

# OREGON

## BENEFICIAL STATE BANK'S LENDING IMPACT

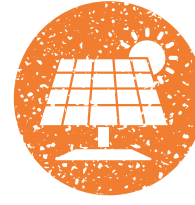
Total loan dollar commitments in millions to businesses and nonprofits through June 30, 2019



City of Portland, Municipal Boundary



**\$46MM**  
Affordable Housing



**\$8.8MM**  
Renewable Energy Production



**\$30MM**  
Nonprofits



**1,567**  
Affordable Housing Units Supported



**\$11MM**  
Healthy Foods

## IMPACT HIGHLIGHTS

Merger with Albina Community Bank completed in February 2018



### Portland Community Reinvestment Initiative

Beneficial State Bank proudly financed over \$6 million in loans for the Portland Pathway 1,000 initiative that aims to mitigate displacement through the creation of affordable housing.

### A "No-Harm" Banking Model

**\$0** to private prisons      **\$0** to payday lenders  
**\$0** to oil, coal, natural gas extraction or production      **0** profit-maximizing shareholders



### Commitment to Community

**100%** of branches are Green certified (where available)      **Minimum 150%** of area living wage for all employees      **10%** of the equivalent of our net income is donated to local nonprofits each year

## FEATURED CLIENTS



[beneficialstate.org/impact](http://beneficialstate.org/impact)  
[beneficialstate.com](http://beneficialstate.com)

### Join the Beneficial Banking Movement

Our team of Relationship and Client & Treasury Managers will assist you in aligning your money with your values.



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