

Tricolor Social Bond Impact Reporting

2023 Q2

| Social Impact | Impact Metrics | Expected | Actual |
|---|--|----------|--------|
| Access to affordable credit | Percentage of proceeds to Qualifying Loans | 100% | 100% |
| | % of borrowers with either no FICO or with household income below 80% of the median income | 100% | 100% |
| | Outstanding Principal Balance (OPB) of loans to borrowers with no FICO or with low income as % of the outstanding pool | 100% | 100% |
| Access to quality, dependable, essential services | % of borrowers who receive a free warranty | 100% | 100% |
| | % of warranty claims processed at no charge to customer | 100% | 100% |
| | % of installment payments processed with no fee to the customer | 100% | 100% |
| Socioeconomic advancement | % of borrowers who built a credit score with a major bureau | 20% | 40% |