beneficial state bank

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CLIMATE ACTION & SUSTAINABILITY REPORT

2020

PRESENTED BY

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A DIVISION OF BLUE STRIKE ENVIRONMENTAL

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1. EXECUTIVE SUMMARY

Beneficial State is a state-chartered, federally regulated, for-profit banking organization whose economic interest is owned entirely by a non-profit foundation of the same name. Founded in 2007, Beneficial State Bank operates from a triple-bottom-line perspective that allows it to place importance on its social justice, environmental resilience, and economic sustainability, while meeting the needs of its communities.

Beneficial State is mandated to produce meaningful social justice and environmental benefits in an economically sustainable manner. To support this mission, Beneficial State Bank conducts a yearly greenhouse gas (GHG) inventory and implements actions to reduce GHG emissions. Beneficial State Bank also has ongoing initiatives to reduce environmental impacts in areas of energy, waste, and transportation, which are detailed in this report.

In early 2020 the world felt the impacts of the novel COVID-19 virus, causing the shutdown of many sectors of society. In response, Beneficial State Bank branch hours and lobby access were limited and work-from-home policies were implemented. Impacts on the 2020 GHG inventory include reduced employee commute travel, business travel, and other reductions in resource consumption.

This 2020 Beneficial State Bank Climate Action and Sustainability Report provides current figures for GHG emissions, updated trending, an overview of current initiatives, and a set of recommendations to achieve deeper emissions reductions.

Some highlights of the report include:

- Total GHG emissions in 2020 were 429.5 metric tons of carbon dioxide equivalent (MTCO2e). This represents a decrease of 33.6% from 2019 levels.
- Emissions per full-time employee (FTE) decreased from 2.8 MTCO2e/FTE in 2019 to 1.9 MTCO2e/FTE in 2020.
- The Portland - MLK branch reduced its carbon footprint from 69.9 MTCO2e in 2019 to 45.0 MTCO2e in 2020, a reduction of 34%.
- The Oakland branch reduced its carbon footprint from 50.2 MTCO2e in 2019 to 39.7 MTCO2e in 2020, a reduction of 21%.
- The Seattle branch reduced its carbon footprint from 17.2 MTCO2e in 2019 to 14.7 MTCO2e in 2020, a reduction of 14%.
- Emissions from the East Los Angeles branch increased from 45.4 MTCO2e in 2019 to 46.2 MTCO2e in 2020, an increase of 2%.
- The largest contributor to emissions was purchased electricity, which made up 40.5% of total emissions in 2020. This marks a change from 2019, when the largest share of emissions came from employee commutes.
- The second-largest source of emissions in 2020 was from employee commutes, which were responsible for 23.7% of emissions, followed by natural gas use

(13.4%), waste disposal (9.2%), business travel (7.4%), and information technology (IT) purchases (4.5%). Paper purchases comprised 0.6% of total emissions in 2020, and less than 1% of total emissions came from water use and company fleet vehicle use combined.

Section 3 provides a graphical summary of the 2020 GHG emissions, both total and normalized per FTE, as well as a breakdown by source for each location and year-over-year trends.

2. BACKGROUND

To reduce environmental harm, a business must first evaluate its sources of impact. Of particular importance today is the burning of fossil fuels, which emit greenhouse gases into the atmosphere, hastening anthropogenic climate change. The task of creating a carbon neutral business begins with a greenhouse gas (GHG) inventory, which sets the stage for determining and implementing actions to reduce emissions. A GHG inventory determines an organization's direct and indirect emissions so that opportunities for emission reductions can be prioritized.

Not all GHG emissions related to an organization are under the direct financial or operational control of that organization, and therefore care must be taken to draw an appropriate organization boundary for the GHG inventory. Sources of GHG emissions are separated into a uniformly recognized categorization of emission 'Scopes':

- Scope 1: Direct, on-site burning of fossil fuels, such as natural gas consumption
- Scope 2: Emissions from purchased electricity
- Scope 3: Indirect emissions over which Beneficial State Bank may have limited control, such as employee commutes, paper purchases, or air travel.

Scope 1 and 2 emissions are under the bank's operational control and have a direct impact on operating costs. For this reason, many businesses find it more important to focus on reducing these emissions rather than Scope 3 emissions. In some areas, such as purchased paper and air travel, reducing Scope 3 emissions can also reduce operating costs. In other areas, such as employee commutes, there may be no impact on operating costs, but emissions are a significant percent of overall impact and thus should be included. The Beneficial State Bank GHG inventory covers all Scope 1 and 2 emissions and several Scope 3 emissions categories, including business travel, employee commutes, purchased paper, water usage, waste, and IT purchases.

The 2020 GHG inventory includes the following Beneficial State Bank locations, including the Beneficial State Foundation office in Oakland:

Bakersfield, CA
3401 Pacheco Road, Suite A
Bakersfield, CA 93313

Fresno, CA
170 W Shaw Avenue
Fresno, CA 93704
Phone: 559.271.4733 | Fax: 559.229.2319

East Los Angeles, CA
3626 East First Street
Los Angeles, CA 90063
Phone: 323.264.3310 | Fax: 323.264.8057

Oakland, CA (bank)
1438 Webster Street, Suite 100
Oakland, CA 94612
Phone: 888.326.2265 | Fax: 510.558.8440

Oakland, CA (corporate)
1438 Webster Street, Suite 300
Oakland, CA 94612

Porterville, CA
268 N Main Street
Porterville, CA 93257

Portland, OR (Downtown)
1101 SW Washington Street
Portland, OR 97205

Portland, OR (MLK)
2002 NE MLK Jr. Blvd
Portland, OR 97212
Phone: 503.287.7537

Portland, OR (Rose City)
5636 NE Sandy Blvd
Portland, OR 97213
Phone: 503.445.8700

Portland, OR (Pearl)
320 NW 10th Avenue
Portland, OR 97209
Phone: 503.445.2150

Portland, OR (St. Johns)
8040 N. Lombard Street
Portland, OR 97203

Sacramento, CA
980 9th Street, Suite 2080
Sacramento, CA 95814

Santa Rosa, CA
804 4th Street
Santa Rosa, CA 95404

Seattle, WA
2720 Third Avenue, Suite 1
Seattle, WA 98121
Phone: 888.326.2265 | Fax: 206.241.9916

Visalia, CA
4025 West Caldwell Avenue
Visalia, CA 93277

2.1 DATA SOURCES

The Beneficial State Bank GHG inventory used utility data from 2020, expense reports, a short work and commute travel survey, and headcount numbers provided by the bank. For some emission sources, results were scaled up or down from the 2019 inventory based on the change in employees at each branch. The methodology is based on widely accepted GHG accounting standards (see Appendix A: GHG Inventory Methodology).

For the first time, Beneficial State Bank has included the life cycle greenhouse gas impacts of information technology (IT) purchases in this year's inventory. These impacts occur during material extraction, product manufacturing, and shipping, and are based on methodologies from the GHG Protocol for Information & Communication Technologies (More on these calculations can also be found in Appendix A).

2.2 CHANGE AT BENEFICIAL STATE BANK

Since its founding in 2007, Beneficial Bank has experienced considerable growth. In December 2010, it acquired ShoreBank Pacific. The merger greatly expanded the Bank's reach on the West Coast, and enhanced its capacity to serve its mission. ShoreBank Pacific, a pioneer of environmentally sustainable banking, served both Washington and Oregon. The joint forces produced an enlarged footprint covering a bio-regional territory some call the Salmon Nation and united the synergies of social justice and ecological banking. A few years later, in October 2013, Beneficial State Bancorp completed a stock purchase transaction of 90% of Albina Community Bank, bringing a Portland-based community bank that has been investing in individuals, families, businesses, and local neighborhoods for over 17 years into their family.

In July of 2016, Beneficial State Bank completed their acquisition of Pan American Bank (PAB). Pan American Bank, which in August 2015 merged with Finance and Thrift Company, has a long history of serving under-represented and under-served consumers and small businesses. Pan American Bank, co- founded by Romana Acosta Banuelos, the first Latina Treasurer of the United States, was established in 1964. Finance and Thrift, founded by a group of ranchers and farmers to make small loans to their workers, was established in 1925. Pan American is focused on transforming and empowering the community and is nationally recognized as a leading community bank, based on its advocacy-based style of banking. The Bank maintains a fully-bilingual staff (English/Spanish) ready to meet the needs of its customers and is active in the communities it serves through financial literacy education programs to local elementary, middle, and high schools, as well as through non-profits and faith-based organizations.

In 2018, Beneficial State Bank and Albina Bank formally merged, adding five new branches under the Beneficial State banner. These branches, all located in Portland, were the Beaumont, MLK, Rose City, Pearl, and St. Johns branches. In 2020 the bank consolidated, closing the North Hollywood, Modesto, and Portland – Beaumont branches. Overall, the bank has grown from four branches in 2011 to 14 branches in 2020, and from 48 FTEs in 2011 to 221 FTEs in 2020.

3. GREENHOUSE GAS INVENTORY RESULTS

3.1 BIG PICTURE

In 2020, Beneficial Bank reduced its per-FTE carbon intensity for the sixth consecutive year and reduced its absolute CO2 equivalent emissions for the fourth consecutive year (following the acquisition of Pan American Bank and merger with Albina Bank). This continues the overall trajectory the bank has maintained since its first Climate Action & Sustainability Report in 2011, steadily decreasing its carbon intensity through a combination of thoughtful policies, practices, and staff engagement.

The following pages contain summary charts with detailed results and breakdowns from this year's inventory.

Figure 1 displays each location's share of 2020 emissions.

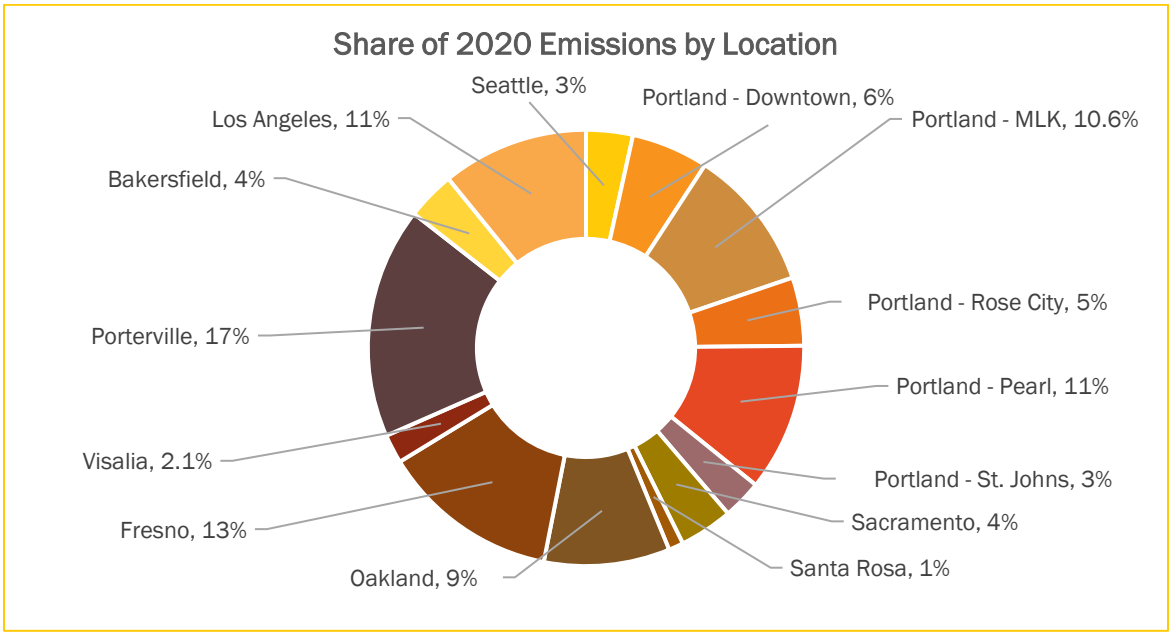

Figure 1: Share of 2020 emissions by location.

The Porterville branch had the highest share of emissions in 2020 with 17%, followed closely by the Fresno (13%) and Portland – Pearl (11%) branches. Several factors go into each location's share of emissions, including the square footage of the location, number of employees, local transit options, and climatic factors such as the need for increased

cooling in the summers or heating in the winters. The Porterville branch has the highest number of FTEs with 51, while Fresno and Portland–MLK's emissions can be attributed to high quantities of natural gas and electricity use, respectively.

Figure 2 displays 2020 emissions for each location, expressed in MTCO2e.

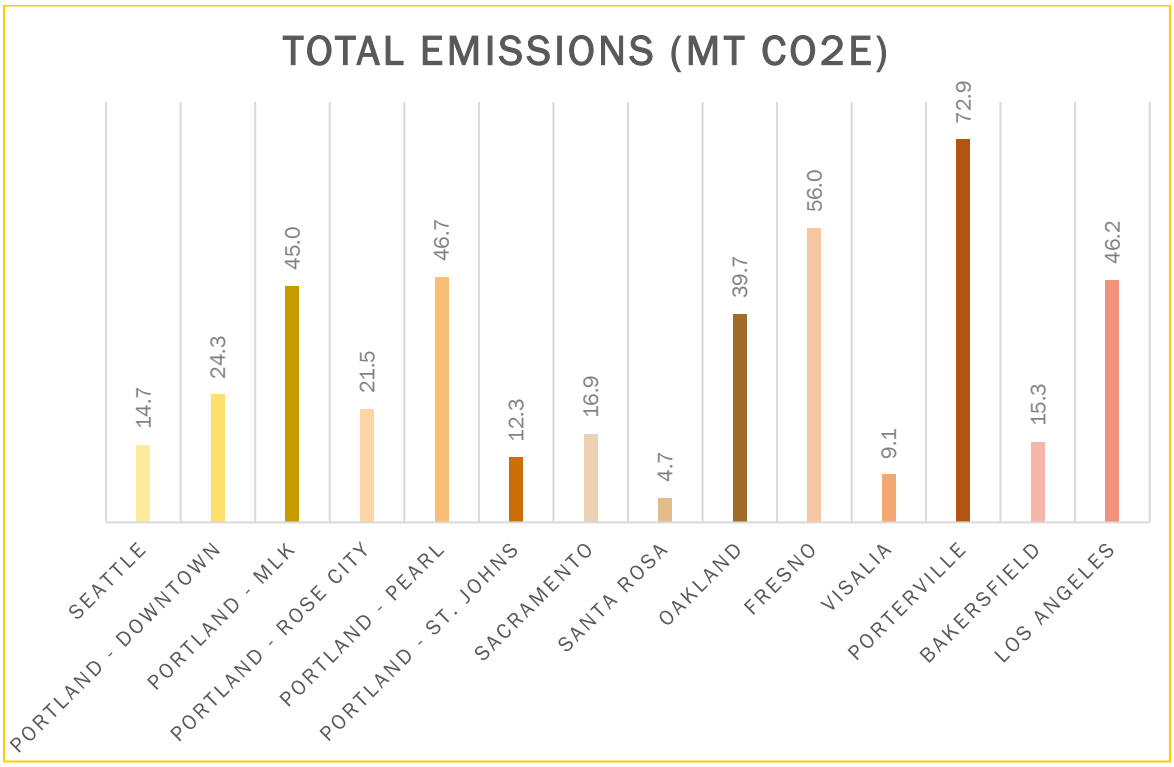

Figure 2: GHG inventory totals by location.

Porterville had the highest total emissions (73 MTCO2e), followed by Fresno (56 MTCO2e) and the Portland – Pearl branch (47 MTCO2e). Porterville's emissions came primarily from employee commutes and electricity use (31 MTCO2e from purchased electricity and 17 MTCO2e from employee commutes). Fresno's emissions primarily came from energy use (11 MTCO2e from purchased electricity and 29 MTCO2e from natural gas use) and employee commutes (9 MTCO2e). Fresno's natural gas use was by far the highest among Beneficial Bank's locations in 2020.

Between 2019 and 2020, every location except for Bakersfield and Los Angeles experienced a reduction in GHG emissions, with Bakersfield recording an increase of 1.5 MTCO2e and Los Angeles recording an increase of 0.8 MTCO2e.

Figure 3 displays carbon intensity, expressed in terms of MTCO2e/FTE, by location.

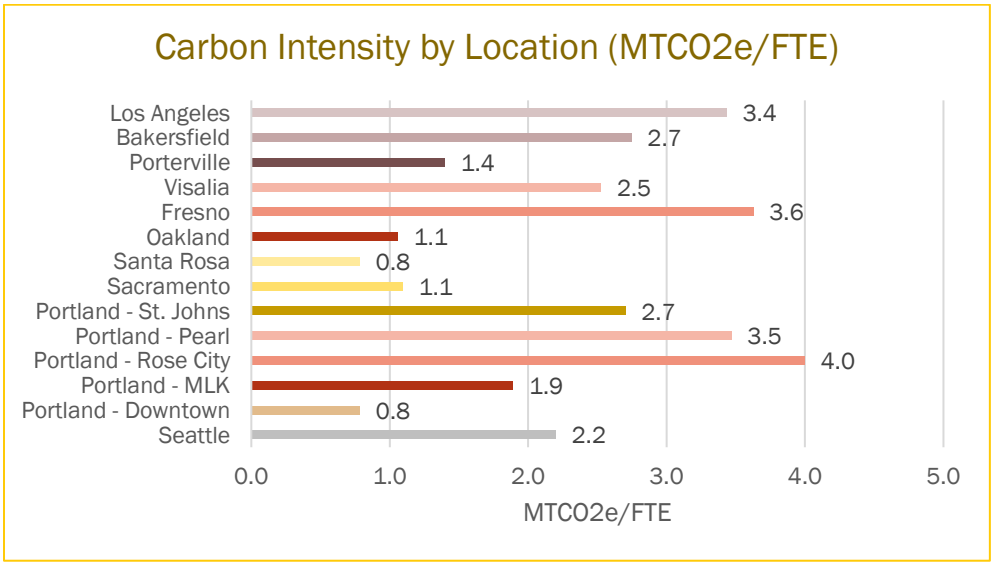

Figure 3: GHG inventory by location, normalized by FTE count.

Carbon intensity, measured in terms of absolute emissions normalized by FTE count, represents a degree of environmental efficiency and is a metric that can be compared year-over-year as the bank experiences changes in number of locations and FTEs. In 2020, the Portland – Rose City branch had the highest carbon intensity at 4.0 MTCO2e per FTE, followed by the Fresno (3.6 MTCO2e/FTE) and Portland - Pearl (3.5 MTCO2e/FTE) branches.

Figure 4 displays total 2020 emissions by source.

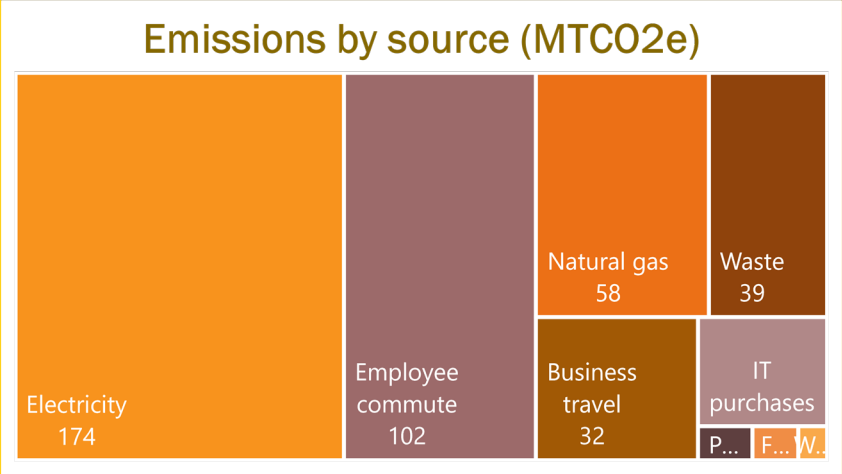

Figure 4: GHG inventory by emission source[1].

[1] The three rectangles in the bottom right corner of the chart represent paper, fleet, and water emissions.

Figure 4 shows that emissions from purchased electricity (174 MTCO2e) and employee commutes (102 MTCO2e) were the largest sources of emissions, which is common across organizations. Emissions from employee commutes decreased by 59%[2] between 2019-2020, while business travel emissions decreased by 59% and emissions from purchased electricity decreased by 7%.

Figure 5 displays 2020 carbon intensity, expressed as MTCO2e/FTE, broken out by location and emissions source.

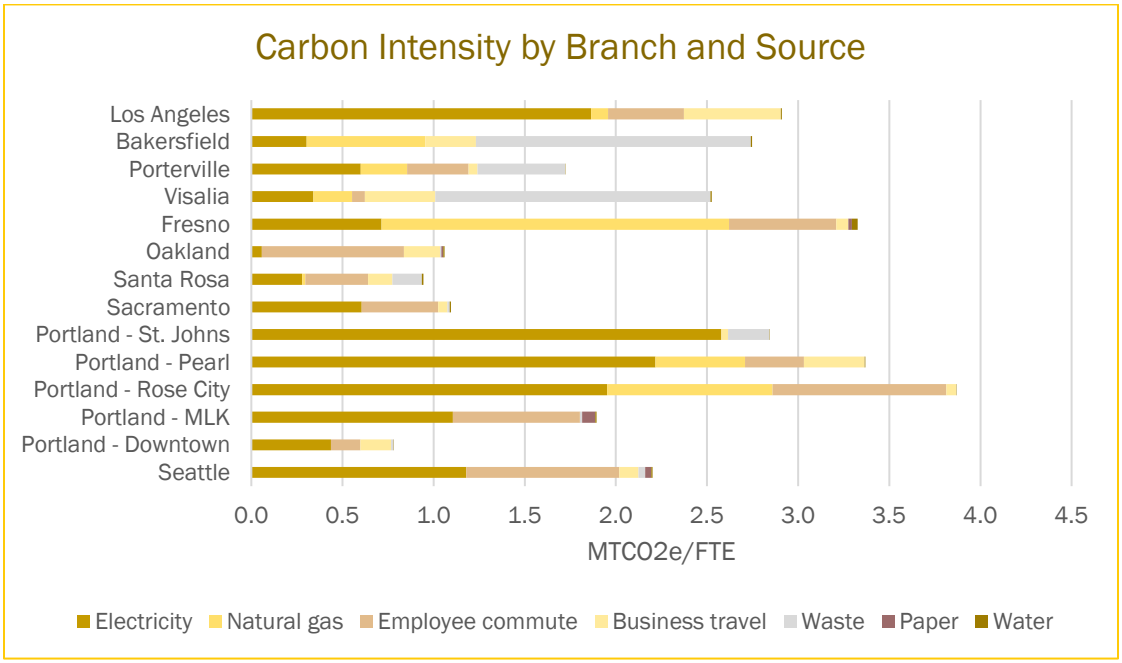

Figure 5: Carbon intensity by location and source.

Figure 5 describes which activities are most carbon intensive at the branch level. The Portland – Rose City branch accounted for the largest share of per-FTE employee commute emissions, while the Fresno branch experienced high per-FTE emissions from natural gas use.

3.2 EMPLOYEE COMMUTE BREAKDOWN

Due to the COVID-19 pandemic and shift to work-from-home, emissions from employee commutes declined significantly in 2020. All told, 102 MTCO2e were produced in 2020 related to employee commutes compared to 248 MTCO2e in 2019. However, emissions

[2] Many employees in 2020 shifted to work-from-home due to the COVID-19 pandemic

from employee commutes still make up almost a quarter of the bank's emissions and the bank should continue to strive to reduce commute times and fossil fuel vehicle travel.

Efforts at Beneficial State Bank have resulted in a steady decrease in per/FTE and absolute emissions from employee commutes, and the bank is continuously analyzing options to encourage additional commute reductions. Data for commuter emissions was obtained through a short survey, with results scaled based on percentage of employees responding by location.

Figure 6 displays total 2020 employee commute emissions by location.

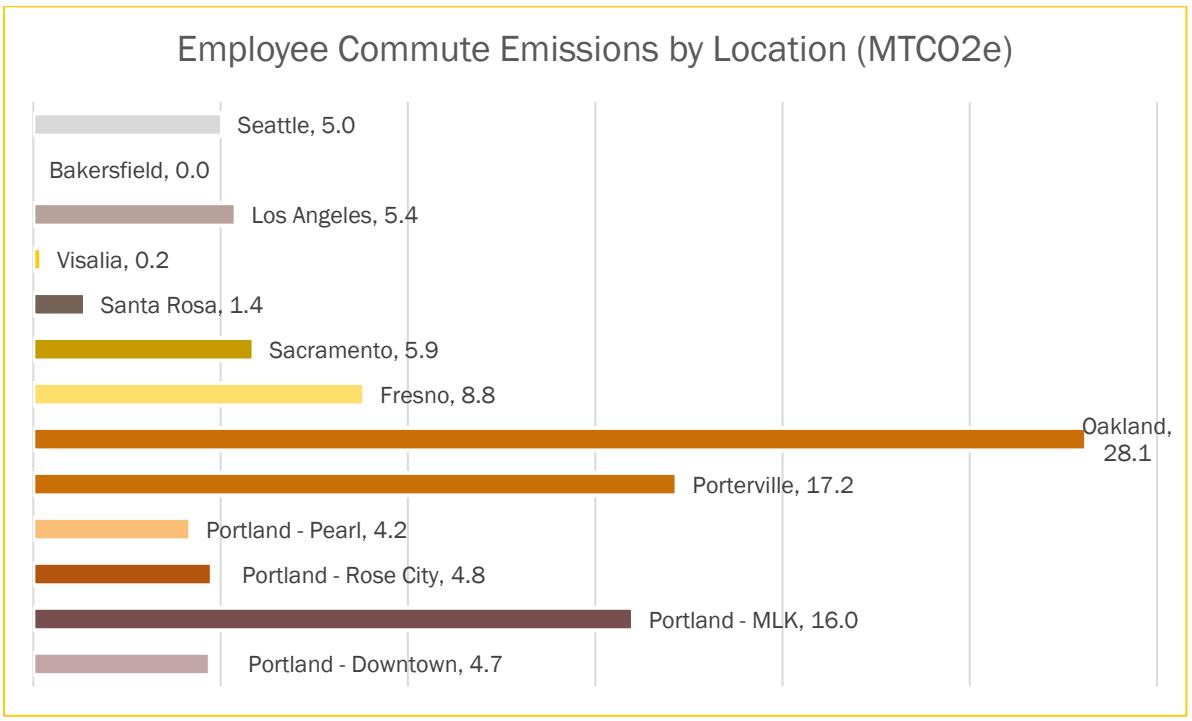

Figure 6: Transportation emissions by location.

Figure 6 shows that Oakland and Fresno accounted for the highest number of employee commute emission, followed by the Los Angeles and Porterville locations. In general, these locations have high numbers of FTEs, although commute distance and primary commute mode vary across locations. The Bakersfield branch recorded 0 MTCO2e for 2020 due to work-from-home conditions.

Figure 7 displays the employee commute mode split (percentage of miles traveled using a particular type of transportation) for 2020 commute miles.

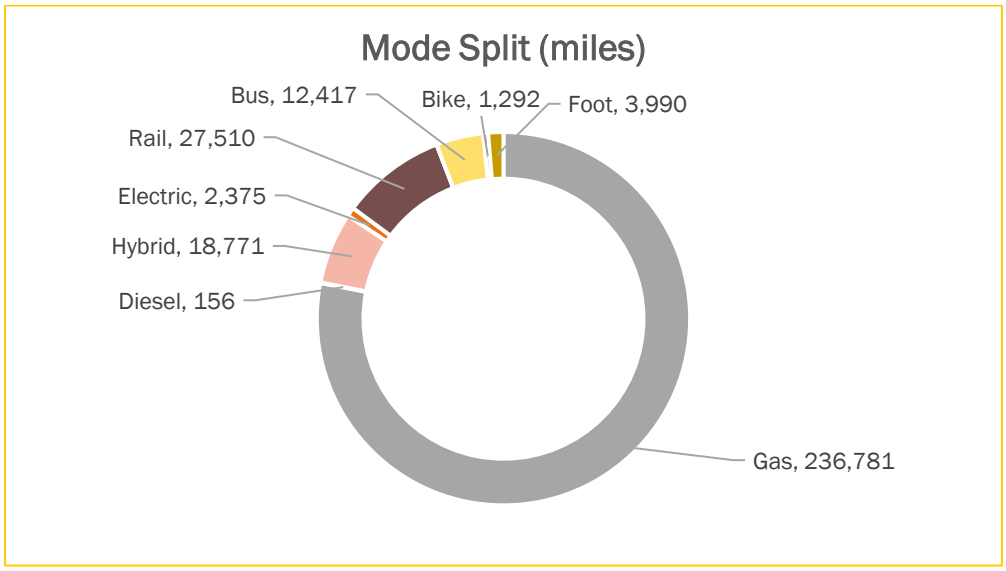

Figure 7: Miles commuted in 2020 by transportation mode.

Figure 7 shows that fossil fuel vehicle travel still comprises the vast majority (over 78%) of employee commute miles, although rail (9%) and hybrid electric commutes (6%) account for a considerable portion. Commute by electric vehicle, ferry, bike, and walking lag behind the other modes (less than 3% of commuter miles combined).

3.3 BUILDING ENERGY USE BREAKDOWN

Building energy use is the largest contributor to the bank's emissions. However, three branches consume electricity with very low carbon intensity. In Seattle, purchased electricity is generated using almost exclusively hydropower, which emits no greenhouse gases. The Oakland branch relies on some PG&E power, but a large amount of the electricity used in the building is offset from a rooftop solar photovoltaic system. Still, reducing energy usage at all branches would result in increased cost savings and is worth investing in.

Figure 8 displays emissions from electricity use by location.

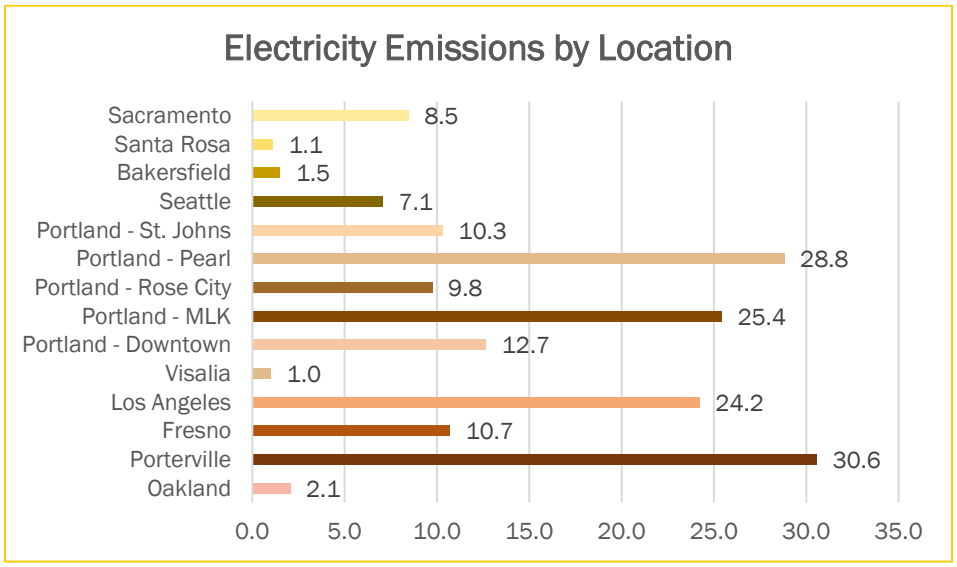

Figure 8: GHG emissions from electricity by location.

Figure 8 shows that the Porterville and Portland – Pearl branches generated the highest MTCO2e from purchased electricity for 2020 (30.6 MTCO2e and 28.8 MTCO2e, respectively), followed by the Portland - MLK (25.4), and Los Angeles (24.2) branches. Overall, 2020emissions from purchased electricity were down 7% from 2019 levels.

Figure 9 displays emissions from natural gas use by location.

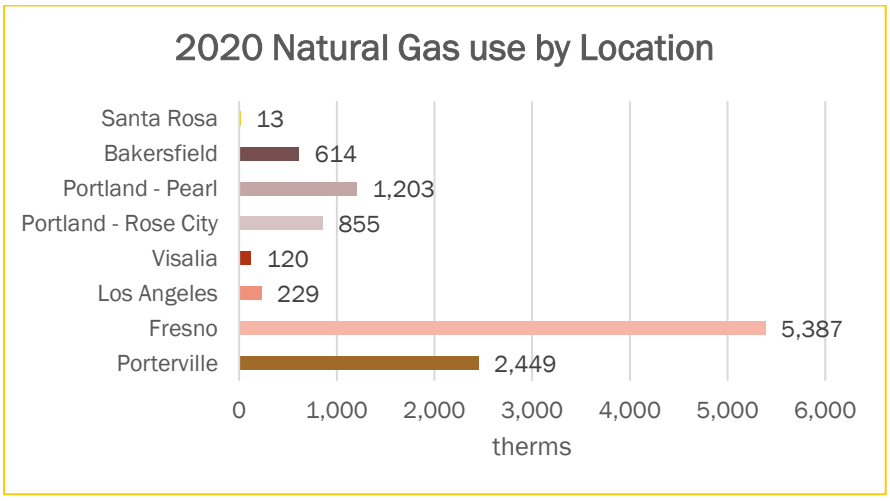

Figure 9: Natural gas use by location (locations not listed do not use natural gas).

Figure 9 shows natural gas use, expressed in therms, by location. Fresno once again had by far the largest amount of natural gas use, which was the case the past two years. Fresno does not have a large FTE count, so it's recommended that the bank conduct an energy audit at this location to determine the cause of high natural gas use. Because the bank owns the building and the property that the Fresno branch is located on, there may be cost-effective fuel switching opportunities worth exploring (see section 5: Recommendations for a complete list of recommended actions).

3.4 TRENDS

Overall, the bank's sustainability efforts have resulted in a consistent downward trend in emissions per-FTE. While absolute emissions have increased and decreased over time due to the bank's various mergers, acquisitions, and consolidations, emissions have declined the past two years indicating the bank's overall efforts have been effective.

Figure 10 displays yearly bank-wide emissions from 2011 through 2020.

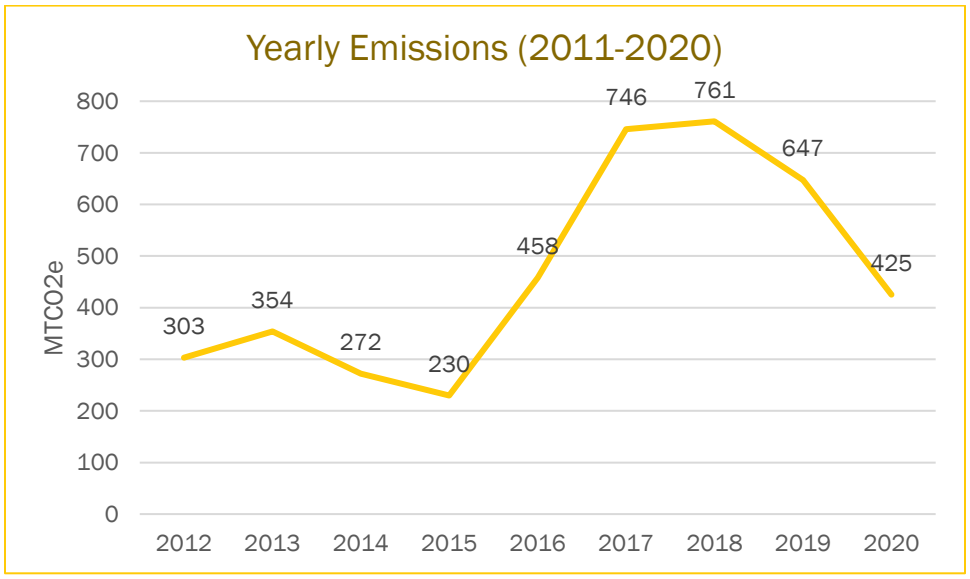

Figure 10: Total yearly GHG emissions.

Figure 10 displays yearly emissions produced by Beneficial Bank's operations. Increases in emissions can be clearly seen where the bank expanded in 2012-2013 (addition of the Sacramento branch), 2015-2016 (addition of the Santa Rosa branch), 2016 (addition of the former Pan American Bank and Finance & Thrift Bank branches), and 2017-2018 (addition of the former Albina Bank branches).

Figure 11 displays bank-wide carbon intensity, expressed in terms of MTCO2e per-FTE, from 2011-2020.

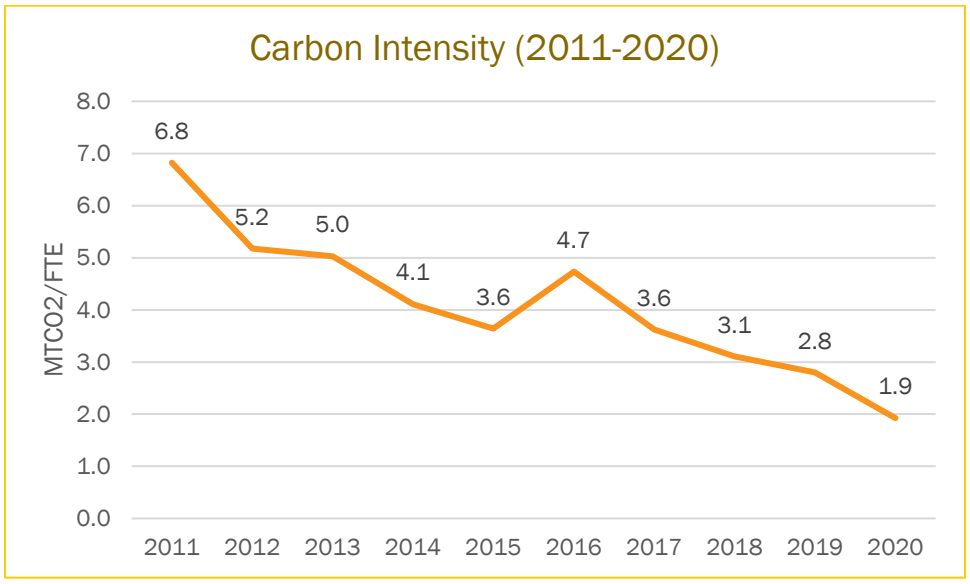

Figure 11: Average yearly carbon intensity.

Figure 11 displays the dramatic improvement Beneficial State Bank has made since 2011. Despite the increase in number of employees and branches, the bank has reduced overall carbon intensity from 6.8 MTCO2e/FTE in 2011 to 1.9 in 2020, a reduction of more than 72%. The largest decreases in carbon intensity have come from reductions in natural gas use, employee commute, and business travel. Carbon intensity from natural gas has decreased from 1.03 to 0.3, business travel carbon intensity has decreased from 1.67 to 0.1, and employee commute carbon intensity has decreased from 2.68 to 0.5.

4. RECENT & ONGOING ACTIONS

Beneficial State Bank continues to take significant actions to reduce GHG emissions and enhance environmental sustainability. This includes implementing recommendations from prior Climate Action and Sustainability Reports, developing new initiatives, and purchasing carbon offsets to become a carbon neutral business. Recent and ongoing sustainability actions at Beneficial State Bank include:

- **A Carbon Balanced Bank.** For 2020 emissions, as in prior years, Beneficial State Bank has become a Carbon Balanced Bank through the purchase of certified carbon offsets from Forterra and Carbon Lighthouse equivalent to the bank's total Scope 1, 2, and 3 greenhouse gas emissions. Forterra offsets carbon by planting trees in the Puget Sound area as part of its comprehensive habitat restoration efforts. Carbon Lighthouse performs turnkey energy efficiency and renewable energy projects for office buildings, hotels, large apartment buildings, industrial facilities, and schools. In 2020, Beneficial State Bank will use offsets for the total metric tons of CO2-equivalent emissions produced.
- **Zero Waste Campaign**. This project, led by the Green Team, has worked to make progress towards zero waste through various activities. Due to the COVID-19 pandemic, waste audits were suspended and have not yet resumed.
- **Beneficial State Bank Green Team.** Formed in 2013, the Beneficial State Bank Green Team plans and implements projects and strategies aimed at reducing the Beneficial State Bank footprint, including the introduction of fun and engaging activities like wasteless potlucks and a sustainability-related speaker series for employees. The Green Team is currently on hiatus as it seeks to find the areas of greatest impact while the bank integrates new branches and employees.

5. RECOMMENDATIONS

Based on the results of the bank's 2020 GHG inventory, the following list of actions is recommended to mitigate the bank's remaining GHG emissions.

- Explore fuel switching opportunities for the Fresno and Porterville branches by conducting energy audits at those branches (the bank owns both the buildings and the property at these locations and is able to invest in energy efficiency upgrades). Based on the findings of the audits, invest in energy efficiency projects such as energy management software.
- Explore transit commute options for employees, including connected trip and behavior change smartphone apps such as Moovit (SF Bay Area), Transit (national), and Car2Go (Portland). Engage with employees as part of new hire on ongoing trainings to increase awareness and use of alternative transit options (result of the 2020 commuter survey indicate which employees may be open to these opportunities).
- Continue to explore on-site electric vehicle charging stations for bank-owned properties. Use lessons learned from EV charging stations installed at the Fresno branch to expand to other locations. Continue to explore funding opportunities from CALeVIP and other programs.
- Use the COVID-19 pandemic as a learning laboratory to explore remote work and training options. Look for ways to reduce business travel through virtual meetings and workshops, and ways to reduce employee travel through virtual training for new staff and remote professional development options for senior staff.
- Subscribe to green power opt-up programs available through local utilities or community choice aggregations (for example, Sonoma Clean Power offers the 100% renewable EverGreen program to Santa Rosa commercial customers).
- Further explore green procurement opportunities, including transition to paperless systems, ethical product sourcing, and including environmental aspects in negotiations with suppliers and contractors.
- Look for ways to reinvigorate the bank's Green Team and EcoChallenge participation. Given the COVID-19 pandemic, explore virtual trainings and workshops in lieu of in-person events.
- Explore Green Business certifications for locations that have not already been certified.

APPENDIX A: GHG INVENTORY METHODOLOGY

Our methodology is based on GHG account principles from the WRI/WBCSD Corporate Standard GHG Protocol.

Electricity and natural gas: Calculations were based on 2020 utility bills where possible. At the Oakland and Sacramento branches, utility bills were not available since payments are made to the building landlord based on the total building usage, the square footage occupied by the branch, and the total building square footage. In these cases, the dollar amount spent on electricity is the only number provided, and thus was divided by an average cost of electricity. Where information was missing, data from the most recent inventory year was used instead. GHG emissions in this category were computed using published emission factors for electricity providers (PG&E, SCE, SMUD, Sonoma Clean Power) where possible; otherwise, emission factors were taken from eGRID for the California and Northwest Power Pool subregions.

Employee commute: Results from an employee commute survey were used to calculate commute-related emissions. Survey responses contained information on employee commute modes, distances, and frequency, which were converted into annual person-miles traveled. These distances were scaled based on the branch-level response rate (e.g., distances from the 32 survey responses from employees at the Oakland branch were multiplied by 113% to scale up to the Oakland FTE count of 36). The scaled distances were updated based on updated 2020 EPA emissions factors.

Business travel: Business travel emissions were calculated using data on auto miles, taxi/Uber miles (converted from fares paid), and flight miles (categorized into short-, medium-, and long-haul flights), updated based on updated 2020 EPA emissions factors.

Purchased Paper: Reported paper purchases were 100% recycled content whenever possible, and estimation was made for 20# standard recycled paper (EPA Waste Reduction Model). An updated analysis of paper data using improved methodology was performed between the completion of the 2017 and 2018 reports, and this updated methodology was used for this report. This analysis uses exact quantities of paper used for each location, and represents a more accurate quantity of MTCO2e than inventories predating 2018.

Waste: 2020 waste emissions were calculated differently than in previous years. Where in the past waste emissions have been scaled based on changes in branch-level FTE count, for 2020 waste emissions were calculated based on volume of container size, type of container (landfill, recycling, green waste), and pickup schedule. It was assumed that all containers were full upon pickup. Waste emissions factors from U.S. EPA were used to calculate GHG emissions.

Water: As good-quality data for water for 2020 was unavailable, branch-specific results were estimated by scaling 2019 results based on change in headcount between the two years. It is important to note that, when exploring branch-level metrics for these sources, changes in overall bank FTE count may result in a disproportionate change in these categories.

Shipping: As data on shipping was unavailable, and as quality shipping data has been unavailable for many years, and as shipping emissions have traditionally made up less than 1% of total emissions, they have been excluded from this inventory. If high quality shipping data becomes available in the future, the bank will consider adding this back into the inventory.

IT purchases: IT purchases were grouped into one of five categories as appropriate (TVs, desktop computers, laptop computers, tablets, and smartphones). Total purchases in these categories were multiplied by a per-unit emission factor. IT equipment that did not fit into one of the five specified categories was excluded from the analysis. The emission factor, which is consistent with the GHG Protocol, includes embodied life cycle emissions from material extraction, manufacturing, and shipping of the products. Energy use for IT equipment is included in the bank's energy data, therefore it is excluded from the embodied emission calculations.

APPENDIX B: SUPPLEMENTARY CHARTS

Figure 12 displays 2020 emissions, expressed in terms of MTCO2e, by location and emission source.

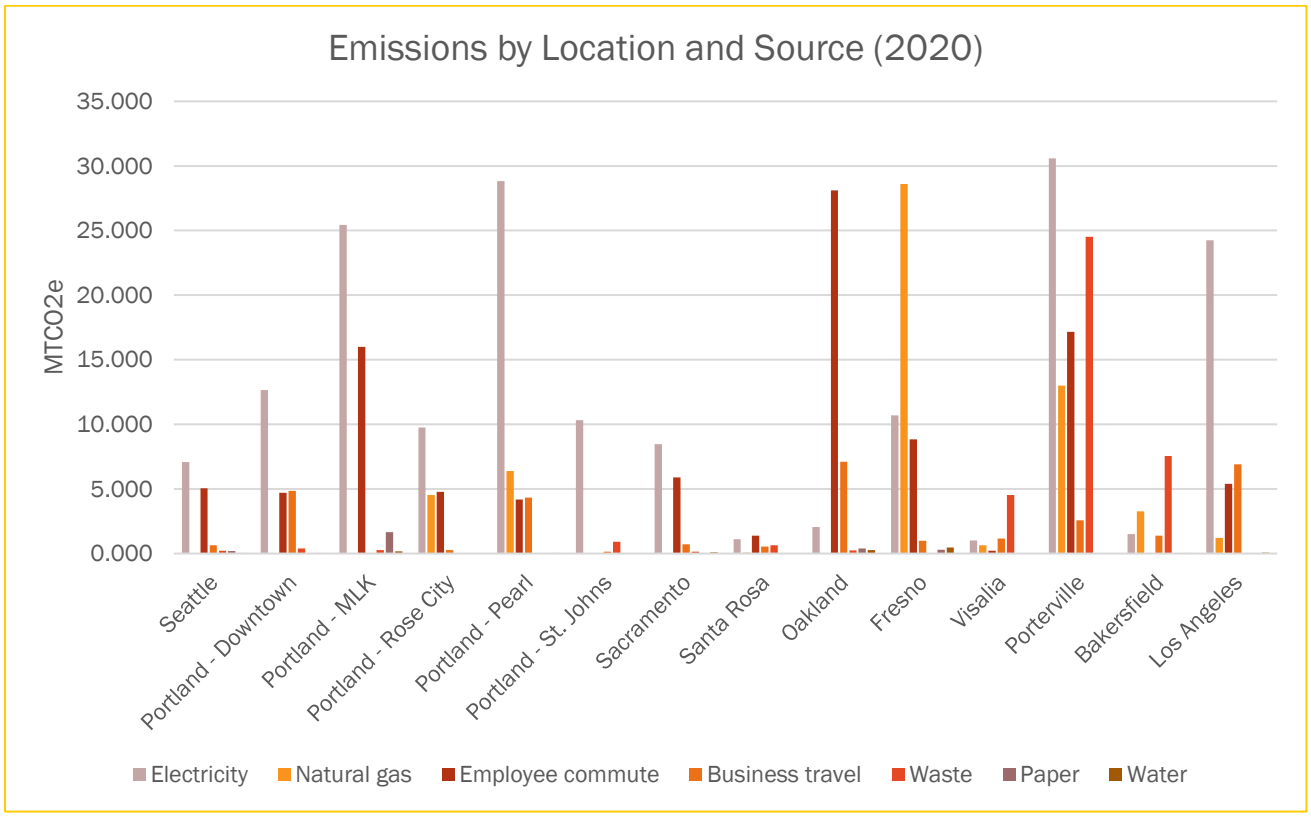

Figure 12: GHG emissions by location and source.

Figure 13 displays 2020 carbon intensity, expressed in terms of MTCO2e per-FTE, by emissions source.

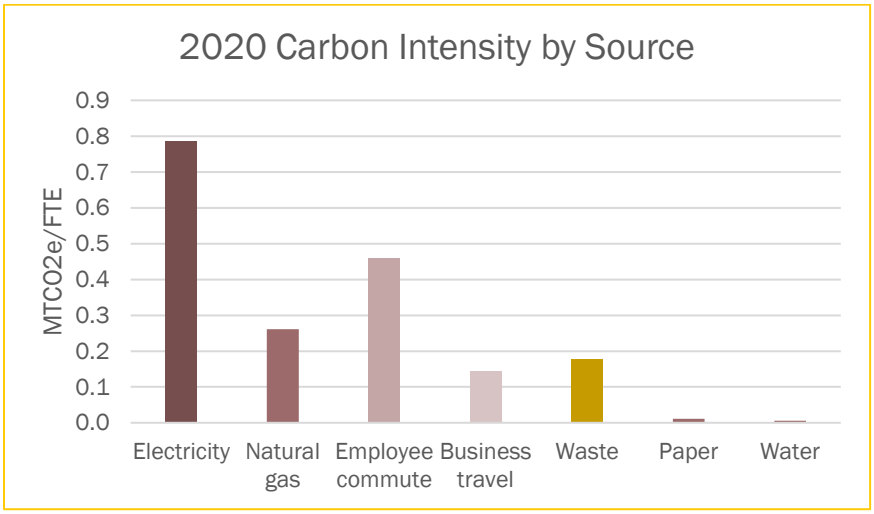

Figure 13: Carbon intensity by emissions source[3].

Figures 14-17 display regional emissions, expressed in terms of MTCO2e, for energy, employee commute, and business travel for 2020.

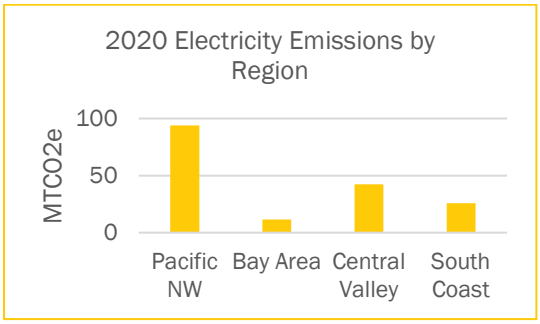

Figure 14: Regional electricity emissions.

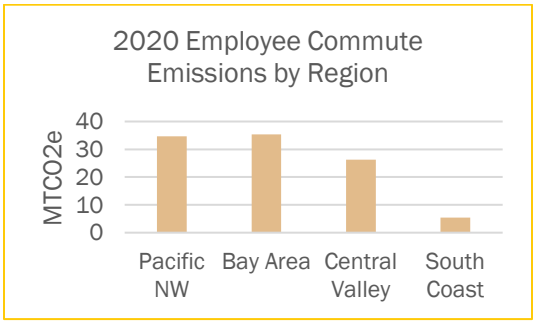

Figure 16: Regional commute emissions.

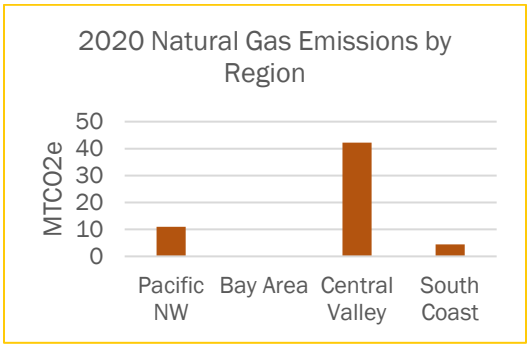

Figure 15: Regional natural gas emissions.

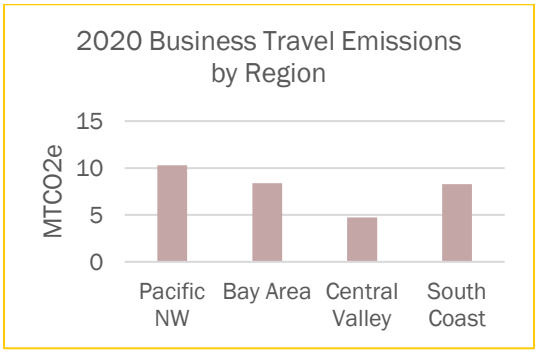

Figure 17: Regional business travel emissions.

[3] The carbon intensity from water was 0.01.

Figure 18 displays share of 2020 electricity use, expressed in terms of kWh, by location.

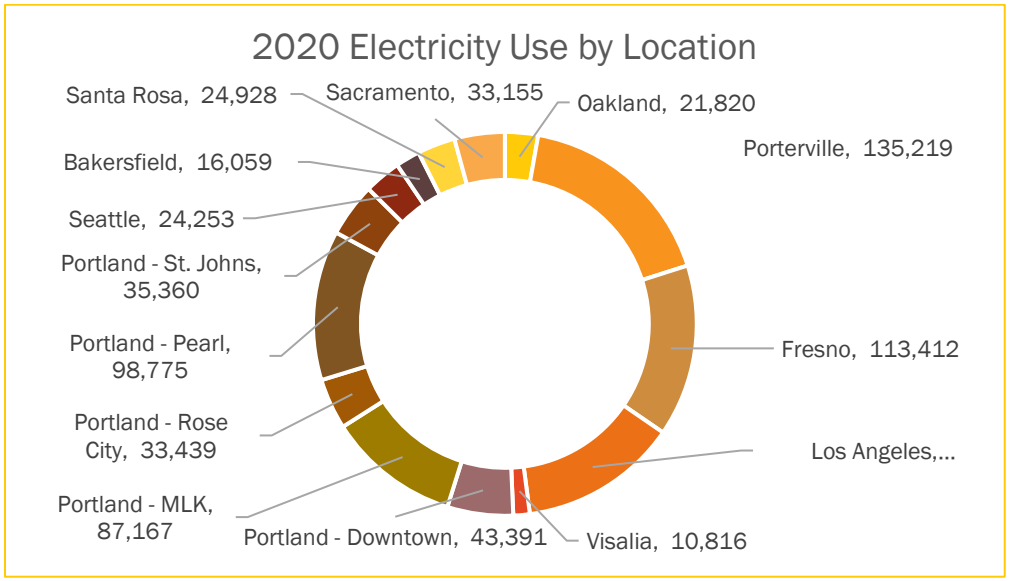

Figure 18: kWh consumption by location.

Figure 19 displays 2020 business travel emissions, expressed in terms of MTCO2e, by mode of travel.

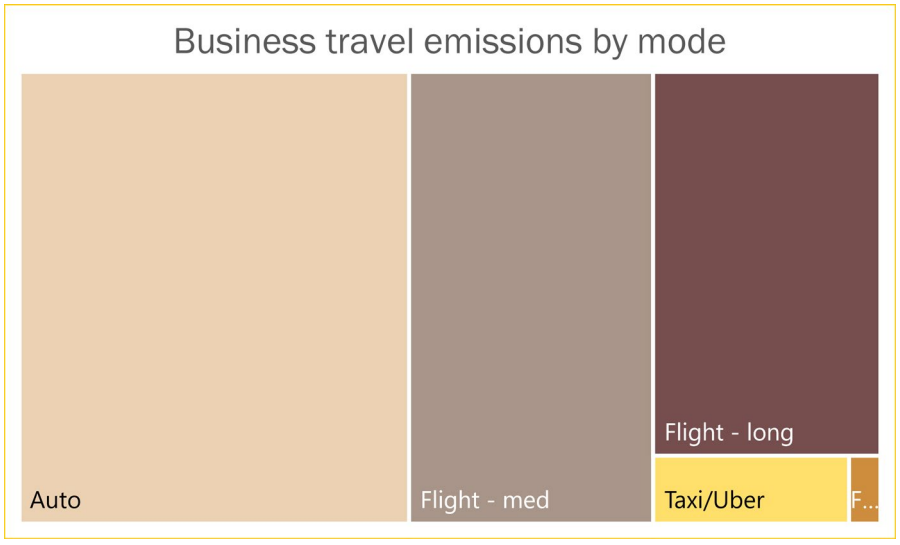

Figure 19: Business travel emissions by mode.

Figure 20 displays bank-wide Full-Time Employee (FTE) counts from 2011-2020.

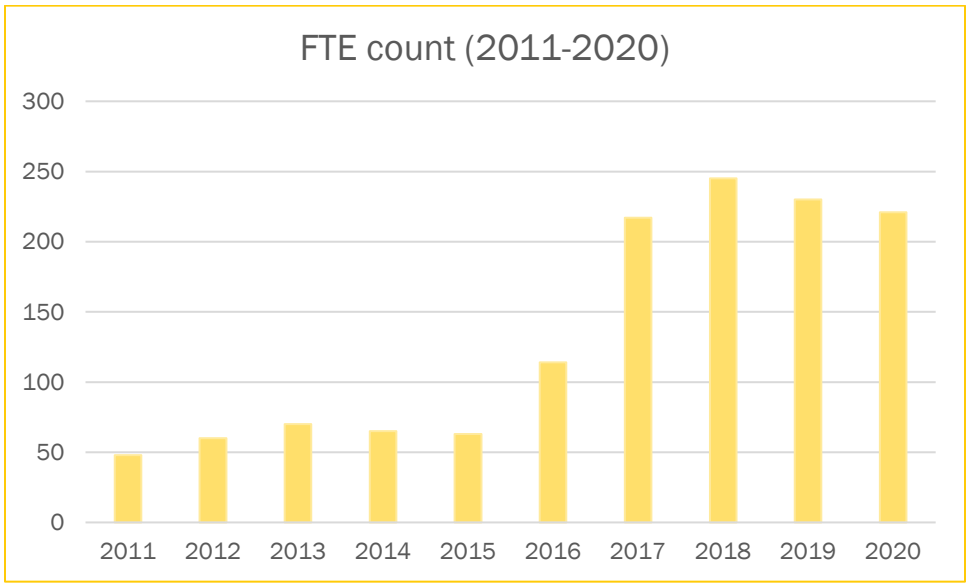

Figure 20: Yearly FTE count.

APPENDIX C: ENERGY DATA

LOCATION	KWH
Oakland	21,820
Porterville	135,219
Fresno	113,412
Los Angeles	104,291
Visalia	10,816
Portland - Downtown	43,391
Portland – MLK	87,167
Portland – Rose City	33,439
Portland – Pearl	98,775
Portland – St. Johns	35,360
Seattle	24,253
Bakersfield	16,059
Santa Rosa	24,928
Sacramento	33,155

LOCATION	THERMS
Oakland	0
Porterville	2,449
Fresno	5,387
Los Angeles	229
Visalia	120
Portland - Downtown	0
Portland – MLK	0
Portland – Rose City	855
Portland – Pearl	1,203
Portland – St. Johns	0
Seattle	0
Bakersfield	614
Santa Rosa	13
Sacramento	0

This report was prepared by EcoShift Consulting

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