



# Efficiency Maine Green Bank

## Reporting Functionality of the Lending Platform

EMT Board

October 1, 2025

# Background on EMGB Lending Platform

- Purposes:
  - Facilitate loan origination and servicing
  - Allow for program and fund source management (including eligibility, underwriting criteria, and reporting), and
  - Coordinate projects for contractors (and potentially for future investors)
- Timeline:
  - Development started: June 2024
  - Soft launch: November 2024
  - Publicly promoted: January 2025
- Participation (as of September 2025):
  - 113 contractors onboarded → representing 95%+ of Efficiency Maine rebate activity
  - 45 contractors pending

# Top performing contractors represent 62.5% of all loan activity

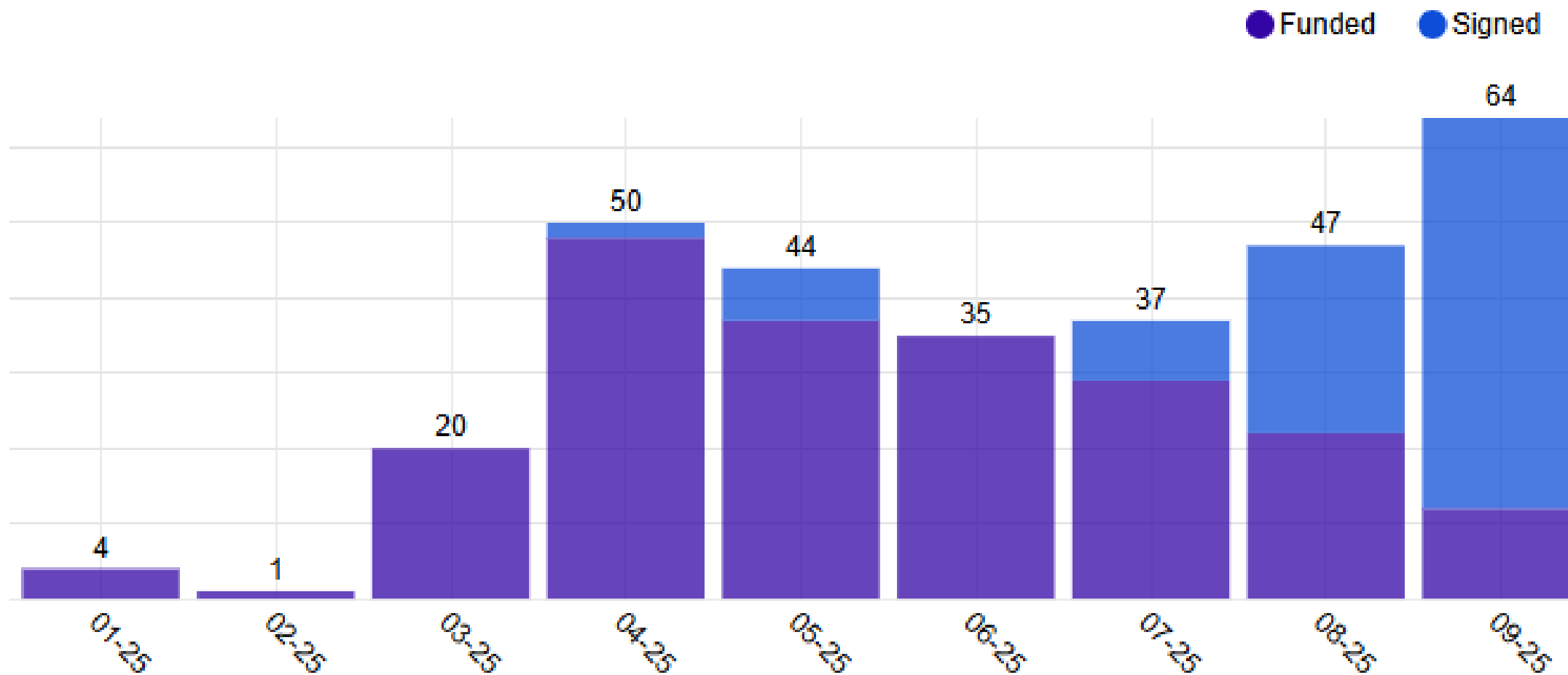


Contractors	loan_count	Total Loan Amount	Avg Loan Amount	Share of pool by \$ Amount	Share of pool by Count
[REDACTED]	24	\$ 289,274.16	\$ 12,053.09	13.76%	12.06%
[REDACTED]	22	\$ 192,584.00	\$ 8,753.82	9.16%	11.06%
[REDACTED]	18	\$ 271,999.80	\$ 15,111.10	12.94%	9.05%
[REDACTED]	17	\$ 231,794.00	\$ 13,634.94	11.02%	8.54%
[REDACTED]	11	\$ 103,380.00	\$ 9,398.18	4.92%	5.53%
[REDACTED]	8	\$ 46,250.00	\$ 5,781.25	2.20%	4.02%
[REDACTED]	7	\$ 49,688.40	\$ 7,098.34	2.36%	3.52%
[REDACTED]	7	\$ 110,230.00	\$ 15,747.14	5.24%	3.52%
[REDACTED]	7	\$ 61,754.32	\$ 8,822.05	2.94%	3.52%
[REDACTED]	6	\$ 63,940.00	\$ 10,656.67	3.04%	3.02%
[REDACTED]	5	\$ 48,625.00	\$ 9,725.00	2.31%	2.51%
[REDACTED]	4	\$ 45,574.21	\$ 11,393.55	2.17%	2.01%
[REDACTED]	4	\$ 10,000.00	\$ 2,500.00	0.48%	2.01%
[REDACTED]	4	\$ 29,680.00	\$ 7,420.00	1.41%	2.01%
[REDACTED]	3	\$ 47,768.00	\$ 15,922.67	2.27%	1.51%

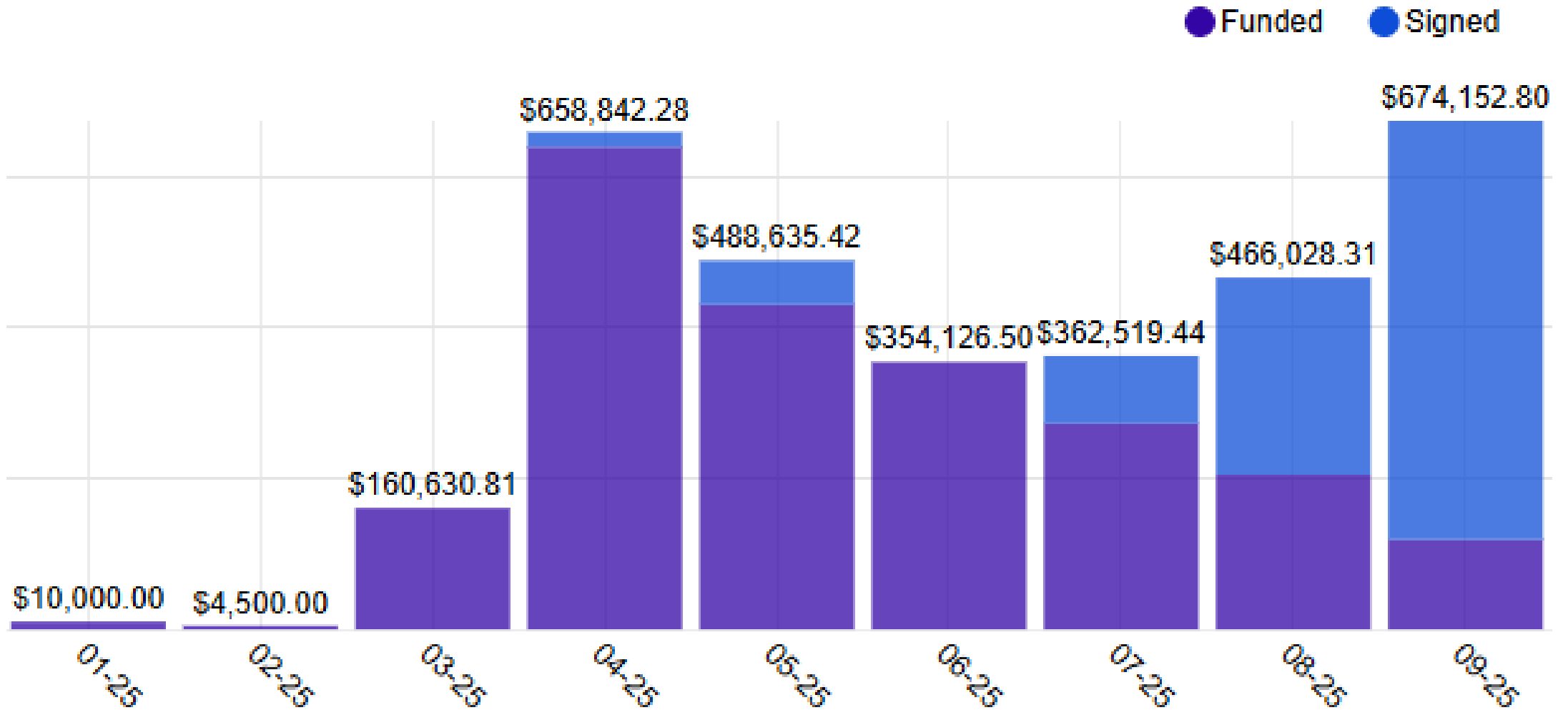
# Popularity of Financing Types

Offer Type	program_name	Total Loan \$ Amount	Percentage by \$ Amount	No of Loans	Percentage by Count
60 Months/5.99% APR	Home Energy Loans	1009472.34	45.99%	92	43.81%
120 Months/7.99% APR	Home Energy Loans	729306.45	33.23%	50	23.81%
120 Months/5.99% APR/Income Eligible	Home Energy Loans	195529.28	8.91%	34	16.19%
12 Months/0% APR	Home Energy Loans	226106.81	10.30%	20	9.52%
50 Months/0% APR	Manufactured (Mobile) Home Initiative Loan	34500	1.57%	14	6.67%

# Pace of New Loans – Number of Loans



# Pace of New Loans – Dollar Value



# Average Loan Amount by Type

Approximately 50 loans deployed each month

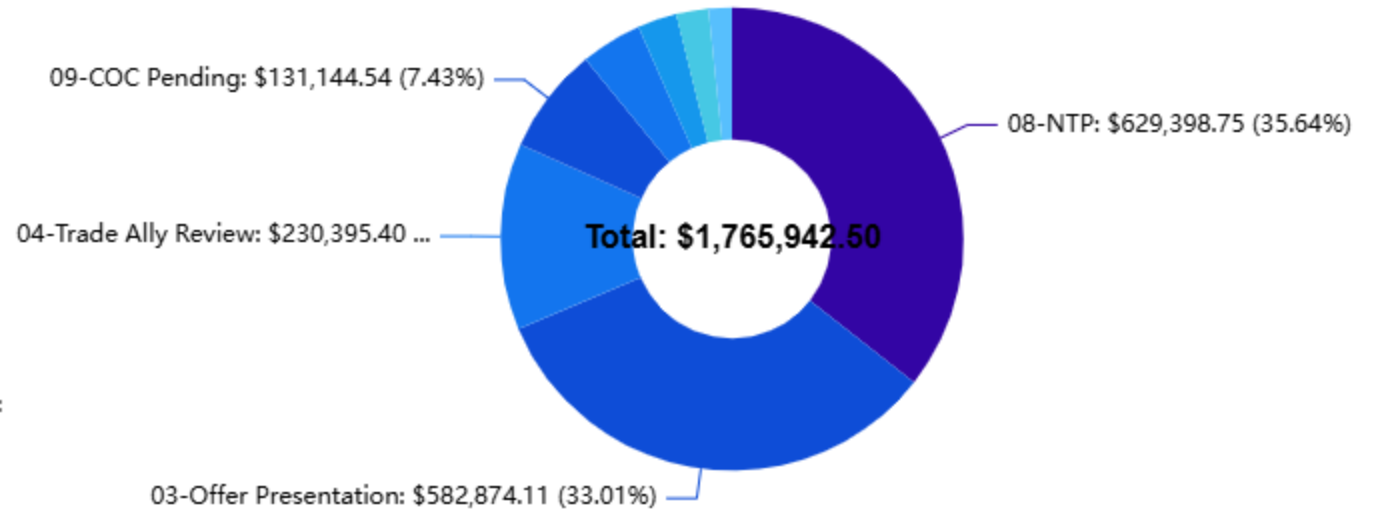
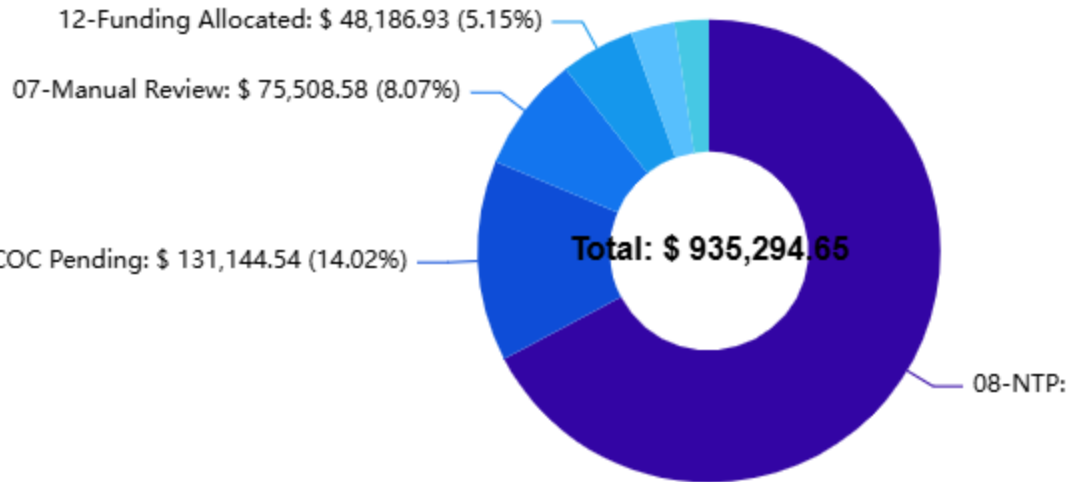
Offer Type	program_name	Average Loan \$ Amount
120 Months/7.99% APR	Home Energy Loans	14586.13
12 Months/0% APR	Home Energy Loans	11305.34
60 Months/5.99% APR	Home Energy Loans	10972.53
120 Months/5.99% APR/Income Eligible	Home Energy Loans	5750.86
50 Months/0% APR	Manufactured (Mobile) Home Initiative Loan	2464.29

# Pace of EMGB Adoption

Approximately \$500,000 in loans deployed each month

**Near Term Pipeline**  
Est 0-60 Days

**Total Pipeline**  
Est 0-120 Days



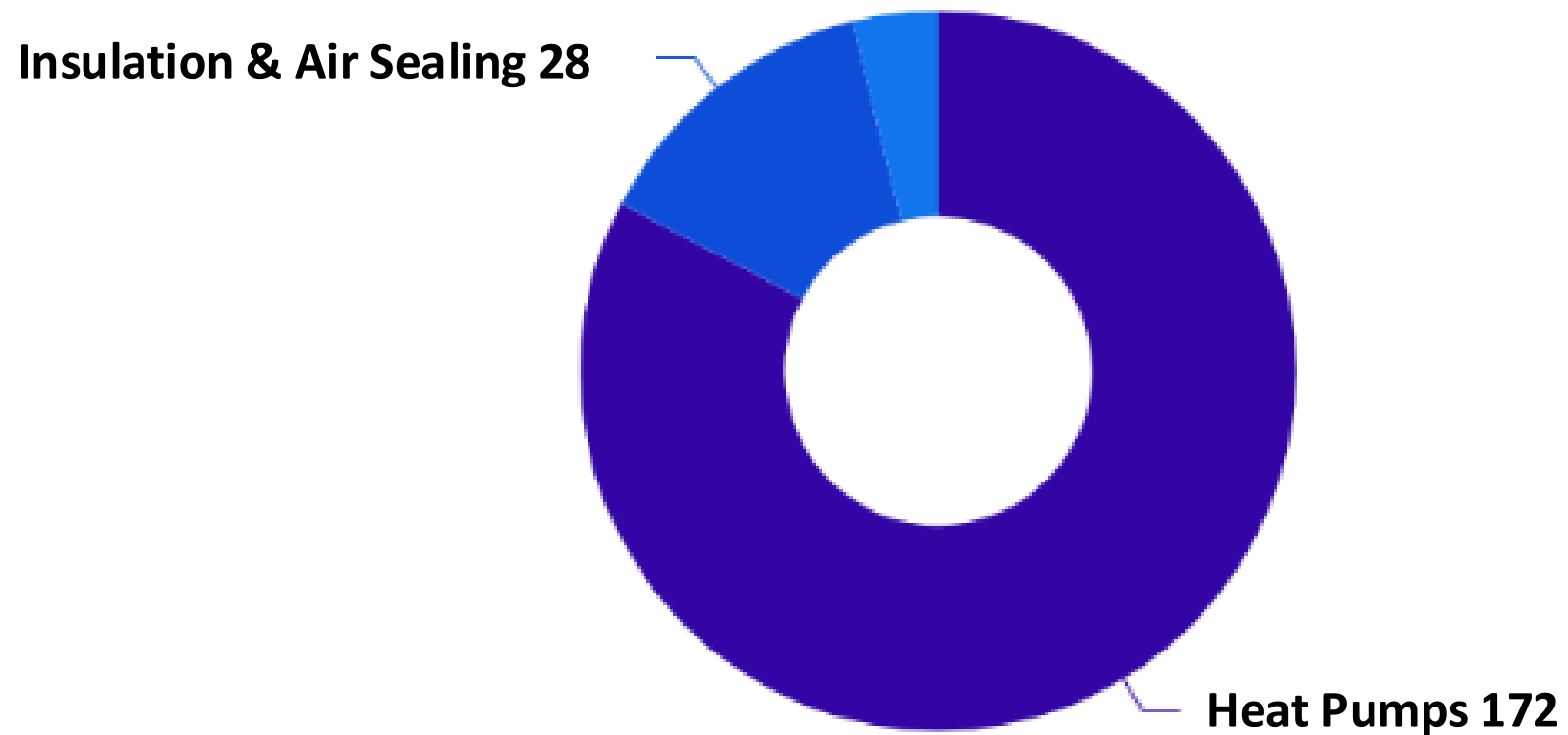
# Loan Performance

Servicing Status	Active Loan Count	Loan Amount	Percent of Loan \$ Amount
Paid In Full	5	\$56240.00	2.66%
Current	196	\$2054335.44	97.34%


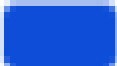
**No currently active loans are experiencing a delinquency or are in default**

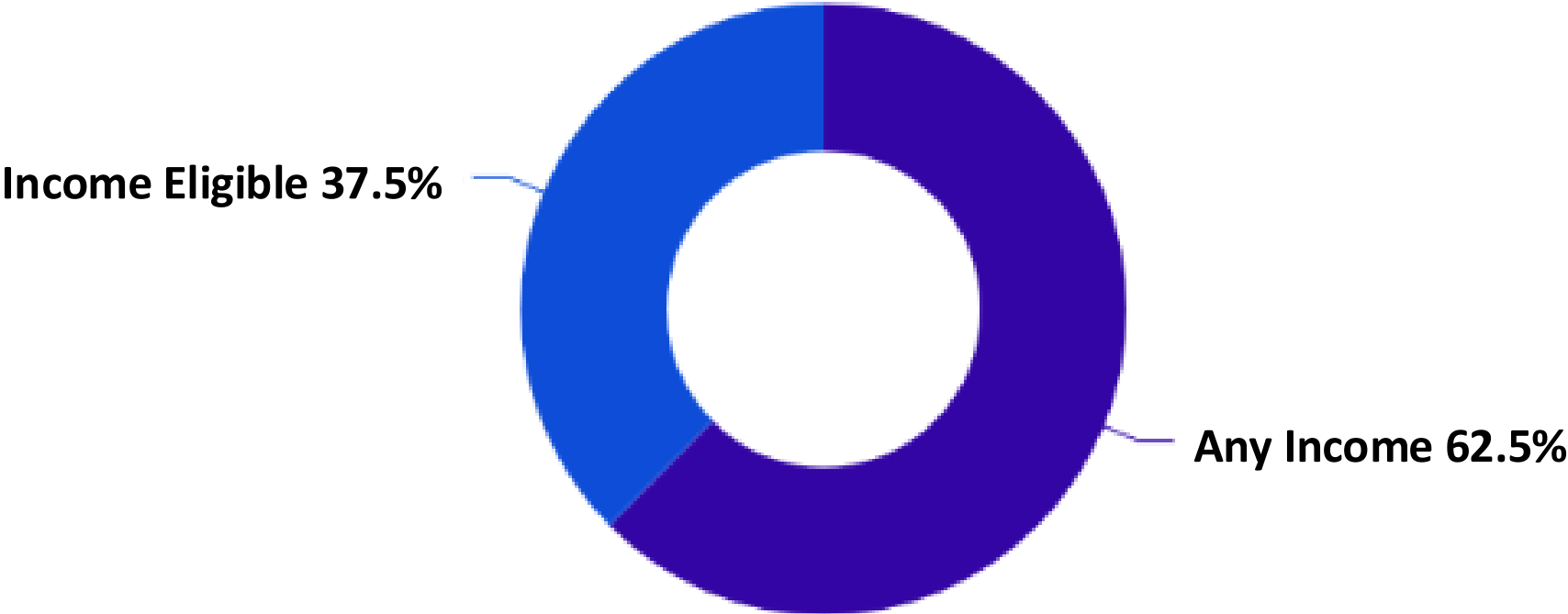
# Project Metrics

- Heat Pumps 82.69%
- Insulation & Air Sealing 13.46%
- Heat Pumps & Insulation & Air Sealing 3.85%



# Borrower Metrics

-  Any Income
-  Income Eligible



# Borrower Metrics

**38% of Income-Eligible Customers fall into a sub-prime risk category**

Risk Category	No of Loans	Total Loan Amount	% of Total Loan Portfolio
Manufactured Homes	14	\$ 35,000.00	6.97%
DTI > 55%	7	\$ 37,280.26	3.48%
Fico < 620	6	\$ 38,750.00	2.99%
FICO < 620 & DTI > 55%	2	\$ 15,000.00	1.00%
<b>Total Risk Portfolio</b>	<b>29</b>	<b>\$ 126,030.26</b>	<b>14.43%</b>