VIRGINIA COMMUNITY CAPITAL
2016 IMPACT REPORT
Let's do more, together.
Impact

What we do matters.
As a Community Development Financial Institution (CDFI), Virginia Community Capital impacts people by improving how and where they live. We have a mission to bring resources to create jobs, energize places, and foster an enhanced quality of life for all Virginians.

$218m Assets under management
595 Total projects financed
9,135 MWh of clean energy produced
15 Loans addressing food access
18,391 Hours of free advising services
1,675 Organizations impacted
11 Healthcare projects

Loans
$390 Million in Loan Originations Since 2005

7.7 Million Square Feet
Business and Housing Spaces Created or Rehabbed

Affordable Housing Units Financed
5,881

5,974 Jobs Created and Retained
Financial Impact

$8.4 Million Net Income Over 11 Years
10 Number Of Years Profitable
77% Growth In Equity Over 11 Years

VCC vs. Peers*
.34% 5-year average charge-offs 1.99% *
98% 5-year average deployment rate 78% *
73% 5-year efficiency ratio 89% ^

* OFN members  ^ Selected community development banks

Book Value per Share of Bank Stock
$4,841 2008
$5,763 2016

Loans
Loan Volume

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Urban</th>
<th>Community Facilities</th>
<th>Small Business</th>
<th>Affordable Housing and Real Estate</th>
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<td>17</td>
<td>26</td>
<td>45</td>
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<td>17</td>
<td>27</td>
<td>56</td>
<td>83</td>
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<tr>
<td>2008</td>
<td>23%</td>
<td>77%</td>
<td>14%</td>
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<td>2009</td>
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<td>2016</td>
<td></td>
<td></td>
<td>65%</td>
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</table>

* includes assumed loans

Capital Coming into VA over an 11-Year Period
Lending Capital $45.7 Million
Grants $11.4 Million
Deposits $76.1 Million

Growth

$218
$113
$88
$44
$15
$4

Full financial reports available at www.vacommunitycapital.org
Lending

How we lend matters the most.

We are driven by our mission to inspire and drive change. Many of the projects we support are considered “too complicated” by the broader financial community. Our strength is our ability to leverage additional resources from partners to create a greater impact. Our knowledgeable team works diligently to provide creative financial solutions for the borrower. With our flexible tools and advisory services, we help businesses grow and build sustainable communities.

To offer the greatest long-term impact, we focus on four particular areas for lending:

- **real estate and community development**
- **small business**
- **clean energy lending**
- **food-based business**

In addition to mission-focused lending, VCC offers conventional loans to eligible real estate developers and small businesses.
Impact Investing

It matters to many.
Impact investing is a growing force of good in communities across the nation. These investments, especially at local levels, can deliver immediate results in job creation and enhancing a community’s quality of life. Those who invest for social change, innovation, and impact seek to improve the lives of people and communities while earning a financial return.

Our ability to drive measurable social impact in communities, combined with our capacity to generate financial return for our partners, makes VCC a natural vehicle for impact investors. From foundations making program-related investments to individual investors funding specific sectors and communities, VCC offers flexible ways to invest, including impact deposits, loan funds, equity investments, and philanthropic grants.

QUALITY OF LIFE
Richmond Association of REALTORS® (RAR) launched their “Quality of Life” investment strategy in May of 2016. This strategy is funded through a partnership between VCC and The Community Foundation Serving Richmond and Central Virginia (TCF). In this model, RAR is bringing together impact investing and philanthropy on tackling affordable housing and education issues in the Richmond region.