

									DEMOGRAPHICS ³					SUSTAINABILITY			
Loan Balance 3/31/2023	Type	Risk ¹	LTV% ²	Units	Area Median Income%	# of Construction Jobs	Property	Zip Code	(%) Hispanic	(%) African American	(%) Native American	(%) Asian	(%) Other	TOD ⁴	LIHTC ⁵	Section 8	Energy Retrofit
2,305,484	ACQR	1	68	132	59	153		95757	35%	26%	1%	32%	6%		X		X
2,918,378	ACQR	1	55	200	-	-		93103	93%	3%	1%	2%	2%				
3,600,000	ACQR	1	36	180	50	209		92025	91%	1%	0%	6%	1%		X		
5,340,000	ACQR	1	58	226	91	262		91411	90%	7%	0%	4%	0%				
2,553,368	PERM	1	45	14	60	16		94025	36%	11%	1%	39%	13%				X
10,115,040	PERM	1	37	95	43	110		90806	64%	12%	1%	16%	7%	X	X	X	
433,656	ACQR	1	57	32	50	37		95692	60%	8%	1%	19%	11%		X		X
744,348	ACQR	1	63	67	26	78		95624	65%	10%	3%	17%	5%		X		
9,822,724	PERM	1	46	103	45	119		90008	17%	67%	1%	12%	3%	X	X	X	
8,836,137	CONR	1	60	54	90	63		91344	56%	12%	0%	28%	4%				
88,032	CONR	1	74	12	105	14		91340	96%	1%	0%	2%	1%				
87,878	CONR	1	74	12	105	14		91352	79%	3%	0%	15%	3%				
1,277,772	ACQR	1	66	58	94	67		90005	57%	6%	1%	35%	1%	X			
2,292,259	PERM	1	27	45	71	52		91324	56%	10%	0%	26%	8%			X	
3,793,505	CONR	1	66	16	104	19		91401	73%	16%	0%	7%	4%				
1,432,246	ACQR	1	49	45	92	52		90005	78%	0%	0%	22%	0%				
15,254,125	ACQR	1	72	340	56	394		94066	23%	8%	0%	64%	4%	X	X		X
10,744,809	ACQR	1	52	97	50	113		92627	73%	2%	0%	15%	11%			X	
4,946,823	BRDG	1	50	426	60	494		95111	55%	4%	0%	39%	2%	X	X		
2,944,244	ACQR	1	100	61	49	71		90008	5%	86%	0%	3%	5%	X	X		
21,678	PRED	1	-	-	-	-		90008	5%	86%	0%	3%	5%	X	X		
7,613,040	PERM	1	79	24	80	-		94578	59%	25%	1%	13%	2%				X
3,073,090	ACQR	1	90	64	41	74		92173	95%	1%	0%	3%	1%	X	X		
3,521,724	CONR	1	62	39	80	45		90744	95%	2%	0%	2%	0%			X	
7,772,717	ACQR	1	37	497	57	577		94578	45%	12%	0%	40%	3%	X	X		
5,503,269	PERM	1	51	140	58	162		93722	69%	4%	2%	21%	4%				
8,936,320	ACQR	1	82	271	56	314		95123	50%	5%	0%	43%	1%		X	X	X
3,983,000	ACQR	1	-	71	42	82		91405	85%	7%	0%	7%	1%		X		
5,730,886	ACQR	1	100	127	34	147		90015	77%	13%	0%	8%	1%	X	X	X	X
-	LOCR	1	-	-	-	-		VARIOUS									
7,553,100	ACQR	1	67	166	59	193		92866	84%	2%	0%	13%	1%		X		
16,425,000	ACQR	1	90	88	87	-		91342	88%	8%	0%	3%	1%			X	
1,692,712	ACQR	1	80	76	49	87		95973	58%	7%	6%	8%	21%		X		X
518,734	ACQR	1	80	60	47	70		95973	58%	7%	6%	8%	21%		X		X
67,700	CONR	1	405	12	111	14		91411	87%	5%	0%	5%	3%	X			
9,405,752	ACQR	1	54	77	49	89		92840	64%	2%	0%	31%	3%		X		
1,169,222	ACQR	1	66	224	91	258		93536	56%	24%	1%	11%	8%				
2,116,427	ACQR	1	80	-	-	118		91006	33%	2%	0%	61%	5%			X	X
302,924	PRED	1	-	-	-	-		91311	54%	7%	0%	31%	8%	X	X	X	X
9,145,523	ACQR	1	94	131	50	152		94954	68%	3%	1%	16%	13%	X	X		
3,913,150	ACQR	1	48	70	49	81		94063	69%	2%	1%	20%	9%		X	X	
15,322	PRED	1	-	-	-	-		94063	69%	2%	1%	20%	9%		X	X	
8,905,355	ACQR	1	84	220	47	255		95035	10%	2%	0%	85%	3%	X	X	X	X
7,395,605	ACQR	1	47	88	40	102		92627	59%	2%	1%	15%	24%		X		
2,621,505	ACQR	1	65	130	40	151		95819	44%	8%	1%	25%	21%	X	X	X	
64,080	CONR	1	54	15	120	18		90038	80%	7%	0%	8%	5%				
1,522,425	ACQR	1	90	63	50	73		95973							X		
384,142	CONR	1	51	8	107	9		91606	82%	5%	0%	8%	4%	X			
15,062,773	ACQR	1	44	376	96	436		90012	54%	5%	0%	39%	2%	X			
133,895	CONR	1	49	51	79	59		90003	83%	14%	0%	1%	2%	X		X	
4,563,000	ACQR	1	100	96	37	111		91910	70%	8%	0%	15%	7%	X	X		
30,625	PRED	1	-	-	-	-		91910	70%	8%	0%	15%	7%	X	X		
10,620,000	ACQR	1	118	51	48	59		90291	64%	18%	0%	7%	10%	X	X		
31,500	PRED	1	-	-	-	-		90291	64%	18%	0%	7%	10%	X	X		
1,504,700	ACQR	1	100	31	29	36		92655	29%	1%	0%	67%	3%		X		
634,600	ACQR	1	78	108	50	125		93245									
1,740,000	PERM		48	196	45	-		90810	17%	46%	14%	7%	15%				

Loan Balance 3/31/2023	Type	Risk ¹	LTV% ²	Units	Area Median Income%	# of Construction Jobs	Property Zip Code	DEMOGRAPHICS ³					SUSTAINABILITY			
								(%) Hispanic	(%) African American	(%) Native American	(%) Asian	(%) Other	TOD ⁴	LIHTC ⁵	Section 8	Energy Retrofit
598,056	PERM		3	81	49	-	90810	17%	46%	14%	7%	15%				
375,000	LOCR	1	-	-	-	-	90000									
64,199	PERM	1	13	13	-	-	90201	98%	1%	0%	1%	0%				
54,284	PERM	1	13	13	-	-	90201	100%	0%	0%	0%	0%				
1,194,044	PERM		28	103	58	-	90255	97%	1%	0%	2%	0%		X		
12,350,000	PERM		86	31	41	-	90810	17%	46%	14%	7%	15%				
431,612,374				9,991		10,220		62%	13%	1%	18%	6%	186,640,669	264,642,869	115,626,856	77,226,219

Footnotes:

- 1) Loans to controlled affiliates are not risk rated
- 2) Lines of credit do not have LTV's
- 3) Demographic information is gathered from the Census based on Zipcode and not individual units in the developments.
- 4) Transit Oriented Development
- 5) Low-Income Housing Tax Credit

Source data: <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

Type:

ACQR	Acquisition
BRDG	Bridge
CONR	Construction
LOCR	Line of Credit

Affordability as % of AMI

Affordability	Area Median Income (AMI)
Extremely Low Income	0-30%
Very Low Income	30-50%
Low Income	50-80%

Risk Rating

1	Pass (Lowest Risk)
2	Watch
3	Special Mention
4	Substandard