Make the Road New York's headquarters and a related community center in Queens, N.Y., that supports recent immigrants. The increase and extension continues our partnership on the loan with BlueHub Capital.

Mercy Life Center

Philadelphia, Pennsylvania

Borrower: Hispanic Association of Contractors & Enterprises

Partners Loan Amount: $950,000

Total Loan Amount: $1.9 million

Lead Lender: Finanta

Project Type: Community, Health care

Total Development Cost: $1.9 million

We partnered with Finanta on a $1.9 million loan to refinance an existing, turnkey 17,156-square-foot medical facility in the Fairhill neighborhood of North Philadelphia, where the original developer, the Hispanic Association of Contractors and Enterprises, has built hundreds of affordable-housing units. The health system that had operated the facility elected not to renew its lease; the refinancing gave HACE an opportunity to find a new tenant to provide medical services and adult daycare for seniors in a distressed community.

One Southside

Minneapolis, Minnesota

Beneficiary: Southside Community Health Services

Sponsor: Southside Community Health Services

Partners NMTC Allocation: $7.5 million

NMTC Investor: Bremer Financial Corp.

Project Type: Community, Health

Total Development Cost: $28.3 million

We provided a $7.5 million NMTC suballocation that funded qualified low-income community investment loans to support the development of an integrated community health clinic and wellness center in Minneapolis. Southside Community Health Services, which sponsored the development, projected that the new facility would roughly double its capacity, serving annually almost 25,000 individuals, 93% of whom sit beneath the poverty threshold.

Pan American Academy Charter School

Philadelphia, Pennsylvania

Borrower: HOK Community LP

Partners Loan Amount: $463,000

Lead Lender: PIDC

Project Type: Educational

Partners extended its $463,000 participation in a construction line of credit for a 60,000-square-foot building that will house the Pan American Academy Charter School in Philadelphia. The extension allowed Congreso, an organization with a long history of serving the local community, to submit an expansion application to the School District of Philadelphia. PIDC, a public-private economic development corporation in Philadelphia, was the lead lender on the $3 million loan.

The Resurgent Phase 1

Greensboro, North Carolina

Beneficiary: North Carolina A&T Real Estate Foundation and Cone Health

Sponsor: North Carolina A&T Real Estate Foundation and Cone Health

Partners NMTC Allocation: $12.5 million

Project Type: Health, Education

NMTC Investor: Wells Fargo

Total Development Cost: $32.6 million

Partners contributed a $12.5 million NMTC suballocation to fund the first phase of the construction of a 50,000-square-foot healthcare facility in Greensboro, N.C., as part of a larger development project known as The Resurgent. The $32.6 million office building, which is adjacent to North Carolina A&T State University, will offer primary and urgent healthcare services in a medically underserved area, as well as clinical training for medical and nursing students, an entrepreneurial hub, and office space for the university — the nation's largest HBCU. We partnered with the Innovate Fund and Wells Fargo on the development.

The Shops at Redbird

Dallas, Texas

Borrower: 3662 W. Camp Wisdom LLC

PCG Loan Amount: $1.3 million

Total Loan Amount: $2.5 million

Partner: Capital Impact Partners

Project Type: Community, Small Business

Total Development Cost: $9.3 million

We provided a $1.25 million loan to support the ongoing repurposing of a once-defunct shopping mall in Dallas, now known as the Shops at RedBird. The borrower has made serial upgrades to the facility since its initial purchase with the development of an economic generator for live-work-play-stay in the South Dallas community as its end goal. The development now includes first-floor retail and second-floor office space totaling more than 300,000 square feet, with planned retail exterior improvements to accommodate a proposed childcare facility. Capital Impact Partners was our partner on the loan.

St. Hugh's Lofts

Philadelphia, Pennsylvania

Borrower: Hispanic Association of Contractors & Enterprises

Partners Loan Amount: $500,000

Total Loan Amount: $1 million

Lead Lender: Finanta

Project Type: Affordable Housing

Total Development Cost: $26.1 million

We partnered with Finanta on a $1 million acquisition and predevelopment loan for a borrower seeking to repurpose a vacant parish school in North Philadelphia as an affordable-housing development. At completion, the project will provide 30 affordable and supportive housing units for elderly residents, with seven units dedicated to tenants below 20% of the area median income, six for tenants at or below 30% AMI, and the remaining 27 at or below 50% AMI.

Takoma Park Preservation

Takoma Park, Maryland

Featured Borrower: MHP TPP, LLC

Partners Loan Amount: $125,000

EJPF Loan Amount: $2.5 million

Lending Partner: Housing Partnership Network

Loan Type: Affordable Housing

Total Development Cost: $2.5 million

Our Economic Justice Partnership Fund provided $2.5 million for the refinancing of a scattered-site affordable-housing development in Takoma Park. The development consists of 75 units across three apartment communities, 90% of which are dedicated to tenants with incomes at or below 60% of area median income.

Tanglewood Apartments

Laguna Vista, Texas

Borrower: CHEDC Tanglewood 48, LLC

Partners Loan Amount: $164,000

EJPF Loan Amount: $3.3 million

Lending Partner: Housing Assistance Council

Project Type: Affordable Housing

Total Development Cost: $4.6 million

Our EJP Fund provided $3.3 million to finance a housing preservation project involving Tanglewood Apartments, a 48-unit, mixed-income rental development in Laguna Vista. The apartments house mostly lower-income workers who work at industrial or commercial port jobs in nearby Brownsville. The property, located on a 7.4-acre site, required significant rehabilitation to preserve its units.

Woodbridge Commons

Edgewood, Maryland

Borrower: Woodbridge Partners LLLP

Partners Loan Amount: $1.9 million

Total Loan Amount: $11 million

Lead Lender: Low Income Investment Fund

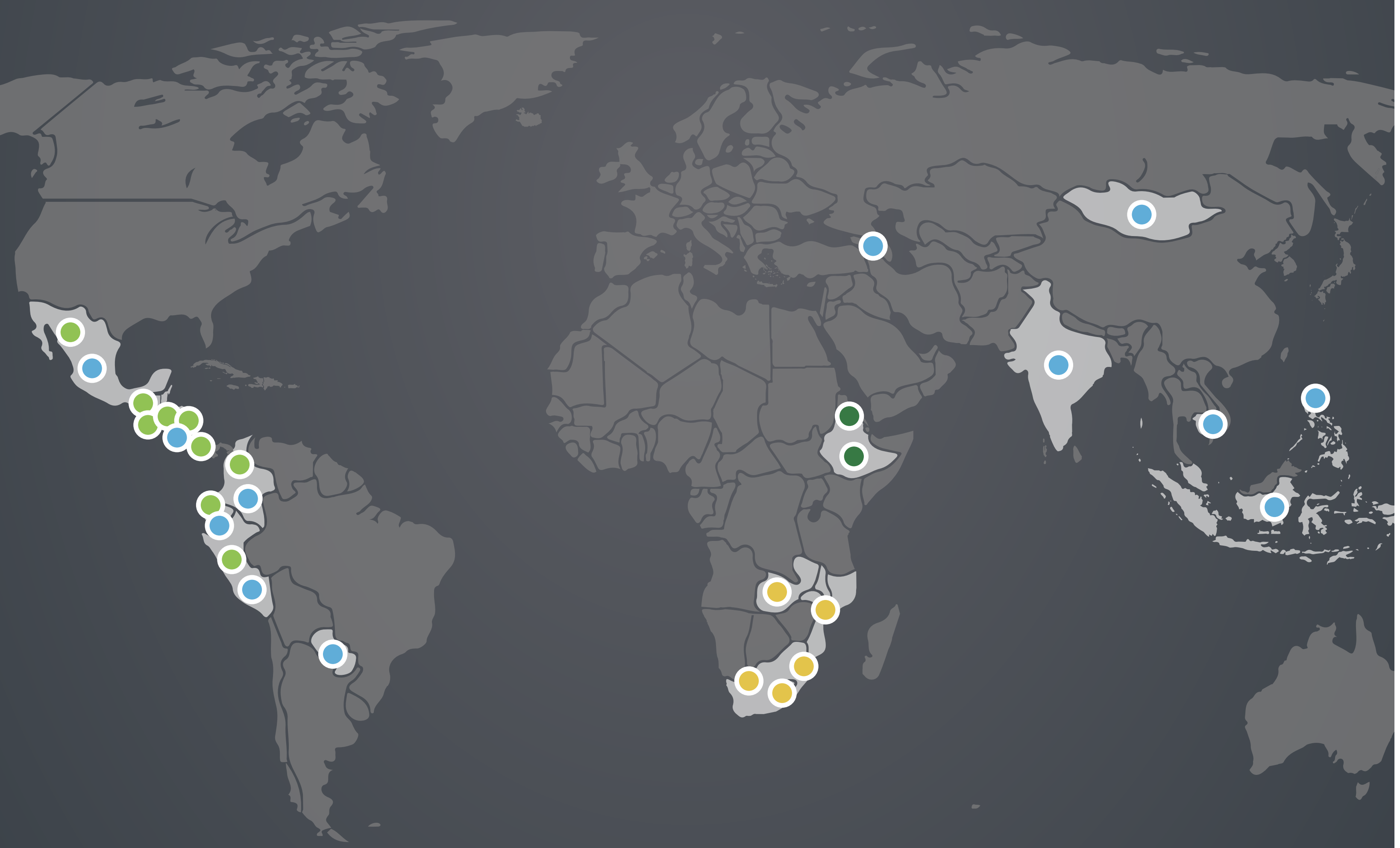
Property Type: Affordable Housing

Total Development Cost: $14.1 million

We collaborated with Low Income Investment Fund and City First Enterprises on an $11 million refinancing loan for Woodbridge Commons, a 132-unit affordable-housing facility in Edgewood. Of the 132 units, 35 are designated for families earning up to 50% of the area median income, and 97 units are designated for families earning up to 60% of AMI.

Our Global Impact

Partners invests in organizations that are on the ground around the world to improve living conditions in communities marked by economic distress. In 2024, our investments were at work in the countries highlighted in the map below.

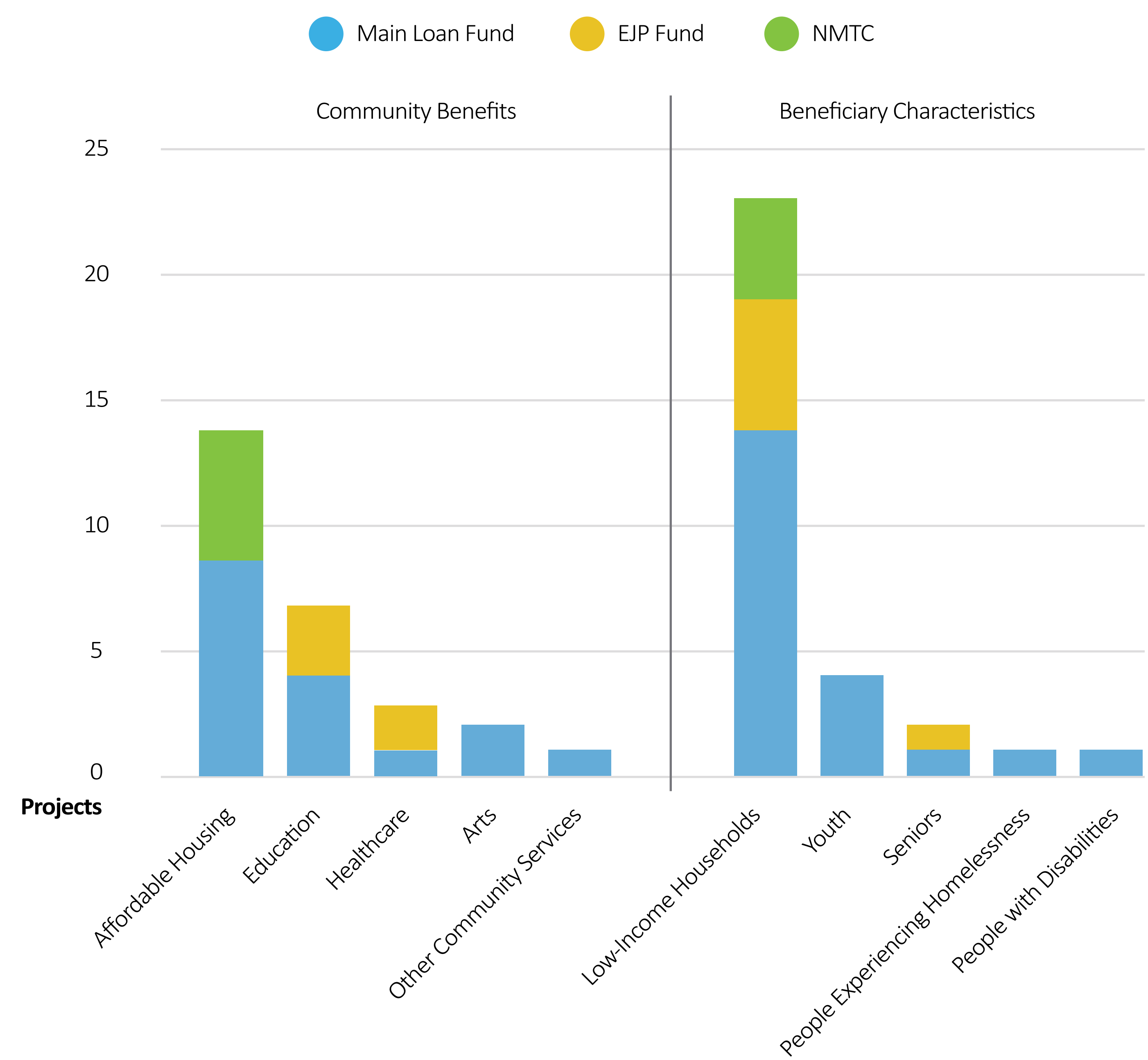


Our Partners

MicroVest · Shared Interest · Vita Impact · Working Capital for Community Needs

The projects Partners funds bring resources into the communities they serve, changing the lives of the people they support. Our projects vary by the type of community benefit provided and the characteristics of their target beneficiaries.

2024 Project Impact Highlights

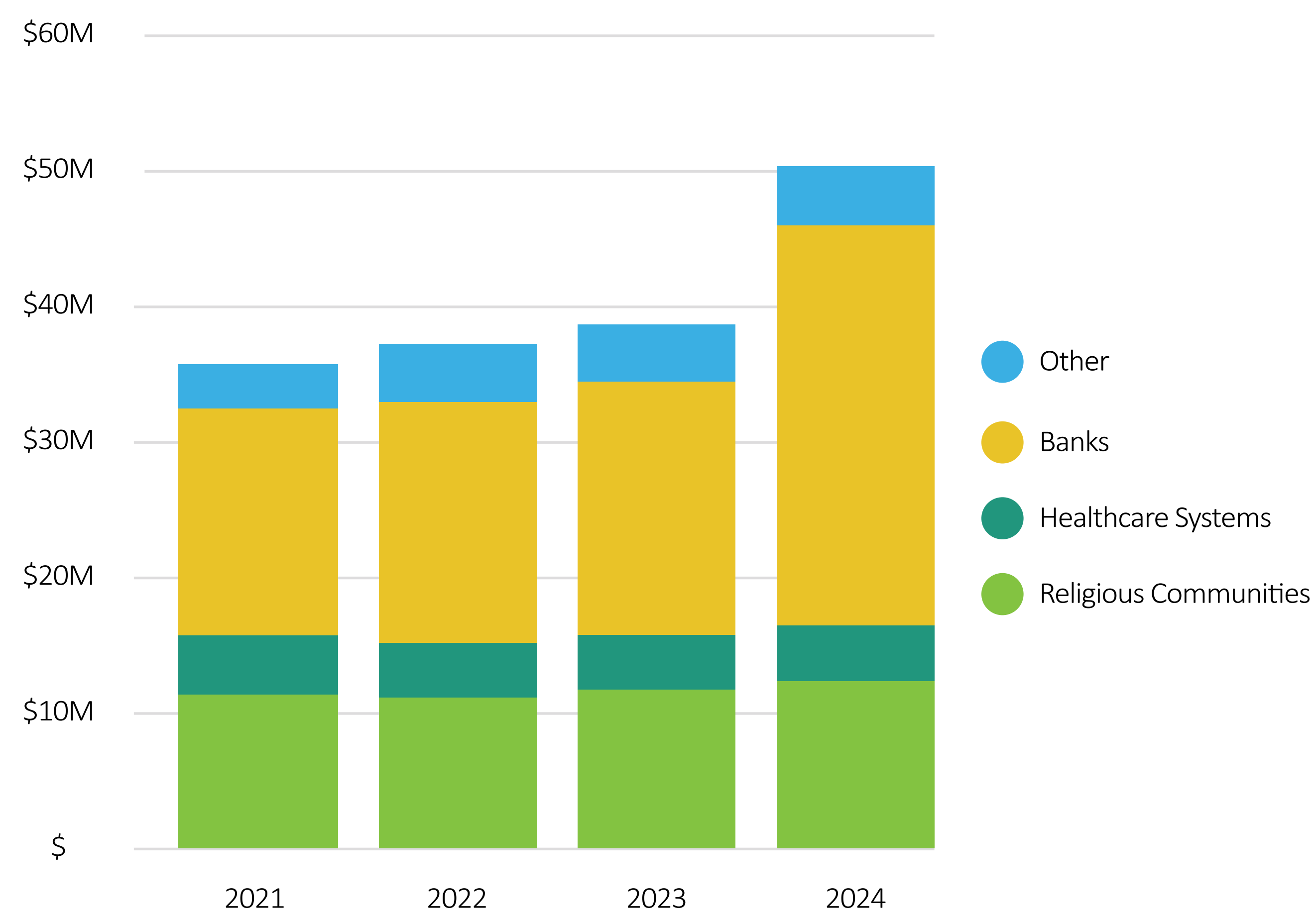


Partners 2024 Financial & Lending Report

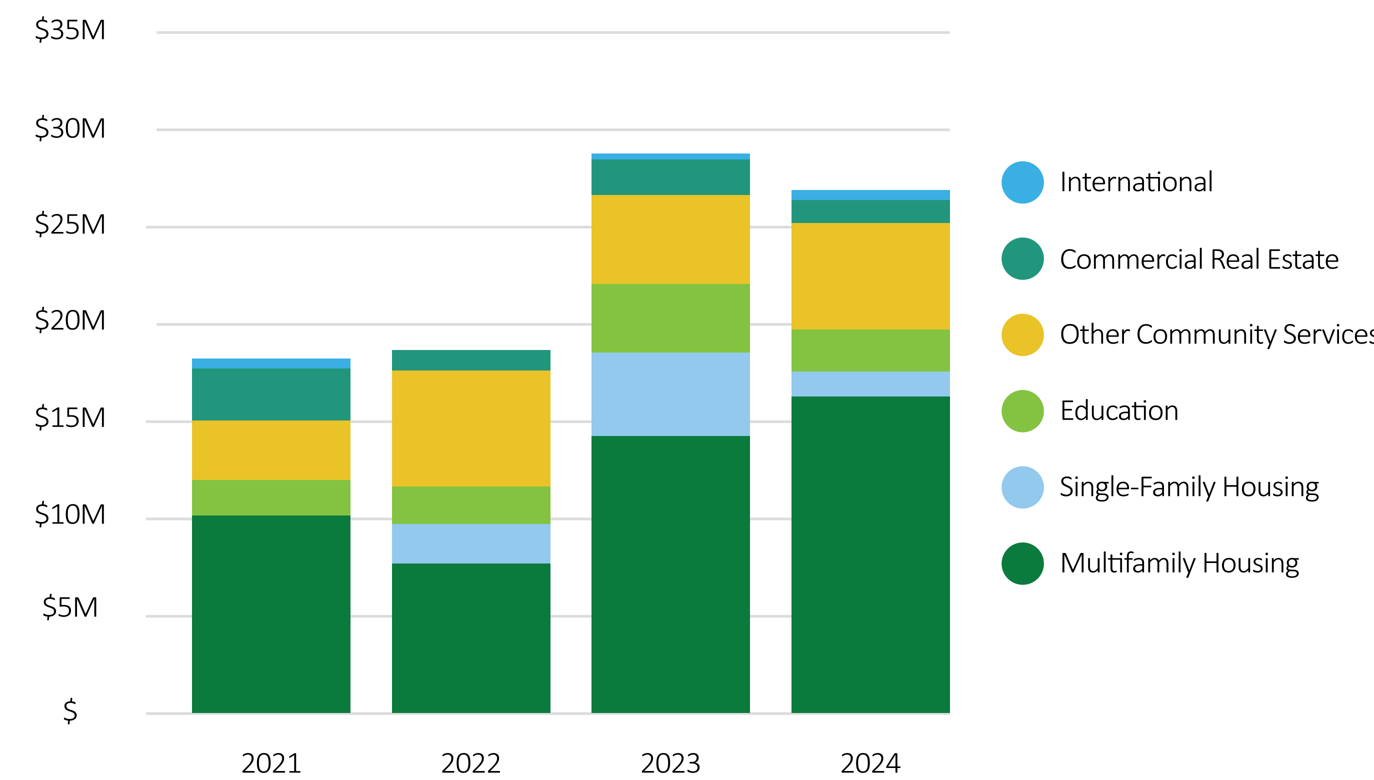
Partners Financials

	2021	2022	2023	2024
Total Assets	$56.4M	$61.0M	$66.5M	$81.7M
Total Loan Capital	$35.7M	$37.1M	$38.7M	$50.1M
Net Asset Ratio	34.9%	33.9%	37.3%	38.1%
Self Sufficiency Ratio	123.0%	92.0%	85.3%	96.1%

Loan Capital Diversity



Loan Originations



2024 Members and Donors

Member Representatives

Sister Mary Bernadette McNulty, CSJ
Chair of Partners Member Representatives
Sisters of St. Joseph of Orange
Orange, California

Jen Morin-Williamson
Sisters of the Precious Blood
Toledo, Ohio

Sister Leandra Schaller, OSF
Sisters of St. Francis of Penance
and Christian Charity
Denver, Colorado

Sister Christine Beckett, SCN
Nazareth Literary and Benevolent Institution
Silver Spring, Maryland

Sister Marie Cigrand, OSF
Sisters of St. Francis of Dubuque
Dubuque, Iowa

Thomas McCaney
Sisters of St. Francis of Philadelphia
Philadelphia, Pennsylvania

Sister Patricia Koehler, OP
Dominican Sisters of Amityville
Amityville, New York

Sister Mary Ann Rosenbaum, CSJ
Congregation of St. Joseph
Wheeling, West Virginia

Julie Tanner
Christian Brothers Investment Services
New York, New York

Members

Christian Brothers Investment Services Inc.

Congregation of St. Joseph

Dominican Collaborative (composed of):

- **Adrian Dominican Sisters**
- **Dominican Sisters of Peace**
- **Grand Rapids Dominicans**
- **Racine Dominicans**
- **Sisters of St. Dominic of Amityville, New York**

Nazareth Literary and Benevolent Institution

Sisters of St. Francis of Dubuque

Sisters of St. Francis of Philadelphia

Sisters of St. Francis of Penance & Christian Charity Sacred Heart Province

Sisters of St. Joseph of Orange

Sisters of the Precious Blood

Donors

AMCREF Community Capital

Community Foundation of the Ozarks

Franciscan Sisters of Our Lady of Perpetual Help

Little Company of Mary Sisters

MacKenzie Scott

Sisters of St. Joseph of Orange

Society of the Holy Child Jesus

Woodforest National Bank

2024 Investment Partners

Our investors provide support to mission-aligned projects in the U.S. and internationally that create opportunity and promote economic development of underserved communities.

Faith-Based Investors

Adrian Dominican Sisters
American Province of Little Company of Mary Sisters
Atlantic-Midwest Province Endowment Trust
Benedictine Convent of Perpetual Adoration
Christian Brothers of the Midwest
Congregation of Bon Secours of Paris
Congregation of the Passion, Holy Cross Province
Congregation of the Sisters of the Holy Names Jesus and Mary
Congregation of the Sisters of St. Agnes
Congregation of the Sisters of St. Joseph
Conrad N. Hilton Fund for Sisters
Daughters of the Holy Spirit Charitable Trust
Dominican Sisters of Hope
Dominican Sisters of Peace
Franciscan Sisters of Little Falls
Franciscan Sisters of Our Lady of Perpetual Help
Franciscan Sisters of Perpetual Adoration
FSC DENA Endowment Trust
Glenmary Home Missioners
IHM Congregation Charitable Trust
Loretto Literary and Benevolent Institution
Mercy Investment Services
Missionary Sisters Servants of the Holy Spirit
Protestant Episcopal Church
Religious Communities Impact Fund
School Sisters of St. Francis, Milwaukee
School Sisters of St. Francis, U.S. Province
Sisters of Mercy of the Holy Cross
Sisters of Bon Secours
Sisters of Charity of Leavenworth
Sisters of Charity of St. Augustine
Sisters of Charity of the Incarnate Word
Sisters of Charity, BMV
Sisters of Notre Dame de Namur Generalate
Sisters of Notre Dame International
Sisters of Notre Dame of Chardon Ohio
Sisters of Providence of St. Mary of the Woods
Sisters of St. Dominic- Racine
Sisters of St. Dominic of Amityville
Sisters of St. Francis of Clinton, Iowa
Sisters of St. Francis of Dubuque, Iowa
Sisters of St. Francis of Holy Name Province, Inc.
Sisters of St. Francis of Philadelphia
Sisters of St. Francis of Sylvania, OH

- Sisters of St. Francis of the Neumann Communities
- Sisters of St. Joseph Convent, US Province
- Sisters of St. Joseph of Carondelet, St Louis
- Sisters of St. Joseph of Carondelet, St Paul
- Sisters of St. Joseph of Northwestern Pennsylvania
- Sisters of St. Joseph of Orange
- Sisters of St. Joseph of Peace, St. Joseph Province
- Sisters of St. Joseph of Peace, Washington Province
- Sisters of the Holy Names of Jesus and Mary, US-Ontario Province
- Sisters of the Most Precious Blood
- Sisters of the Order of St. Dominic of Grand Rapids
- Sisters of the Presentation, Dubuque, Iowa
- Sisters of the Presentation of the BVM, New Windsor
- Sisters Servants of the Immaculate Heart of Mary
- Society of Catholic Medical Missionaries/Medical Mission Sisters
- Society of the Divine Word
- Society of the Holy Child Jesus, American Province
- SSM International Finance Inc.
- St. Joseph Health System
- Sustainability Group- Diocese of Iowa
- Sustainability Group- Jennifer Leeds- The Coyote Trust
- Sustainability Group- Louise Bowditch Trust
- Unitarian Universalist Common Endowment Fund

Banks, CDFIs, and Institutional

- Amalgamated Bank
- Bank of America
- BlueHub Loan Fund
- Bon Secours Mercy Health
- Bremer Financial
- Capital One
- CDFI Community Investment Fund
- City First Bank
- HSBC Bank
- JPMorgan Chase
- KeyBank
- Locus Bank
- Mercy Community Capital
- National Cooperative Bank
- New York Quarterly Meeting
- Northern Trust
- Opportunity Finance Network
- Optus Bank
- PNC Bank
- Reinvestment Fund
- RSF Social Finance
- Security Federal Bank
- Southern Bancorp
- TD Bank
- Trinity Health
- Truist
- US Bank
- Wells Fargo
- Woodforest National Bank

CDBA
COMMUNITY DEVELOPMENT BANKERS ASSOCIATION

Community Development Bankers Association is the national trade association of the community development bank sector. CDBA educates policy makers, regulators, and legislators on the importance of community development banks and thrifts with a mission of serving low- and moderate-income communities. Most CDBA member banks are certified community development financial institutions, while many are also minority depository institutions, and we represent a growing cadre of banks that aspire to become CDFIs.

The U.S. Department of Treasury's CDFI certification demonstrates that the bank devotes at least 60% of its lending and services to benefit low- and moderate-income communities. CDBA and Partners have a longstanding affiliation that is described on page 4.

2024 Key Highlights and Achievements

Appropriations

A series of federal appropriations continuing resolutions, including a final extension passed in March 2024, ensured $324 million of overall funding for the CDFI Fund, including a $5 million increase in the Bank Enterprise Award program.

Certification

Updated CDFI certification guidance published in September included several important clarifications, including CDBA priorities.

ACT Deposit Program

CDBA, in collaboration with the National Bankers Association and IntraFi, launched the Advancing Communities Together Deposit Program, with $35 million in initial commitments. The program bolsters community lending by making it easier for participating CDFIs or MDIs to secure funding from impact-driven depositors.

ECIP Lending and Disposition

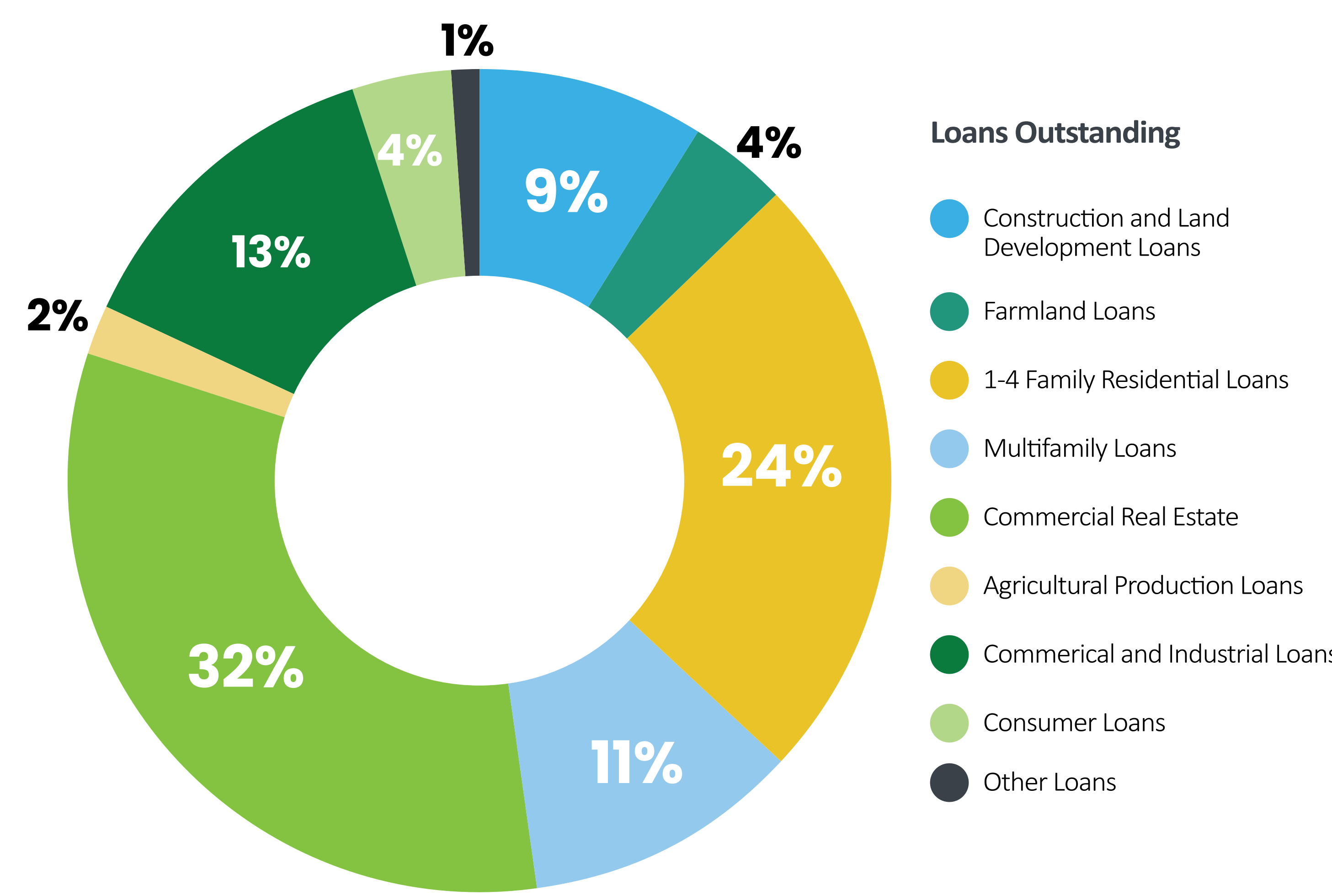
The U.S. Treasury Department noted strong CDFI bank performance in the Emergency Capital Improvement Program. Banks dominated Treasury's list of top lenders to businesses beneath the $100,000 annual revenue threshold. They also outnumbered credit unions on the list of CDFIs with the highest percentage of their lending in persistent poverty counties. CDBA also led policy initiatives that gave banks flexibility in buying back capital initially extended under the program.

Capital Magnet Fund

The CDFI Fund published an interim rule on the CMF that included CDBA priorities flagged by our members in public comments.

CDBA Member Stats at a Glance for 2024

136 Member Banks	**115** CDFI banks	**34** MDI banks	**28** States	**16,958** Employees
$121 Billion Assets	**1,171** Branches and Offices	**$81** Billion in loans outstanding	**104,421** Small business loans	



CDFI 2024 Awards and Programs Participation Snapshot

Bank Enterprise Awards

98% of dollars went to certified CDFI banks

52% of banks receiving awards were CDBA members

63% of CDBA members received the maximum grant of $280,369

83% of dollar awards went to banks beneath $1 billion of assets

Financial and Native American CDFI Assistance Programs

35 CDBA members received a combined $54.7 million in CDFI Program Financial Assistance Awards

2 CDBA members received a combined $4.6 million in Native American CDFI Assistance Awards

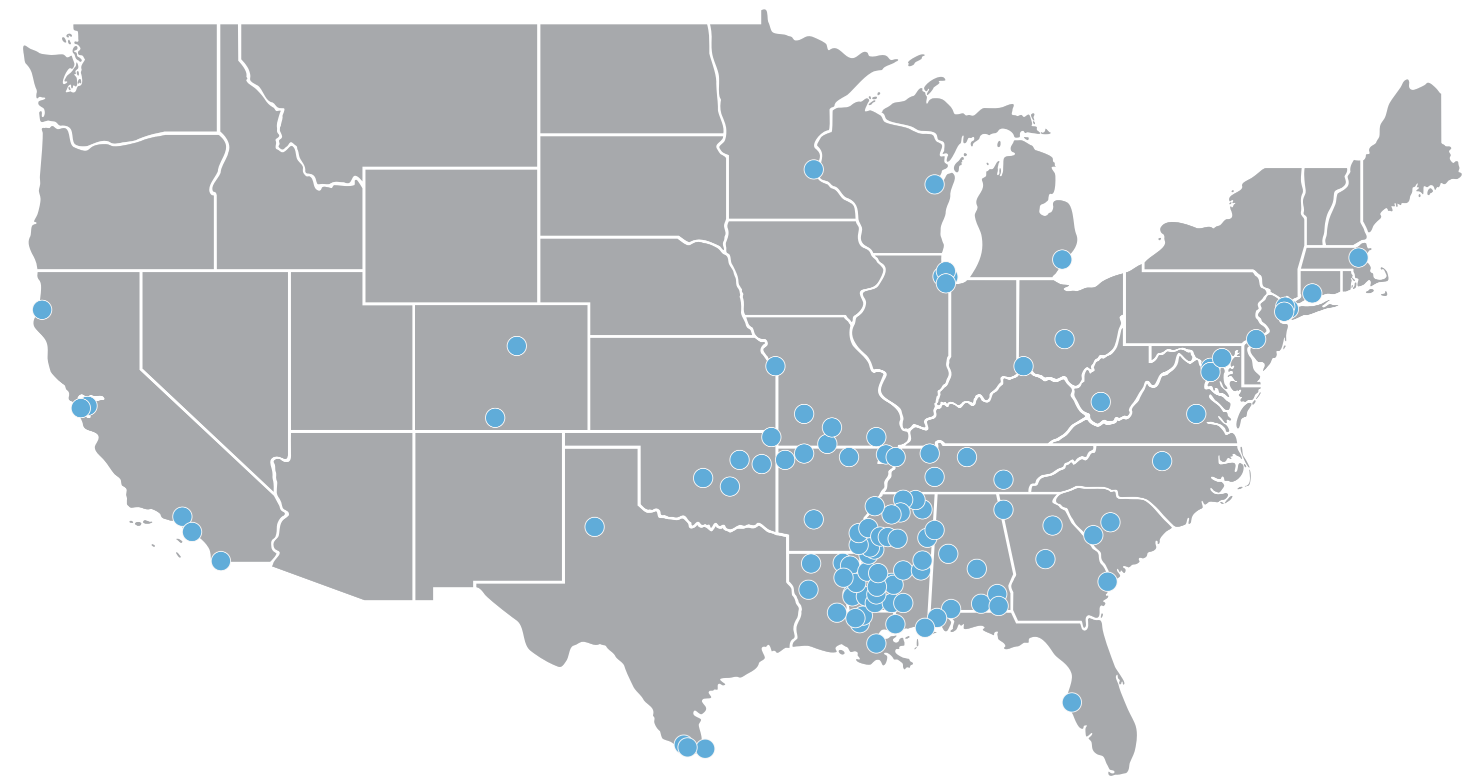
5 CDBA members received $1.5 million in Technical Assistance Awards

Capital Magnet Fund

Four of the 48 award recipients were banks, and all were CDBA members; they were awarded a combined $33.5 million of the total $246.4 million

New Markets Tax Credit allocations announced in September 2024 included 7 CDBA members and totaled $365 million.

Headquarters of CDBA Member Banks



CDBA Members

Adelphi Bank	Columbus	OH
Amalgamated Bank	New York	NY
American Metro Bank	Chicago	IL
American Pride Bank	Macon	GA
Anstaff Bank	Green Forest	AR
Asian Bank	Philadelphia	PA
Banesco USA	Miami	FL
Bank of Anguilla	Anguilla	MS
Bank of Brookhaven	Brookhaven	MS
Bank of Commerce	Greenwood	MS
Bank of Franklin	Meadville	MS
Bank of Holly Springs	Holly Springs	MS
Bank of Kilmichael	Kilmichael	MS
Bank of Lake Village	Lake Village	AR
Bank of Moundville	Moundville	AL
Bank of Oak Ridge	Oak Ridge	LA
Bank of St. Francisville	Saint Francisville	LA
Bank of Winona	Winona	MS
Bank of Zachary	Zachary	LA
BankFirst Financial Services	Columbus	MS
BankPlus	Belzoni	MS
Bay Bank	Green Bay	WI
Beneficial State Bank	Oakland	CA
BNA Bank	New Albany	MS
BOM Bank	Natchitoches	LA
California International Bank, N.A.	Westminster	CA
Carver Federal Savings Bank	New York	NY

Carver Financial Corp.	Savannah	GA
Central Bank of Kansas City	Kansas City	MO
Century Bank of the Ozarks	Gainesville	MO
Citizens Bank	Columbia	MS
Citizens Bank & Trust	Guntersville	AL
Citizens Savings Bank and Trust Company	Nashville	TN
City First Bank, N.A.	Washington	DC
Climate First Bank	Saint Petersburg	FL
Commercial Bank of California	Irvine	CA
Commercial Capital Bank	Delhi	LA
Commonwealth National Bank	Mobile	AL
Community Bank of Mississippi	Flowood	MS
Copiah Bank	Hazlehurst	MS
Cottonport Bank	Cottonport	LA
Cross Keys Bank	Saint Joseph	LA
Decatur County Bank	Decaturville	TN
Delta Bank	Vidalia	LA
Farmers and Merchants Bank	Baldwyn	MS
Farmers Bank and Trust Company	Blytheville	AR
FBT Bank & Mortgage	Fordyce	AR
First Bank	Mccomb	MS
First Community Bank	San Benito	TX
First Eagle Bank	Chicago	IL
First Independence Bank	Detroit	MI
First Missouri Bank of SEMO	Kennett	MO
First Missouri State Bank	Poplar Bluff	MO
First National Bank USA	Boutte	LA
First Naturalstate Bank	Mcgehee	AR
First Security Bank	Batesville	MS
First Security Bank and Trust Company	Oklahoma City	OK
First Southwest Bank	Alamosa	CO
First State Bank and Trust Company, Inc.	Caruthersville	MO
FNB Oxford Bank	Oxford	MS
FNB Picayune Bank	Picayune	MS
FNBC Bank	Ash Flat	AR
Freedom Bank	Alamo	TX
Friend Bank	Slocomb	AL
Genesis Bank	Benoit	MS
Gibsland Bank & Trust Company	Gibsland	LA
Grand Bank for Savings, FSB	Hattiesburg	MS
Great Southern Bank	Meridian	MS
Guaranty Bank and Trust Company	Belzoni	MS
Industrial Bank	Washington	DC
International Bank of Chicago	Chicago	IL
Kentland Federal Savings and Loan Association	Kentland	IN
Landmark Bank	Clinton	LA
Legacy Bank & Trust Company	Mountain Grove	MO
LifeStore Bank	West Jefferson	NC
Limebank	Bolivar	MO
Local Bank	Hulbert	OK
Locus Bank, Inc.	Richmond	VA
Lone Star National Bank	Pharr	TX
Magnolia State Bank	Bay Springs	MS
McGehee Bank	Mcgehee	AR
Mechanics & Farmers Bank	Durham	NC
Merchants & Marine Bank	Pascagoula	MS
Merchants and Planters Bank	Raymond	MS
Mission National Bank	San Francisco	CA
Mission Valley Bank	Sun Valley	CA
Mountain Valley Bank	Dunlap	TN
National Cooperative Bank, N.A.	Hillsboro	OH
Native American Bank, N.A.	Denver	CO
Neighborhood National Bank	El Cajon	CA
New Haven Bank	New Haven	CT
New Millennium Bank	Fort Lee	NJ
OneUnited Bank	Boston	MA
Optus Bank	Columbia	SC
Pan American Bank & Trust	Melrose Park	IL
Partners Bank	Helena	AR
People's Bank of Seneca	Seneca	MO
Peoples Bank	Mendenhall	MS
Piermont Bank	New York	NY
Pike National Bank	Mccomb	MS
Planters Bank & Trust Company	Indianola	MS
Ponce Bank	Bronx	NY
Priority Bank	Fayetteville	AR
PriorityOne Bank	Magee	MS
Providence Bank & Trust	South Holland	IL
Quontic Bank	Astoria	NY
Redwood Capital Bank	Eureka	CA
RiverBank	Pocahontas	AR
RiverHills Bank	Vicksburg	MS
Security Bank and Trust Company	Paris	TN
Security Federal Bank	Aiken	SC
Security State Bank of Oklahoma	Wewoka	OK
Southeast First National Bank	Summerville	GA
Southern Bancorp Bank	Arkadelphia	AR
Southern Independent Bank	Opp	AL
Spring Bank	Bronx	NY
Sunrise Banks, N.A.	Saint Paul	MN
Texas National Bank	Mercedes	TX
The Bank of Vernon	Vernon	AL
The Citizens National Bank of Meridian	Meridian	MS
The Cleveland State Bank	Cleveland	MS
The Commercial Bank	De Kalb	MS
The Commercial Bank of Ozark	Ozark	AL
The First Bank	Hattiesburg	MS
The First National Bank and Trust	Atmore	AL
The First State Bank	Abernathy	TX
The Harbor Bank of Maryland	Baltimore	MD
The Jefferson Bank	Greenville	MS
The Peoples Bank	Ripley	MS
Troy Bank & Trust Company	Troy	AL
Union Bank & Trust Company	Monticello	AR
United Bank	Atmore	AL
United Mississippi Bank	Natchez	MS
Warsaw Federal Savings and Loan Association	Cincinnati	OH
Whitesville State Bank	Whitesville	WV
Winnsboro State Bank & Trust Company	Winnsboro	LA

Our People

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Community First Fund
President and CEO

Marguerite O'Brien, CSJ
Secretary
Congregation of St. Joseph

Kim Levine
Treasurer
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Tabitha Atkins
Atkins Group
Founder and CEO

Marisa Calderon
Prosperity Now
President & CEO

Monica Gonzales-Conic
Feeding America
Director of Congressional Relations

John Holdsclaw IV
National Cooperative Bank
EVP, Chief Policy Officer

Amir Kirkwood
Justice Climate Fund
CEO

Kevin McQueen
Leviticus Fund
Director of Lending

Patricia Wittberg
Seton Enablement Fund
Administrative Director

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Brian Blake
Chief Public Policy Officer

Carla Mannings
Chief Investment & Impact Officer

Larita Mimms
Chief Financial Officer

Rashida McGhie
Chief Lending Officer

Dionne Moore
Chief Credit Officer

Emily Blake
Senior Advisor and Special Projects Consultant

John Brand
Consultant, Senior Advisor

Barbara Yiadom
Director of Portfolio Management

Eliza Ginn
Consultant, Director of Innovation

Mike Bannon
IT Manager

Marie Johnson
Controller & Director of Operations

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Natasha Shulinina
Senior Loan Officer

Franklin Mason
Programs Accounting Specialist

Stella Tompkins
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Alejandro Barrancos
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Ethan Kahwaty
Programs and Membership Associate

John Kunza
Marketing and Communications Director

Nathaly Rivera
Marketing and Communications Associate

Joey Zeldin
Public Policy and Impact Associate

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Carlos Naudon, Vice-Chair
Ponce Bank
President & CEO
Bronx, New York

Dominik Mjartan, Treasurer
Optus Bank
CEO
Columbia, SC

Robert Patrick Cooper, Secretary
OneUnited Bank
SVP, Senior Counsel
Boston, MA

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Alan Hargett
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Brian Argrett
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Dennis Ammann
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Carver Financial Corp.
President & CEO
Savannah, GA

Joe Quiroga
Texas National Bank
President
Edinburg, TX

Tracie Davis
Native American Bank
EVP & CFO
Denver, CO

Kent Curtis, Immediate Past Chair
First Southwest Bank
CEO
Durango, CO

James Wang
Asian Bank
President & CEO
Philadelphia, PA

Partners
IMPACT FOR THE COMMON GOOD

Looking Ahead

Support for Partners for the Common Good, the Community Development Bankers Association, and CapNexus ensures that those left out of the economic mainstream are given the opportunity to support themselves and their families with dignity. As we move forward, our focus will remain on fostering strong partnerships, promoting supportive policies, and delivering high-impact financial solutions to underserved communities. We are excited about the opportunities that 2025 holds and are confident that, with your continued support, we can achieve even greater milestones. Thank you for being an integral part of our journey. Together, we will continue to make a lasting impact and drive meaningful change. Join us in amplifying our efforts. Your continued support empowers us to push boundaries, create innovative solutions, and uplift those who need it most. Together, we can build a future where everyone has access to the tools and opportunities needed to thrive.

Want to get involved?

Scan the QR code below to find out how you can support Partners. Thank you!

PCG CAPITAL | CDBA POLICY | CapNexus NEWS