

AS OF DEC 31, 2022

Key Financial Indicators

CREDIT QUALITY

0%*

**Non-current
loans**

Loan payments
> 90 days past
due over total
loan portfolio

6.3%**

**Loan loss
allowance**

Allowance for
loan losses as
a % of total
loans

LIQUIDITY

\$130M

in investment
from

**1,476
investors**

\$95M

in loans
to

**65 social
enterprises**

NEW LOANS IN 2022

\$25.1M

The purchase of RSF Social Investment Fund's securities is subject to risks, which are described in our Prospectus, available at www.rsfsocialfinance.org/SIF or by contacting us at 415.561.3900. This is not an offer to sell, nor a solicitation of an offer to buy, securities. Such offering is made solely by the Prospectus, and only in states where authorized. Past performance is no guarantee of future results. These securities are not FDIC or SIPC insured, and are not a bank deposit.

FINANCIAL STRENGTH

\$11.8M

Net assets

Fund assets
without donor
restrictions

\$2.0M

**Community
guarantees**

Commitments
from SIF
noteholders

100%

**Repayment rate
to investors**

Since inception
in 2006**

ADDITIONAL STATS

37

**New investors
YTD**

\$11.8M

**Redemptions
YTD**

10.5 yrs

**Average
investment
age**

* RSF Social Investment Fund, Inc. may restructure loans experiencing repayment difficulties.

** The loan loss allowance was established based upon management's best estimates. Ultimate losses may vary from current estimates.

+ Loan portfolio performance reflects the historical performance of the loan portfolio of RSF Social Enterprise, Inc. which merged with the Fund on January 1, 2018.

++ Past performance is no guarantee of future results.

Social Enterprise Borrowers



ENTERPRISE HIGHLIGHTS

The following are a few examples of the Fund's borrowers.



Sunwealth

Sunwealth is an impact focused solar investor and developer. Since 2014, Sunwealth has invested in solar projects that benefit diverse communities across the country through clean power, carbon reduction, cost savings and job creation by partnering with skilled local solar installers, community organizations and local businesses, and investors.

sunwealth.com



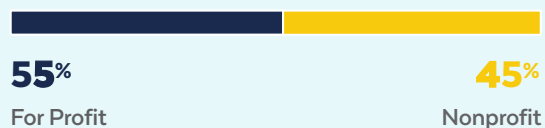
Camphill Communities California

Camphill Communities California is a supportive life-sharing community where adults with developmental disabilities live, learn, and work together with professional caregivers and volunteers in a cooperative and rewarding environment. Located on seven acres of land between the north shore of Monterey Bay and the Santa Cruz Mountains, Camphill California is part of an international movement with more than 100 life-sharing communities worldwide.

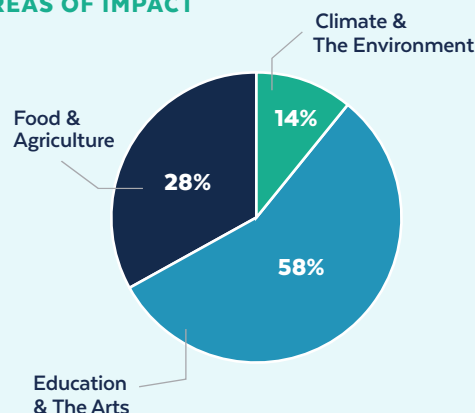
camphillca.org

LOANS BY:

ENTERPRISE TYPE



AREAS OF IMPACT



All Good

All Good is an organic skincare company with a vision to inspire people to live in balance with nature. All Good makes reef-friendly sunscreens and personal products, such as lip balms and hand sanitizer, from organic and botanical ingredients, including some grown on their farm in Morro Bay, California. All Good is a vocal advocate for legislation to ban the toxic chemicals found in most traditional sunscreens that disrupt marine ecosystems. As a Certified B Corp and 1% for the Planet member, their business philosophy measures success through environmental, social, and economic health.

allgoodproducts.com