

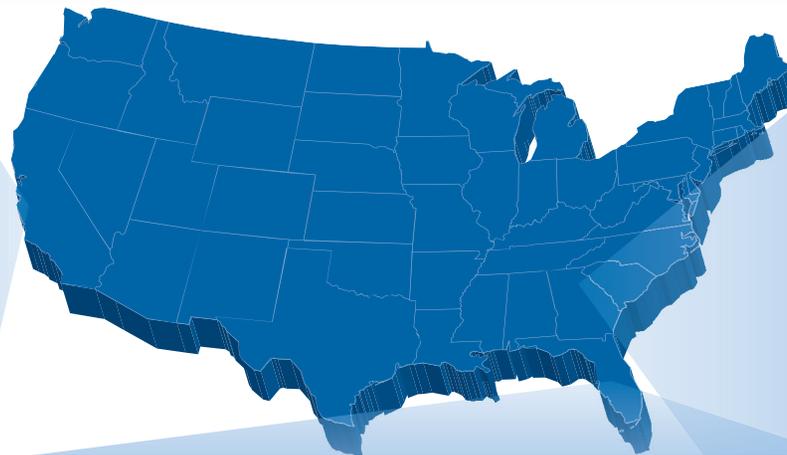
Community Capital has invested over \$7.1 billion in Environmental, Social, and Governance (ESG)/impact initiatives nationwide on behalf of its clients, generating results that make a powerful impact*:

- 327,000 affordable rental housing units
- 15,000 home mortgages for low- and moderate-income borrowers
- \$301 million in enterprise development/job creation
- \$355 million in economic development (i.e., environmental sustainability, neighborhood revitalization, healthy communities)
- 776 million in statewide homeownership and down payment assistance
- \$33 million in affordable healthcare / rehabilitation facilities

IMPACT PROFILE:

**Panorama View
Apartments
Panorama City, CA**

Panorama View Apartments is an affordable rental property for seniors in Los Angeles County, California where 100% of the 87 residential units receive Section 8 assistance. Panorama View Apartments resides in Census Tract 1193.41, a moderate-income census tract. The minority population for this census tract is 90% of the total population. Residents at Panorama View Apartments have access to services provided by Cornucopia Services, a not-for-profit benefit corporation providing social services to residents of affordable housing properties with the mission of easing and enhancing the lives of residents and providing programs to aid in improving the quality of their lives. Services geared toward senior residents include computer classes, exercise classes, birthday celebrations, themed social events and holiday celebrations. Cornucopia Services partners with local food banks throughout California to provide senior residents on limited budgets with fresh and packaged food items each month.



IMPACT PROFILE:

**Shane's Rib Shack
Athens, GA**

Shane's Rib Shack in Clarke County, Georgia, employs forty workers in a moderate-income and high-poverty census tract with 43% of the population living below the poverty line. Founders Shane & Stacey Thompson believe in giving back to the community by supporting local schools, churches, hospitals and businesses. The business finds unique ways to make a positive impact in the community which include donating food to charitable organizations, raising funds for a church program, feeding local high school football teams and providing incentives for good student performance at schools. The loan to Shane's Rib Shack was authorized under the SBA 7(a) program which was established to serve small business borrowers that cannot otherwise obtain private sector financing under suitable terms and conditions. The SBA 7(a) program is SBA's primary vehicle for providing small businesses with access to credit. One requirement is that a lender must document that the prospective borrower was unable to obtain financing under reasonable terms and conditions through normal business channels.

IMPACT PROFILE:

The Club at Sugar Mill Apartments, Port Orange, FL

The Club at Sugar Mill Apartments is a Low Income Housing Tax Credit property for families located in Volusia County, Florida. In connection with the Low Income Housing Tax Credit allocation, the Borrower executed an Extended Low-Income Use Agreement requiring that 100% of the 167 residential units in the property be occupied and rented to low- and very low-income persons for an additional 15 years beyond the initial 15 year compliance period. Residents at The Club at Sugar Mill Apartments have access to supportive services which include on-site healthcare including health screenings, flu shots, and vision and hearing tests; on-site literacy training, job training and welfare to work self-sufficiency programs; and financial incentives to qualified tenants wishing to move into home ownership.

**Approximate figures as of March, 2016. Community Capital Management, Inc. is a Florida-based investment advisor registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. The securities identified and described herein are current holdings and are for illustrative purposes only. Their selection was based upon non-performance criteria, such as the security's social and/or environmental benefits.*