

NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF FINANCIAL POSITION
AS OF MARCH 31, 2026
(With Comparative Totals as of June 30, 2025)

	Program Activities	Lending Activities	Eliminations	FY2026 Total	FY2025 Total
ASSETS					
CURRENT ASSETS:					
Cash and cash equivalents	\$ 823,412	\$ 13,134,437		\$ 13,957,849	\$ 11,942,497
Marketable securities	303,427	1,996,002	-	2,299,429	1,985,800
Grants, contracts and other receivables	300,510	713,552	-	1,014,062	881,040
Right of use asset, operating lease	111,801			111,801	117,343
Current portion of pledges receivable	-	-	-	-	25,000
Interfund accounts receivable	6,990,138	-	(6,990,138)	-	-
Current portion of loans receivable, net of allowance for credit losses of \$145,709	-	7,371,177	-	7,371,177	5,670,131
Accrued interest receivable	4,315	868,266	-	872,581	879,786
Prepaid expenses and other	84,500	401,348	-	485,848	559,335
Total current assets	8,618,103	24,484,782	(6,990,138)	26,112,747	22,060,932
LONG-TERM ASSETS:					
Loans receivable, net of current portion and allowance for credit losses of \$3,902,038	-	199,163,188	-	199,163,188	202,771,724
Restricted cash		6,058,368		6,058,368	5,470,490
Program-related development investments, net	-	3,498,318	-	3,498,318	3,498,318
Equity investments	-	29,932	-	29,932	29,932
Property and Equipment, net	3,583,314	-	-	3,583,314	3,522,514
Total long-term assets	3,583,314	208,749,806	-	212,333,120	215,292,978
TOTAL ASSETS	\$ 12,201,417	\$ 233,234,588	\$ (6,990,138)	\$ 238,445,867	\$ 237,353,910
LIABILITIES AND NET ASSETS					
CURRENT LIABILITIES:					
Current portion of loans payable	-	\$ 21,683,839	-	\$ 21,683,839	\$ 33,013,204
Accounts payable and accrued expenses	515,041	128,312	-	643,353	1,209,250
Accrued interest payable	-	1,275,845	-	1,275,845	1,347,569
Conditional advances	4,511,882	4,200	-	4,516,082	67,093
Interfund accounts payable	-	6,990,138	(6,990,138)	-	-
Right of use liability, operating lease	117,201			117,201	122,748
Total current liabilities	5,144,124	30,082,334	(6,990,138)	28,236,320	35,759,864
LONG-TERM LIABILITIES:					
Loans payable, net of current portion	-	123,005,154	-	123,005,154	116,180,214
Non-recourse participations in loans receivable	-	34,039	-	34,039	34,804
Subordinated loans payable - equity equivalent investments (EQ2s)	-	11,600,000	-	11,600,000	11,600,000
TOTAL LIABILITIES	5,144,124	164,721,527	(6,990,138)	162,875,513	163,574,882
NET ASSETS:					
Without donor restrictions:					
Program	6,901,836			6,901,836	6,059,802
Financing		56,035,718		56,035,718	55,775,978
Total without donor restrictions	6,901,836	56,035,718		62,937,554	61,835,780
With donor restrictions:					
Program	37,776	-	-	37,776	66,558
Financing	-	12,477,343		12,477,343	11,759,009
Pass-through	117,681	-		117,681	117,681
Total with donor restrictions	155,457	12,477,343	-	12,632,800	11,943,248
Total net assets	7,057,293	68,513,061	-	75,570,354	73,779,028
TOTAL LIABILITIES AND NET ASSETS	\$ 12,201,417	\$ 233,234,588	\$ (6,990,138)	\$ 238,445,867	\$ 237,353,910
KEY RATIOS					
Net Asset Ratio = Net Assets / Total Assets				31.69%	31.08%
Adjusted Net Asset Ratio = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets) / Total Assets				31.63%	31.01%
Adjusted Net Asset Ratio Including Subordinate Debt = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets + Subord Loans Payable) / Total Assets				36.49%	35.90%
Months of Operating Liquidity = (Cash & Cash Equiv + Program Fund Interfund A/R - Conditional Advances) / Projected Average Monthly Program Exp				3	3
Months of Operating Reserves = Program Fund Unrestricted Net Assets / Projected Average Monthly Program Exp				7	6
Gross Loans Receivable (Current LR + Long Term LR + ACL + Deferred Loan Fees)				210,876,969	213,402,237
Gross Loans Outstanding - Capital at Risk (Gross Loans Receivable net of Non-Recourse Participations in LR)				210,842,930	213,367,433
Total Loans Payable				144,688,993	149,193,418
Total Loans Payable + Subordinated Loans Payable (EQ2s)				156,288,993	160,793,418

NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE NINE MONTHS ENDED MARCH 31, 2026

	Without Donor Restrictions			With Donor Restrictions			FY2026 Total	FY2025 Total	
	Program Activities	Lending Activities	Eliminations	Total Without Donor Restrictions	Program Activities	Lending Activities			Total With Donor Restrictions
OPERATING REVENUES:									
Earned revenue:									
Financial revenue:									
Interest on loans	-	10,579,325	-	10,579,325	-	319,355	319,355	10,898,680	13,298,248
Loan related fees	212,846	8,151	-	220,997	-	-	-	220,997	374,885
Investment income	37,483	479,163	-	516,646	-	167,497	167,497	684,143	1,109,826
Net credit loss recovery (provision)	-	-	-	-	-	463,878	463,878	463,878	(687,235)
Provision for credit losses on unfunded commitments	-	-	-	-	-	-	-	-	55,507
Less - interest expense	-	(3,911,326)	-	(3,911,326)	-	(32,674)	(32,674)	(3,944,000)	(4,997,922)
Net financial revenue	250,329	7,155,313	-	7,405,642	-	918,056	918,056	8,323,698	9,153,309
Grant administration fees	1,209,451	-	-	1,209,451	-	-	-	1,209,451	3,821,756
Training and other fees	27,100	-	-	27,100	-	-	-	27,100	15,117
Program service fees	7,149,517	-	(7,149,517)	-	-	-	-	-	-
Other net realized gains/(losses)	-	-	-	-	-	-	-	-	-
Total earned revenue	8,636,397	7,155,313	(7,149,517)	8,642,193	-	918,056	918,056	9,560,249	12,990,182
Public support:									
Grants and contributions	537,532	5,300	-	542,832	-	54,242	54,242	597,074	16,057,005
Grants - pass through	18,984,935	-	-	18,984,935	-	-	-	18,984,935	41,789,888
Net assets released from restrictions	28,782	253,964	-	282,746	(28,782)	(253,964)	(282,746)	-	-
Net assets released from restrictions - pass through	-	-	-	-	-	-	-	-	-
Less- grants passed through to others	(18,984,935)	-	-	(18,984,935)	-	-	-	(18,984,935)	(41,795,010)
Total public support	566,314	259,264	-	825,578	(28,782)	(199,722)	(228,504)	597,074	16,051,883
Total operating revenues	9,202,711	7,414,577	(7,149,517)	9,467,771	(28,782)	718,334	689,552	10,157,323	29,042,065
OPERATING EXPENSES:									
Program services	7,074,235	7,150,306	(7,149,517)	7,075,024	-	-	-	7,075,024	8,915,484
Management and administrative	950,998	-	-	950,998	-	-	-	950,998	1,063,866
Fundraising	332,759	-	-	332,759	-	-	-	332,759	476,226
Total operating expenses	8,357,992	7,150,306	(7,149,517)	8,358,781	-	-	-	8,358,781	10,455,576
Changes in operating net assets	844,719	264,271	-	1,108,990	(28,782)	718,334	689,552	1,798,542	18,586,489
NON-OPERATING REVENUE (EXPENSE):									
Share of income (loss) from program-related development investments	-	-	-	-	-	-	-	-	(1,469,634)
Net unrealized gain (loss) on investments	(2,685)	(4,531)	-	(7,216)	-	-	-	(7,216)	(160,466)
Total non-operating revenue (expense)	(2,685)	(4,531)	-	(7,216)	-	-	-	(7,216)	(1,630,100)
Total changes in net assets	842,034	259,740	-	1,101,774	(28,782)	718,334	689,552	1,791,326	16,956,389
NET ASSETS, beginning of year	6,059,802	55,775,978	-	61,835,780	184,239	11,759,009	11,943,248	73,779,028	56,822,639
TOTAL NET ASSETS	6,901,836	56,035,718	-	62,937,554	155,457	12,477,343	12,632,800	75,570,354	73,779,028