

Impact Snapshot

Through December 2020

BUSINESS & NONPROFIT LENDING

2020 SUMMARY

Loan commitments made in 2020	\$344 MM
Number of borrowers with new loans in 2020	1,478

2020 YEAR-END OUTSTANDING LOAN COMMITMENTS

Total outstanding loan commitments (\$)	\$971 MM
Number of business & nonprofit borrowers	1,926
Number of business & nonprofit loans	2,299
% of loan dollars to mission-aligned borrowers & uses	78%
% of loan dollars to conventional borrowers & uses	22%
% of loan dollars to contra borrowers & uses	0%

LOANS TO NONPROFITS

Outstanding loan commitments (\$) to nonprofits as of 12/31/20	\$274 MM
Number of loans	564
Number of borrowers	470
As a % of our lending	28%

AFFORDABLE HOUSING LOANS

Outstanding loan commitments (\$) to affordable housing as of 12/31/20	\$276 MM
Number of loans	264
Number of borrowers	218
As a % of our lending	28.37%
Cumulative # of affordable housing units supported over time	10,702

LOANS SUPPORTING BUSINESSES WITH MISSION-DRIVEN STRUCTURES

Outstanding loan commitments (\$) to B Corp and Benefit Corps as of 12/31/20	\$55 MM
Outstanding loan commitments (\$) to Co-ops, Co-op Developers, and ESOPs as of 12/31/20	\$15.5MM

RENEWABLE ENERGY LOANS

Outstanding loan commitments (\$) to renewable energy as of 12/31/20	\$42.3 MM
Solar	\$24.2 MM
Wind	\$1 MM
Small Hydro	\$8.4 MM
Biogas Digesters	\$8.3 MM
Geothermal	\$465,000
Total kWh produced over life of loans	645 MM kWh
Total GhG avoided over life of loans	445 mT CO2
Carbon saving equivalent: # of acres of forests	360,307 acres
Carbon saving equivalent: # of cars off the road for 1 year	93,638 cars

CONSUMER PRODUCTS SUPPORTING INDIVIDUALS, FAMILIES & NONPROFITS

ASSET BUILDING SAVINGS ACCOUNTS

Number of Individual Development Account (IDA) depositors	578
Total dollars saved by IDA depositors	\$217,000
Average savings by IDA depositors	\$375

NONPROFIT DEPOSITORS

Amount of nonprofit deposits as of 12/31/20	\$261 MM
Number of nonprofit depositors	1,173

2020 YEAR-END OUTSTANDING CONSUMER LOANS

Total outstanding loan commitments (\$) for low and no credit individuals as of 12/31/20	\$119 MM
Number of consumer loans	9,285
Average loan size of consumer loans	\$16,930
Average FICO score of consumer loan borrowers	636

COMMERCIAL AND CONSUMER LENDING TO UNDERSERVED COMMUNITIES

CDFI QUALIFICATION ANALYSIS

Total 2019 loans originated (\$)	\$427 MM
2019 loans originated in CDFI Investment Areas (\$/%)	\$334 MM / 78%
Total 2019 loans originated (#)	5,371
Loans originated in CDFI Investment Areas (#/%)	3,516 / 65%

BENEFICIAL CORPORATE PRACTICES

ENVIRONMENT

Total 2019 GhG emissions	647 mT CO2
2019 GhG emissions per employee	2.8 mT CO2
Living Building	Seattle
Branches Green Certified	Oakland, Fresno, Portland

PEOPLE & COMMUNITIES

Sponsorships to Nonprofits (2020)	\$427,850
Charitable donations by employees and \$250 company match	\$4,566
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

GENDER, RACE, AND ETHNICITY

Bank Board	
Female	36%
Person of Color	50%
Foundation Board	
Female	67%
Person of Color	66%
Beneficial State Bank Staff	
Female	62%
Person of Color	52%
Executive Management Team	
Female	33%
Person of Color	17%

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	2013-2019
Community	2013-2019
Customers	2017-2019
Changemakers	2017-2019
Governance	2019
GABV Scorecard (2019)	
% of loans categorized as triple bottom line	84%
% of loans categorized as real economy	82%