



Beneficial
State Bank

Transforming
the banking
industry
from within.



Harmful banking models prioritize profit above all else —
but Beneficial State Bank is different.



We lead by example,
investing in change-
makers and building
**sustainable prosperity
in our communities.**

More than

85%

of our lending advances
mission-aligned outcomes,
**including economic mobility,
affordable housing, and
environmental health.**

**When you deposit money at Beneficial State Bank,
you're supporting local nonprofits, community
leaders, and women-and minority-owned small
businesses in your own neighborhood.**

We offer personal and business banking solutions
to customers in California, Oregon, and Washington.

Media Contact:

bsbpress@emccommunications.com



Learn more at beneficialstatebank.com

Our Impact



Beneficial State Bank has grown to almost \$2 billion in total assets demonstrating that purpose and financial health can coexist.



More than 85% of our lending portfolio supports people and planet including 65% directed to low-income clients and communities.



Since 2007, Beneficial State Bank has financed more than 17,000 affordable housing units with most deed-restricted for long-term affordability.



Since 2007, Beneficial State Bank has financed over \$166 million in renewable energy loans enough to power 10,000–20,000 homes annually.



As one of the few certified B Corp banks in the U.S., Beneficial State Bank meets the highest standards of social and environmental performance, transparency, and accountability.

Our Unique Structure

Beneficial State Bank is a state-chartered, federally insured bank that serves the triple bottom line of people, planet, and prosperity for all. A unique ownership structure supports these strategic priorities: the bank's equity capital is majority-owned by the nonprofit Beneficial State Foundation. This means its economic rights are fully aligned with, and permanently governed in, the public interest. Beneficial State Bank is both a Community Development Financial Institution, as designated by the US Treasury, and one of the world's top Certified B Corporations.



Media Hits



Why community banking is a powerful act of care



Ensuring Green Lending Reaches the Communities Who Need it the Most



The Business—And Moral—Imperative For Banks To Tackle The Housing Crisis



Unions are not a threat to the banking sector; they're an opportunity

Banks should help people returning from prison gain financial literacy

