

Craft3 Performance: Meeting our Mission

Loan Activity	YE 2021	Cumulative
On Balance Sheet (consolidated companies)		
Commercial Loans Committed**	\$ 36,575,174	\$ 451,804,082
Clean Water Loans Committed	\$ 6,866,843	\$ 50,556,723
Home Energy Loans Committed	\$ 3,402,117	\$ 63,113,159
ADU Loans Committed	\$ 943,736	\$ 1,448,731
Ada Developers Loans Committed	\$ 50,400	\$ 2,431,943
Manufactured Home Replacement Loans Committed	\$ 60,870	\$ 60,870
Off Balance Sheet		
Managed Funds***	\$ -	\$ 3,934,607
New Markets Tax Credits	\$ -	\$ 131,894,063
Total Value of Production	\$ 47,899,140	\$ 705,244,178
On Balance Sheet (consolidated companies)		
Commercial Loans Committed**	134	1,645
Clean Water Loans Committed	240	2,144
Home Energy Loans Committed	315	5,232
ADU Loans Committed	7	11
Ada Developers Loans Committed	4	192
Manufactured Home Replacement Loans Committed	1	1
Off Balance Sheet		
Managed Funds***	-	79
New Markets Tax Credits	-	21
Total Number of Transactions Closed	701	9,325
Economic Resilience		
<i>Increase Entrepreneurship</i>		
Start-ups Financed (firms)	28	356
Entrepreneurs of Color & Woman, Immigrant, Veteran Businesses Financed	105	917
<i>Support Economic Growth</i>		
Jobs Created and/or Retained	737	17,097
Investment Leveraged	\$ 37,822,142	\$ 1,378,924,117
Living Wage Jobs Created and/or Retained*	340	3,086
Ecological Resilience		
<i>Land: Preserve Landscapes that Support Ecosystems</i>		
Working Landscapes/Conservation Lands (acres)	-	41,635
<i>Air: Reduce Impact on Climate Change</i>		
Greenhouse Gases Averted or Sequestered* (metric tons)	824	231,236
<i>Water: Improve Water Quality & Supply</i>		
Water Treated (gallons)	31,755,000	627,978,505
<i>Impact: Minimize Business & Community Impact on Nature</i>		
MBTUs of Energy Conserved*	11,589	2,598,512
Family Resilience		
<i>Support Greater Economic Opportunity</i>		
Jobs Created in High Poverty Areas	287	5,156
Businesses Financed in High Poverty Areas	50	437
Education/Training Slots Projected	27,803	177,850
<i>Strengthen Access to Essential Services</i>		
Low-Income Households Assisted	6,468	127,681
Organizations Serving the Low-Income*	17	86
<i>Preserving/Building Assets</i>		
Consumer Loans to Low-Income Homeowners	152	1,888
Local Ownership	\$ 195,000,437	\$ 2,523,291,064

* Began collecting in 2014

** Includes Craft3 Capital Corporation, Future Energy Fund

*** Includes City of Astoria, Local Fish Fund, Self-Help

data as of 12/31/21



Craft3 Performance Metric Definitions

ECONOMIC RESILIENCE

Increase Entrepreneurship

- **Start-ups Financed** - Business in operation less than 12 months.
- **Entrepreneur of Color/Woman/Immigrant/Veteran-Owned Businesses** - Business is more than 50% owned or controlled by one or more minorities, immigrants, veterans or women.

Support Economic Growth

- **Jobs Created and/or Retained** - New full-time jobs to be created within 12 months and existing jobs retained as a result of financing.
- **Investment Leveraged** - Total of owner equity and other public and private funds committed to the project financed.
- **Living Wage Jobs Created and/or Retained** - New full-time living wage jobs to be created within 12 months and existing living wage jobs retained as a result of financing.

Invest in Critical Industries

- **Green Production Businesses** - One that produces goods and services with an environmental benefit or supplies parts or services to green production companies.
- **Manufacturing/Value-Added Processing** - Businesses that manufacture products, or process raw natural resource products, that are sold beyond the local economy or substitute for goods that would otherwise be "imported" into the local economy.

ECOLOGICAL RESILIENCE

Land: Preserve Landscapes that Support Ecosystems

- **Working Landscapes/Conservation Lands** - Permanent land conserved or working landscapes sustainably managed or certified organic.

Air: Reduce Impact on Climate Change

- **Greenhouse Gases Averted or Sequestered** - Metric tons of greenhouse gases projected to be averted or sequestered within 12 months.

Water: Improve Water Quality & Supply

- **Clean Water Treated/Conserved/Developed** - Number of gallons of water projected to be treated or conserved within 12 months.

Impact: Minimize Businesses & Community Impact on Nature

- **Firms Minimizing Environmental Impact** - Business making documentable efforts to minimize negative environmental impacts.
- **BTUs of Energy Conserved** - Total BTUs of energy saved annually from energy efficiency improvements or utilization of a renewable energy technology as a result of this financing.

FAMILY RESILIENCE

Support Greater Economic Opportunity

- **Jobs Created in High Poverty Areas** - New full-time jobs to be created/retained within 12 months as a result of financing in census tracts that have poverty rates of 20% or higher.
- **Businesses Financed in High Poverty Areas** - Business located in census tracts that have poverty rates of 20% or higher.
- **Education/Training Slots Projected** - Educational and/or job skills training slots retained or to be created within 12 months.

Strengthen Access to Essential Services

- **Low-Income Households Assisted** - Low-income defined as adjusted family income of below 80% of their county's Annual Median Income.
- **Organizations Serving the Low-Income** - Organization with more than 50% of clients served being low-income.

Preserving/Building Assets

- **Consumer Loans to Low-Income Homeowners** - Low-income defined as adjusted family income of below 80% of their county's Annual Median Income.
- **Local Ownership** - The value of local real estate assets maintained by local ownership or harvest rights supported by financing.