

Impact Snapshot

Through December 2019

BUSINESS & NONPROFIT LENDING

2019 SUMMARY

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|--|-----------|
| Loan commitments made in 2019 | \$112.8MM |
| Number of borrowers with new loans in 2019 | 169 |

2019 YEAR-END OUTSTANDING LOAN COMMITMENTS

| | |
|---|------------|
| Total outstanding loan commitments (\$) | \$760.1 MM |
| Number of business & nonprofit borrowers | 795 |
| Number of business & nonprofit loans | 952 |
| % of loan dollars to mission-aligned borrowers & uses | 80% |
| % of loan dollars to conventional borrowers & uses | 20% |
| % of loan dollars to contra borrowers & uses | 0% |

LOANS TO NONPROFITS

| | |
|--|----------|
| Outstanding loan commitments (\$) to nonprofits as of 12/31/19 | \$188 MM |
| Number of loans | 204 |
| Number of borrowers | 174 |
| As a % of our lending | 24.7% |

AFFORDABLE HOUSING LOANS

| | |
|--|----------|
| Outstanding loan commitments (\$) to affordable housing as of 12/31/19 | \$271 MM |
| Number of loans | 264 |
| Number of borrowers | 222 |
| As a % of our lending | 35.67% |
| Cumulative # of affordable housing units supported over time | 10,192 |

LOANS SUPPORTING BUSINESSES WITH MISSION-DRIVEN STRUCTURES

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|---|-----------|
| Outstanding loan commitments (\$) to B Corp and Benefit Corps as of 12/31/19 | \$41.7 MM |
| Outstanding loan commitments (\$) to Co-ops, Co-op Developers, and ESOPs as of 12/31/19 | \$15.5MM |

RENEWABLE ENERGY LOANS

| | |
|--|----------------------------|
| Outstanding loan commitments (\$) to renewable energy as of 12/31/19 | \$42.3 MM |
| Solar | \$24.2 MM |
| Wind | \$1 MM |
| Hydroelectric | \$8.4 MM |
| Biogas Digesters | \$8.3 MM |
| Geothermal | \$465,000 |
| Total kWh produced over life of loans | 627 MM kWh |
| Total GhG avoided over life of loans | 432,323 mT CO ₂ |
| Carbon saving equivalent: # of acres of forests | 350,196 acres |
| Carbon saving equivalent: # of cars off the road for 1 year | 91,015 cars |

CONSUMER PRODUCTS SUPPORTING INDIVIDUALS, FAMILIES & NONPROFITS

ASSET BUILDING SAVINGS ACCOUNTS

| | |
|---|---------|
| Number of Individual Development Account (IDA) depositors | 644 |
| Total dollars saved by IDA depositors | \$198 k |
| Average savings by IDA depositors | \$307 |

NONPROFIT DEPOSITORS

| | |
|---|----------|
| Amount of nonprofit deposits as of 12/31/19 | \$165 MM |
| Number of nonprofit depositors | 714 |

2019 YEAR-END OUTSTANDING CONSUMER LOANS

| | |
|--|----------|
| Total outstanding loan commitments (\$) for low and no credit individuals as of 12/31/19 | \$92 MM |
| Number of consumer loans | 8,463 |
| Average loan size of consumer loans | \$10,859 |
| Average FICO score of consumer loan borrowers | 615 |

COMMERCIAL AND CONSUMER LENDING TO UNDERSERVED COMMUNITIES

NEW LOANS TO LOW & MODERATE INCOME (LMI) COMMUNITIES

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|--|---------|
| Volume of loans originated in LMI census tracts (\$) | \$47 MM |
| Number of loans originated in LMI census tracts (#) | 1,070 |

CDFI QUALIFICATION ANALYSIS

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|---|----------------|
| Total 2018 loans originated (\$) | \$305 MM |
| 2018 loans originated in CDFI Investment Areas (\$/%) | \$227 MM / 75% |
| Total 2018 loans originated (#) | 3,494 |
| Loans originated in CDFI Investment Areas (#/%) | 2,457 / 70% |

BENEFICIAL CORPORATE PRACTICES

ENVIRONMENT

| | |
|---------------------------------------|--|
| Total 2018 GhG emissions | 761 mT CO ₂ |
| 2018 GhG emissions per employee | 3.1 mT CO ₂ |
| Branches Green Certified | Oakland, Santa Rosa, Fresno, Sacramento, Bakersfield, Portland |

PEOPLE & COMMUNITIES

| | |
|---|-----------------------------------|
| Sponsorships to Nonprofits (2019) | \$642,650 |
| Charitable donations by employees and \$250 company match | \$4,608 |
| 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 | 27% |
| Person of Color | 36% |
| Foundation Board | |
| Female | 67% |
| Person of Color | 66% |
| Beneficial State Bank Staff | |
| Female | 66% |
| Person of Color | 53% |
| Executive Management Team | |
| Female | 42% |
| 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 (2016) | |
| % of loans categorized as triple bottom line | 69% |
| % of loans categorized as real economy | 87% |