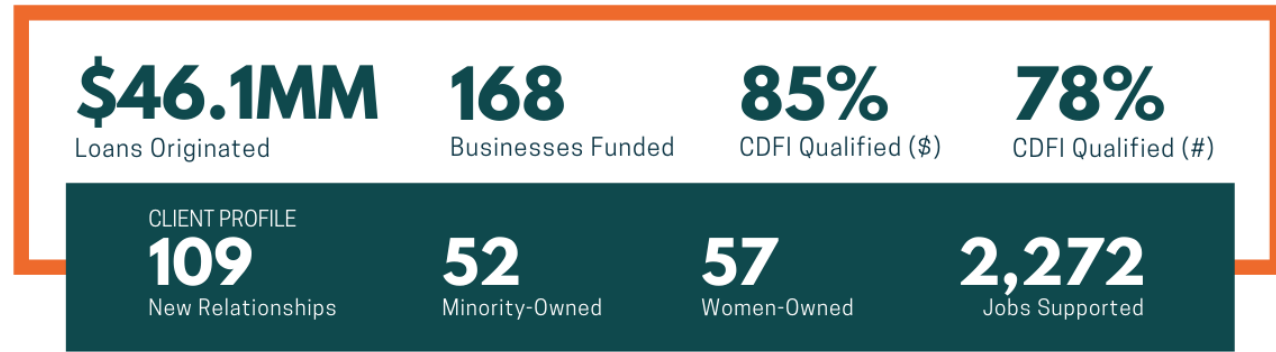


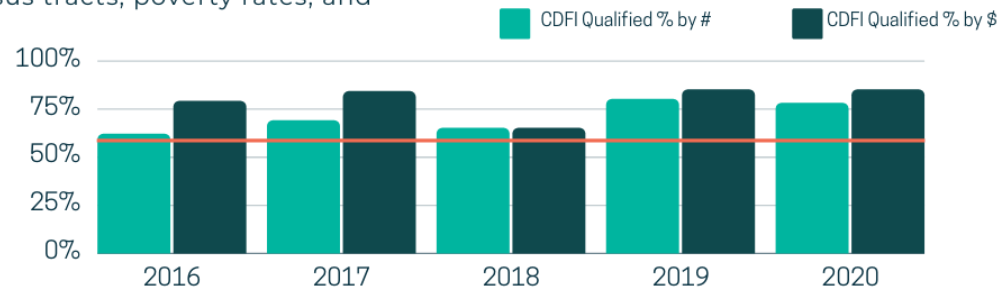
2020 Lending Impacts



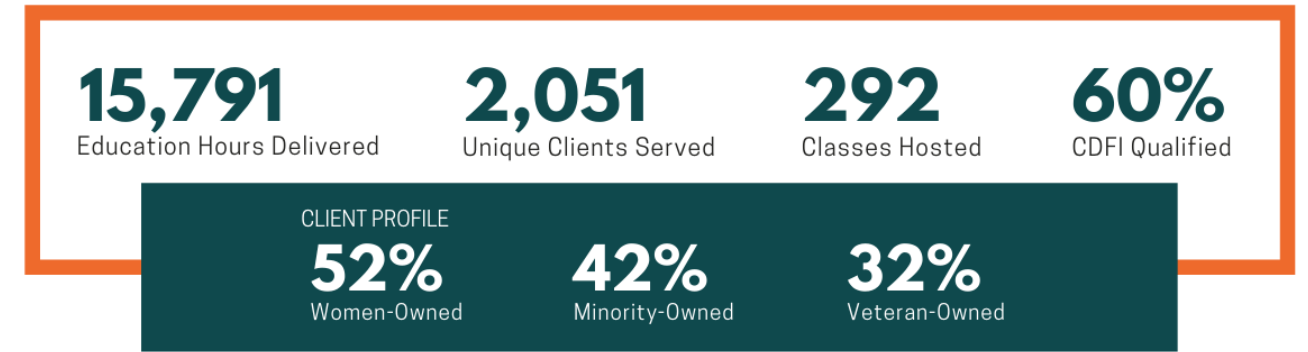
CDFI Target Markets:

We focus our loan and learning programs on underserved target markets throughout Tennessee and the Southeast with a special focus on businesses located in Qualified Investment Areas — as defined by low-income census tracts, poverty rates, and

unemployment statistics — and Black-owned businesses. In these markets, we must deliver 60% of our products and services to maintain our certification and have met or exceeded that threshold since 2002.



2020 Education Impacts

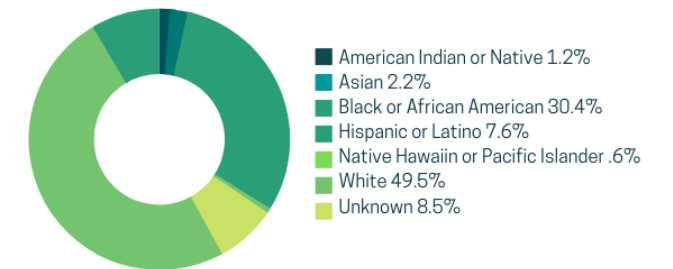


Mission Driven:

The mission of Pathway Lending is to provide lending solutions and educational programs that support the development, growth, and preservation of underserved small businesses, affordable housing, and sustainable communities.

and invested in technology to deliver our learning programs to entrepreneurs across the region. Sustaining growth in our learning programs will remain a key focus.

Driven by the belief that learning is key to our clients' long-term success, we have strategically expanded services through our Women's Business Center (WBC) and Veterans Business Outreach Center (VBOC), developed new programs and partnerships,



2020 Unique Education Clients by Race & Ethnicity

