

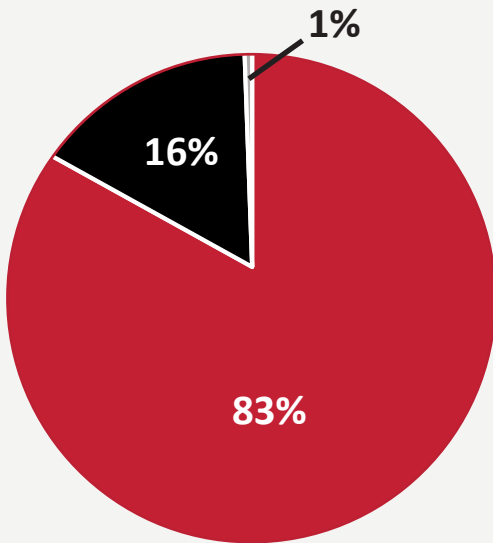
Regions Served: Orange County, California
Lending Focus: Multifamily and Commercial Real Estate
Status: MDI
Website: www.mygenesisbank.com



U.N. Sustainable Development Goals *

Founded in 2021, Genesis Bank is a commercial bank based in Southern California that offers corporate banking capabilities to businesses of all sizes, business professionals, and investors in income producing properties. As one of only five diverse, multiracial Minority Depository Institutions (MDIs) in the U.S., Genesis Bank is committed to empowering small and medium-sized businesses (SMBs), minority-owned businesses, and diverse entrepreneurs to help accelerate their economic growth and capacity to grow and scale their business, create jobs, and make a positive impact on their communities.

TOTAL OUTSTANDING PORTFOLIO



Genesis Bank takes a consultative approach and finds solutions to meet the needs of diverse business communities that have historically been underserved and socio-economically disadvantaged.

GENESIS FOR GOOD CATALYST EMPOWERMENT PROGRAM

The Genesis For Good Catalyst Empowerment Grant Program was launched to empower historically marginalized and underinvested entrepreneurs located in low-to-moderate income communities and positively impact diverse business communities across Southern California. The program awards small business grants and membership in the Catalyst 360° powered by the Genesis Bank Institute for Entrepreneurship (GBIE), which provides a full range of services to support small business owners and diverse entrepreneurs with access to resources, education, relationships, technical assistance, and a vibrant entrepreneurial community to help grow their business and create a more profound impact on their communities.

| | <i>In 000's</i> |
|------------------------------------|-------------------|
| Multifamily | \$ 121,236 |
| Commercial Real Estate | \$ 23,934 |
| Commercial & Industrial | \$ 824 |
| TOTAL: | \$ 145,994 |



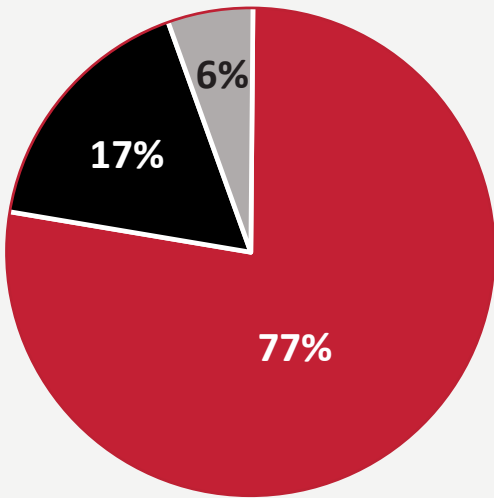
Source: Call Report Data at 12/31/2023

*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.



GENESIS BANK

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



| | In '000's |
|------------------------------------|----------------------|
| Multifamily | \$ 13,788,000 |
| Commercial Real Estate | \$ 3,000,000 |
| Commercial & Industrial | \$ 1,000,000 |
| TOTAL: | \$ 17,788,000 |

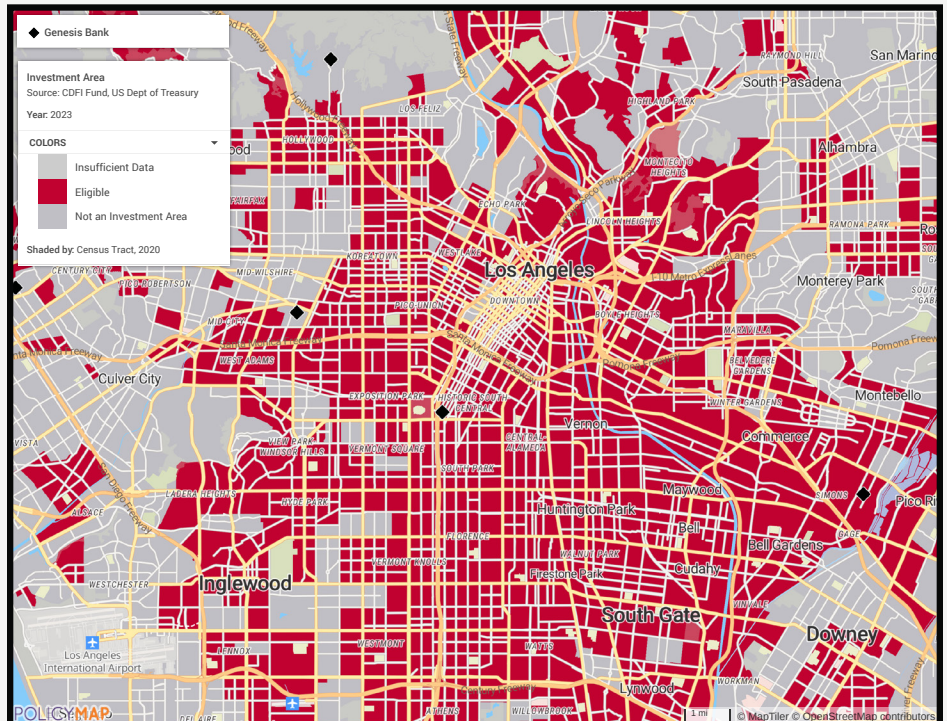
Source: Genesis Bank 2023 Loan Origination

Genesis Bank's Fight Against Alzheimer's

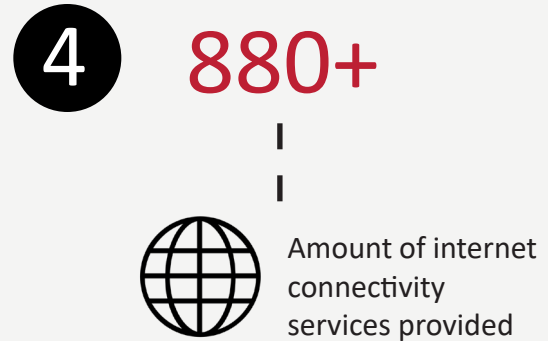
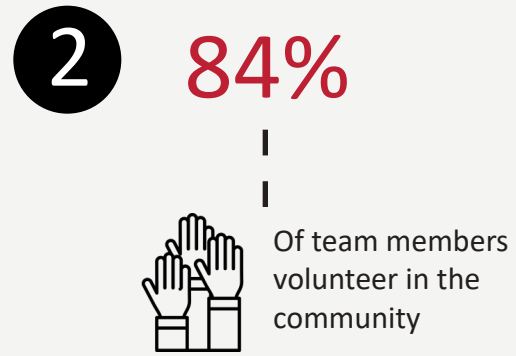


Genesis Bank proudly sponsored and participated in the Alzheimer's Association Walk to End Alzheimer's. This annual event is the largest fundraiser supporting care and critical research for Alzheimer's disease and other dementias. Recognizing the disproportionate impact on minority and underserved communities, the Genesis Bank team helped raise a record \$414,000.

2023 LOAN ORIGINATIONS



COMMUNITY IMPACT



LENDING BY THE NUMBERS

64%
LOANS IN URBAN
LOW-INCOME
COMMUNITIES

76%
LOANS IN
UNDERSERVED
COMMUNITIES

80%
LOANS IN
MINORITY
COMMUNITIES