**CDFIs Target Underserved Populations**

Community development financial institutions (CDFIs) are dedicated to providing opportunities to underserved people and communities.

- **People of Color**: 58%
- **Low-Income**: 85%
- **Rural**: 26%
- **Women**: 48%

**CDFIs Create Tangible Impact**

CDFIs successfully provide a wide range of financing opportunities across the U.S.

- **11,583 Community Facilities**
- **419,177 Businesses and Microenterprises**
- **1.56 Million Jobs Created or Maintained**
- **2.1 Million Housing Units**

**CDFIs are Performance Oriented**

With consistently low loan loss rates, CDFI lending is effective and successful in all economic conditions for investors and borrowers. FDIC banks’ net charge-off rate was 0.48% in 2018.

**1.0% Net Charge-Offs**

Source: OFN Annual Member Survey, 2018  [www.ofn.org](http://www.ofn.org)