



Sonoma Loan Fund Report

As of 6/30/20

Sonoma Loan Fund <i>(All time to date)</i>	Total #	Total \$	%		Averages	Demographics	
Total Lent	28	\$ 685,631	<i>of Total Lent (#):</i>	<i>of Total Lent (\$):</i>	\$ 24,487	Women-Owned	62%
FY20	4	\$ 61,656	14%	9%	\$ 15,414	People of Color-Owned	37%
Currently Active / Outstanding	20	\$ 352,405	71%	51%	\$ 17,620	Low Income-Owned	66%
Performing	19	\$ 344,592				Mod Income-Owned	10%
Delinquent	1	\$ 7,813				Start-Ups	49%
Total Payoffs	6	\$ 169,546	Repayment Rate		Repayment Avg (mos)	Early Stage	22%
FY20	0	\$ -	92%		17.5	Jobs	
Total Charge-Offs	2	\$ 52,929	Charge-Off Rate			Total Created	113
FY20	0	\$ -	8%			Total Retained	90.5

All Sonoma County Based Loans - Including Sonoma Loan Fund <i>and</i> Other Funds <i>(all time to date)</i>			
Total Lent:	110	\$ 2,772,943	

Participating Banks	
<u>Round 1 (2016)</u> Beneficial State Bank Exchange Bank Luther Burbank Savings Poppy Bank Presidio Bank Redwood Credit Union Summit State Bank Tri-Counties Bank	<u>Round 2 (2018)</u> Exchange Bank Luther Burbank Savings Poppy Bank Presidio Bank Summit State Bank Tri-Counties Bank

Notes
<ul style="list-style-type: none"> ▪ "People of Color Owned" & "Woman Owned" are self-reported by the business owner at the time of funding. ▪ "Low Income Owned" & "Moderate Income Owned" are defined at time of funding using HUD's annual guidelines (measuring income level, household size, and county). ▪ "Start-ups" includes businesses that have been generating sales for under 2 years at the time of funding. ▪ "Early stage" includes businesses that have been generating sales for under 5 years at the time of funding. ▪ "Jobs Created" and "Jobs Retained" are reported and projected by the business owner at the time of funding.