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S&P: U.S. CDFIs Still Steady Amid Funding And Economic Uncertainty

Key Takeaways

- The rated universe of U.S. community development financial institutions (CDFIs) is stable, despite an uptick in debt in fiscal 2024 that created modest pressure on capital adequacy ratios.
- Strong management teams are instrumental in our views of creditworthiness, with robust portfolio management, deliberate underwriting and monitoring strategies, and demonstrated resilience amid funding and economic uncertainty.
- CDFIs remain primarily capitalized through lending relationships with banks motivated by the Community Reinvestment Act (CRA), with limited reliance on direct federal funding, and we expect capital market activity to remain an alternative.

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