

Where You Bank Matters

Financial institutions can help solve some of our most critical social, environmental and economic challenges. New Resource Bank is an agent of change in the banking world by lending to companies that are socially and environmentally responsible and by managing our internal business practices to limit our resource use and serve our community. By banking with us, clients can align their values and build a better world. To them and to us, where you bank matters.

NEW RESOURCE BANK
Real Economy Banking

BIG BANKS
Financial Economy Banking

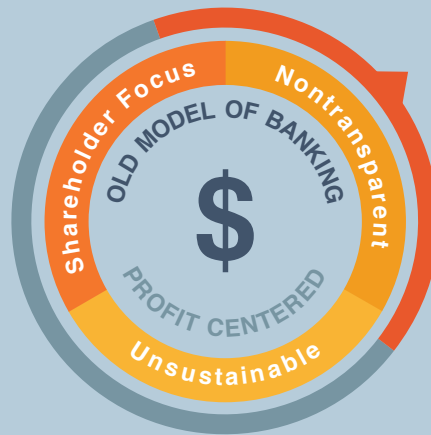
74% Real Economy Assets

Your money is put to work in the real economy — where goods and services are exchanged — through loans to small businesses and nonprofits that benefit our communities and protect our planet. We fully disclose where your money spends the night as transparency is one of our core values.



40% Real Economy Assets*

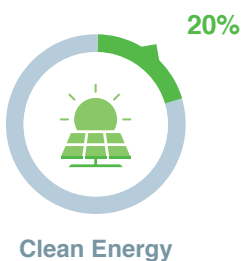
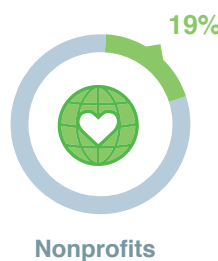
The majority of your money is invested in the financial economy, which entails buying and selling financial assets, such as stocks, bonds, currencies and derivatives. These investment decisions are both higher-risk and not fully transparent. A smaller percentage of your money is loaned to businesses in the real economy with no commitment to funding businesses with values.



New Resource invests in people and the planet, not just profit

90% of our outstanding loans are to environmentally and socially responsible organizations — progress toward our goal of 100% values-aligned lending.

900 loans made since 2006.



Every loan is evaluated through our Impact Assessment to ensure it aligns with our mission: **to promote well-being for people and the planet through banking.**

People

We live our values

29 hours
Volunteer time per employee in 2016

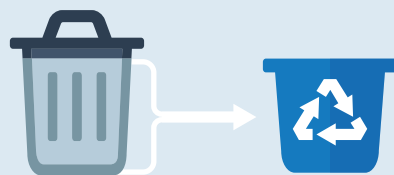
20%
Weight given to our core values, including sustainability commitment, in employee performance reviews

\$88,900
Donated to nonprofits in our community in 2016

5 out of 8
Women board members

Planet

Big impact, small footprint



87% of our office waste is diverted from landfill into compost or recycling.



141 metric tons
Carbon offsets purchased
112 metric tons
Water restoration credits purchased



LEED Gold
Our offices reflect our commitment to the planet

Prosperity

Real economy, real returns



19 straight quarters of profitability and growth

\$1.3 million Net income

2016 Growth

+19%
Deposits

+27%
Loans

Our Impact



Where does your money spend the night?

At New Resource Bank, we follow a triple-bottom-line model of banking serving values-driven businesses and nonprofits that are building a more sustainable world. We see money as an agent of positive social, environmental and economic change. We use banking to transform the economy into one that serves people and the planet.



Member
FDIC

global alliance
for banking
on values



Game
Changers



* Global Alliance for Banking on Values, "Real Economy - Real Returns. The Power of Sustainability-focused Banking," 2015.

All data is as of year-end 2016