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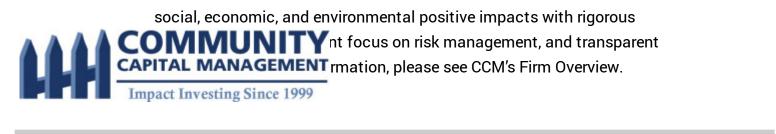
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Our 2018 Annual Impact Report is now available →

IMPACT INVESTING SINCE 1999

CCM manages \$2.4 billion in impact/ESG investments including Community Reinvestment Act (CRA) qualified investments. Our mission is to deliver superior risk-adjusted returns through investment strategies that contribute to positive environmental and social outcomes.

We believe a fully integrated portfolio – one that includes environmental, social and governance (ESG) factors - can deliver strong financial performance while simultaneously having positive long-term economic and sustainable impact. CCM's strategies utilize an innovative bottom-up approach to fixed income and equity investing combining measurable



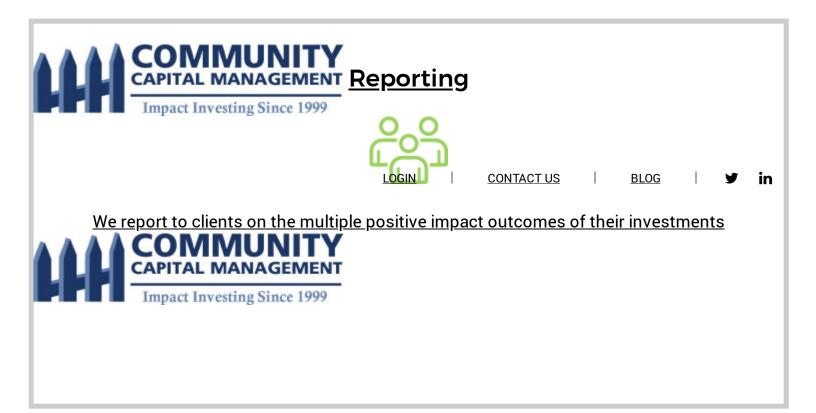


<u>We provide impact investing solutions coupled with hands-on client service to a broad</u> <u>range of investors through fixed income and equity strategies</u>

Customization



We offer institutional clients the opportunity to customize their bond portfolio by geographies or impact themes



INVESTMENT TRANSPARENCY AND IMPACT REPORTING



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How to customize impact investment portfolios: 2-minute video from CCM







Newberry Hall: Revitalization Through Place-Based Investing

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2018 Annual Impact Report

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THE WOMEN OF CCM

Community Capital Management, Inc. (CCM) was founded in 1998

and prides itself on its diversity and inclusion efforts. The firm has a long-standing tradition of focusing on gender pay equity.

passion and commitment have shaped our investment strategies. improved our marketing and communications efforts, and inspired our business to thrive in unprecedented ways. COMMUNITY CAPITAL MANAGEMENT

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46%

of team members are women

57% of senior management are women

has a long-training of transion or tocuring on genuer pay eveny, work/life balance, and maternity/parently benefits. With the asset management industry reporting one of the lowest levels of representation among women, we are proud to report as of this writing that 46 percent of CCM's team are women and 21 percent of the firm is owned by women. 29% As the President and Chief Operating Officer, I am honored to share of the investment team is women, three of whom are in senior positions in this report the backgrounds and experience of the women of CCM. Their broad and impressive skill sets combined with their

> 25% of the firm board are women

21% of the firm is owned by women

According to Pensions and Investments special report on the gender gap in institutional investing only 9.1 percent of the CEOs and 6 percent of the chief investment officers of the largest institutional U.S. money managers are

According to research from Momingstar Inc., 7 percent of investment managers in the \$15 trillion mutual-fund industry in 2015 were female. This is down from 10 percent in 2009.¹

According to a survey of asset managers from BackBay Communications and Osney Media, 78 percent of organizations say their firm has a "good" or "very good" approach when it comes to promoting both gender equality and racial diversity. Howeve, just 6 percent say the oversal asset managing industry is "wery good" on his front, and 35 percent describe the industry's approach to equality and diversity as "jood" or "very poor."

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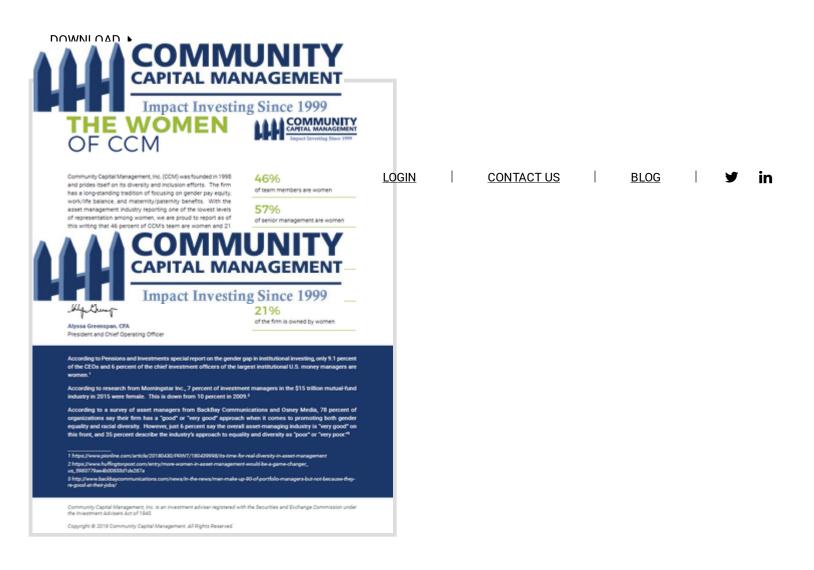
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Alyssa Greenspan, CFA President and Chief Operating Officer

Community Capital Management, Inc. is an investment adviser registered with the Securities and Exchange Commission under the investment Advisers Act of 1980.

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The Women of CCM



A full list of regulatory disclosures for Community Capital Management, Inc. are available by visiting: https://www.ccminvests.com/regulatory-disclosures/.