The nation’s 147 Minority Depository Institutions (MDIs) are mission-driven banks that provide access to credit for marginalized communities across the United States. A growing body of research establishes that MDIs originate a greater share of loans across all loan types to minority borrowers and are located in places with higher poverty rates and non-white populations than places served by non-MDI financial institutions including non-MDI community banks.

Since 1927, the National Bankers Association has served as the leading trade association for minority depository institutions (MDIs). Our members are Black, Hispanic, Asian, Pacific Islander, Native American, and women-owned and -operated banks across the country, all working to help low- and moderate-income communities who are underserved by traditional banks and financial service providers. Go to nationalbankers.org for more on how our banks are on the front lines of closing the racial wealth gap.