BUILDING SYSTEMS TO MEASURE IMPACT

TRACY COX • IMPACT REPORTING MANAGER
### Self-Help’s Four “Lines of Service”

<table>
<thead>
<tr>
<th><strong>Financial Services</strong></th>
<th><strong>Lending</strong></th>
<th><strong>Real Estate Development</strong></th>
<th><strong>Center for Responsible Lending (CRL)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>State CU est. in NC in 2004; Federal CU in CA chartered in 2008. 40 branches in 4 states 21 mergers in 12 years Over $1 Billion in assets More than 120,000 members</td>
<td>Direct home purchase Nonprofit community facilities: charter schools, childcare, health care Commercial real estate Small businesses Healthy foods access Solar Affordable housing development</td>
<td>Acquire and rehab key properties Developed 300+ single family lots 24 commercial properties with 1M sqft Branches Multi-tenant office Charter school Senior living</td>
<td>Federal and state policy research on predatory lending and consumer issues Issues include:  - Payday lending  - Mortgage reform  - Car title lending  - Credit/debit card lending  - Student loans  - Debt consolidation</td>
</tr>
</tbody>
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**Self-Help**

ASSETS

TOTAL ASSETS

2012 2013 2014 2015 2016Q

$1.6 B $1.8 B $1.8 B $1.8 B $1.9 B

COMMUNITY DEVELOPMENT ASSETS

- Commercial Real Estate 9%
- Secondary Market Assets 25%
- Commercial Loans 24%
- Mortgage Loans 32%
- Consumer loans 10%

SYSTEM INTEGRATION

- **Home Loans:** Encompass
- **Loan Manager:** Commercial Loans
- **UDB**
- **Mergers**
- **Secondary Market:** MySQL Db
- **504 Loans:** CDC Ventures
- **New Solutions:** Federal Credit Union
- **New Solutions:** State Credit Union

SYSTEM MANAGEMENT

- Programmer support
- Cross-team collaborative group
- Data Analyst support at Team/Department level