



ENTERPRISE COMMUNITY LOAN FUND

AERIS RATING

<i>Analysis Date</i>	<i>Impact Performance Rating</i>	<i>Financial Strength and Performance Rating</i>
6/30/13	AAA	2
ANNUAL REVIEW ASSESSMENT		
12/31/13	Stable	Stable
12/31/14	Stable	Stable

IMPACT PERFORMANCE RATING

AAA. A CDFI in this group has clear alignment of mission, strategies, activities, and data that guides its programs and planning. The CDFI presents data that clearly indicate that it is using its resources effectively to benefit disadvantaged people and communities and achieve positive impacts related to its mission. It has processes and systems that track output and outcome data on an ongoing basis, and it can provide data showing positive changes in the communities or populations being served. This CDFI uses its data on an ongoing basis to adjust strategies and activities in line with its desired impact.

FINANCIAL STRENGTH AND PERFORMANCE RATING

2. A CDFI in this group is fundamentally sound. It exhibits solid financial strength, performance, and risk management practices relative to its size, complexity, and risk profile. Challenges are well within the board of directors' and management's capabilities and willingness to strengthen. The CDFI is stable and is capable of withstanding fluctuations in its operating environment. Generally, most FSP scores for this CDFI are 2 or better, although it may have received a 3.

ANNUAL REVIEW ASSESSMENT

IMPACT PERFORMANCE

Stable: The CDFI's performance is consistent with prior years as reported in the most recent Aeris Ratings Report™. The CDFI may have experienced both positive and negative performance trends, but when taken as a whole, these trends do not indicate a ratings change.

FINANCIAL STRENGTH AND PERFORMANCE

Stable: The CDFI's performance is consistent with prior years as reported in the most recent Aeris Ratings Report™. The CDFI may have experienced both positive and negative performance trends, but when taken as a whole, these trends do not indicate a ratings change.



FOR MORE INFORMATION

To receive a sample Aeris Ratings Report™ or additional information about Aeris, e-mail lsylvester@aerisinsight.com.