

Mission-Driven Bank Fund

Helping Communities in Need



Lower income, minority, and rural communities are often the first to experience the effects of economic downturns and among the last to recover.

FDIC-insured Minority Depository Institutions (MDIs) and Community Development Financial Institutions (CDFIs) commit large portions of their portfolios to supporting these communities, and they are often in the best position to know what investments will have the greatest impact. But many face challenges in raising capital, implementing technology solutions, and growing operations.

The FDIC established the Mission-Driven Bank Fund to give investors the opportunity to help these banks make a difference in their community.

Fund Structure

The FDIC designed the structure of the Fund based on input from 70 CEOs of mission-driven banks, trade groups, potential investors, consultants, and philanthropic organizations.



Private Investors

Investors provide capital investments and technical resources to the Fund, which provides a modest return on their investment.

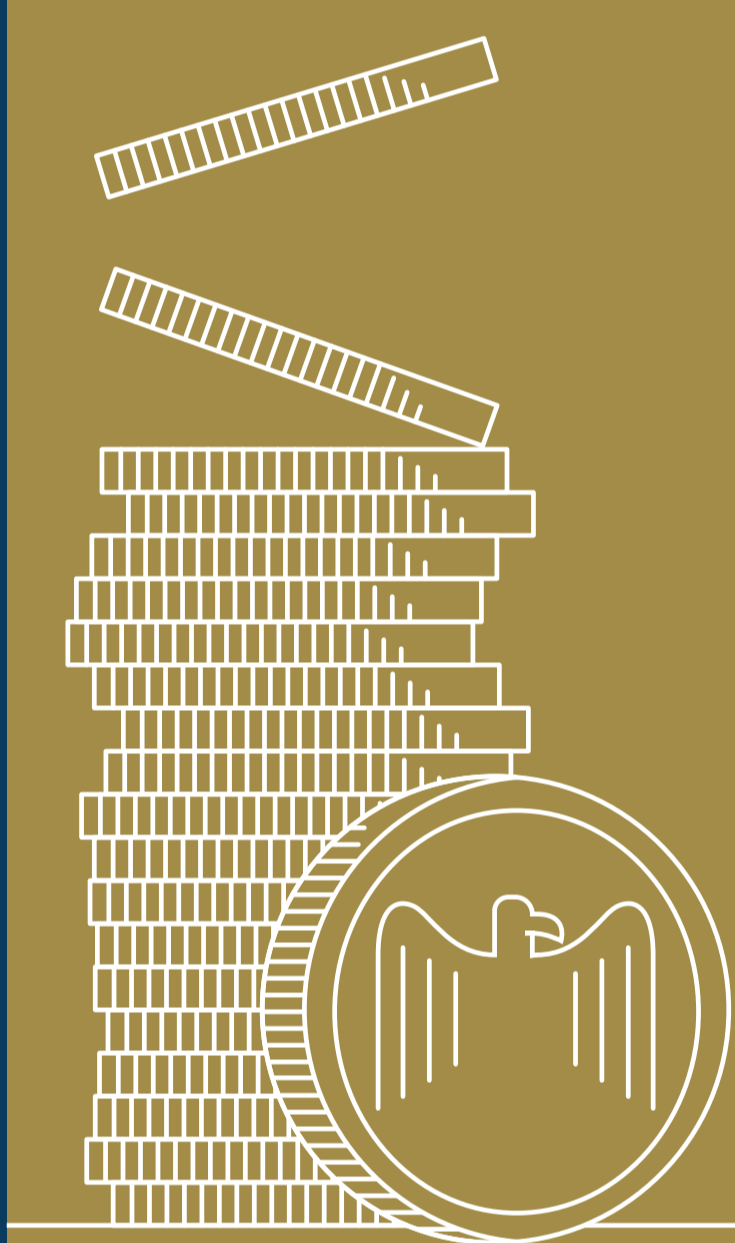
-  Corporations
-  Financial Institutions
-  Philanthropic Organizations

The Fund

The fund is a Delaware limited partnership established to make investments in FDIC-insured MDIs and CDFIs, provide advisory services, and promote increases in size, scale, and capacity to enable these institutions to expand their reach in their communities.



The Fund Manager solicits and underwrites investments, minimizes operational costs, and meets performance targets.



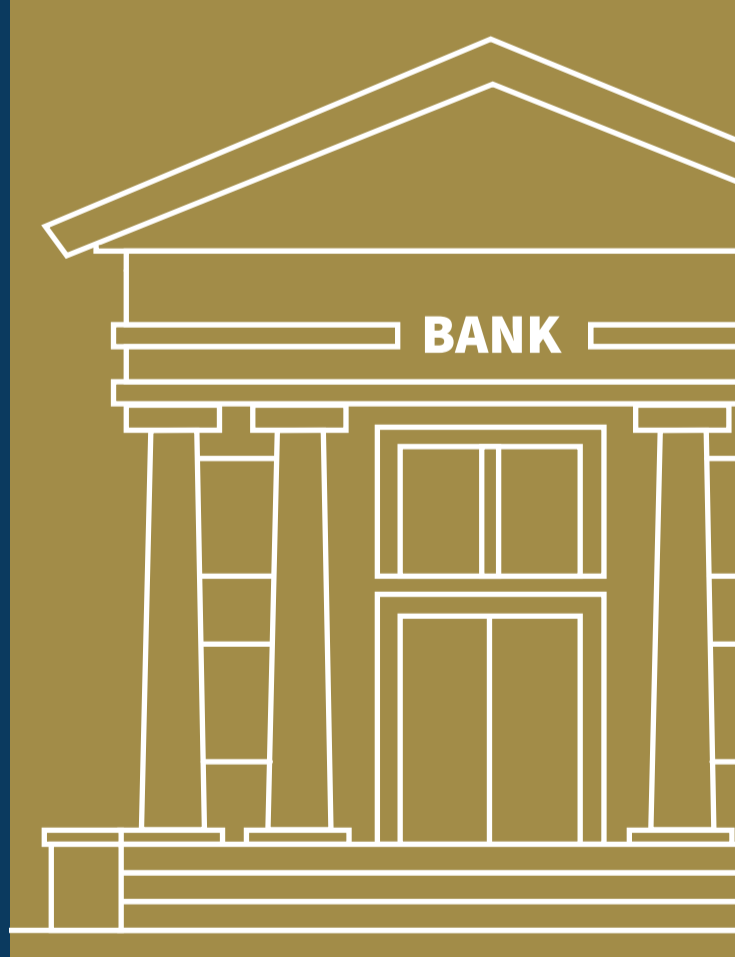
Advisory Council

The Advisory Council is part of an ecosystem of stakeholders, including business and community leaders, who are providing mission-focused oversight to the Fund. As a non-voting member, the FDIC will work to support and promote the Fund's mission.



Mission-Driven Banks

FDIC-insured MDIs and CDFIs identify specific opportunities and develop pitches to the Fund for investments that will support their communities.



Communities in Need

With expanded offerings from MDIs and CDFIs, people can build savings and businesses can grow.

-  Small Business Loans
-  Home Mortgages
-  Community Development Loans



Reporting Results

Prioritizing for impact, the Fund targets a modest rate of return to investors. Investors will receive audited financial statements each fiscal year along with an analysis of the Fund's social impact.

The Fund will also provide unaudited quarterly reports, including a summary of investments and valuation of capital accounts.