AA
S&P Global
Ratings*

AA
Fitch
Ratings*

Sustainability
Bond Opinion by
Sustainalytics*

AA/AA Rated*

CENTURY SUSTAINABLE IMPACT NOTES

BUILDING COMMUNITIES THROUGH AFFORDABLE HOUSING

$3.8B
Cumulative community investment

68K
Affordable homes created

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 31 years as a nonprofit, Century has invested more than $3.8 billion to create and preserve 68,000 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.

CENTURY

Highlights

Total offering	$425 million
Terms	Fixed interest rates; tenors of 3 months to 20 years
Sustainable impact*	Support Century's mission to deliver affordable housing where it is needed most
Minimum investment	$1,000
Ratings* S&P as of 7/28/26 Fitch as of 7/9/26	S&P AA | Fitch AA
Sustainalytics opinion	Sustainability Bond based on use of proceeds, project evaluation/selection, management of proceeds, and reporting
Redemption	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 $425 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.

HOUSING IS ALL WE DO

	2023	2024	2025	1st Quarter 2026
New Affordable Homes	2,285	4,107	3,809	297
Affordable Homes Preserved	250	1,107	842	363
Total Homes	**2,535**	**5,214**	**4,651**	**660**
Construction Jobs Created	3,067	7,098	5,421	1,118

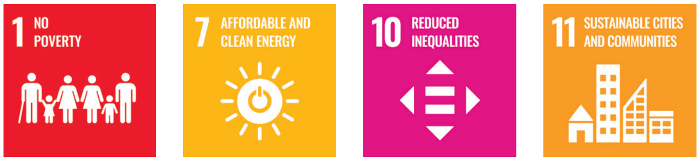
Affordable housing creates positive economic, social and environmental impacts*

- 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.

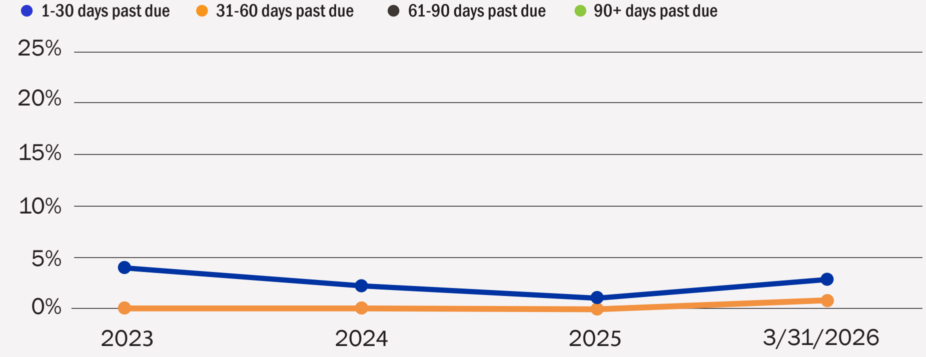
Debt & net asset composition

YTD 3/31/2026

Debt	
Revolving Lines of Credit	$55,000,000
Notes Payable	$323,841,000
Commercial Paper	$100,000,000
Bonds Payable	$99,674,532
Total Debt	**$578,515,532**
Net Assets	
Without Donor Restrictions	$339,553,382
With Donor Restrictions*	$11,460,412
Total Net Assets	**$351,013,794**
Total Capitalization	**$929,529,326**

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

Loan portfolio delinquency / total loan portfolio



Loan losses

0.00%	0.00%	0.00%	0.00%
2023	2024	2025	YTD 3/31/2026

51% Green/Environmental
49% Other Socially Impactful

Sustainability breakdown of homes financed

Multiple Green Categories	$	141,101,637
Green Low-Income Housing Tax Credits	$	134,385,703
Green Transit-Oriented Development	$	65,325,764
Green Energy Retrofit	$	60,391,797
Other Socially Impactful	$	383,038,776
Total:	**$**	**784,243,676**

How to Invest

Century Sustainable Impact Notes are available on InspereX's Impact Investment 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