

# 2022 NOR-CAL FDC ANNUAL REPORT

## MISSION STATEMENT

Nor-Cal FDC's mission is to drive the local economy by supporting small businesses and entrepreneurs through access to capital. Their lending, banking, and technology partners provide greater access to a variety of sources of capital to small business owners in Northern California, Silicon Valley, and the San Francisco Bay Area.

Since 1978 the program has guaranteed over 30,000 loans to lending institutions that are committed to helping small business grow and prosper in California and in their communities.

## NOR-CAL FDC ON VIDEO

### MESSAGE FROM OUR CEO

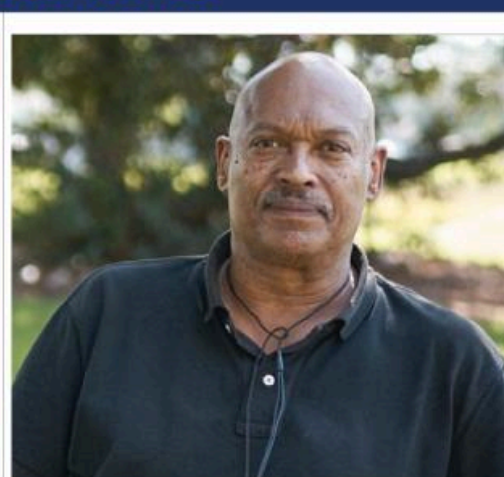


**SANFORD L. LIVINGSTON**  
CLICK HERE TO WATCH

### NOR CAL SUCCESS STORIES



**NOR-CAL FDC LOAN GUARANTEE SUCCESS STORIES, CLIMATE TECH ENTREPRENEUR ANDREW KRULEWICZ, ZEVVY**  
CLICK HERE TO WATCH



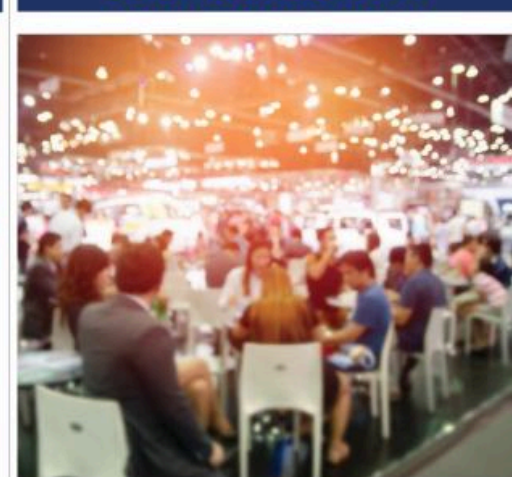
**NOR-CAL FDC LOAN GUARANTEE SUCCESS STORIES, DOUGLAS MCHENRY, SOUL OF THE SOUTH/SLANG TV**  
CLICK HERE TO WATCH

### NOR CAL LENDERS SPOTLIGHT



**LENDERS SPOTLIGHT NOR-CAL FDC TOP 10 PARTNER, BRIDGE BANK**  
CLICK HERE TO WATCH

### STAFF APPRECIATION



**STAFF APPRECIATION EVENT**

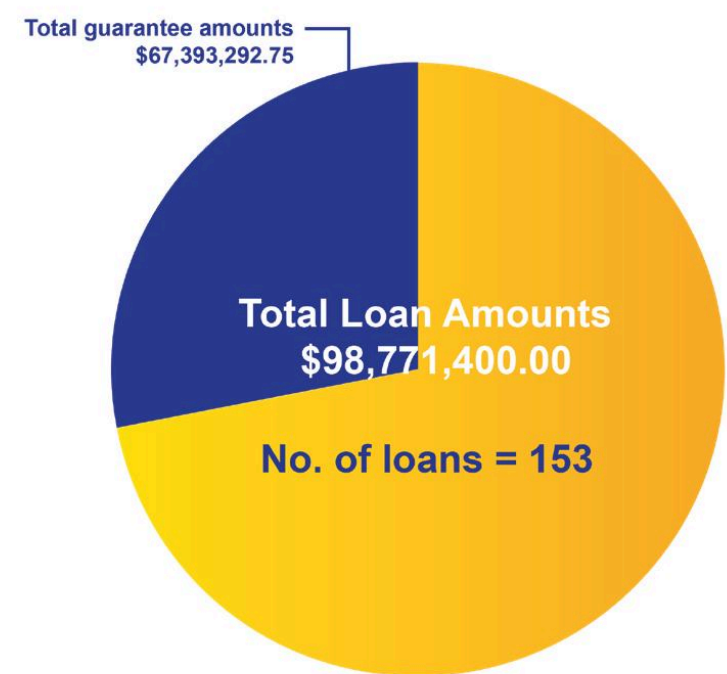
## NOR-CAL FDC ANALYTICS

### Small Business Finance Center STATE OF THE LOAN GUARANTEE PROGRAM

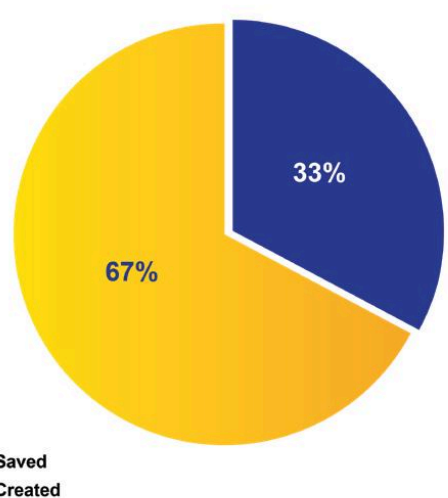
As of June 30, 2022

Number of Outstanding Loans	1,767
Balance of Outstanding Loans	\$768,967,616.00
Amount Guaranteed	\$523,639,030.00
Funds on Deposit	\$127,753,893.00
Leverage Ratio	4.1:1

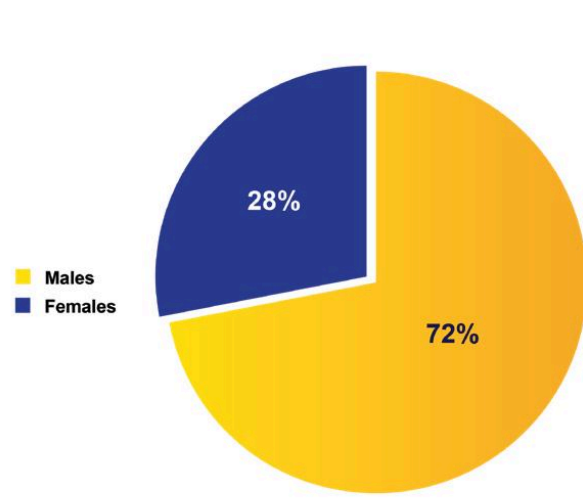
### NOR-CAL FDC YEAR END 2022



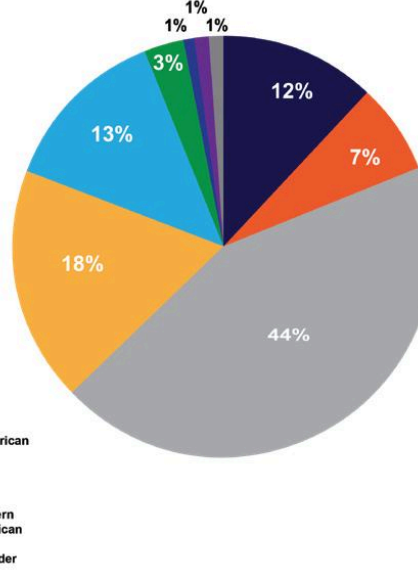
Employment Opportunity Impact



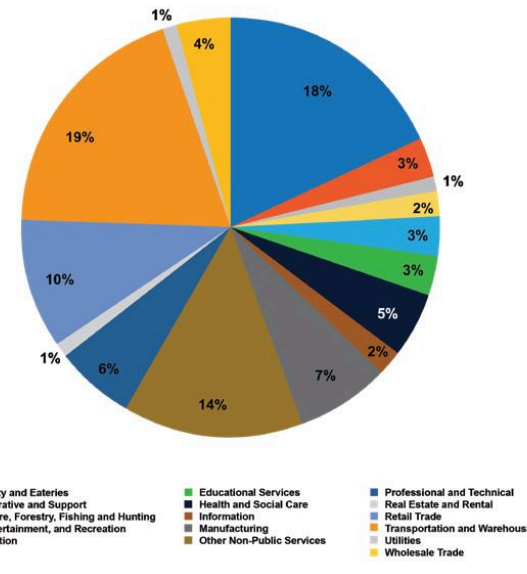
Gender Distribution



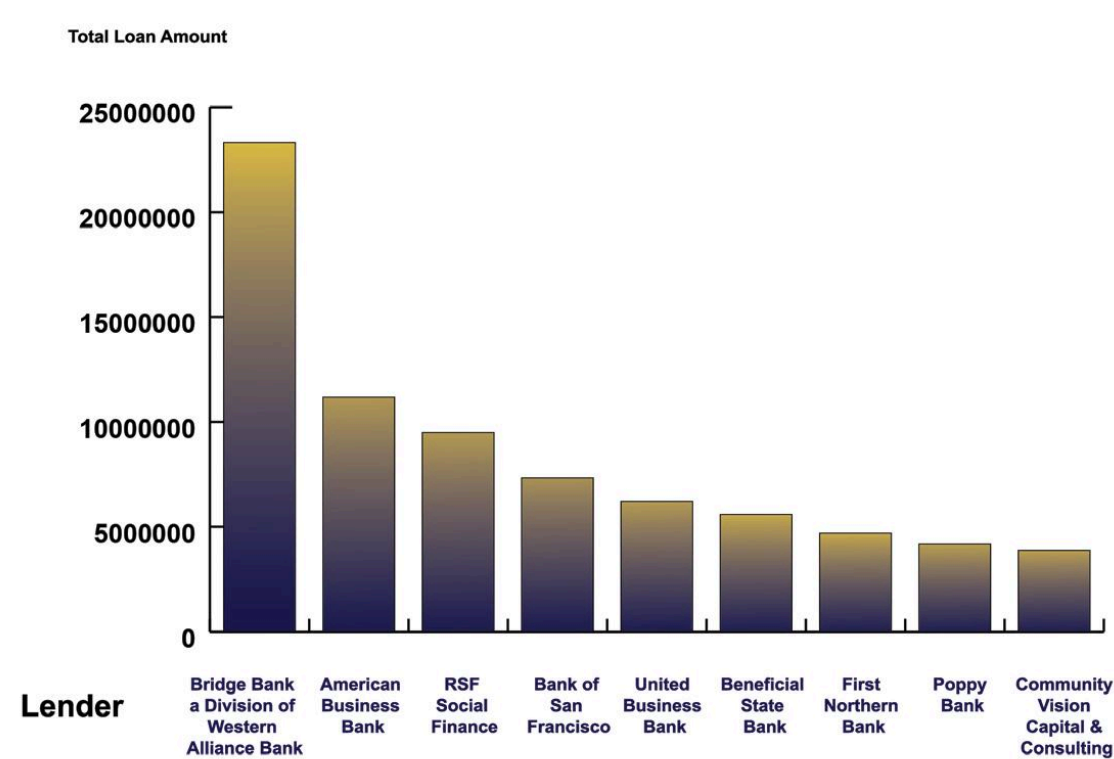
Ethnic Diversity



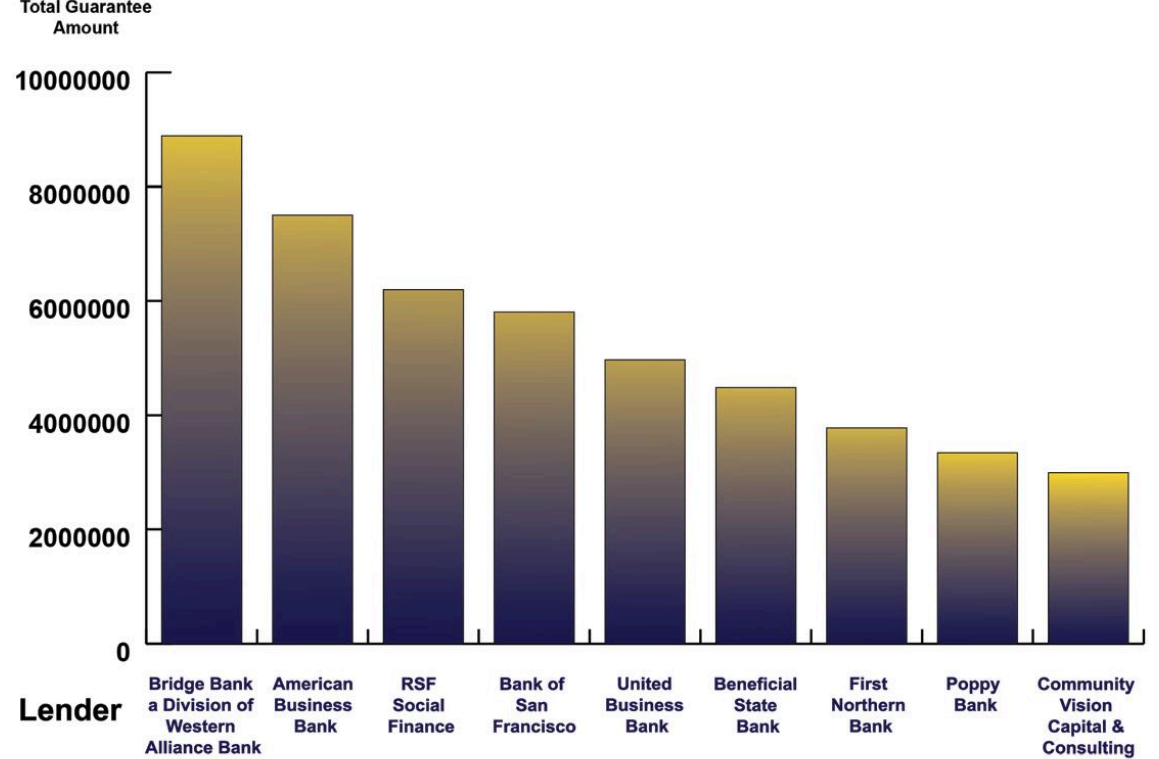
Industry Diversity



Lender Distribution



Lender Distribution



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**Christopher Wright** | Principal | Wright Design Group

**Byron Hunter** | Director of Photography

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