

Tricolor Social Bond Impact Reporting

2022 Q4

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%	38%