

Loan Production - QTD

Q2 FY2025

Unaudited

Loan Production - QTD (Jan 1, 2025 - March 31, 2025)

Loans Closed (#)

46

Loans Closed (\$)

\$ 4,496,890

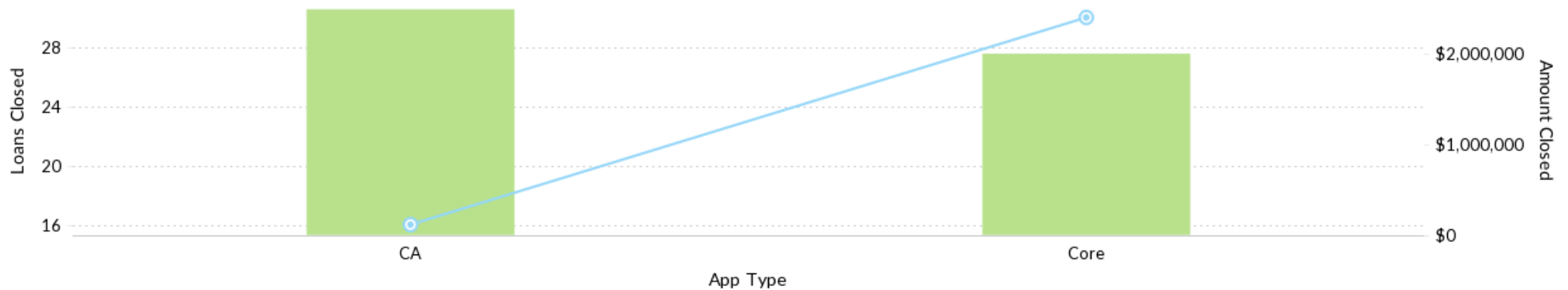
Jobs Retained & Created

481

Total Hours

3,492

Loan Type



Who are we helping in the community?



Start-Up



Veteran Owned



Minority Owned



Women Owned



Low Income



Healthy Food Access

Start-Up Loans

23

Veteran-Owned Loans

8

Minority-Owned Loans

14

Women-Owned Loans

15

Low-Income Loans

21

HFFI Loans

0

Start-Up

\$ 2,954,390

Veteran-Owned

\$ 458,930

Minority-Owned

\$ 2,140,300

Women-Owned

\$ 2,240,845

Low-Income

\$ 1,273,160

HFFI

-

Start-Up

50%

Veteran-Owned

17%

Minority-Owned

30%

Women-Owned

33%

Low-Income

46%

HFFI

0%

*Percentage based on loan count during the period.

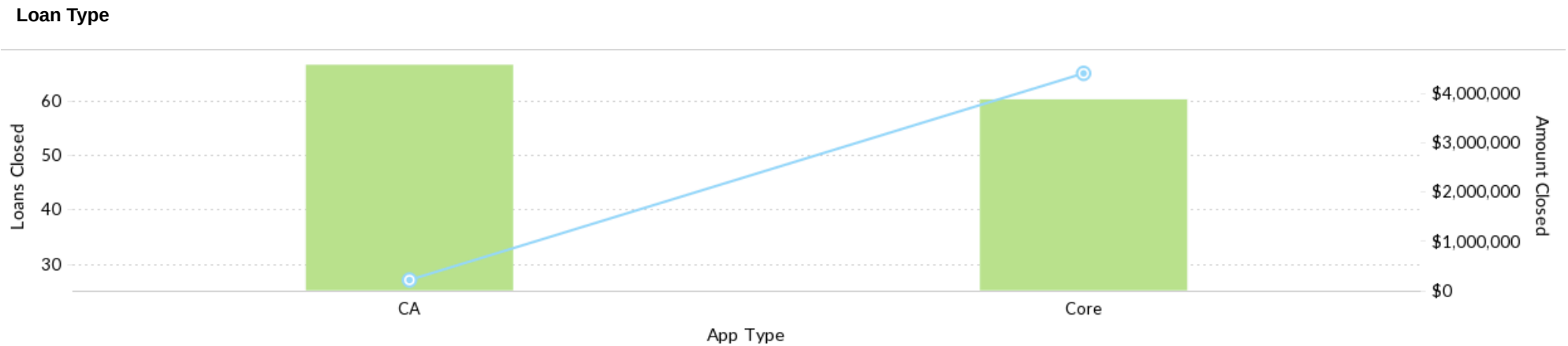
Loan Production - FYTD

As of Q2 FY2025




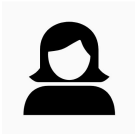


Unaudited

Loan Production - Fiscal YTD (October 1, 2024 - March 31, 2025)

Loans Closed (#) 92	Total Loan Amount (inc costs) \$ 8,430,380	Jobs Retained & Created 932	Coaching Hours 6,839
------------------------	---	--------------------------------	-------------------------



Who are we helping in the community?

 Start-Up	 Veteran Owned	 Minority Owned	 Women Owned	 Low Income	 Healthy Food Access
Loans Closed 44	Loans Closed 12	Loans Closed 29	Loans Closed 34	Loans Closed 36	Loans Closed 2
Loans Closed \$ 5,179,095	Loans Closed \$ 700,180	Loans Closed \$ 3,330,725	Loans Closed \$ 4,320,700	Loans Closed \$ 2,796,286	Loans Closed \$ 451,100
Start-Up 48%	Veteran-Owned 13%	Minority-Owned 32%	Women-Owned 37%	Low-Income 39%	HFFI 2%

*Percentage based on loan count during the period.

Portfolio Outstanding

As of Q2 FY2025

Unaudited

Outstanding Portfolio as of March 31, 2025

Active Loans Outstanding 995			Outstanding Balance (\$) \$ 39,381,237		
Active Core* Loans (#) 846	Active CRL Loans (#) 138	Active PPP Loans (#) 11	Core* Loan Balance (\$) \$ 38,245,717	CRL Loan Balance (\$) \$ 1,085,443	PPP Loan Balance (\$) \$ 50,077

*Core Loans include loans closed through the Energize Colorado Gap Fund and Community Advantage Program

CDFI Loan Type



Non-Performing Loans as of December 31, 2024

30+ Days Past Due 33	60+ Days Past Due 19	90+ Days Past Due 6	120+ Past Due 57
\$ 640,403	\$ 357,561	\$ 103,568	\$ 1,250,272

Charge-Offs

Loans Charged-Off QTD 14	Loans Charged-Off FY25* 28	Loans Charged-Off YTD** 14
\$ 237,600	\$ 481,571	\$ 237,600

*Loans charged-off for fiscal year are gross charge-offs for the FY-ending September 30.

**Loans charged-off year-to-date are gross charge-offs as of calendar year ending December 31.