

The LISC logo is displayed in a large, white, sans-serif font in the top left corner of the header image.A woman and two children are holding hands and smiling in front of a vibrant, colorful mural. The mural features large, stylized letters and abstract shapes in shades of blue, yellow, and pink. The woman is in the center, wearing a light blue t-shirt and dark pants. The child on the left is wearing a striped t-shirt and dark pants. The child on the right is wearing a pink t-shirt with 'RED SOX' and a 'B' logo, and plaid pants. The overall scene is bright and positive.

# LISC Impact Notes

LISC Impact Notes are 'AA-' S&P rated, fixed income securities that align with the Social Bond Principles and UN Sustainable Development Goals. Impact Notes help finance community and economic development projects across locations in 37 cities and 2,400 rural counties in 49 states.

Together with LISC, community residents, and partners, an investment in Impact Notes helps forge resilient and inclusive communities of opportunity across America—great places to live, work, visit, do business and raise families.

## About LISC

LISC is a national nonprofit Community Development Financial Institution (CDFI) with a 40-year track record of delivering social and financial impact through technical assistance and financing to underserved US communities.

As of FYE 2022 we have borrowed over \$2.3 billion in investor capital with no defaults\* and had \$548 million in Net Assets.

\* Past performance is no guarantee of future results

## Impact Notes Summary

<b>Total Offering</b>	\$250,000,000
<b>Financial Terms</b>	Fixed Interest Rates; Terms of 1–15 years
<b>Social Return</b>	Delivers social impact to underserved communities in the US across multiple sectors
<b>Min Investment</b>	\$1,000
<b>S&amp;P Credit Rating</b>	AA- as of December 8, 2023*
<b>Use of Proceeds</b>	General corporate purposes, including as capital for loans made by LISC and its consolidated affiliates. LISC anticipates that up to \$10 million of net proceeds from this offering will be used for projects that build equity and wealth for Black, Indigenous and People of Color through Project 10X.
<b>Ranking</b>	The Notes are unsecured debt obligations
<b>Redemption</b>	Principal will be repaid at maturity. Prior to maturity, Notes are not redeemable unless provisions for redemption are included in the pricing supplement. Notes may be repurchased by the issuer through the Survivor's Option upon the death of the beneficial owner. See Prospectus for details.

\* S&P Global assigned a credit rating of AA- to the notes on December 8, 2023.

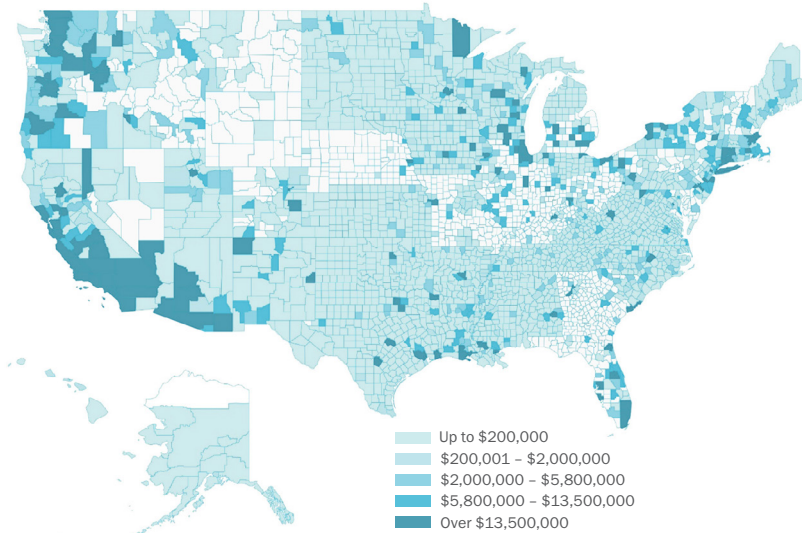
An S&P credit rating is not a recommendation to buy, sell, or hold Notes and may be subject to suspension, reduction or withdrawal at any time by S&P.

DISCLAIMER: All information in this fact sheet is dated as of December 8, 2023 unless otherwise stated. The purchase of LISC Impact Notes is subject to risks, which are described in our Prospectus. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our Prospectus. Not FDIC or SIPC insured. Not a bank deposit. Before investing you should read our Prospectus available at [www.lisc.org/invest](http://www.lisc.org/invest) or by contacting us at (212) 455-9800 or emailing us at [invest@lisc.org](mailto:invest@lisc.org).

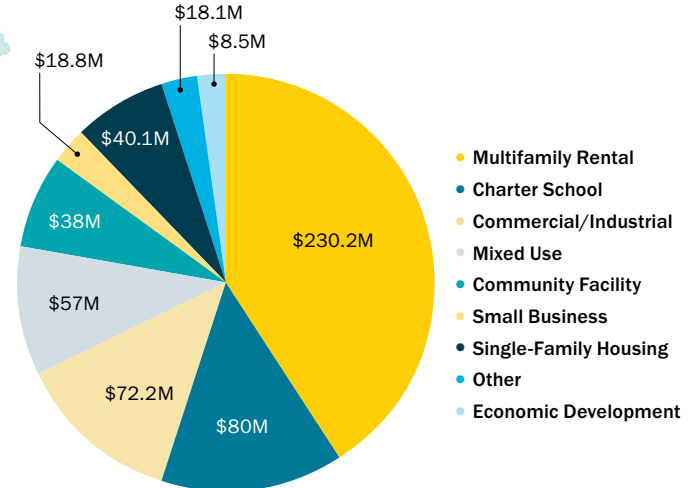
# Portfolio Diversification & Risk Management

LISC's loan portfolio consists of real estate and small business loans that seek to revitalize underserved communities across the US and maintains a delinquency rate below 2% as of FYE 2022.\*

\* Past performance is no guarantee of future results. LISC may restructure loans experiencing repayment difficulties.



LOANS, GRANTS, AND TAX CREDIT EQUITY BY US COUNTY



\$563 MILLION LOAN PORTFOLIO (FYE 2022)

## Social Impact

LISC collects social and performance data from our partners. Since inception, LISC's community development projects have created the following outcomes in our communities:

**\$82 billion**  
total development activity leveraged

**\$29.7 billion**  
invested

**489,261**  
affordable homes for more than **one million** people

**81.4 million**  
square feet of commercial, retail and community space



LISC Impact Notes contribute to 10 of the United Nations Sustainable Development Goals and Targets ("UNSDGs").



**130**  
Financial Opportunity Centers®

**515** schools and early childhood centers for **124,000** students

**452** recreational centers and athletic fields  
**33** theaters and other performance spaces

**210** food and health-related projects serving **thousands** of families

**+** Plus 100s of other retail, creative economy and community projects

## How to Invest

Notes are distributed via InspereX's Impact Investment Platform. They can be purchased in brokerage accounts by asking your financial advisor or by contacting InspereX. Our Prospectus is available at [www.lisc.org/invest](http://www.lisc.org/invest) or by email at [invest@lisc.org](mailto:invest@lisc.org).

Contact us at [invest@lisc.org](mailto:invest@lisc.org) | [www.lisc.org/invest](http://www.lisc.org/invest)



The US Department of the Treasury and the ImpactAssets organization have not endorsed, recommended, or passed on the merits or value of an investment in the LISC Impact Notes.

This fact sheet includes certain financial and statistical information derived from the Prospectus and LISC's financial statements and should be read in conjunction with those documents, including LISC's annual audited financial statements and unaudited interim financial statements that are attached as appendices to the Prospectus.