

As of 06/30/26

Firm Overview and Impact

CCM Highlights

- **Impact Investing:** Since 1999
- **Headquarters:** Fort Lauderdale, FL
- **Assets:** \$7.3 Billion
- **Impact:** \$18.9 Billion since inception invested in impact initiatives on behalf of clients
- **Clients:** Banks, endowments, religious, foundations, healthcare, high net worth, nonprofits, and public funds

Fixed Income Impact Investing Strategies

Mutual Fund

- CCM Community Impact Bond; Tickers: CRAIX/CRANX/CRATX (Mutual Fund)

ETF

- CCM Affordable Housing MBS ETF

Separate Accounts

- Impact Core Fixed Income
- Impact Mortgage-Backed Securities
- Impact Securitized
- Impact Tax-Exempt Municipals

For additional information on CCM and our impact investment strategies, read our [2025 Impact Report](#).



Mission

Our mission seeks to deliver competitive risk-adjusted returns through investment strategies that contribute to positive societal outcomes.



Vision

Our vision is to be the premier impact investing manager with the highest level of client service and impact transparency.



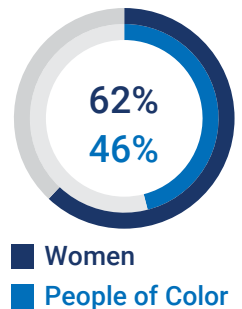
Philosophy

We believe a fully integrated impact portfolio can deliver strong financial performance while simultaneously having positive long-term societal outcomes.

CCM Core Values

CCM is deeply committed to fostering an equitable and inclusive workplace, recognizing that a culture of inclusion enhances our workforce, fuels innovation, and enables us to better serve our clients and communities.

All Employees*



■ Women
■ People of Color

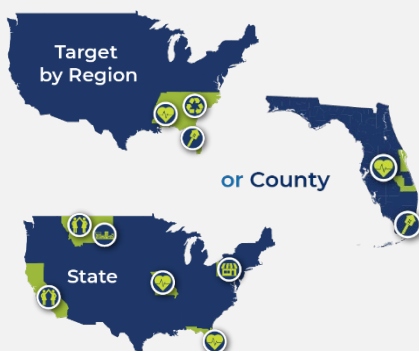
*Based on employee self-identification as of 06/30/26.

Customizable Impact and Reporting

Our unique customizable fixed income impact strategy allows clients meeting minimum requirements to align their investment capital in one of three ways:

Impact by Geography

When a client selects impact by geography, the investments will be in their targeted area(s), which can be as narrowly defined as a county, and support at least one or more of CCM's impact themes.



or Impact by Theme

When a client selects customization by impact theme, the investment(s) will support those themes and can be located nationwide.

Target One Impact Theme



or Multiple Impact Themes



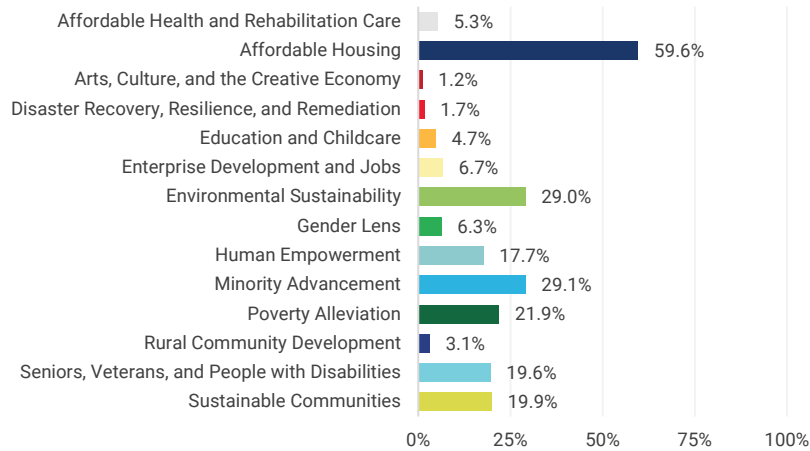
or Impact by Initiative

When a client selects customization by impact initiative, the investments will specifically support the goals of the respective initiative nationwide.



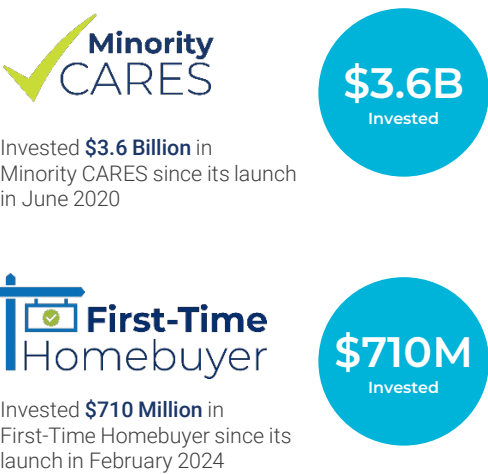
Impact by Theme*

The chart shows current fixed income holdings and their alignment with our impact themes as of 06/30/26. One investment can align with multiple impact themes.



Impact by Initiative

The data below shows cumulative impact invested in our two impact initiatives on behalf of clients from their respective inception dates to 06/30/26.

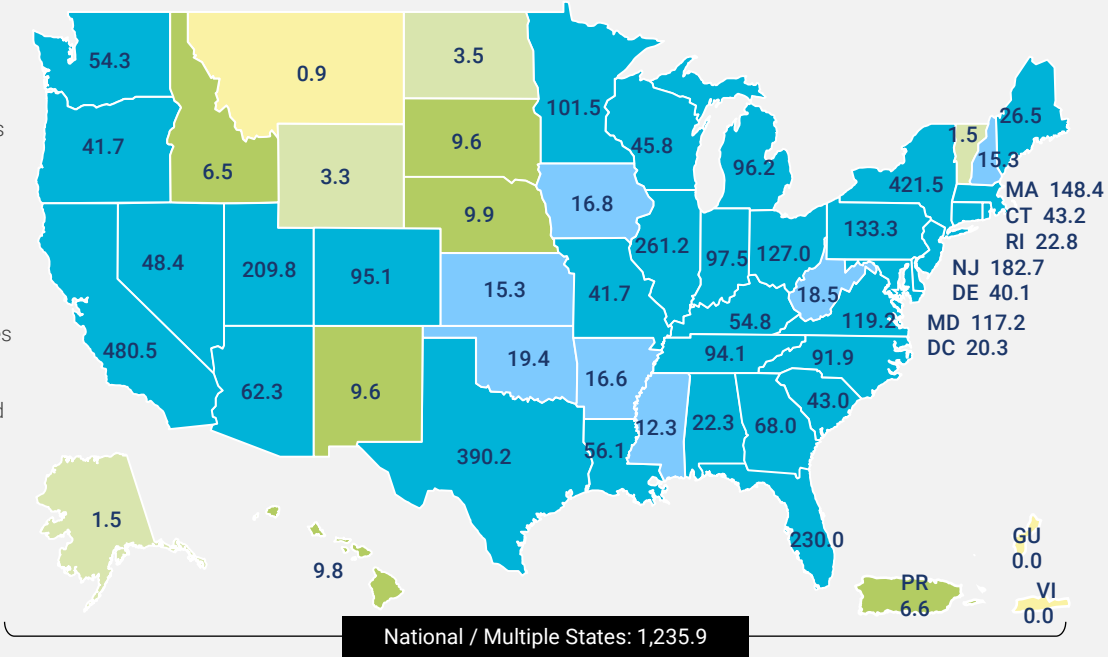


Impact by Geography

In \$Millions

The map shows current fixed income holdings by state as of 06/30/26. Holdings in the fixed income holdings that are not state specific fall in National/Multiple States. Impact by geography is calculated using the current face value of individual securities (original par value minus any principal paydowns, if applicable) and reflects the locations positively impacted within the fixed income holdings. Securities classified as having national exposure include those without specific impact locations provided. Percentages are based on total portfolio exposure, including cash holdings.

- < \$1M
- \$1M to \$5M
- \$5M to \$10M
- \$10M to \$20M
- \$20M+



*Impact by theme is calculated using the current face value of individual securities (original par value minus any principal paydowns, if applicable). Each security's contribution is counted in the impact themes it supports. Percentages are based on total portfolio exposure, including cash holdings. Impact-related information reflects capital allocated to securities that CCM has determined align with its impact initiatives. Such information does not measure, verify, or guarantee the achievement of social or environmental outcomes.

Community Capital Management, LLC (CCM) is an investment adviser registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the adviser. Past performance is not indicative of future results. Any performance information, case studies, or examples identified and described are for illustrative purposes only and do not guarantee future results or outcomes. CCM has distinct investment processes and procedures relating to the management of investment portfolios for institutional clients. The firm's strategies are customized, rather than model-based, and bring an innovative approach to fixed income investing, integrating impact-driven outcomes with disciplined financial analysis, risk management, and transparent research. Bonds are subject to interest rate risk and will decline in value as interest rates rise. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. Investments selected based on impact criteria may result in a portfolio that is less diversified and may be subject to greater volatility or risk. There is no guarantee that any impact objectives will be achieved, and measurement of impact may be subject to limitations or inaccuracies. Certain securities or strategies may be subject to liquidity risk, and the universe of eligible investments may be more limited than in non-impact strategies. An investment strategy that incorporates impact criteria may result in lower or higher returns than an investment strategy that does not include such criteria. Opinions, estimates, forecasts, and statements of market trends are based on current market conditions and are subject to change without notice. Third party links, trademarks, service marks, logos and trade names included in this content are the property of their respective owners. References to third party data, standards, or organizations are provided for informational purposes only. CCM does not guarantee the accuracy, completeness, or timeliness of any third-party information and assumes no responsibility for any errors or omissions in such data. The inclusion of a third party link is provided for reference and does not imply an endorsement or, association with, or adoption of the site or party by us. Acceptance of this material constitutes your acknowledgement and agreement that the Advisor does not make any express or implied representation or warranty as to the accuracy or completeness of the information contained herein and shall have no liability to the recipient or its representatives relating to or arising from the use of the information contained herein or any omissions there from. For a full list of relevant disclosures, please visit <https://www.ccminvests.com/regulatory-disclosures/>.