



Community Development Financial Institution

CLEARINGHOUSE CDFI AWARDED PLATINUM AND FIVE STAR SCORING IN THE 2016 GLOBAL IMPACT INVESTING RATING SYSTEM

LAKE FOREST, CA – August 2, 2016 - Clearinghouse Community Development Financial Institution (Clearinghouse CDFI) announced today that they received the highest possible scores in both categories of the Global Impact Investing Rating System (GIIRS) rankings. This included a PLATINUM Overall Impact Business Model rating and a FIVE STAR Overall Impact Operations rating. Clearinghouse CDFI received exceptionally high marks in the Environment, Governance, Community, and Workers ranking criteria that comprise the GIIRS ratings, resulting in these two outstanding Overall Rating Summaries. Clearinghouse CDFI is thrilled to share this accomplishment with its investors, whose ongoing commitment helps revitalize underserved communities.

The GIIRS Rating system serves as a neutral, third-party ranking that evaluates companies on their appeal to socially-conscious investors by assigning points across each rating criteria. While the benchmark median for all companies considered was 91 points, Clearinghouse CDFI achieved an Overall Score of 140 points. Assessments are based on each company's ability to solve social and environmental challenges while still generating a substantial profit. A GIIRS Rating makes it possible for investors to compare companies across the board by providing a comprehensive, transparent, and easy-to-use ranking system. Clearinghouse CDFI—a certified B Corp—underwent the rigor of the GIIRS Rating system to better gauge, fortify, and communicate its social and environmental impact efforts.

The Impact Business Model Rating recognizes business models that are designed specifically to identify, address, and solve social and environmental problems. Rankings for this category are determined from a thorough examination of the company's products or services offered, target customers, ownership, or operations. The Impact Operations Rating evaluates the impact of a business in how it operates its Environmental, Social, and Governance (ESG) practices. Clearinghouse CDFI received its Platinum and Five Star ratings in both of these categories by providing numerous loans to the underbanked, and by servicing organizations working to enhance their communities—80% of which are considered low-income.

“These ratings validate Clearinghouse CDFI’s commitment to profitable and impactful mission-based lending,” said Clearinghouse CDFI President and CEO Douglas Bystry. “It is challenging to balance profitability and mission, but when business decisions are based on clear-cut values, we can excel at both.”

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ABOUT CLEARINGHOUSE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION:

Clearinghouse Community Development Financial Institution (Clearinghouse CDFI) addresses unmet credit needs in California, Nevada, Arizona, New Mexico, and Sovereign Nations in the Western U.S. Rated 'AA' Stable by Standard & Poor's Ratings Services, Clearinghouse CDFI is an industry leader helping to bridge the gap between conventional lending standards and the needs of low-income and distressed communities.

Over 19 years, Clearinghouse CDFI has funded \$1.2 billion in total loans for over 1,650 projects which have created or retained more than 13,800 jobs and benefit over 1 million individuals. Clearinghouse CDFI is also a B Corp—a certification received from the nonprofit B Lab. B Corps are companies who meet rigorous standards of social and environmental performance, transparency, and accountability, and use business as a force for good. As of June 30, Clearinghouse CDFI has \$312 million in assets. More information is available at: www.clearinghousecdfi.com.

GIIRS RATINGS:

GIIRS Ratings are the gold standard for impact measurement in impact investing. GIIRS Ratings are rigorous, comprehensive, and comparable ratings of a company or a fund's social and environmental impact. The GIIRS Rating is powered by the B Impact Assessment. It measures the overall impact of a business on all of its stakeholders. For more information, please visit <http://b-analytics.net/giirs-ratings>.

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