

**AA**  
S&P Global  
Ratings\*

**AA**  
Fitch  
Ratings\*

Sustainability  
Bond Opinion by  
**Sustainalytics\***

CA

**AA/AA Rated\***

# CENTURY SUSTAINABLE IMPACT NOTES

## Building communities through affordable housing

**Century Housing Corporation** is a mission-driven Community Development Financial Institution (CDFI) that finances quality, affordable housing throughout California to provide dignified homes, healthy and hopeful futures, and economic independence to the people we serve. From our start as a state agency and through our past 28 years as a nonprofit, Century has invested more than \$2.8 billion to create and preserve 58,000 homes while creating thousands of construction jobs. Century-financed developments showcase a unique legacy of serving our triple bottom line: positive financial, social, and environmental outcomes supporting a more just and sustainable future in the places where help is needed most.



**\$2.8B**

Cumulative community  
investment



**58K**

Affordable homes  
created

### Highlights

<b>Total offering</b>	\$325 million
<b>Terms</b>	Fixed interest rates; tenors of 6 months – 20 years
<b>Sustainable impact*</b>	Support Century's mission to deliver affordable housing where it is needed most
<b>Minimum investment</b>	\$1,000
<b>Ratings*</b> <i>S&amp;P as of 7/29/25</i> <i>Fitch as of 7/25/25</i>	S&P AA   Fitch AA
<b>Sustainalytics opinion</b>	Sustainability Bond based on use of proceeds, project evaluation/selection, management of proceeds, and reporting
<b>Redemption</b>	Principal will be repaid at maturity. Prior to maturity, notes are not redeemable unless provisions for redemption are included in the pricing supplement. Notes may be repurchased by the issuer through the survivor's option upon the death of the beneficial owner. See prospectus for details.



\*The notes have been designated Sustainability Bonds by Sustainalytics due to the environmental and social impacts of the housing created by Century's financing of affordable housing. S&P Global assigned a long-term issue credit rating of AA with a stable outlook and Fitch Ratings assigned a rating of AA with a stable outlook to up to \$150 million of the notes. Please check the current pricing supplement for credit ratings assigned to notes currently being offered for sale. An S&P or Fitch credit rating is not a recommendation to buy, sell or hold notes and may be subject to suspension, reduction or withdrawal at any time. The sustainability designation and these credit ratings should not be the only factors investors rely on when assessing the merits and risk of this investment. Investors should rely on the terms as presented in the prospectus.

**DISCLAIMER:** All information in this fact sheet is dated as of March 31, 2025. This is not an offer to sell or a solicitation of an offer to buy any securities. Such an offer is made only by means of a current prospectus (including any applicable pricing supplement) for each of the respective notes. Such offers may be directed only to investors in jurisdictions in which the notes are eligible for sale. Investors in such states may obtain a current prospectus by visiting [www.century.org/invest](http://www.century.org/invest). The notes are unsecured debt securities subject to the terms, conditions, and risks, described in our prospectus, including risk of possible loss of the amount invested. Payment is dependent on Century's financial condition at the time payment is due. Investors are urged to review the current prospectus before making any investment decision. No state or federal securities regulators have passed on or endorsed the merits of the offering of notes. Any representation to the contrary is unlawful. The notes will not be insured or guaranteed by the FDIC, SIPC or other governmental agencies. Past performance is no guarantee of future results.

# HOUSING IS ALL WE DO

	2021	2022	2023	1 <sup>st</sup> Quarter 2024
New Affordable Homes	3,489	3,964	2,285	714
Affordable Homes Preserved	692	1,052	250	28
<b>Total Homes</b>	<b>4,181</b>	<b>5,016</b>	<b>2,535</b>	<b>742</b>
Construction Jobs Created	3,989	5,452	3,067	290

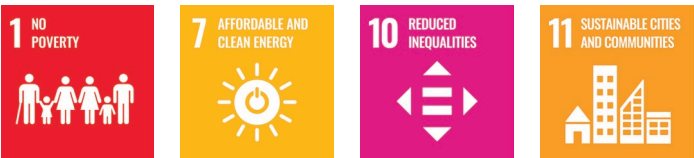
## Affordable housing creates positive economic, social and environmental impacts\*

- Boosts the local economy and increases family incomes
- Reduces workforce commute times and transportation-related emissions
- Improves student test scores and college admittance rates

\* National Low Income Housing Coalition, nlihc.org

## Working toward the United Nations Sustainable Development Goals

Our focus on affordable housing extends to energy efficient building and transit-oriented development. We are aligned with the Green Bond Principles and Social Bond Principles, and we are working to advance the United Nations Sustainable Development Goals.



There can be no assurance that an investment in the notes will achieve these goals.

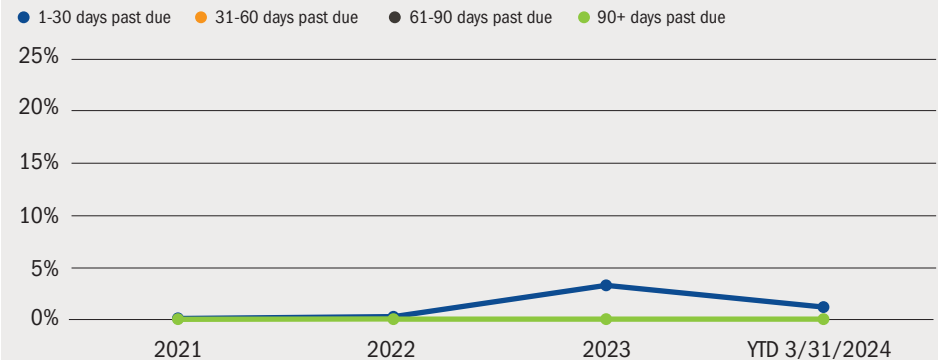
## Debt & net asset composition

YTD 3/31/2024

Debt	
Revolving Lines of Credit	\$45,000,000
Notes Payable	\$6,200,000
Commercial Paper	—
Bonds Payable	\$242,119,760
<b>Total Debt</b>	<b>\$293,319,760</b>
Net Assets	
Without Donor Restrictions	\$280,939,201
With Donor Restrictions*	\$27,266,065
<b>Total Net Assets</b>	<b>\$308,205,266</b>
<b>Total Capitalization</b>	<b>\$601,525,026</b>

\* Net assets with donor restrictions have temporary donor-imposed restrictions.

## Loan portfolio delinquency / total loan portfolio

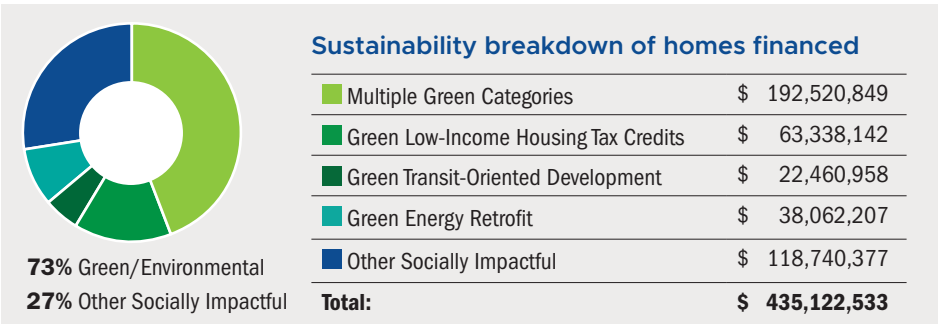


## Loan losses

2021	2022	2023	YTD 3/31/2024
0.00%	0.00%	0.00%	0.00%

## How to Invest

Century Sustainable Impact Notes are available on InspereX's Legacy™ Platform for impact investments. Talk to your financial advisor about purchasing Century's notes for your portfolio.



## Contact Us

info@century.org | www.century.org/invest

CEN-FS-0524