



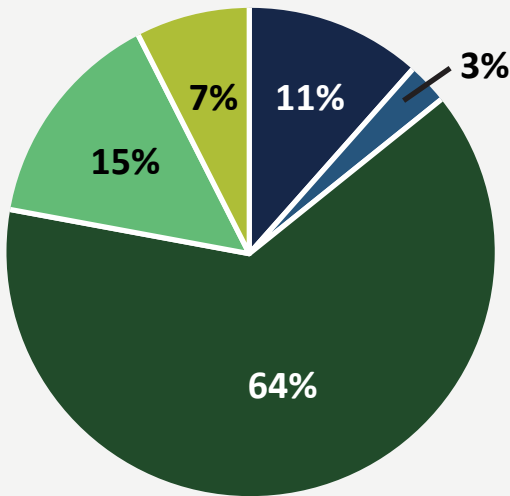
Regions Served: Southern California and Washington DC.
Lending Focus: Multifamily and Commercial Real Estate
Status: CDFI, MDI, and BCorp
Website: www.cityfirstbank.com



U.N. Sustainable Development Goals *

City First Bank seeks a society in which every individual, family, and community has the opportunity and access to capital and resources which they anticipate will allow them to improve their well-being and prosper. The bank provides intentional, disciplined, and targeted provision of capital focused on beneficial results to create, support, and champion economic equity for underserved people and communities.

TOTAL OUTSTANDING PORTFOLIO



- A nationally chartered bank focused on commercial lending to affordable housing developers and investors, not-for-profits, and small businesses.
- Focused on lending to low-to-moderate income urban neighborhoods to increase access to credit and capital for individuals and institutions located there in, and that improve the economic health of the communities located therein.
- A robust lending and deposit platform, plus triple-bottom line results: people, planet and profits.
- The only CDFI, Black-led MDI, and Certified B Corp, in the U.S.
- We are intentional about creating long term relationships with value aligned public and private stakeholders to meet the needs of the communities we serve.

CITY FIRST BANK HOSTS ROUNDTABLE DISCUSSIONS IN LOS ANGELES WITH COMMUNITY LEADERS



	<i>In 000's</i>
Construction & Land Development	\$ 102,365
Single Family	\$ 23,891
Multifamily	\$ 565,394
Commercial Real Estate	\$ 129,795
Commercial & Industrial	\$ 66,284
TOTAL:	\$ 887,742

Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

ACCESS TO FINANCE FOR SMALL BUSINESSES

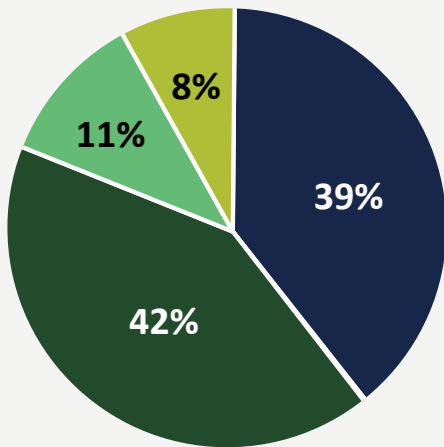
\$36 Million
Loans to small businesses retaining or creating 204 job

\$30 Million
Loans that supported 12 minority owned or led organizations

\$23 Million
Loans that supported 7 African American owned or led organizations

Source: 2023 loan originations by City First Bank

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



In '000's

Construction & Land Development	\$ 79,683,522
Single Family	\$ 252,000
Multifamily	\$ 84,393,750
Commercial Real Estate	\$ 21,947,623
Commercial & Industrial	\$ 16,744,547
TOTAL:	\$ 203,021,442

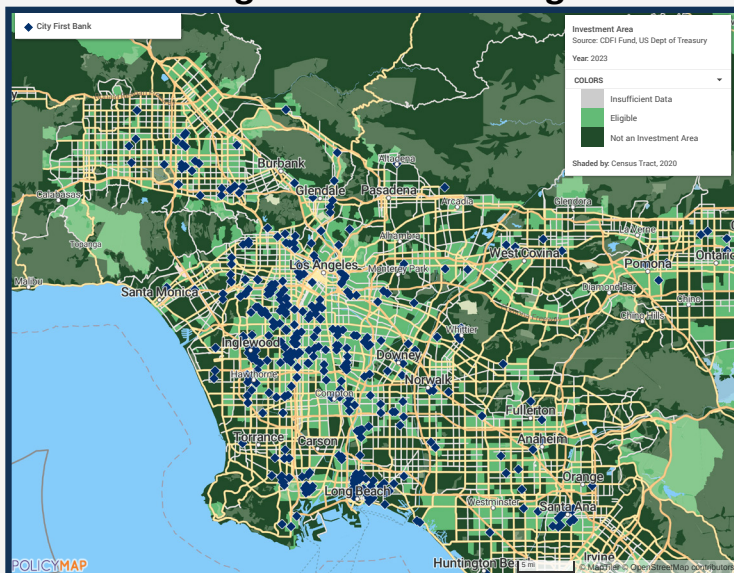
Source: 2023 loan originations by City First Bank

EXPANDING ACCESS TO CAPITAL: CITY FIRST BANK'S SBA 504 PARTNERSHIP

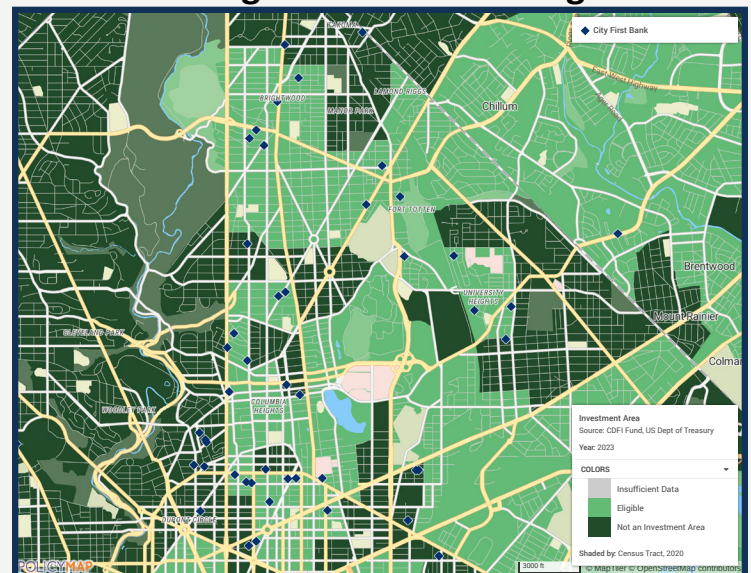
City First Bank joined forces with Momentus Direct Capital, a fellow Black-led CDFI, to expand access to Small Business Administration (SBA) 504 First Mortgage loans, addressing systemic barriers to capital for small business borrowers. These loans enable the purchase, refinancing, or improvement of commercial real estate across a variety of property types, including offices, industrial facilities, warehouses, manufacturing plants, retail spaces, and medical offices.

In 2023, this initiative successfully closed four loans totaling \$11.8 million. These loans supported two minority-owned daycare centers, a minority-owned restaurant, and a minority-owned manufacturing firm, helping these businesses invest in their operations and secure long-term stability. By providing financing that many traditional lenders might overlook, this effort facilitated growth and opportunity for entrepreneurs in underserved communities.

2023 Loan Originations in Los Angeles



2023 Loan Originations in Washington DC



CITY FIRST BANK'S UN SUSTAINABLE DEVELOPMENT GOALS

3 GOOD HEALTH AND WELL-BEING



ACCESS TO QUALITY HEALTH SERVICES

HEALTHCARE- Los Banos Camarena Health Center
\$10,500,000

Camarena Health, a Federally Qualified Health Center (FQHC), is dedicated to improving the quality of life for communities across Merced County, California, by delivering culturally competent, holistic, and patient-centered healthcare. As the largest primary care provider in Madera County and the broader Central Valley region, Camarena operates 18 state-of-the-art health facilities across Madera, Chowchilla, Coarsegold, Oakhurst, and Fresno. Each year, it serves over 59,525 patients—of whom 74% are minorities, and 89% are classified as low-income. With a diverse team of 498 employees and 89% minorities, Camarena Health collaborates closely with local leaders and stakeholders to provide the critical health resources communities need to flourish and maintain well-being.

4 QUALITY EDUCATION



ACCESS TO QUALITY EDUCATION

EDUCATION – Achievement Prep
\$15,000,000

Founded in 2008, Achievement Prep is a community-centered school that empowers students to excel as high-achieving scholars and influential leaders in high school, college, and beyond. With a unique commitment to “three-generational work,” the school seeks to transform lives across generations—positively impacting scholars, their parents, and future children. Achievement Prep serves 321 scholars from pre-K3 through grade 5, with a student body that is 95% Black, 2% Hispanic/Latino, and 3% multiracial. Notably, 84% of its scholars are considered at-risk, making it one of the Washington, DC charter schools with the highest percentage of at-risk students. Strategically situated east of the river in Ward 8’s Congress Heights neighborhood, Achievement Prep is a cornerstone for the local community, where most scholars and their families reside, fostering deep connections with families and community members to drive collective success.

10 REDUCED INEQUALITIES



ACCESS TO FINANCE FOR MINORITY OWNED BUSINESSES

In early April, the U.S. Treasury released a list highlighting the top-performing recipients of the Emergency Capital Investment Program (ECIP) based on impactful outcomes in critical areas, using 2022 data reported the previous year. City First Bank, recognized under its holding company, Broadway Financial Corporation, earned a distinguished spot as a top performer. This recognition underscores City First Bank’s commitment to fostering economic equity through substantial and targeted lending to underserved businesses and priority populations, demonstrating its leadership in advancing financial inclusion and community development.

11 SUSTAINABLE CITIES AND COMMUNITIES



ADVANCING AFFORDABLE HOUSING AND GREEN FINANCING

City First Bank proudly received the PACE Innovator Award in New York City in June, celebrating its leadership in green lending under the District of Columbia’s Property Assessed Clean Energy (PACE) program. Through PACE financing, City First Bank is advancing energy efficiency and sustainability initiatives that benefit affordable housing developments, community facilities, and commercial properties within or serving low-income communities. This recognition highlights City First Bank’s commitment to driving positive environmental and economic impact, empowering underserved communities through sustainable improvements that reduce energy costs and foster healthier, more resilient neighborhoods.

City First Bank not only addresses the critical need for affordable housing but also advances its green financing efforts. In 2023 City First Bank successfully closed a transaction with Community Three Grimke, LLC. This partnership involves the construction of a 38-unit apartment building aimed at supporting subsidized rents and affordable housing units. The transaction also includes a DC PACE (Property Assessed Clean Energy) Loan, aligning with City First Bank’s commitment to green financing.

