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

	Program Activities	Lending Activities	Eliminations	FY2027 Total	FY2026 Total
ASSETS					
CURRENT ASSETS:					
Cash and cash equivalents	$ 1,414,488	$ 13,703,896		$ 15,118,384	$ 17,610,613
Marketable securities	291,365	5,330,031	-	5,621,396	2,283,682
Grants, contracts and other receivables	37,127	883,560	-	920,687	829,838
Current portion of pledges receivable	50,000	-	-	50,000	50,000
Interfund accounts receivable	3,809,874	-	(3,809,874)	-	-
Current portion of loans receivable, net of allowance for credit losses of $101,193	-	5,414,107	-	5,414,107	7,990,530
Accrued interest receivable	4,327	994,930	-	999,257	894,875
Property held for sale	-	106,872	-	106,872	-
Prepaid expenses and other	113,510	414,253	-	527,763	622,357
Total current assets	5,720,691	26,847,649	(3,809,874)	28,758,465	30,281,895
LONG-TERM ASSETS:					
Loans receivable, net of current portion and allowance for credit losses of $3,762,537	-	203,893,095	-	203,893,095	201,306,341
Pledges receivable, net of current portion	-	100,000	-	100,000	50,000
Restricted cash		5,981,406		5,981,406	5,583,993
Program-related development investments, net	-	4,230,177	-	4,230,177	4,292,677
Property and Equipment, net	3,496,658	-	-	3,496,658	3,543,979
Total long-term assets	3,496,658	214,204,678	-	217,701,336	214,776,990
TOTAL ASSETS	$ 9,217,349	$ 241,052,326	$ (3,809,874)	$ 246,459,801	$ 245,058,885
LIABILITIES AND NET ASSETS					
CURRENT LIABILITIES:					
Current portion of loans payable	-	$ 29,190,457	-	$ 29,190,457	$ 24,351,376
Accounts payable and accrued expenses	962,982	131,717	-	1,094,699	1,172,380
Accrued interest payable	-	1,203,393	-	1,203,393	1,289,577
Conditional advances	1,496,901	4,200	-	1,501,101	362,791
Interfund accounts payable	-	3,809,874	(3,809,874)	-	-
Total current liabilities	2,459,883	34,339,641	(3,809,874)	32,989,650	27,176,124
LONG-TERM LIABILITIES:					
Loans payable, net of current portion	-	124,761,889	-	124,761,889	129,732,674
Non-recourse participations in loans receivable	-	33,523	-	33,523	33,783
Subordinated loans payable - equity equivalent investments (EQ2s)	-	11,600,000	-	11,600,000	11,600,000
TOTAL LIABILITIES	2,459,883	170,735,053	(3,809,874)	169,385,062	168,542,581
NET ASSETS:					
Without donor restrictions:					
Program	6,552,009			6,552,009	6,412,065
Financing		58,057,231		58,057,231	58,035,674
Total without donor restrictions	6,552,009	58,057,231		64,609,240	64,447,739
With donor restrictions:					
Program	87,776	-	-	87,776	137,776
Financing	-	12,260,042		12,260,042	11,813,108
Pass-through	117,681	-		117,681	117,681
Total with donor restrictions	205,457	12,260,042	-	12,465,499	12,068,565
Total net assets	6,757,466	70,317,273	-	77,074,739	76,516,304
TOTAL LIABILITIES AND NET ASSETS	$ 9,217,349	$ 241,052,326	$ (3,809,874)	$ 246,459,801	$ 245,058,885
	0	-	-	0	$ -

KEY RATIOS		
Net Asset Ratio = Net Assets / Total Assets	31.27%	31.22%
Adjusted Net Asset Ratio = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets) / Total Assets	31.19%	31.01%
Adjusted Net Asset Ratio Including Subordinate Debt = (Lending Fund Net Assets + Program Fund Unrestricted Net Assets + Subord Loans Payable) / Total Assets	35.90%	35.90%
Months of Operating Liquidity = (Cash & Cash Equiv + Program Fund Interfund A/R - Conditional Advances) / Projected Average Monthly Program Exp	4	3
Months of Operating Reserves = Program Fund Unrestricted Net Assets / Projected Average Monthly Program Exp	6	6
Gross Loans Receivable (Current LR + Long Term LR + ACL + Deferred Loan Fees)	213,496,162	213,402,237
Gross Loans Outstanding, Capital at Risk (Current LR + Long Term LR + ACL + Deferred Loan Fees - Non-Recourse Participations)	213,462,639	213,368,454
Total Loans Payable	153,952,346	154,084,050
Total Loans Payable + Subordinated Loans Payable (EQ2s)	165,552,346	165,684,050

NEW HAMPSHIRE COMMUNITY LOAN FUND
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE THREE MONTHS ENDED SEPTEMBER 30, 2026

	Without Donor Restrictions				With Donor Restrictions				
OPERATING REVENUES:	**Program Activities**	**Lending Activities**	**Eliminations**	**Total Without Donor Restrictions**	**Program Activities**	**Lending Activities**	**Total With Donor Restrictions**	**FY2027 Total**	**FY2026 Total**
Earned revenue:									
Financial revenue:									
Interest on loans	-	3,618,438	-	3,618,438		73,179	73,179	3,691,617	14,488,229
Loan related fees	301,333	75		301,408			-	301,408	348,271
Investment income	9,012	199,249		208,261	-	51,925	51,925	260,186	925,683
Net credit loss recovery (provision)	-	-		-		220,784	220,784	220,784	336,672
Less - interest expense	-	(1,381,471)	-	(1,381,471)		(11,052)	(11,052)	(1,392,523)	(5,207,885)
Net financial revenue	310,345	2,436,291	-	2,746,636	-	334,836	334,836	3,081,472	10,890,970
Grant administration fees	371,307	-		371,307				371,307	1,501,259
Training and other fees	2,600	-		2,600			-	2,600	30,116
Program service fees	2,443,675		(2,443,675)	-			-	-	-
Other net realized gains/(losses)	97,829	-		97,829			-	97,829	-
Total earned revenue	3,225,756	2,436,291	(2,443,675)	3,218,372	-	334,836	334,836	3,553,208	12,422,345
Public support:									
Grants and contributions	136,654	100,000	-	236,654	-	112,098	112,098	348,752	1,063,180
Grants - pass through	3,418,445	-	-	3,418,445	-		-	3,418,445	27,719,847
Net assets released from restrictions	50,000	-	-	50,000	(50,000)	-	(50,000)	-	-
Net assets released from restrictions - pass through	-	-	-	-	-		-	-	-
Less- grants passed through to others	(3,418,445)	-	-	(3,418,445)			-	(3,418,445)	(27,719,847)
Total public support	186,654	100,000	-	286,654	(50,000)	112,098	62,098	348,752	1,063,180
Total operating revenues	3,412,410	2,536,291	(2,443,675)	3,505,026	(50,000)	446,934	396,934	3,901,960	13,485,525
OPERATING EXPENSES:									
Program services	2,729,663	2,446,673	(2,443,675)	2,732,661			-	2,732,661	9,840,822
Management and administrative	386,231			386,231			-	386,231	1,229,906
Fundraising	148,601			148,601			-	148,601	446,484
Total operating expenses	3,264,495	2,446,673	(2,443,675)	3,267,493	-	-	-	3,267,493	11,517,212
Changes in operating net assets	147,915	89,618	-	237,533	(50,000)	446,934	396,934	634,467	1,968,313
NON-OPERATING REVENUE (EXPENSE):									
Share of income (loss) from program-related development investments	-	-		-			-	-	794,359
Net unrealized gain (loss) on investments	(7,971)	(68,061)		(76,032)			-	(76,032)	(25,396)
Total non-operating revenue (expense)	(7,971)	(68,061)	-	(76,032)	-	-	-	(76,032)	768,963
Total changes in net assets	139,944	21,557	-	161,501	(50,000)	446,934	396,934	558,435	2,737,276
NET ASSETS, beginning of year	6,412,065	58,035,674	-	64,447,739	255,457	11,813,108	12,068,565	76,516,304	73,779,028
TOTAL NET ASSETS	6,552,009	58,057,231	-	64,609,240	205,457	12,260,042	12,465,499	77,074,739	76,516,304

Printed 10/19/2026