



GoGreen Business Energy Financing Program

Data Summary Q3 2019 – Q4 2025

This stand-alone report supplements the [CHEEF's quarterly reports](#) to provide the most recent data on the progress of the GoGreen Business Energy Financing Program (GoGreen Business).

To learn more, visit GoGreenFinancing.com.

Private Capital Leveraged

For every \$1 of credit enhancement allocated, \$8.44 in private capital is leveraged. ¹
\$13.42 million Total Amount Financed
\$1,590,579 Total Loan Loss Reserve Contributions

Program Activity

Financing Agreements Enrolled
152 <i>Q3 2019 – Q4 2025</i>

Total Amount Financed
\$13.42 million <i>Q3 2019 – Q4 2025</i>

Participating Contractors ²
321 <i>as of 12/31/2025</i>

Participating Project Developers ³
45 <i>as of 12/31/2025</i>

Participating Finance Companies
9 <i>as of 12/31/2025</i>

Loan Size <i>Q3 2019 – Q4 2025</i>
\$88,270 <i>Average</i>
\$60,709 <i>Median</i>

Term Length in Months <i>Q3 2019 – Q4 2025</i>
52 <i>Average</i>
60 <i>Median</i>

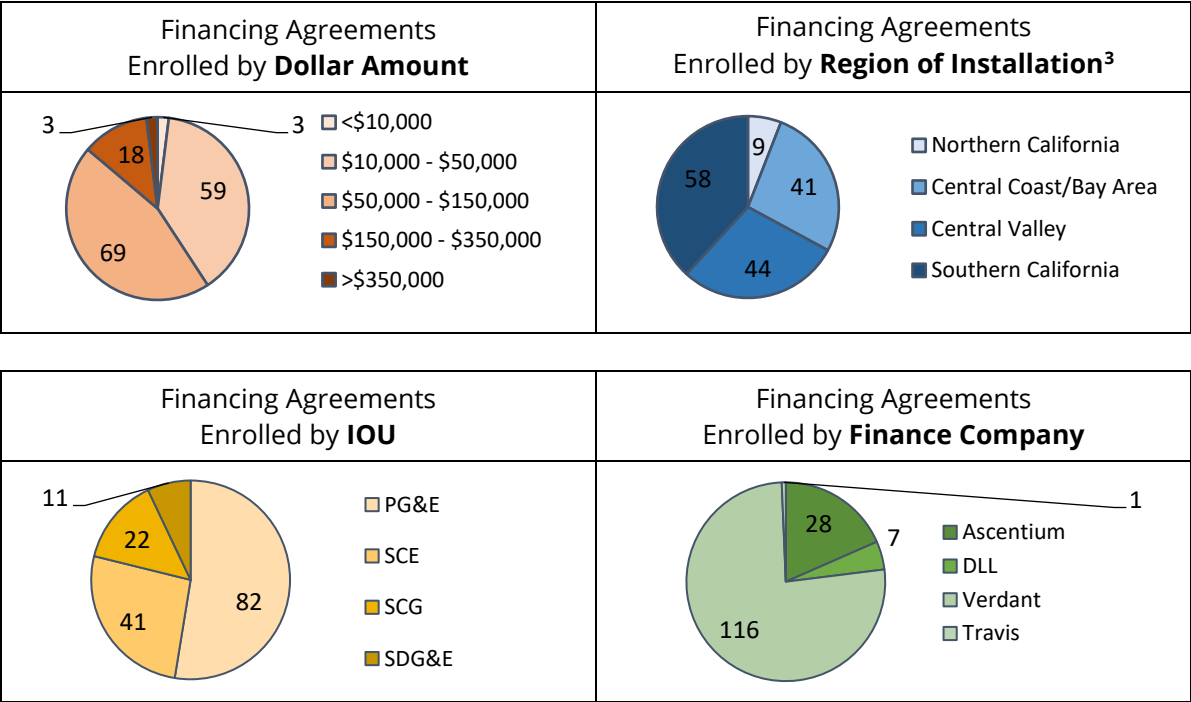
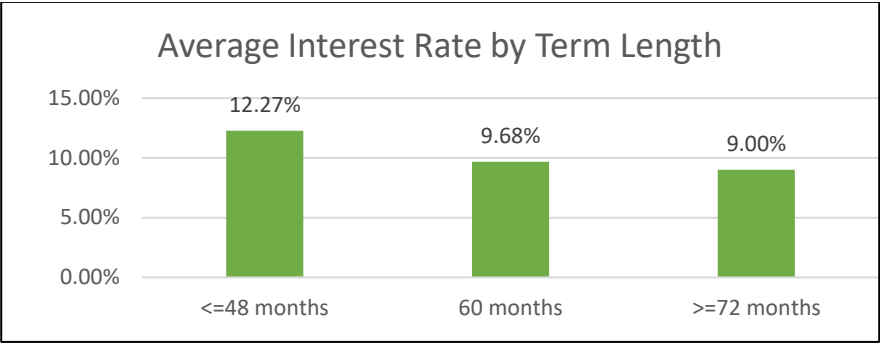
Interest Rate <i>Q3 2019 – Q4 2025</i>
10.21% <i>Average</i>
10.69% <i>Median</i>

¹ GoGreen Business uses a credit enhancement in the form of a Loan Loss Reserve to leverage private capital at reduced rates and extended term lengths for borrowers. The credit enhancement is provided by utility ratepayer funds.

² The number of contractors/project developers enrolled in GoGreen Business as of September 30, 2025. Over time, some contractors/project developers are suspended or removed from the program as part of routine quality checks for reasons such as license expirations.

GoGreen Business Data Summary

Q3 2019 – Q4 2025




³ Counties for Bay Area are now categorized and included in Central Coast.

GoGreen Business Data Summary

Q3 2019 – Q4 2025

Top 3 Energy Efficiency Measure Categories

 Lighting 71 Projects	 HVAC 33 Projects	 Water Heating 23 Projects
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Top 3 Categories of Industries Served⁴

Office Space <i>Offices</i>	Professional Services <i>Real Estate, Firms, Construction</i>	Retail with Storefront <i>Hardware, Cleaners</i>
29 Projects	28 Projects	20 Projects

Loan Portfolio Performance as of December 31, 2025

Paid in Full	15 Loans	\$1,033,112	Charged off: 3 Loans	\$202,338
Current Outstanding ⁵	128 Loans	\$7,330,148	Claims Paid	\$182,104
30 -60 Days Past Due	4 Loans	\$320,355	Recoveries ⁶	\$ 0
90-120 Days Past Due	2 Loans	\$27,523	Net CE Funds Expended ⁷	\$182,104

Go Low Rates Promotion

IRBD Promotion Financing Agreements Enrolled	IRBD Promotion Total Amount Financed
101 <i>Q2 2023 – Q4 2025</i>	\$7,145,010 <i>Q2 2023 – Q4 2025</i>

IRBD Promotion Funds Allocated
\$723,321 <i>Q2 2023 – Q4 2025</i>

⁴ Industry categories correlate with North American Industry Classification System (NAICS) codes.

⁵ Reflects the outstanding, unpaid principal balance for the 128 loans, as reported by the participating lenders to CAEATFA.

⁶ Recoveries reimbursed to GoGreen Business from participating lenders.

⁷ Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

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