



2020 ANNUAL MEETING

Welcome to
All Members,
Guests,
Board Members,
and Employees



MEET OUR STAFF

Patty Weaver, Accountant – 20 Years

Pam LaMont, Sr. Credit Analyst – 19 Years

Jim Bright, SVP BDO – 17 Years

Tracy Bridgens, VP OPS Manager – 16 Years

Lisa Vincent , VP BDO – 16 Years

Colleen Ruggles, VP Closing Mgr – 15 Years

Elizabeth Rusnak, SVP BDO – 14 Years

Debbie Shipman, Pres (Retired) – 14 Years

Erik House, Servicing Spec – 12 Years

Misty Hoxie, Closing Spec – 10 Years



MEET OUR STAFF

Lynda Biggs, Credit Analyst – 9 Years

Renea Taylor, Jr. Servicing Analyst – 6 Years

Mike Miller, VP BDO – 5 Years

Caitlin Hetrick, Admin – 4 Years

David Bixby, Servicing Analyst – 4 Years

Mark Beppler, VP BDO – 3 Years

Evan Heriot , VP BDO – 3 Years

Angela Tompkins, Loan Assistant – 2 Years

Gabrielle Hayen , Closing Assistant – 1.5 Years

Christine Carrasco, Portfolio Manager – 1 Years



MEET OUR STAFF

Michelle Williams - 1 Year

Don Maryon, President – 3 Months

Ashley Reed, Accountant – 2 Months

Aliza Seay, Credit Administrator – 1 Month

Eric Sartell, VP BDO – 1 Week



Essential Non-Employees

Dave Gumaer , Closing Attorney – 28 Years

John Loesch, Closing Attorney



Board Of Directors

Karen Meek, Chair	Valbridge Prop. Advisors
Andrea Morgan, Vice Chair	Associated Industries
Tim Szambelan, Secretary	City of Spokane
Mark Mattke	Spokane Area Workforce Development Council
Gil Acevedo	Retired, Past President
Kristina Baker	U.S. Bank
Scott Bossom	Columbia Bank
LaVonne Bowman	First American Title
Brent Mathison	Banner Bank
Alan Schmelzer	Retired
Larry Vandenburg	Retired
Jennifer Fern-Peterson	KeyBank
William “Bill” Whalen	Summit Bank



LOAN COMMITTEE

Kristina Baker, US Bank

Scott Bleeker, Gesa Credit Union

Scott Bossom, Columbia Bank

Lashell Carrick, Riverview Community Bank

Hugh Crozier, Retired

Joe Druffel, Wheatland Bank

Joseph Eustaquio Washington Federal

Ryan Lee, First Interstate Bank

Jesus Melendez, Community First Bank

Larry Vandenburg, Retired

William Whalen, Summit Bank



ABOUT NWBDA

Longevity

NWBDA was certified in 1981. In 2021 we will be celebrating 40 years as a premier SBA 504 Lender.

Regional

We recently were approved for expansion in Oregon. We now serve all of Oregon, Washington and the Northern Counties of Idaho.

Assist Small Business

NWBDA approved 78 loans for \$84.5MM and Funded 69 loans for \$71.5MM in 2020.

Charitable

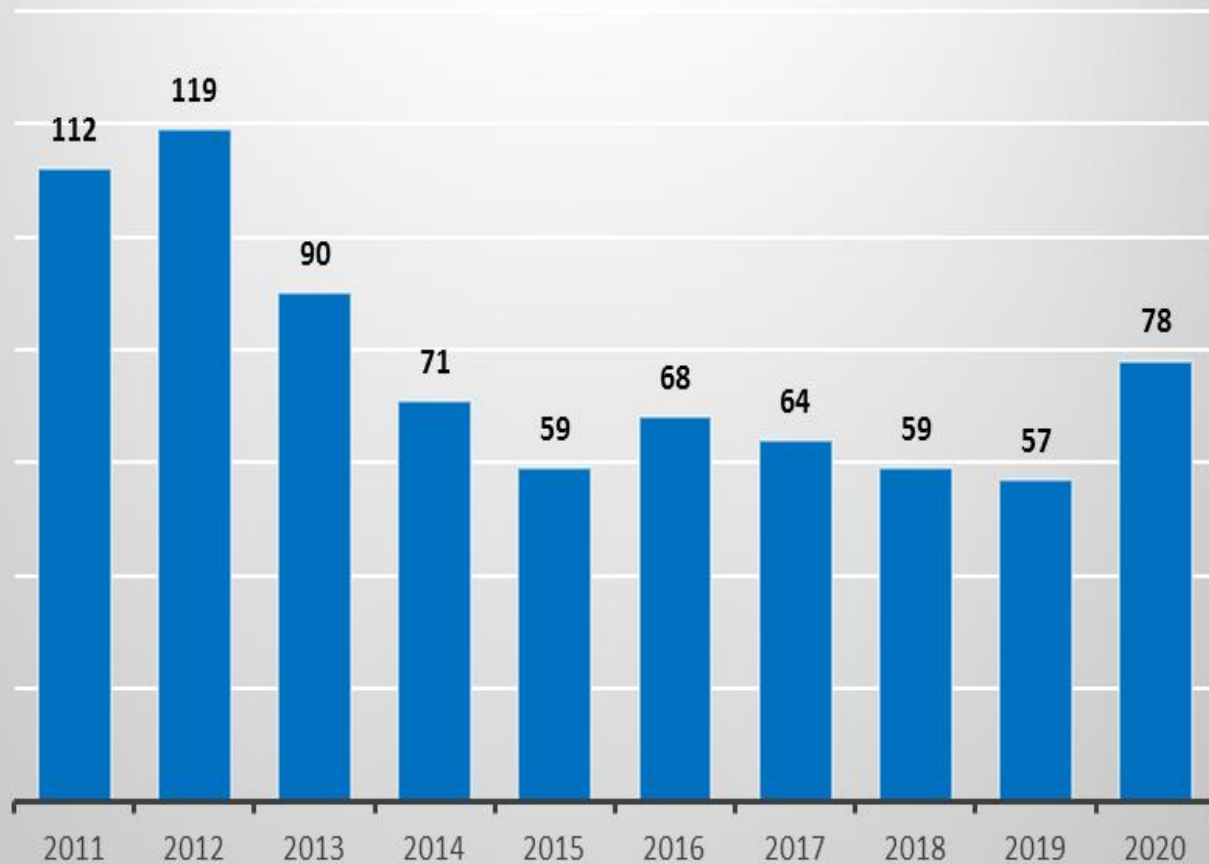
NWBDA donated \$75,000 to local non-profits within the communities we serve in 2020.

Job Creation

NWBDA helped create or save 653 jobs in 2020.

FINANCIAL OVERVIEW

of Loans Approved



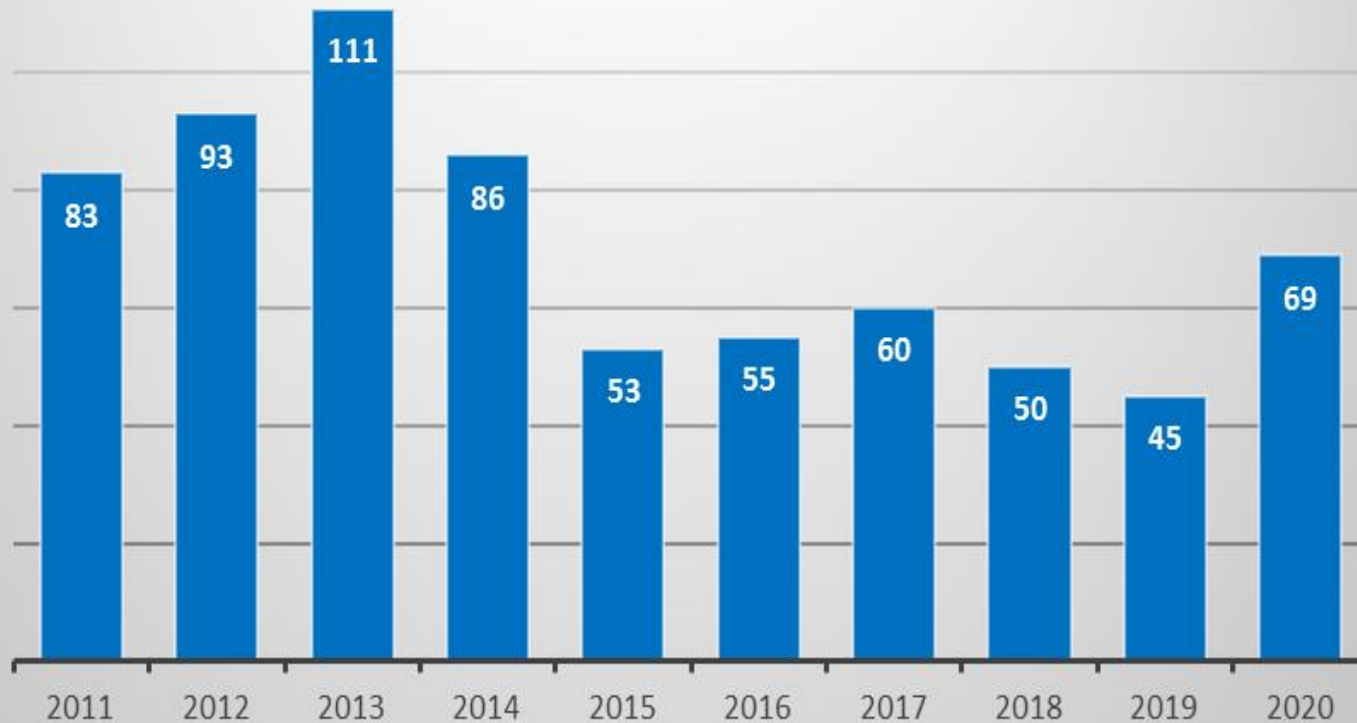
FINANCIAL OVERVIEW

Loan Production in Millions



FINANCIAL OVERVIEW

Number of Loans Funded



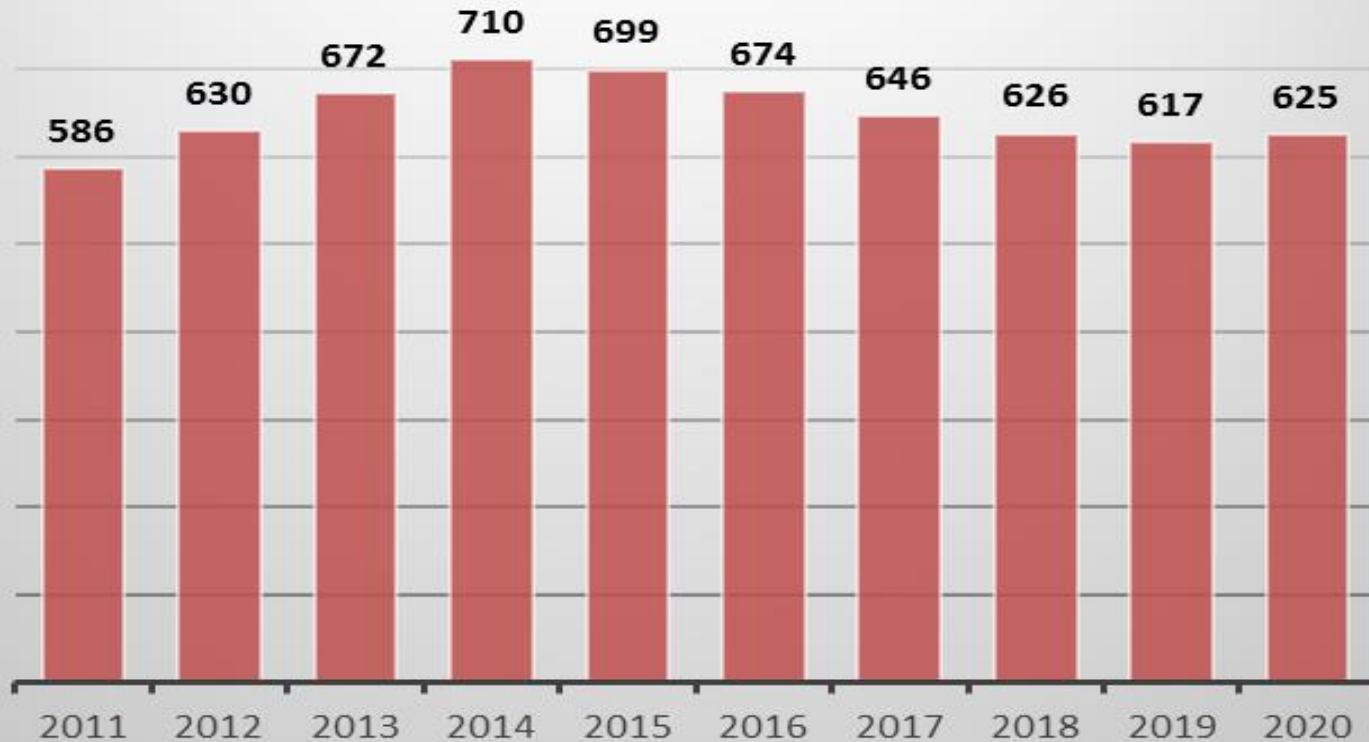
FINANCIAL OVERVIEW

Dollar Of Loans Funded (in Millions)



FINANCIAL OVERVIEW

NUMBER OF LOANS IN PORTFOLIO



FINANCIAL OVERVIEW





Economic Development

1

SCORE PARTNERSHIP - \$24,800 to renew our sponsorships with Spokane/CDA, Seattle, and Portland.

2

KITCHEN SPOKANE/KITCHEN COEUR D'ALENE - \$35,000 for a food business incubator that provides locations for meal preparation, training, and education for food entrepreneurs.

3

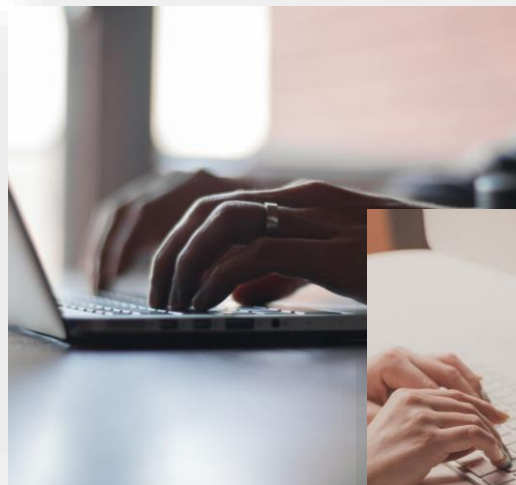
NORTH IDAHO COLLEGE - \$15,000 for scholarships for Amazon Small Business Academy. The academy was developed to assist small businesses and retailers to learn and utilize one of the world's largest e-commerce platforms.

Special Recognition

Celebrating Workplace Milestones

Patty Weaver – 20 Years

Colleen Ruggles – 15 Years



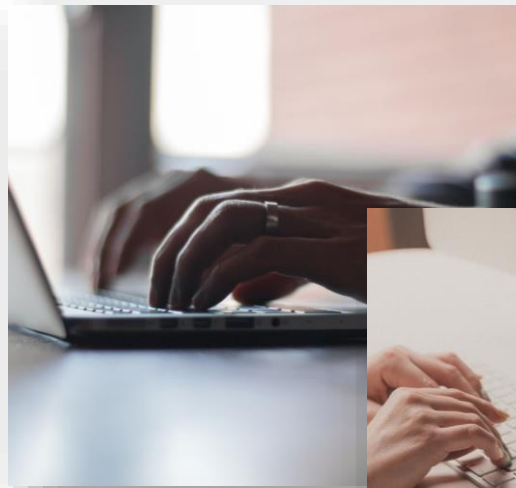
Special Recognition – Board Members

Special recognition for the
following Board Members
whose term has expired:

LARRY VANDENBURG

KRISTINA BAKER

Thank you for your years of
support

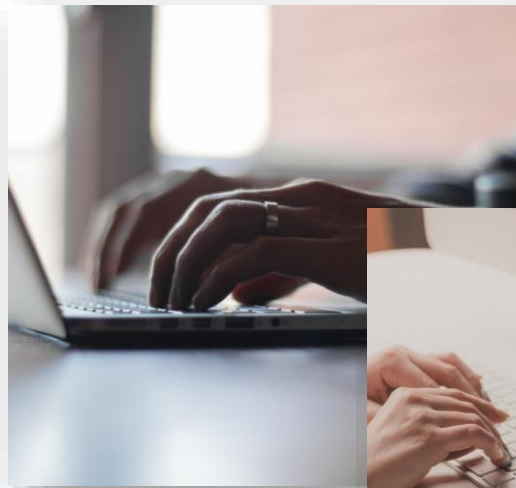


Special Recognition – Staff Retirements

Debbie Shipman – Debbie has been with NWBDA for 14 years. For that past 5 years she has been President.

Patty Weaver – Patty has been with NWBDA for 20 years . She has served as the company's accountant during her entire time.

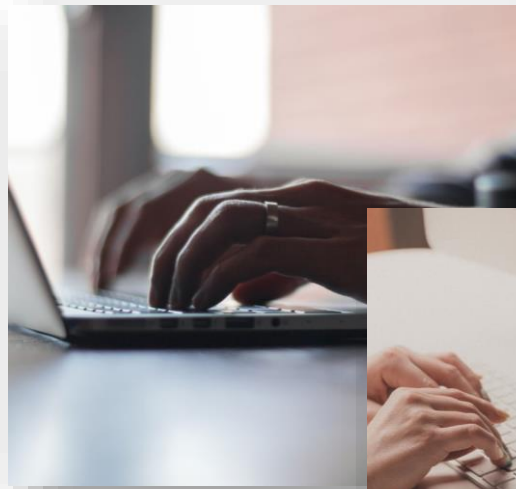
The organization would not be where it is today without the dedication and hard work of these two individuals. Thank you and you will be missed!



Employees of the Quarter

- COLLEEN RUGGLES
- CHRISTINE CARRASCO
- MICHELLE WILLIAMS
- PAM LAMONT

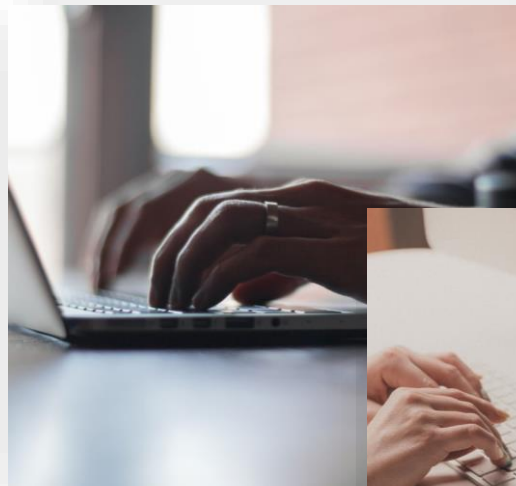
Employee of the quarters are nominated by their peers and selected by the board. It is a recognition well deserved by this year's recipients.



TOP PERFORMERS

For 100% Loan Committee
Participation:

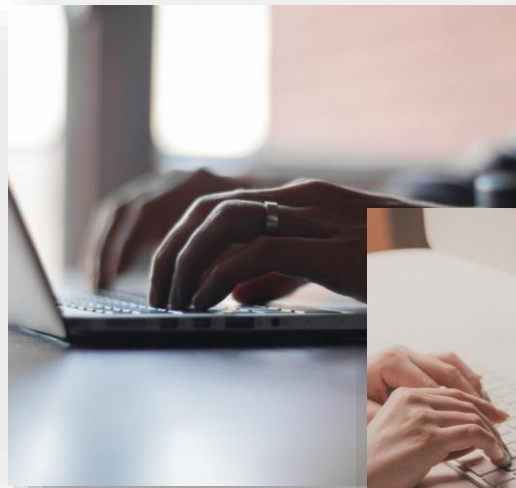
HUGH CROZIER



Top Producer

ELIZABETH RUSNAK

In recognition of outstanding sales efforts for highest number in both number of SBA 504 loans and highest dollar amount. 2020 production totaled 24 debentures totaling \$21,351,000.



Top Participating Lender – Number of Loans



In recognition for partnering with NWBDA for the highest production of loan volume in numbers.

Thank you for your partnership.



Top Participating Lender – Loan Amount



COASTAL
COMMUNITY BANK

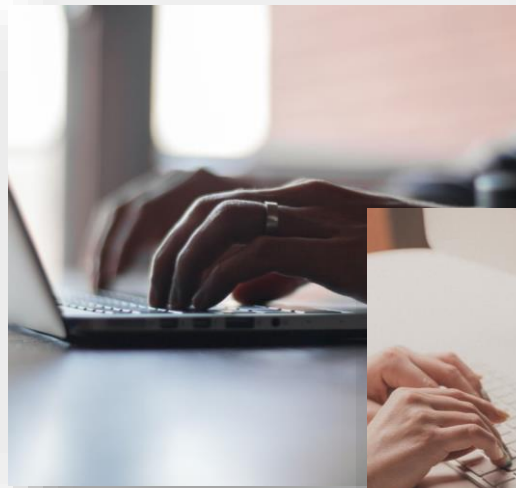
In recognition for partnering with NWBDA for the highest production of loan volume in dollars.

Thank you for your Partnership.



Other Top Performing Banks

- Heritage Bank
- Bank of the West
- JP Morgan Chase
- Pacific Premier Bank



All Lending Partners

- Bank of America, N. A.
- Bank of the West
- Bankcda
- Banner Bank
- City National Bank
- Coastal Community Bank
- Columbia State Bank
- Commencement Bank
- Community First Bank
- Craft3
- First Interstate Bank
- HAPO Community Credit Union



All Lending Partners

- Heritage Bank
- InRoads FCU
- IQ Credit Union
- JPMorgan Chase Bank, N. A.
- KeyBank National Association
- Kitsap Credit Union
- Mountain West Bank, Division of Glacier Bank
- Northwest Bank
- Pacific Premier BankPacific West Bank
- Peoples Bank
- Riverview Community Bank
- SaviBank



All Lending Partners

- State Bank Northwest
- The Commerce Bank of Washington, a division of Zions Bancorporation, N.A.
- TwinStar Credit Union
- U.S. Bank, National Association
- Umpqua Bank
- Washington Trust Bank

We appreciate and thank all of our lending partners.



Thank you for viewing our presentation.

Despite the challenges that 2020 has presented; it has been a very successful year. That success is directly related to the relationship we have with our employees, board, loan committee, members, lending partners and business clients.

We thank you all for that relationship and look forward to a very successful 2021. May you all have a safe and happy Holiday.

