

# Tricolor Social Bond Impact Reporting

2023 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 in Eligible Loans                             | 100%     | 100%   |
|   | Outstanding Principal Balance (OPB) of loans to borrowers with no FICO or with low income as % of the outstanding pool of Eligible Loans | 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%      | 45%    |