

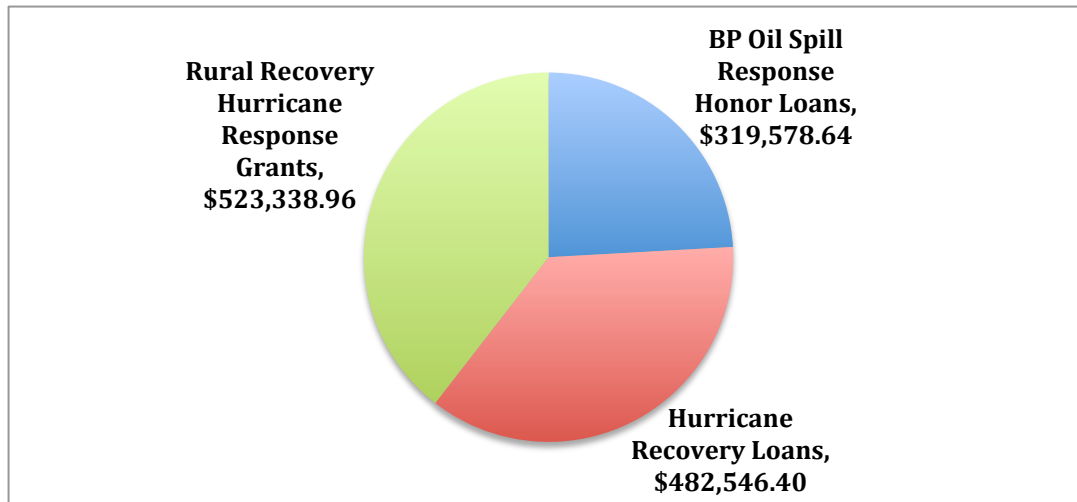


Fisher Loans and Grants Report as of 2016

Southern Mutual Help Association (SMHA) and community development financial institution affiliate, Southern Mutual Financial Services (SMFS), has made 127 loans and grants to fisher families and associated fishing businesses, since 2005.

In the wake of several hurricanes and the BP Oil Spill, these fishers, families, and businesses suffered immense losses. They had either lost all records needed or never had the ability to access traditional sources of capital. SMHA provided that capital and invested in the recovery of fishers' economies and well being in 33 towns and villages, across 14 parishes in Southern Louisiana.

Total Granted or Loaned: \$1,325,464.00



Total Recovered Assets to Date: **\$296,752.98**

Total Loans Written Off: **\$19,478.61**

Loan Loss Rate: **4.04%**

Loans to Grant Ratio: **1.5327 Loans per 1 Grant**

Recovered and Non-Deployed Assets Currently Available: **\$464,071.99**

Capital Deployed Through Lines of Credit to Fisher Businesses: **\$517,628.87**

Communities, Towns, or Villages Invested In: **33 Communities, in 14 Parishes**

Number of Loans and Grants Provided to Fisher Families: **127**