



GoGreen Home Energy Financing Program Monthly Data Summary through February 28, 2026

Background

This report is produced on a monthly basis to supplement [CHEEF's quarterly reports](#) and provide the most recent data on the progress of the GoGreen Home Energy Financing Program (GoGreen Home). To learn more about GoGreen Home, please visit GoGreenFinancing.com. Values for some figures, particularly dollar amounts, are rounded to the nearest thousand or million.

Standard Loan Reporting

Reporting for standard GoGreen Home loans enrolled through the eight participating credit union lenders.

Private Capital Leveraged

Total Amount Financed: \$386.07 million
Total Loan Loss Reserve Contributions: \$32.16 million¹
For every \$1 of credit enhancement allocated, \$12.00 in private capital is leveraged. ²

Financing Activity

Loans Enrolled	Total Amount Financed	Change in Activity ³
479 <i>February 2026</i>	\$14.78 million <i>February 2026</i>	-26.98% <i>January 2026 – February 2026</i>
16,052 <i>All Time⁴</i>	\$386.07 million <i>All Time</i>	+1.91% <i>February 2025 vs. February 2026</i>

Loan Size	Term Length in Months	Interest Rate
\$30,858 <i>February 2026 Average</i>	149 <i>February 2026 Average</i>	6.17% <i>February 2026 Average</i>
\$24,051 <i>All Time Average</i>	129 <i>All Time Average</i>	5.81% <i>All Time Average</i>
\$27,400 <i>February 2026 Median</i>	180 <i>February 2026 Median</i>	6.25% <i>February 2026 Median</i>
\$20,005 <i>All Time Median</i>	120 <i>All Time Median</i>	5.99% <i>All Time Median</i>

¹ This amount reflects a running total of loss reserve account contributions for standard loans as they have been enrolled. The total amount of credit enhancement funds currently encumbered for standard loans is \$25,778,122.70, of which \$23,005,974.20 in contributions came from IOU ratepayer funds. It reflects recaptured funds as loans have paid off and is net of funds paid out as claims on defaults as well as any loan loss reserve contribution adjustments for previous month(s).

² GoGreen Home 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.

³ Represents the percentage increase or decrease between total enrolled loans in specified time periods.

⁴ Date of inception is marked by the first loan enrollment in GoGreen Home, July 2016.

Loans Enrolled per IOU⁵

<i>PG&E</i> <i>February 2026</i>	<i>SCE</i> <i>February 2026</i>	<i>SDG&E</i> <i>February 2026</i>	<i>SoCalGas</i> <i>February 2026</i>	<i>PG&E</i> <i>All Time</i>	<i>SCE</i> <i>All Time</i>	<i>SDG&E</i> <i>All Time</i>	<i>SoCalGas</i> <i>All Time</i>
348 \$10.16 million	73 \$2.51 million	48 \$1.73 million	71 \$2.42 million	12,620 \$297.21 million	1,981 \$48.68 million	1,243 \$33.73 million	2,169 \$53.53 million

GoGreen Home Loans Enrolled by Lender (All Time)

Lender	Loans Enrolled	Total Amount Financed
California Coast Credit Union	5,042	\$113.35 million
Desert Valleys Federal Credit Union	98	\$1.92 million
Diablo Valley Federal Credit Union	40	\$0.99 million
Eagle Community Credit Union	12	\$0.21 million
First US Community Credit Union	1,775	\$30.75 million
KeyPoint Credit Union	25	\$0.62 million
Matadors Community Credit Union	962	\$20.78 million
Pasadena Service Federal Credit Union	4	\$0.07 million
San Francisco Federal Credit Union	61	\$2.21 million
Self Help Federal Credit Union	672	\$25.13 million
Travis Credit Union	7,124	\$182.09 million
USC Credit Union	74	\$2.88 million
Valley Oak Credit Union	163	\$5.08 million

Loan Portfolio Performance as of February 28, 2026⁶

Paid in Full	3,092 Loans	\$56.09 M	Charged off: 233 Loans	\$3,715,170
Current Outstanding ⁷	12,624 Loans	\$275.48 M	Claims Paid	\$2,451,423
30 -60 Days Past Due	66 Loans	\$1.30 M	Recoveries ⁹	\$133,438
90-120 Days Past Due	34 Loans	\$596 K	Net CE Funds Expended ¹⁰	\$2,317,985
Loans No Longer Covered by LLR ⁸	3 Loans	\$52,378.25		

⁵ Some properties are served by more than one IOU, meaning the total number of loans enrolled and total loan principal per IOU will not match the total number of loans enrolled. Loans enrolled per IOU are reported regardless of what measures are installed.

⁶ At their discretion, lenders may include measures in the loan (e.g., solar attic fans) that are not claim-eligible, and that portion of the financing does not receive a credit enhancement. Therefore, the actual claim-eligible amounts are slightly less than the total amounts presented here.

⁷ Reflects the outstanding, unpaid principal balance for the 12,323 loans, based on latest monthly report from the participating lenders to CAEATFA.

⁸ Reflects the number of loans that are no longer covered by LLR due to the lender's departure from the program, resulting in a forfeiture of the awarded LLR. The amount represents the total loan principal of the loans.

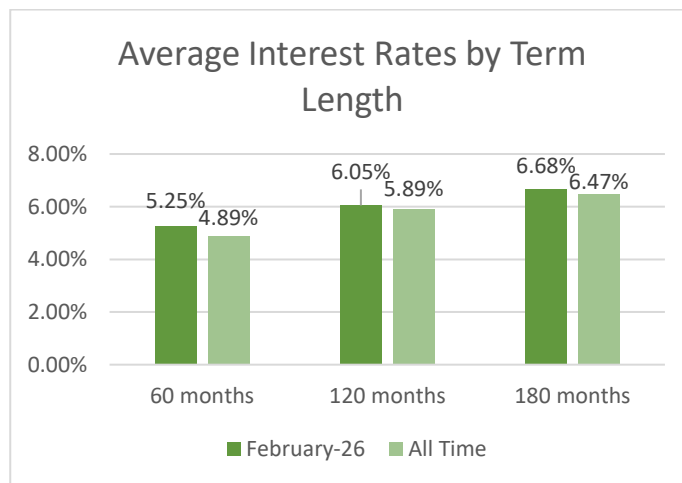
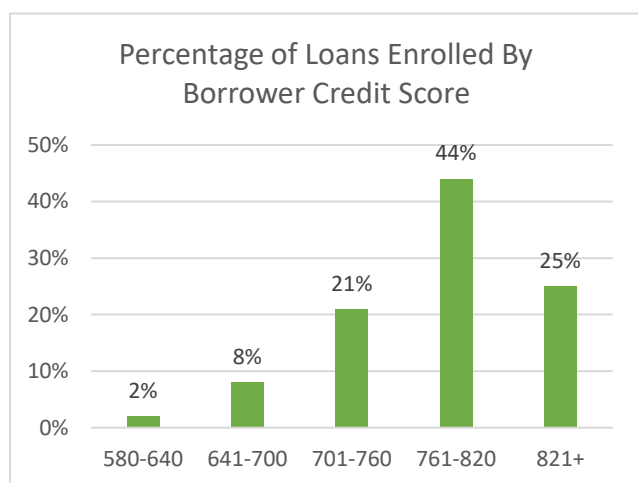
⁹ Recoveries reimbursed to GoGreen Home from participating lenders.

¹⁰ Net credit enhancement (CE) funds expended is calculated as Claims Paid less Recoveries.

Overall Loss Rate¹¹

Number of loans Charged off as of February 2026	233
Number of Loans Enrolled as of February 2026	16,052
Overall Loss Rate	1.45%

GoGreen Home Borrower Credit Scores and Interest Rates (All Time)



How GoGreen Home Makes Financing Feasible

Access to Credit: Loans Enrolled to Borrowers with 580-700 Credit Score

Lenders typically require borrowers to have a minimum credit score of around 700 for unsecured loans of any significant value. Through GoGreen Home, lenders are able to approve loans for borrowers with credit scores as low as 580.

35 February 2026	1,564 All Time
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Affordable Monthly Payments: Loans Enrolled to Borrowers with Term Lengths >5 Years

The vast majority of lenders typically offer a maximum term length of 5 years for unsecured loans. Through GoGreen Home, lenders are able to extend terms out to 15 years, which significantly lowers monthly payments for borrowers.

384 February 2026	11,437 All Time
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Access to Capital: Loans Enrolled to Borrowers with Total Financed Amount >\$25,000

Sufficient access to capital is needed for deeper energy retrofits. While lenders typically limit unsecured loans to about \$25,000, most lenders are able to offer up to \$50,000 for all borrowers through GoGreen Home.

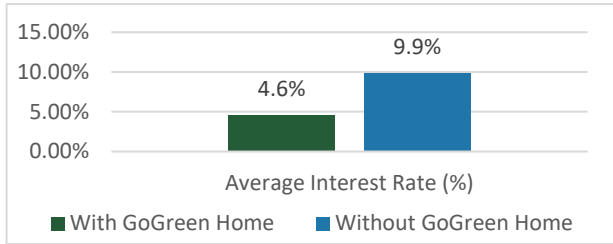
262 February 2026	5,655 All Time
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¹¹ Overall loss rate calculated as number of loans that charged off verses total number of loans enrolled.

Borrower Benefits

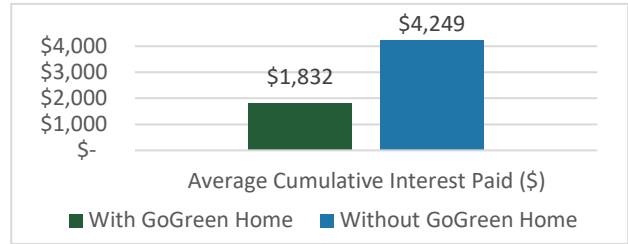
Average Interest Rate

for loans with terms up to and including 60 months¹²



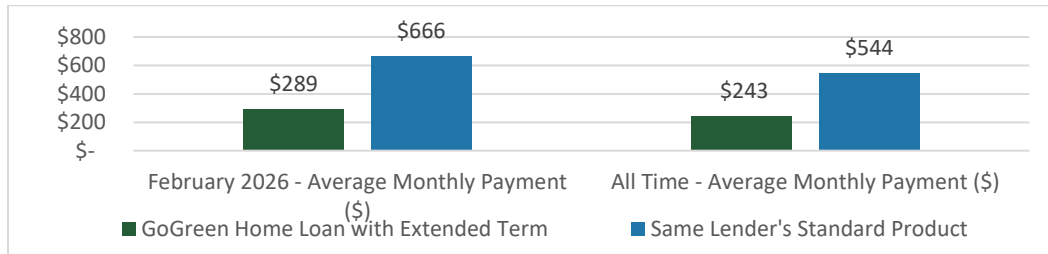
Cumulative Average Interest

for loans with terms up to and including 60 months



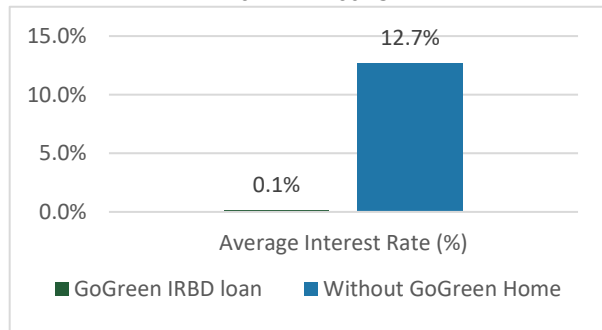
Average Monthly Payment Reduction Due to Extended Terms

for GoGreen Home loans with terms >60 months¹³



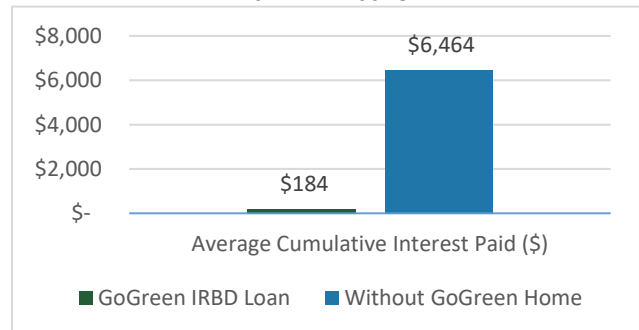
Average Interest Rate Comparison

for IRBD loans



Average Cumulative Interest Paid

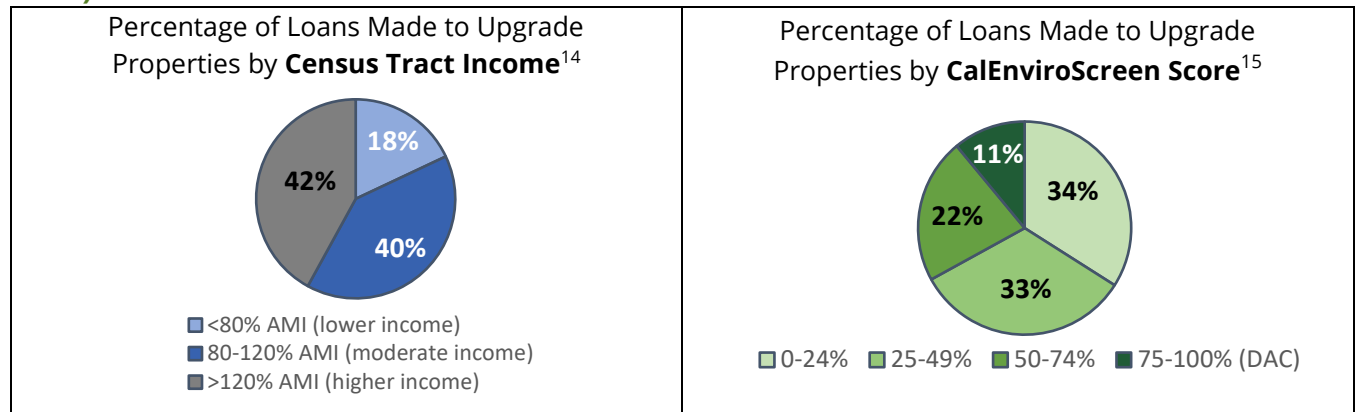
for IRBD Loans



¹² These charts compare actual interest rates between GoGreen Home loans and the interest rates of equivalent non-GoGreen Home signature products offered by the Program's participating lenders (as reported by the lenders to CAEATFA), using a data set for loans with terms up to 60 months for borrowers who would have qualified for non-GoGreen Home loans.

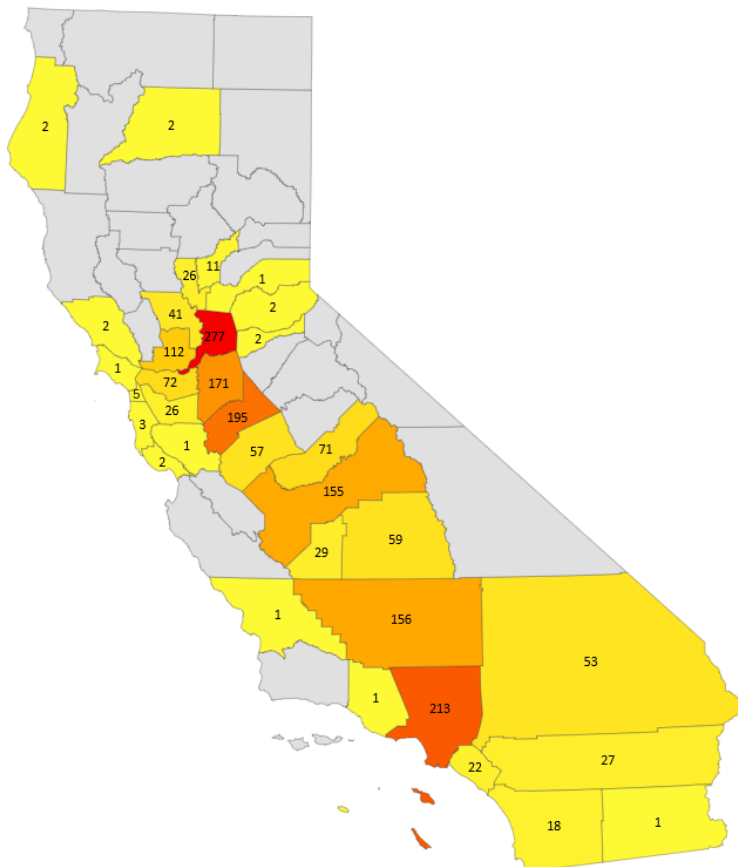
¹³ This chart compares monthly payments between GoGreen Home loans with terms greater than 60 months and what monthly payments would have been if the borrower had used the same lender's non-GoGreen Home signature product limiting them to shorter term lengths. Loans from one participating lender who currently offers signature products with terms greater than 60 months are excluded from this comparison. Signature product terms from participating lenders are updated quarterly.

How GoGreen Home Serves Underserved Borrowers (All Time)



Geographic Breakdown by Zip Code of Loans Made to Upgrade Properties in Disadvantaged Communities (DACs) as Designated by CalEnviroScreen

County	Number of Loans
Sacramento	277
Los Angeles	213
Stanislaus	195
San Joaquin	171
Kern	156
Fresno	155
Solano	112
Contra Costa	72
Madera	71
Tulare	59
Merced	57
San Bernardino	53
Yolo	41
Kings	29
Riverside	27
Sutter	26
Alameda	26
Orange	22
San Diego	18
Yuba	11
San Francisco	5
San Mateo	3
Sonoma	2
Humboldt	2
Santa Cruz	2
Shasta	2
El Dorado	2
Amador	2
San Luis Obispo	1
Ventura	1
Imperial	1
Santa Clara	1
Placer	1
Marin	1
Grand Total	1817



¹⁴ Low-to-Moderate Income (LMI) census tracts, for the purpose of this reporting and providing a 20% loss reserve contribution for the lender, includes tracts with median income that falls below 120% of the Area Median Income (AMI). 59% of loans have been made to properties in LMI census tracts and 56% of total loan capital has gone to properties in LMI census tracts.

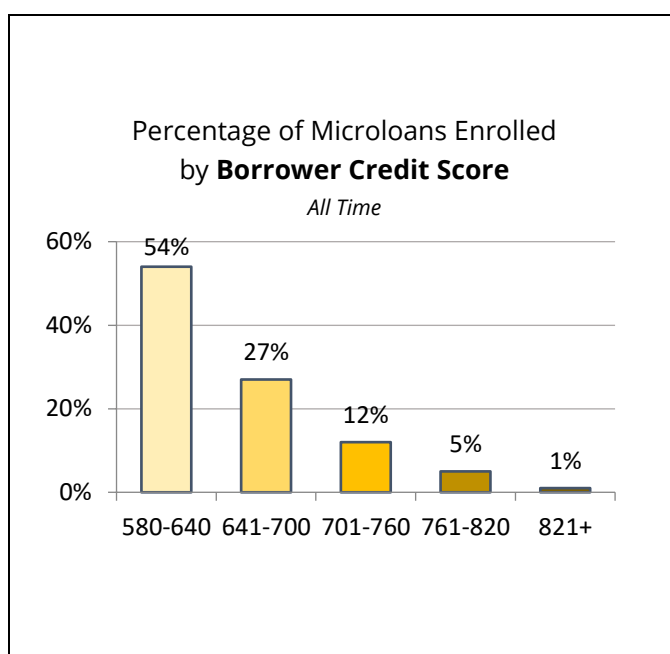
¹⁵ CalEnviroScreen is a pollution burden mapping tool that uses environmental, health, and socioeconomic data to produce scores for every census tract in California; CAEATFA is reporting loans for properties in tracts scoring in the highest quartile (75-100%) as loans for projects in disadvantaged communities (DACs). This data uses the most recent version of CalEnviroScreen available at the time of publication.

Marketplace Microloan Reporting

This section reports on microloans enrolled through IOU online marketplaces operated by platform provider Enervee. Microloans, per GoGreen Home regulations, are limited to \$5,000; the marketplace microloans offered on Enervee’s platforms under the Eco Financing brand are reported on separately so as not to skew data presented for full-size loans in other sections. Prior to June 2022, all enrolled Eco Financing marketplace microloans were issued by One Finance for products purchased by SoCalGas customers through the utility’s marketplace. One Finance offered a 60-month term length and a single interest rate of 9.82% to all borrowers. In June 2023, Lewis and Clark Bank re-launched the Eco Financing marketplace microloan offer for the SoCalGas marketplace and launched an Eco Financing microloan product for Enervee’s California Marketplace. The new microloans are approved for up to 60 months with a 9.99% interest rate for customers who opt for auto-pay.²⁰

Financing Activity (All Time)

Microloans Enrolled	2,789
Total Amount Financed	\$4,616,628
Loan Size Average	\$1,655
Loan Size Median	\$1,423
Borrower Relationship to Property: Renters or Lessees	1,118
Borrower Relationship to Property: Owners	1,671
Top 3 Appliances Purchased	Clothes Washer: 938 Refrigerator: 887 Clothes Dryer: 883



Marketplace Microloan Portfolio Performance as of February 28, 2026

Paid in Full ²¹	494 Loans	\$699 K
Current Outstanding ²²	0 Loans	\$0
30 -60 Days Past Due	0 Loans	\$0
90-120 Days Past Due	0 Loans	\$0
Loans No Longer Covered by LLR	1,541 Loans	\$2,633,332.11

Charged off: 754 Loans	\$1,047,237
Claims Paid ²³	\$658,312
Recoveries	\$0
Net CE Funds Expended	\$658,312

²⁰ The 9.99% interest rate is for customers who enroll in autopay. Without autopay enrollment, the interest rate is GoGreen Home’s max allowable rate of the 10-year Treasury bonds plus seven hundred fifty (750) basis points as of the first day of the applicable calendar quarter. For loans enrolled in February, this was 11.68%.

²¹ Due to the departure from the program, active microloans belonging to One Finance by the end of October 2024 have been forgiven and are considered paid in full. These 132 microloans held a total outstanding balance of \$82,389.79.

²² Reflects the outstanding, unpaid principal balance for marketplace microloans, as reported to CAEATFA. As of end of February 2026, Enervee marketplace microloans holding an outstanding balance are no longer covered by LLR due to the lender’s departure from the program.

²³ To date, 531 claims have been paid for charged-off marketplace microloans.