

# 2017 Impact Snapshot

## BUSINESS & NONPROFIT LENDING

### 2017 SUMMARY

Loan commitments made in 2017 .....	\$215 MM
Number of borrowers with new loans in 2017 .....	174

### 2017 YEAR-END OUTSTANDING LOAN COMMITMENTS

Total outstanding loan commitments (\$) .....	\$556 MM
Number of business & nonprofit borrowers .....	462
Number of business & nonprofit loans .....	635
% of loan dollars to mission-aligned borrowers & uses .....	74%
% of loan dollars to conventional borrowers & uses .....	26%
% of loan dollars to contra borrowers & uses .....	0%

### COMMERCIAL LOANS TO LOW & MODERATE INCOME (LMI) COMMUNITIES OUTSTANDING AT YEAR END

Amount committed to LMI communities .....	\$149 MM
Number of loans to LMI communities .....	156

### CDFI QUALIFICATION ANALYSIS OF COMMERCIAL LOANS

Total 2017 loans originated (\$) .....	\$214.8 MM
2017 loans originated in CDFI Investment Areas (\$/%) .....	\$192.2 MM / 90%
Total 2017 loans originated (#) .....	188
Loans originated in CDFI Investment Areas (#/%) .....	169 / 90%

### LOANS TO NONPROFITS

Outstanding loan commitments (\$) to nonprofits as of 12/31/17 .....	\$127 MM
Number of loans .....	137
Number of borrowers .....	98
As a % of our lending .....	23%

### AFFORDABLE HOUSING LOANS

Outstanding loan commitments (\$) to affordable housing as of 12/31/17 .....	\$84 MM
Number of loans .....	91
Number of borrowers .....	54
As a % of our lending .....	15%
Cumulative # of affordable housing units supported over time .....	6,600

### LOANS SUPPORTING BUSINESSES WITH MISSION-DRIVEN STRUCTURES

Outstanding loan commitments (\$) to B Corp and Benefit Corps as of 12/31/17 .....	\$3.8 MM
Outstanding loan commitments (\$) to Co-ops, Co-op Developers, and ESOPs as of 12/31/17 .....	\$13.5 MM

### RENEWABLE ENERGY LOANS

Outstanding loan commitments (\$) to renewable energy as of 12/31/17 .....	\$20.9 MM
Solar .....	\$13.4 MM
Wind .....	\$0 MM
Hydroelectric .....	\$3.6 MM
Biogas Digesters .....	\$3.9 MM
Geothermal .....	\$0 MM
Total kWh produced over life of loans .....	404 MM kWh
Total GhG avoided over life of loans .....	278,000 mT CO2
Carbon saving equivalent: # of acres of forests .....	228,000 acres
Carbon saving equivalent: # of cars off the road for 1 year .....	58,000 cars

## CONSUMER PRODUCTS SUPPORTING INDIVIDUALS, FAMILIES & NONPROFITS

### ASSET BUILDINGS SAVINGS ACCOUNTS

Number of Individual Development Account (IDA) borrowers .....	148
Total dollars saved by IDA borrowers .....	\$93k
Average savings by IDA borrowers .....	\$625

### DEPOSITS TO NONPROFITS

Amount of nonprofit deposits as of 12/31/17 .....	\$142 MM
Number of nonprofit depositors .....	434

### 2017 YEAR-END OUTSTANDING CONSUMER LOANS

Total outstanding loan commitments (\$) for low and no credit individuals as of 12/31/17 .....	\$82 MM
Number of consumer loans .....	10,492
Average loan size of consumer loans .....	\$7,314
Average FICO score of consumer loan borrowers .....	582

## BENEFICIAL CORPORATE PRACTICES

### ENVIRONMENT

Total 2017 GhG emissions .....	455 mT CO2
2017 GhG emissions per employee .....	4.7 mT CO2
Branches Green Certified .....	Oakland, Seattle, Portland, Fresno, Santa Rosa, Bakersfield

### PEOPLE & COMMUNITIES

Sponsorships to Nonprofits (2017) .....	\$400,000
Charitable donations by employees and \$250 company match .....	\$4,650
Employee sabbatical reward for 5 years of service .....	1 week off + \$1,000
Minimum Living Wage Commitment .....	1.5x living wage with \$15/hr min

## EXTERNAL CERTIFICATIONS, LABELS & PLEDGES

CDFI Certified .....	✓
JUST Label .....	✓
Paris Pledge to Quit Coal .....	✓
Portland Mayor's Business Climate Challenge .....	✓
B Corp Score (out of 200) .....	176
B Corp Best for the World	
Overall .....	2013-2017
Community .....	2013-2017
Customers .....	2017
Changemakers .....	2017
GABV Scorecard (2016)	
% of loans categorized as triple bottom line .....	73%
% of loans categorized as real economy .....	82%